RELIGION AND TRUST IN CANADA

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Bachelor of Arts, University of Lethbridge, 2007

A Thesis

Submitted to the School of Graduate Studies

of the University of Lethbridge

in Partial Fulfilment of the

Requirements for the Degree

MASTER OF ARTS

Department of Sociology

University of Lethbridge

LETHBRIDGE, ALBERTA, CANADA

Abstract

Research on social capital during the past two decades has shown that willingness to trust is linked to a host of individual and social outcomes, such as health, education, democracy, and robust economies. In this thesis I examine the ways in which religion may affect attitudes of trust, employing both quantitative and qualitative research methods. Specifically, three aspects of religion have been examined: denominational affiliation, spiritual belief, and the nature of the social interactions of the members of a faith community. Contextual factors relating a particular tradition to the broader society have also been included in the analysis. My findings suggest that although there is scant evidence to the effect of theology on trust, a much stronger influence on trust comes from the nature of social interactions (in the form of community-building) and contextual factors (i.e., having a history of discrimination or being a resident of Quebec).

Acknowledgements

This thesis represents a great deal of hard work and heartache, both my own and others'. I am deeply indebted to so many, and I would like to take a moment to express my thanks.

To my supervisor, Dr. Abdie Kazemipur: Thank you for your encouragement to enter graduate school, and your support throughout. I am grateful for your wisdom in stepping up when I needed guidance, stepping back when I needed to work things out alone, and providing thoughtful and considered feedback at all stages. I appreciate your professionalism, your humour, and your good example. Thank you for teaching me how to be a researcher and an academic.

To my committee members, Dr. Trudy Govier, Dr. Tomas Perks, and Dr. William Ramp: When engrossed in research, it can be easy to lose yourself in tunnel-vision – your comments and suggestions helped me look at my research questions through different perspectives and consider new angles.

To my external examiner, Dr. Donald Swenson: Your detailed feedback on an earlier draft of my thesis was invaluable; acting on your advice gave me a much stronger product. I am thankful for your time and generosity, in particular, for your help on my conceptual framework and quantitative reporting.

To my colleagues, Aditya Chikkara, James Falconer, Michael Granzow, Nicole Hembroff, Tamara Larter, Christina Marcotte, and Carlin Nicholson: To paraphrase one of my interview respondents: it helps immeasurably just knowing others are fighting the same grind.

To my participants: I appreciate the time and care you gave to me. I learned so much from, and thoroughly enjoyed, every interview.

To my family and friends: You all know much more about religion, trust, and social capital than you ever thought possible. Thank you for lending me your (willing?) ears, and for your support in many other ways.

To my wife, Annabree Fairweather: Thank you, for everything.

Finally, I would like to thank the Social Sciences and Research Council of Canada (SSHRC) and the University of Lethbridge for financial and institutional support.

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Chapter One: Introduction

Until very recently, religion did not appeal to sociologists as an important subject for scientific inquiry. Beaman (2009) attributes that lack of interest to the wide acceptance among scholars of the popular wisdom that we live in a secular society, as well as to the influence of Marxism. Change started to come in the early 1980s, as both the influence of religion and the interest in studying it began to rise. Casanova (1994) attributes this shift to the impacts of four developments: the Islamic revolution in Iran, the rise of the Solidarity movement in Poland, the role of Catholic church in the Nicaraguan revolution and in the rest of Latin America, and the public emergence of Protestant fundamentalism in the United States. As a result of this comeback, it has become difficult and inadvisable to ignore the presence of religion in almost all major issues in various corners of the world.

Counter to proponents of the secularization thesis, who had argued that modernity would lead to the death of religion, many scholars now agree that religion is more vital than ever (Berger, 2001; Sherkat & Ellison, 1999; Stark, 1999; Stark, Hamberg, & Miller, 2005). Iran was famously secular prior to the 1979 Islamic Revolution, although that institutional irreligiosity did not translate into personal secularism; similarly, the religious revival that occurred post-revolution had little effect on individual religiosity (Kazemipur & Rezaei, 2003). "Strict" churches, those that demand the most from their members, seem to be among those experiencing the greatest current health as the level of strictness demanded by the organization correlates with the rewards gained through community membership

(Iannaccone, 1994; Stark & Finke, 2000). Religiosity is stable or rising, it appears, and so the ways in which it affects personal and public life seem to be among the fast-growing areas of scientific inquiry in the near future.

The sources of the influence of religion are not hard to imagine, as complex and interwoven with other aspects of personal and social life as it is. Nearly a century ago, Durkheim defined religion as "a unified system of beliefs and practices relative to sacred things, that is to say, things set apart and forbidden – beliefs and practices which unite into one single moral community called a church, all those who adhere to them" (1965 [1915], p. 62). More recently, Glock and Stark developed a typology of the five dimensions of religiosity: experiential (emotion), ritualistic (behaviour), ideological (beliefs), intellectual (knowledge), and consequential (spillover effects into secular life) (1965; Weigert & Thomas, 1969). While these do not describe religion, *per se*, they refer to the ways in which people engage with their religious traditions. Swenson's definition of religion builds on these and other formulations, to state that "Religion is the individual and social experience of the sacred that is manifested in mythologies, rituals, and ethos and integrated into a collective, such as a community or an organization" (2009, p. 8). Thus, experience of the sacred, and presence of belief systems, symbolic practices, morality, and community comprise the essential nature of religion.

Defined and understood in this way, it is easy to see how each of the components of religion has the potential to influence people's individual and social lives. Differences in religious identification have been shown to be associated with as disparate phenomena as attitudes toward sex (Simons, Burt, & Peterson, 2009),

torture ("The religious dimensions of the torture debate," 2009), strategies for coping with illness (Holt, et al., 2009), attainment of wealth (Keister, 2008), life satisfaction and depression (Lee, 2007), leisure behaviour (Stodolska & Livengood, 2006), and mental and physical health (Koenig, George, & Titus, 2004; Matthews, et al., 1998; Merrill & Salazar, 2002).

In Canada, the salience of religion is difficult to overstate. As a nation historically bifurcated along linguistic and cultural lines, as well as the world's foremost immigrant-receiving country, integrating diverse people from a multitude of social and religious backgrounds has always been a contentious issue in Canadian public life. While our official history is one of progress from mono- to bi- and then multiculturalism (Driedger, 2001), Canada's "religious mosaic" seems still to be made of only a few types of tiles: Protestantism and Catholicism (Bibby, 2000). Immigrant religions, as much as we pride ourselves on our diversity, continue to be constructed as the "other" and relegated to the fringe (Beaman, 2003). It is with this image of a complicated and conflicted Canada that we can begin to see the necessity of investigating the effects of religion on the social lives of Canadians.

Examinations of the consequences of religion are not a new endeavor in the history of the social sciences, indeed, several of the discipline's founding research was along those lines. When Durkheim considered the social causes of suicide, he argued that the differential social support offered by Catholicism and Protestantism had a causal relationship with the levels of suicide present in countries characterized by those faiths (2006 [1897]). The social solidarity provided by Catholicism, Durkheim argued, had a preventative effect on feelings of isolation.

Weber, too, theorized about the effect of certain types of religious thought on aspects of social life, particularly the economy. He argued that the Calvinist drive to project personal worthiness, as a sign that one had been divinely chosen to be saved, transmuted over time into the moralization of labour and investment, paving the way for the rise of capitalism (Weber, 1958 [1905]). According to these theorists, both religious ideas and practices can have wide-ranging effects on elements of social life, ranging from personal decisions all the way to large-scale ideology.

One aspect of public life that is especially amenable to investigation in terms of the effects of religion is cooperation, specifically, the extent to which a group's members can draw on each other to offer assistance and solve problems. Social capital theory claims that through cooperation of this sort, a pathway exists from religious and other associational engagement, to health, happiness, and personal and collective efficacy (Putnam, 2000). According to this strain of thought, social networks are resources in themselves through which other resources can be accessed. Active participation in one's social world has the potential to build attitudes of trust, which in turn make cooperation and collaboration easier; trust and participation work together in a virtuous circle. Religious engagement may have an especial strength in this area, as the type of trust considered relevant to social capital theory has been described as an attitude or moral predisposition – one which seems to be learned through socialization, particularly that which occurs in the context of religious engagement (Soroka, Helliwell, & Johnston, 2007).

Prior research has suggested that the tendency to trust may differ based on the religious backgrounds of individuals and groups (Delhey & Newton, 2004;

Schoenfeld, 1978; Welch, Sikkink, & Loveland, 2007). This is of interest for a number of reasons. First, a low level of trust may indicate a lack of social integration. As Durkheim argued that religious groups low in solidarity were unable to protect their flock from suicide (2006 [1897]), similarly, groups low in trust are hindered in their abilities to help and support each other. In this way, trust functions as an indirect measure, or a facilitator, of social solidarity. The differential levels of trust among religious groups are particularly troubling when considering religious denominations typically associated with immigrants, for whom social integration may already be an issue. Second, the other side of trust is distrust, an attitude that, when applied broadly, can lead to severe social problems such as intergroup violence (Allport, 1979). Third, there is some evidence that low trust within a group might lead to economic and other disadvantages for that group (Zak & Knack, 2001). If differences in religious affiliation are causing trust disparities, it is essential that we understand the patterns and mechanisms so that we can work towards building better stocks of trust society-wide.

This study examines the effects of religion on trust in Canada. Using statistical analysis of existing survey data, as well as in-depth interviews , I have tried to answer two questions: 1) does religious affiliation affect trust? ; 2) if it does, what are the mechanisms for these effects? Past research has focused almost exclusively on looking at the effect of denominational identification on attitudes of trust, grouping all Catholics, all Protestants, all others into broad categories based on self-identification. The complexity of religion necessitates a more holistic approach: religious identification has a place, but so does religious history,

participation in religious services and extra-congregational activities, experiences of discrimination and trauma, and belief in particular theological points. The adoption of this approach allows for a more rounded and thorough account of the complicated relationship between religion and trust.

This study will begin with a description of the literature: Chapter Two details the history of the research on trust, with a special attention paid to the current academic emphasis on its role in social capital formation. Chapter Three contains a description of the conceptual framework that guides the study. Chapter Four provides some details on the methodology of the research, and on the data sources. Given the use of both quantitative and qualitative methods in this research, the findings of the study are reported in two separate parts, Chapter Five on the findings of the quantitative part and Chapter Six on the qualitative findings. In Chapter Seven, I will synthesize the knowledge gained from both methodological strategies, and in Chapter Eight I offer some concluding thoughts on the strengths and weaknesses of this study and implications for future research.

Chapter Two: Review of the Literature

A: Introduction

It can be tempting to reduce the complex phenomena of religion to a small series of indicators: denomination, attendance, and perhaps self-assessed level of religiosity. Religion, however, is much more than that: religious affiliation shifts over time, practice changes as culture and environment do, and personal interpretations of what religious teachings mean are as numerous as there are people interpreting. As multi-faceted and shifting as religion is, the extent of its influence on social life must not be oversimplified or underestimated.

One particular way in which we can examine this effect is through exploring the role religion plays in the formation and maintenance of trust: itself a potent indicator of the integration and inclusiveness of a society and the cooperation and goodwill evidenced by its members. We must not underemphasize the roles that trust plays in our daily lives; indeed, there are few tasks we can accomplish without drawing on this crucial resource. From expecting a cashier to return the correct change or hiring a baby-sitter to mind one's children, to driving a vehicle with the confidence that the other motorists will obey the same road rules you do, trust is an often-subtle current underlying the numerous forms of cooperation we tend to take for granted. Thus, trust acts as a social lubricant, facilitating or enabling routine activities to take place with a minimum of fact-checking, surveillance, and caution, saving time, money, and energy.

As it is such an integral part of our social landscape, trust has been explored in the academic literature of numerous disciplines. In economics, trust is examined

in terms of its ability to lower transaction costs: if the parties to an agreement trust each other then legal fees, research costs, and other incidentals can be minimized. The interest in trust in psychology ranges from examining its role in child development (Erikson, 1950) to inquiring whether and how evolutionarily-encoded cues for cooperation can prime us to trust certain others (DeBruine, 2002). The relationships between trust, trustworthiness, faith, gullibility, and optimism are examined in philosophical works on the subject (Govier, 1997). Research on health and medicine includes trust both directly and indirectly (using the related concepts of social networks and social support) through examining its physical and mental health consequences (*Health policy reseach bulletin*, 2006; Lomas, 1998; Sampson, Morenoff, & Gannon-Rowley, 2002; Szreter & Woolcock, 2004). Finally, in sociology, most recent work on the concept of trust has been undertaken within a framework of social capital theory, which argues that social networks can be drawn upon as resources, with trust as a necessary precondition (Putnam, 2000). The causes, consequences, and correlates of trust are all explored within this body of literature (Alesina & La Ferrara, 2002; Brehm & Rahn, 1997; Glaeser, Laibson, Scheinkman, & Soutter, 2000; Soroka, Helliwell, et al., 2007; Veenstra, 2002).

If trust is as important as the attention upon it suggests, then an understanding of how it develops is essential. One promising avenue is that of the influence of religion. With its multidimensional nature, religion is immediately and profoundly relevant in the lives of adherents and non-adherents alike. A religious identity, often paired with a religious upbringing, provides a personal history with a particular set of teachings and practices. That religious identity intersects with

moral and political attitudes has been well documented. That religion could have an influence on attitudes of trust seems a distinct possibility.

In order to set the stage for an exploration of religion and trust, this chapter will provide an overview of the elements and forms of trust. With roots in such diverse fields as listed above, the study of this concept has a storied past, and tracing it will inevitably involve drawing from a number of disciplines. This chapter begins by examining the elements of trust as they have been theorized over the decades of research in this area, moves on to describing the varieties of trust and the differences between them, and finishes with a discussion of social capital theory, the framework in which most research on trust is currently conducted.

B: Elements of Trust

The earliest academic treatment of trust was in 1950, when Erik Erikson discussed it as a necessary element to childhood psychological development, learned through a gradual increase of confidence in the predictability of care given by the mother (1950). Although this was the extent of Erikson's writing on trust, we can identify in it many of the elements of later definitions, at least implicitly. Fundamentally, we can see that in this example the situation requiring trust is one in which the subject is vulnerable, and trust is developed through a relational process where the object of trust proves itself and its actions to be predictable. These three elements of trust: vulnerability, relationship, and predictability, will be examined one-by-one.

B-1: Vulnerability

Although the baby in the previous example has no option but to be vulnerable to the actions of the parent, trust is often described as what arises from a

situation where one person chooses to make him/herself vulnerable to another in order to gain a greater reward than would be possible without the risk. Thus, trust is necessary in all forms of cooperation. Lending an item makes you vulnerable to the loss of that item and delegating a task risks that the task will be performed incorrectly or not at all; whether the outcome is small or large, trusting requires placing power in the hands of another person.

The classic work on this topic is that of social psychologist Morton Deutsch who contextualized trust as one of two essential factors of cooperation, the other being coordination (Deutsch, 1957, 1958, 1960). Deutsch explained that in order for cooperation to benefit all involved parties (which is the purpose of such an effort) each person needs to trust that the others are not involved only for self-interested motives. The risk in such a case is that of being taken advantage of by free-riders; that is, the participants who would benefit from the labour of others without contributing much in return.

This gamble is essential to Deutsch's definition of trust. If we can imagine a person standing at the head of a path, where the reward at the end is great but the risks involved are greater, and the actions deciding whether the reward or the risks will be realized are partially in the hands of another person, we are visualizing Deutsch's definition of a trust-relevant situation. If the protagonist in our story chooses to take the path despite the necessity of making themselves vulnerable to the actions of another, they are making a trusting choice. Not trusting would involve foregoing the possible reward for a safer route with a smaller payoff (Deutsch, 1960).

Deutsch tested his definition of trust through asking participants to engage in a two-person, non zero-sum game, with the essential feature that the two players are offered the chance of cooperating or not cooperating, and the combination of their choices results in variable rewards or punishments (1960). This type of game, conceptualized in the 1950s by Merrill Flood and Melvin Dresher working at the RAND corporation, is commonly referred to as The Prisoner's Dilemma (Axelrod, 1984). The game is premised on a hypothetical scenario: the two players represent a pair of criminals, and the detective asks each of them, separately and in isolation, to admit to the crime and implicate his or her partner. If neither testifies (they cooperate with each other), they spend a small amount of time in jail for a related charge. If both testify (they betray each other, or, defect), they spend a large amount of time in jail. If only one testifies, however, then he or she is freed and the accomplice spends a maximum time in jail. The combinations of choices are illustrated in Table 2.1.

Figure 2.1: The Prisoner's Dilemma

		Player B	
		Cooperates	Defects
Player A	Cooperates	Both jailed 6 months	B goes free; A jailed 6 years
	Defects	A goes free; B jailed 6 years	Both jailed 5 years

The result of this prize dispersal is that the best overall outcome is available only if both players cooperate, but that cooperating while the other defects leads to the worst possible outcome for the cooperator and the best possible for the defector. Thus, the most rational choice is to always defect so as not to be taken advantage of through one-sided cooperation, although, both players defecting leads

to a strongly negative result for each. Deutsch (1960) characterizes the decision to cooperate as a trusting choice, as it involves that player making himself vulnerable to the actions of the other player with an ultimate goal of a better reward than would occur if neither cooperated. He found that when participants were primed to think of the game and their partner as cooperative rather than individualistic or competitive, they were more likely to act in a (so-defined) trusting way.

Studies using more sophisticated variants of the Prisoner's Dilemma game continue to be useful in testing psychological theories of cooperation and trust. Yamagishi (1986) found that participants who had been previously identified as high trusters were more likely to be cooperative and less likely to impose penalties on free-riders. DeBruine (2002) determined that participants were more likely to be cooperative when their ostensible partner (in reality, they were playing against a computer program) was perceived to facially resemble them, with the interpretation of these results being that signals of kinship imply beneficial intention and lower the risks associated with vulnerability. While there is no consensus yet as to whether cooperative behaviour in strategic games represents decisions based on trust and reciprocity or on norms of gift-giving and inequality aversion (Berg, Dickhaut, & McCabe, 1995; Cox, 2004; Gneezy, Guth, & Verboven, 2000), this remains a fertile field with the potential for uncovering further clues as to the nature of trust and cooperation.

B-2: Relationship

Of the vast number of strategic games used experimentally in social psychology, one important distinction is between those that are one-off games, and

those that comprise a number of iterations. When a succession of games is played between the same participants, a new element emerges which has the potential to change the dynamics: a history of prior actions. Over time, participants can punish each other for bad behavior and even come to trust each other. Iterative trust games thus simulate real-world experiences of cooperation in an essential way: they allow for the development of a relationship between the players.

The presence of a relationship is so integral to the processes of trust that some scholars argue there can be none of the latter without the former. In reference to cooperative agreements, Schelling (1960) explained it this way: "What makes many agreements enforceable is only the recognition of future opportunities for agreement that will be eliminated if mutual trust is not created and maintained, and whose value outweighs the momentary gain from cheating in this instance" (p. 45). A trusted person who has no likelihood of re-encountering the one who has trusted them has no incentive (other than consequences such as lost reputation or personal ethics) to fulfill that trust and every incentive to betray it. On the other hand, if there is a possibility of future cooperation, that alone may be enough to make the small immediate sacrifice of fulfilling the trust.

The presence and nature of the relationship integral to the trust process forms the basis of Hardin's theory of trust as encapsulated interest (1999, 2002). He argues that trust is necessarily a relationship, and involves three elements: "A trusts B to do X" (Hardin, 2002, p. 124) it is not meaningful to speak of trust if any one of those elements are missing. There is a relationship between the truster and the trustee, and the nature of this relationship varies depending on the element upon

which the trust rests. Under this definition, there can be no sense in speaking of trust as an attitude or predisposition; trust is always context-dependent. Hardin offers this explanation for the necessity of this type of relationship:

> I trust you because I think it is in your interest to take my interests in the relevant matter seriously in the following sense: You value the continuation of our relationship and you therefore have your own interests in taking my interests into account. That is, you encapsulate my interests in your own interests (2002, p. 6).

The more valuable the relationship, the more incentive the trustee has to be trustworthy, and the more important the things they can then be trusted with. Still, Hardin argues, only children, lovers, and adherents addressing their god can speak of trusting the other with regards to everything, and even that might be disingenuous. "To say 'I trust you' seems always to be elliptical," Hardin claims "as though we can assume some such phrase as 'to do X' or 'in matters Y'" (2002, p. 9). A person may be trusted for a task at a particular time and in a particular context but no one, Hardin asserts, trusts anyone for everything at all times. The nature of the relationship between the truster and the trustee is a primary determinant of the level of trust.

B-3: Predictability

Relationships contribute more to the trust process than just the expectation of future interactions; they also provide a personal history, which is one possible source of information about the likely behaviours of the other. Being able to predict with some accuracy the intentions and capabilities of others goes a long way in assuring a potential truster of the appropriateness of their choice. Gathering information from a variety of sources and interpreting that information in light of

the task to be entrusted allows the potential truster to gauge a form of predictability so crucial to trusting that it is encoded in its name: trustworthiness.

While Deutsch's (1960) definition of trust focused on the type of situation where it would be called for: namely one in which the outcome is contingent on the actions of another person, other definitions highlight instead how the qualities of the people involved and the relationship between them might lead or repel the potential truster from taking that ambiguous path. Schlenker, Helm, and Tedeschi (1973) refine Deutsch's definition by explaining that trust is "a reliance upon information received from another person about uncertain environmental states and their accompanying outcomes in a risky situation" (p. 419). According to this definition, a person can only be said to genuinely trust when their decision to make themselves vulnerable to the actions of another came about through prior knowledge of that other. This knowledge could be of the potential trustee's intentions, past behavior, or ethical standards, any of which could inform a judgment of this person's trustworthiness. Prisoner's Dilemma games of the sort that game theorists use made no accommodation for information transfer, thus, according to Schlenker et al.'s definition, could not be measuring trust; although, iterated games may transcend this limitation.

If it is clear that we need information in order to help us make judgments of the trustworthiness of others, it remains to be explained what types of information can meet this need. Rotter's (1967) definition of trust has one suggestion to this effect: reliability. He explains that trust is "an expectancy held by an individual or group that the word, promise, verbal, or written statement of another individual can

be relied upon" (p. 65). In constructing the Specific Interpersonal Trust Scale (SITS), Johnson-George and Swap (1982) drew on Rotter's definition and included several questions to measure the importance of the related concepts reliability and dependability to a potential truster. The responses to these questions, which primarily took the form of asking the participant about hypothetical scenarios where they were in a vulnerable situation and needed the help of a particular person, suggested that information about the reliability and dependability of the potential trustee was key in the decisions made by the participant.

Pearce (1974) is even more explicit on the need for particular types of information about the potential trustee, claiming that "without predictability, a person has no basis for assuming that the other will or will not exploit his trusting behavior" (p. 240). In a matter of contingent nature where there are alternative options, trust is thus only possible when the predictability of the other has been established. We may choose to trust if we perceive the other person as having knowledge, competence, and good intentions with regards to the matter in question. These perceptions, counter to Rotter's conceptualization which included only verbal or written cues, may involve implicit cues and more ambiguous evidence (Pearce, 1974; Schlenker, et al., 1973).

In addition to such conscious cues, judgments of trustworthiness can also be emotionally based. The previously mentioned Johnson-George and Swap study found two distinct types of trust, what they called "reliableness" and "emotional trust"(1982). Similarly, McAllister (2002) found strong support for the distinction between "cognition-based" and "affect-based" trust in an organizational context. He

observed these two distinct dimensions when analyzing responses to a survey measuring the trust of managers toward their peers. He found that cognition-based trust among managers was strongly informed by supervisor assessments (2002). This seems to be a reputation effect, and he calls for more research using questions designed to capture the extent a peer's local repute effects cognition-based trust. Affect-based trust, on the other hand, was associated with frequency of interaction and "peer affiliative citizenship behavior" (p. 343), – behaviours such as listening to the problems of the other, offering help even at cost to one's self, and taking a personal interest in the other – as well as with pre-existing cognitive trust. Based on the higher levels of cognition-based than affect-based trust, McAllister concluded that the former was necessary to some degree for the development of the latter. Taken together, cognitive and affective cues inform the truster of the trustworthiness of the potential trustee.

C: Types of Trust

Conversationally, the word "trust" is used in a number of ways. People may say things like "I trust my brother to feed the cat while I'm away," "I trust my church members to take care of me," or even "I trust that no one will steal my bag if I leave it here for a moment." Although the word is the same, it seems unlikely that speakers are truly making an identical statement when they alternately claim trust in specific others (a family member), a group to which they belong (church members), or unknown others (co-patrons of a library). While the target of trust is immediately identifiable as being of a different nature in these three examples, previous scholars have argued that the processes of trust involved are also distinct.

What's more, the elements of trust previously discussed may not be relevant in all types. This section will discuss the types of trust and the differences between them.

C-1: Strategic Trust

Uslaner's (2002b) popular conception of trust describes strategic trust as what we employ when we use evidence to determine whether we can trust a particular person for a particular task in a particular context. This may sound familiar: it parallels Hardin's (2002) description of encapsulated interest, which he argues is the only form of trust with meaning. Uslaner gives this example to illustrate the process and its weaknesses in the context of potential cooperative efforts between "Bill" and "Jane":

> If Jane and Bill did not know each other, they would have no basis for trusting each other. Moreover, a single encounter will not suffice to develop trust. Jane and Bill have to interact over time to develop reputations for keeping their word. And, even when they get to know each other, Jane and Bill may feel comfortable loaning each other $20. They know from experience that each will pay the other back. But Bill won't trust Jane to paint his house and Jane will not trust Bill to repair her roof since neither has any knowledge of the other's talents in this area. (2002b, p. 16)

We see in this form of trust all three elements previously discussed: Bill and Jane will feel comfortable making themselves vulnerable to the actions of the other only when a relationship has been established and knowledge about the predictability and capabilities of the other have been gathered. Jane and Bill's abilities to trust each other, then, are strategic in the sense that trusting each other is a strategy to accomplish a particular task. We must not be misled by the description of such trust as strategic by and assume that it comes from a conscious decision: the trustworthiness of another is not something we choose to believe, rather, we can uncover or be convinced of someone's trustworthiness and choose to

act (or not) based on our beliefs (Hardin, 2002). This does not conflict with the concept of such trust as strategic (Uslaner, 2002b).

C-2: Particularized Trust

There is a strong human tendency to think of ourselves in terms of in- and out-groups, and to privilege our group above others (Allport, 1979). This tendency is what underlies particularized trust, which is the practice of trusting members of one's identified in-group and either lacking trust in, or actively distrusting, members of the out-group. The danger with this kind of trust is, as Uslaner (2002b) reports, that cooperation with only a small group of similar people might lead to a stagnation of public discourse, or to civic conflict and attempt to pass policies which harm other groups.

Particularized trust makes use of the aforementioned three aspects of trust, although in different ways than does strategic trust. As before, trust is relevant only in situations where there is some risk, but particularized trust is an attempt to minimize this risk through cooperating only with members of a common group. Yamagishi and Yamagishi (1994) claim that the nature of the close-knit groups involved ensures that the other's participation will be complete, such that it would be more appropriate to speak of "mutual assurance" rather than trust. Unlike other examples, particularized trust does not necessarily require a relationship with, or information about, each person involved. Particularized trusters extrapolate trustworthiness from their relationship (i.e., membership) with a group, and avail themselves of culturally-transmitted information about their group and others.

Trusting only members of our own group leads to a strengthening of the in-group/out-group division, which further leads us to trust only the group we belong to (Uslaner, 1999). It is this cycle which undergirds anti-social, yet very internally connected, groups such as the Ku Klux Klan, and which serves to maintain the cycle of poverty in stricken areas (Putnam, 1993; Uslaner, 2002b). Thus, although trust is often cited as a public good and social necessity, we can see that not all forms can serve this role.

C-3: Generalized Trust

Particularized trust is one pole of a continuum of which generalized trust is the other. If the logic of strategic trust is "A trusts B to do X," and particularized trust can be broadly described as "A trusts other As," generalized trust is simply "A trusts." Rather than an evidence-based assessment, subject to change through personal experience, generalized trust is an attitude or moral value held by individuals about the world at large. This is the form of trust that enables cooperation, and, which many argue, contributes to healthier and happier societies.

Given that generalized trust represents attitudes about strangers (i.e., the generalized other), the standard measurement that has been used across dozens of countries for several decades is a question that focuses on the beliefs of the truster rather than the characteristics of the trustee. As it is often asked, the generalized trust question poses: "In general, would you say that most people can be trusted, or that you can't be too careful in dealing with people?" Some well-known examples of research using variants of this question include studies by Alesina and LaFerrara (2002), Bjornskov (2006), Delhey and Newton (2004), Soroka, Helliwell, and

Johnston (2007) and Schoenfeld (1978), as well as a recent review paper examining the theory and correlates of generalized trust (Nannestad, 2008).

The prototype for the generalized trust question came from a 1957 study by Morris Rosenberg, in which he debuted a five-point Likert-type scale called the "Faith in People" scale. This tool was made of the following five items:

1) Some people say that most people can be trusted. Others say you can't be too careful in dealing with people. How do you feel about it?
2) Would you say that most people are more inclined to help others, or more inclined to look out for themselves?
3) If you don't watch yourself, people will take advantage of you.
4) No one is going to care much what happens to you, when you get right down to it.
5) Human nature is fundamentally cooperative. (p. 341)

Rosenberg (1957) found substantial correlations between those who indicated their high faith in people and those who supported cooperation and mutual understanding over the exercise of force and violence for resolving international disputes. He concluded that faith in people was a basic interpersonal attitude, a variable that might influence people's beliefs in broader ways regarding war, peace, and international conflict. Despite the strength of his findings, Rosenberg recognized the limitation that he could not use them to make any conclusions regarding the influence of attitude on actual behavior.

A somewhat revised version of Rosenberg's "Faith in People" scale was later used by Rotter (1967). In a scale called the "Interpersonal Trust Scale," Rotter worked off his definition of trust as expecting others to fulfill promises, and included items measuring general attitudes about the trustworthiness of strangers or the beneficence or maleficence of human nature. Although Rotter did not include a

listing of the items on the scale in this, or any other, publication, Wrightsman (1991) later printed the scale. The items included:

> 1. Hypocrisy is on the increase in our society
> 2. In dealing with strangers, one is better off to be cautious until they have proved evidence that they are trustworthy.
> 10. It is safe to believe that in spite of what people say, most people are primarily interested in their own welfare.
> 18. Most people can be counted on to do what they say they will do.
> 19. In these competitive times one has to be alert or someone is likely to take advantage of you. (pp. 395-396)

The approaches taken by Rosenberg and Rotter characterize trust as a personality variable, a disposition or an attitude. This type of trust has little to do with the trustworthiness of the other because there is no specific *other* in question. Rather, trust becomes a set of expectations as to how the world works and these expectations are fairly stable to personal experience (Uslaner, 2002b). Research with these scales verified the generalized trust question as an appropriate survey tool, and so later research tended to focus on that question alone.

The generalized trust question came to be central in the work of Uslaner, who argued that its use is supported in measuring generalized trust and also in measuring a closely related concept he calls moralistic trust. As particularized trust draws a sharp boundary around the in-group, generalized trust presupposes that most people are like you and thus does away with the notion of in-group. Distinct from these, moralistic trust "is a moral commandment to treat people *as if* they were trustworthy" (p. 18). Based on an optimistic worldview, moralistic trust demonstrates our values – it is a moral prescription for how people should act.

The reliance on the generalized trust question shown in decades of research in a number of fields led Hardin (2002) to criticize both the wording of the item and

the assumptions it is based on. He disagrees that the standard generalized trust question measures generalized trust at all. Citing the imprecision of the phrases "most people" and "most of the time" (which is present in some alternate wordings of the question), Hardin argued "the respondents are forced by the vagueness of the question to give vague answers, and it is a misdescription to label their responses as generalized trust" (p. 61). It is necessary, then, to clarify these questions. Are they really measuring an attitude or moral value, generalized or moralized trust, or something else? When respondents describe their trust in "most people," are they imagining the whole human community, or most people in their particularized in-groups?

Due to these ambiguities about the true meaning of blanket statements such as "most people can be trusted," Soroka et al. (2007) undertook to investigate the legitimacy of measuring trust through this method and others. Their survey included variations of the generalized trust question, but also a series of questions asking about the respondent's expectations that a lost wallet would be returned by a neighbour, a store clerk, a police officer, or a stranger. They found that the responses to the generalized trust questions were relatively stable across categories, highly correlated with optimism, and not correlated with contextual factors: the expected results if those questions measured a predisposition as hypothesized. The wallet questions, however, were highly correlated with contextual factors such as the size of community, neighbourhood density and mobility, average education levels, and ethnic diversity. These findings are

consistent with the hypothesis that the wallet questions measure a type of trust based on evidence, previous experiences, and strategic goals.

Soroka et al.'s (2007) findings support the academic consensus that generalized and strategic trust are distinct and independently meaningful. The generalized trust question does appear to measure what it is claimed to: a cultural or moral attitude. As such a predisposition, generalized trust is learned through socialization (Nannestad, 2008), being accustomed to the general trustworthiness of people in our environmental and cultural milieu (Govier, 1997) or, as Soroka et al. summarize: "generalized trust seems to be the sort of thing one learns in school or church" (2007, p. 118). Alternately, the wallet questions seem to measure evidence and experience-based strategic trust. Of the two, strategic trust may relate more to how people act in concrete situations where trust is required (Soroka, Helliwell, et al., 2007), but a general attitude of trust still seems to be the more pro-social good. The definition of social trust given by Welch et al. (2005) highlights how this is possible: "Social trust is the mutually shared expectation, often expressed as confidence, that people will manifest sensible and, when needed, reciprocally beneficial behavior in their interactions with others"(p. 457).

D: Social Capital

In addition to the independent definitions of trust, it has been used recently in connection with the concept of social capital. Broadly, social capital is the idea that social networks have value and can be drawn upon for resources of various kinds. Trust plays a starring role as a social lubricant allowing for informal agreements and high-payoff risks; generalized trust provides a social environment

especially conducive to cooperation. Working in conjunction with trust is the principle of generalized reciprocity, the idea that "I'll do this for you now, without expecting anything immediately in return and perhaps without even knowing you, confident that down the road you or someone else will return the favor" (Putnam, 2000, p. 134).

Social capital combines norms of generalized trust and reciprocity to lower transaction costs: those time, energy, and money losses that occur when the situation requires fact-checking, information searching, formal agreements, record keeping, and other activities rendered largely unnecessary when trust and reciprocity are sufficient. That social capital facilitates transactions, increases efficiency, and makes cooperation easier, cheaper, and more effective is its strength, and explains why it has been linked to individual, community, and national health (Putnam, 2000, 2002; Zak & Knack, 2001). This section will describe the theory in more depth, focusing primarily on how trust informs research in this area.

D-1: Pierre Bourdieu

While Robert Putnam, the most recent popularizer of social capital, argues that the term independently arose at least six times during the twentieth century (Putnam, 2000), most researchers attribute the formal origination of the concept to the work of French sociologist Pierre Bourdieu. Bourdieu's major work was to deconstruct the traditional dichotomizations of object and subject, macro and micro, and structure and agency, through an emphasis on the relationality beween all elements in social life. Through his definition of capital and social space, Bourdieu explained that the amount and type of resources an actor has access to situates the

actor within the social world, and the place each actor holds is demarcated through a system of dispositions and preferences (Bourdieu, 1998 [Not Dated]). Key to this model is the understanding of capital and the various forms it can take.

Bourdieu describes capital as "the energy of social physics" (as cited in Bourdieu & Wacquant, 1992, p. 118) in order to emphasize both its necessity to all aspects of social life, and its ability to be converted from one form to another. He identifies four fundamental types of capital: *economic capital*, which represents money and physical goods; *cultural capital*, which includes education, skills, and particular forms of money and education; *social capital*, the resources available through social networks; and *symbolic capital*, the ability to be recognized as legitimate and authoritative (Bourdieu, 1998 [Not Dated]; Bourdieu & Wacquant, 1992). Other, more minor forms of capital include *political*, that which gives the individual the right of private access to public goods; *physical*, the right to use force against another; *informational*, access to resources created from and found within surveys, censuses, and maps; and *statist*, the power of the state to hold, control, and grant access to other forms of capital (Bourdieu, 1998 [Not Dated]).

Bourdieu defines social capital as "the condition and effect of successful management of the capital collectively possessed by the members of a domestic unit" (1998 [Not Dated], pp. 70-71). Another version of this definition is expanded so that social capital is explained to encompass "the sum of the resources, actual or virtual, that accrue to an individual or group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition (Bourdieu & Wacquant, 1992). Social capital is, therefore, a meta-

capital, governing the access to and profitable use of other forms of capital. Not only can social capital be converted to other forms, it can also serve as the mechanism through which other forms of capital are themselves converted.

D-2: James Coleman

The second of three major figures in the development of social capital theory is James Coleman, an American social theorist who focused on the sociology of education and who discussed social capital primarily in that context. Though he does not cite Bourdieu, Coleman's (1988) definitions of physical, human, and social capital have considerable overlap with his predecessor's. Coleman writes: "If physical capital is wholly tangible, being embodied in observable material form, and human capital is less tangible, being embodied in the skills and knowledge acquired by an individual, social capital is less tangible yet, for it exists in the *relations* among persons" (pp. 100-101). He described all three forms of capital as essentially productive and fungible to some extent.

Within the subsection of social capital, Coleman identifies three forms, the first of which he describes as being a type of social capital based on obligations and expectations (1988). This particular form of social capital relies on norms of generalized reciprocity within a community and on the trustworthiness of the actors within it. Coleman explains that "If A does something for B and trusts B to reciprocate in the future, this establishes an expectation in A and an obligation on the part of B" (1988, p. 102). Given a pattern of expectations and obligations developing in this way, a cultural norm can develop whereby members routinely

draw on other members for resources. This is one way in which social networks can be productive.

Coleman describes two other types of social capital: one based on information channels, and another based on particular social norms. Information-type social capital involves using pre-existing social channels for the acquisition of information. Such information can then be used to inform action. Social capital based on norms and sanctions is exemplified in the "norm that one should forego self-interest and act in the interests of the collectivity," the norm being "reinforced by social support, status, honor, and other rewards" (Coleman, 1988, p. 104). This social capital can perhaps be seen in its extreme in the cohesion of Communist China, where norms of prioritizing collective good were strongly supported through sanctions and rewards.

D-3: Robert Putnam

Finally, the third major figure in the development of social capital theory is a recent one: American sociologist Robert Putnam. Putnam's body of work has served to popularize the concept of social capital in the social sciences and his typology of the facets of social capital forms the basis of much research on the topic. Although Putnam has written several books and papers on the topic, (1993, 1995) it is his book Bowling Alone (2000) that most clearly and thoroughly argues his thesis. In that book, Putnam draws on Bourdieu, Coleman, and others, to describe social capital thus:

> The core idea of social capital theory is that social networks have value. […] Social capital refers to connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them. In that sense, social capital is closely related to what some

> have called "civic virtue." The difference is that "social capital" calls attention to the fact that civic virtue is most powerful when embedded in a dense network of reciprocal social relations. (2000, pp. 18-19)

For Putnam, social capital is revealed through several interrelated dimensions of social life, each of which both requires and generates the presence and utilization of social networks for effective functioning. Political participation involves activities from voting to holding public office. Civic participation centres on associational membership and activity. Religious participation involves the community of shared belief, attendance at a place of worship, and participation in various extra-congregational activities. The workplace involves social capital not only through day-to-day interactions with co-workers and clients but also through membership in professional associations and unions. Informal social connections are those one shares with acquaintances, neighbours, and co-participants or enthusiasts of one's personal activities and interests and are demonstrated through participation in routine social activities. Altruism, volunteering, and philanthropy demonstrate a person's willingness to sacrifice his or her time and energy for the betterment of the community. Finally, trust and reciprocity are essential norms that underlie and maintain a healthy society through the minimization of transaction costs, enabling cooperation.

One of the ways in which different types of social capital can be examined is through determining whether the bond is based on strong or weak ties. The strength of the tie can lead to a differential willingness to share resources, but it can also imply a difference in the types of resources available through those ties. One may have close ties with family members and weaker ties with colleagues, but both relationships can be useful in terms of resource provision: close ties may be more

useful for emotional support, but weak ties may be more useful when searching for a new job (Granovetter, 1973).

A closely-related distinction has been made by Putnam (2000), in which social capital can be viewed as either bonding or bridging. Bonding social capital is what arises from relationships with people who are like you in some significant way, such as your family members, your co-religionists, or the co-members of a group. It is inward-looking and exclusive, and primarily useful for "undergirding specific reciprocity and mobilizing solidarity" (p. 22). Bridging social capital is that which is built through networks with people who are different from you along important lines. It is inclusive and outward-looking, and "better for linkage to external assets and for information diffusion" (p. 23). Putnam uses the analogy of bonding social capital as "a kind of sociological superglue, whereas bridging social capital provides a sociological WD-40" (p. 23). These two forms of capital strongly mirror the aforementioned concepts of particularized and generalized trust, and like these two, while bonding capital is important, bridging capital is more clearly a public good. It has the effect of acting as a possible means of dissipating intergroup conflict and allowing members to capitalize on difference in order to effect social change (Allport, 1979).

E: Religion

Religion is a complex and multidimensional phenomenon, incorporating official theology, lay understanding and interpretation, congregational structure, participation in both congregational and extra-congregational activities, and demographic, geographic, and historical contexts. While there has often been a

tendency to treat denominations as monolithic entities, primarily due to data source restrictions, some recent research has attempted to describe the variations in religious groups which have been traditionally lumped together (Chaves, Konieczny, Beyerlein, & Barman, 1999), or to examine the ways in which standard predictors of social capital might operate differently in dissimilar religious, ethnic, or immigrant groups (Ecklund & Park, 2007). The literature linking religion to trust is thus far small, with much more attention placed on the connection of religion to volunteering and associational engagement. Religious groups are specially situated to build trust though, as the familiarity, value consensus, and predictability inherent in being a member of a congregation are all traits which are strongly associated with trust (Welch, Sikkink, Sartain, & Bond, 2004).

E-1: Religious Affiliation

A number of early studies looking at trust and religion found that distrust is more common among members of fundamentalist or conservative religious groups than among members of moderate or liberal ones (Robinson, Rusk, & Head, 1968; Robinson & Shaver, 1973; Schoenfeld, 1978). One potential reason for this is that strict churches are characterized by absolutism, conformity, and fanaticism, traits which encourage in-group relations and discourage contact with non-group members (Iannaccone, 1994). The positive correlation between fundamentalist religion and prejudice towards certain groups has been directly linked to the right-wing authoritarian aspect of those types of religious groups; an effect which is mitigated by the beneficial effect of Christian orthodox beliefs (Laythe, Finkel, Bringle, & Kirkpatrick, 2002). Alternatively, it has been suggested that while

members of evangelical religions volunteer and build social capital, their efforts, and thus their rewards, are heavily focused towards their own religious communities only (Wilson & Janoski, 1995). At both the individual and congregational level, mainline religion seems to be more conducive than fundamentalist religion to a transferral of church-built social capital to the greater community (Putnam, 2000).

Connections have also been found linking Protestantism, more than Catholicism, with trust (Delhey & Newton, 2004, 2005; Schoenfeld, 1978; Welch, et al., 2007). Delhey and Newton posit that this might be due to the association of Protestant beliefs with "democracy, equality, a relative absence of corruption, and strictures about the constant need to behave in a trustworthy and moral manner" (p. 9), although they make no assertions as to what associations other religions might hold. Yet other studies have found no evidence suggesting a connection between religion and trust, or a specifically-Protestant social capital advantage (Alesina & La Ferrara, 2002; Uslaner, 2002a; Welch, et al., 2004).

Canadian religious diversity encompasses much more than just the multiplicity of Christian sects, though, and the need to include Islam, Buddhism, Hinduism, and other religions in the picture has been expressed (Wuthnow, 2004). Wuthnow and Hackett (2003) have found that in most measures of social integration, members of non-Western religions resemble members of Western religions. They explained that although generalized trust seems to vary by religion (with Hindus and non-Asian Buddhists high-trusting and Muslims and members of "other" religions low-trusting), ethnicity and education may provide a better explanation than religion for trust levels.

E-2: Social Interaction

Another possibility explaining the religious variation in levels of trust is that the relevant facet of religion is participation, not denomination (Schoenfeld, 1978). Wuthnow (2002a) found that although religious group membership and leadership do not encourage status-bridging relationships with people of lower social status, they do promote relationships with people of higher social status such as scientists, elected officials, corporate executives, and wealthy people. Frequency of attendance at church services was found to have little to no effect. One study that found a negative effect on trust from Pentecostalism, saw the effect reversed as religious commitment increased (Welch, et al., 2004). They suggested that "a little Pentecostalism is a bad thing, but those who delve deeper into the religious tradition find other cultural resources that mitigate a superficial view of sin and separation from the world with religious support for social trust" (p. 325). They further suggested that while certain religious beliefs might be somewhat hostile to trust, the "concrete social experience of a functional religious community overrides the negative effect Pentecostal religious traditions have on social trust" (p. 325).

A religious community may be experienced in numerous ways, although the most typical form of engagement is regular service attendance. Other forms of participation may be through extra-congregational activities, such as Bible study groups, church picnics, or baseball games. Religious groups may also sponsor community outreach programs like food banks and homeless shelters, which their members may be encouraged to volunteer with. Finally, members who have special

skills or feel a particular calling can usually become more involved with their religious groups through taking on positions of leadership.

Beyerlein and Hipp (2006) found that the positive effect of religion on social capital came not from regular service attendance, but from religious activity outside congregational services. They attributed this to the fact that of the ways in which congregations build social capital – through encouraging civic action in sermons, building personal friendship networks, hosting speakers from social service and community agencies, cultivating leadership skills, and supporting or partnering with community projects – most are associated with extra-congregational activities. The strong "connection to informal social networks characterized by high degrees of social closure" (Welch, et al., 2007, p. 40) typical of religious communities provides value consensus, and often both ethnic and socioeconomic heterogeneity. Positive experiences within the group may help members form positive feelings about interpersonal bonds in general, which they can then extend beyond the network of co-religionists (Huckfeldt & Beck, 1995).

F: Summary

There seems to be no controversy on the importance of trust to individuals and groups, or on the imperative to study it for its relevance to many social spheres. The definition of trust and its theoretical underpinnings, though, has been enthusiastically contested. Consensus appears to have settled on a differentiation between trusting people one knows, for certain tasks, under certain circumstances (Hardin's *encapsulated interest*, Uslaner's *strategic trust* and *particularized trust*, the basis of Putnam's *bonding social capital*) and having a general sense that strangers

will tend to act cooperatively (what Hardin sees as *optimism*, Uslaner describes as *moralized trust*, and as *generalized trust* is the basis of Putnam's *bridging social capital*).

It is generalized trust, trust as an attitude or disposition rather than a cognitively-based assessment, which has been suggested to play the role of a public good. While generalized trust has been and is still measured through a variety of survey instruments, it is currently predominantly measured through the question: "In general, would you say that most people can be trusted or that you can't be too careful in dealing with people." Beliefs of the sort that most people can be trusted encourage participation and cooperation, and strengthen the democratic base of a society. Widespread generalized trust, along with norms of reciprocity, provides individuals and groups with an important resource: social capital. Not all social capital is alike, however, but that which is nurtured most strongly by generalized trust has the capacity of producing the most pro-social benefits.

The body of literature connecting trust to religion is much less developed, with data limitations often imposing monolithic conceptions of religious groups on the research. This is changing, however, as better data sources become available. Research examining the influences of religion on trust have tended to find members of mainline denominations more trusting than members of conservative groups, and Protestants more trusting than Catholics. Additionally, members who participate frequently in religious services and extra-congregational activities, and who take leadership roles in their faith communities, seem to be more trusting than those who do not.

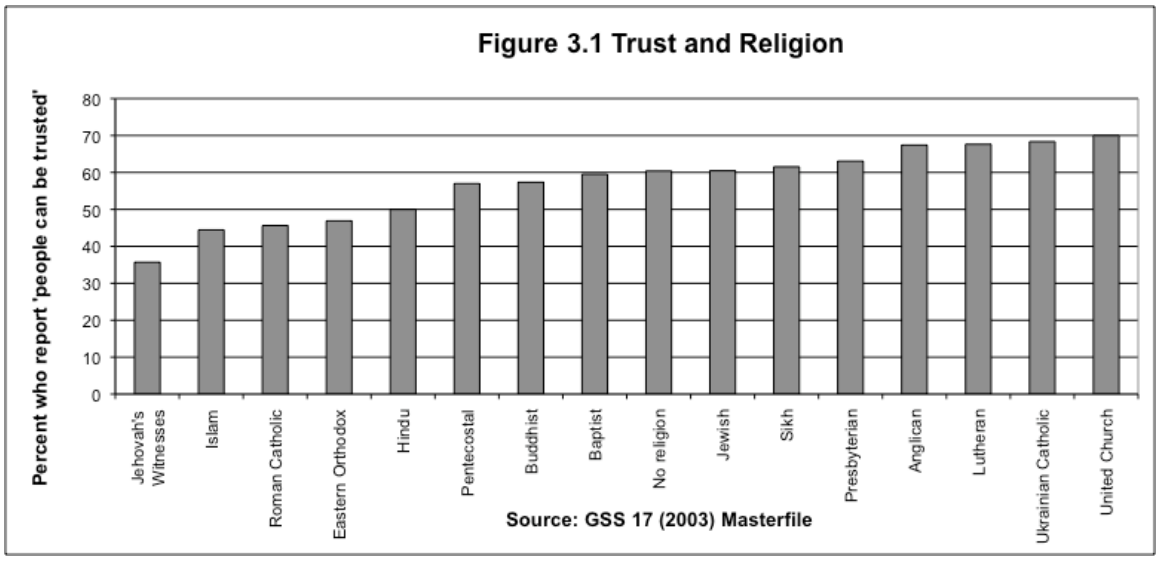
Chapter Three: Conceptual Framework

A: Introduction

A recent explosion of research in the field of social capital has given us a large and broad base of correlational evidence relating trust to a number of individual- and group-level variables. We have seen trust connected to a number of demographic characteristics, moral and cultural values, past experiences, opinions about institutional reliability, and associational membership and participation. On the macro-level, social capital and trust have been linked to regional variations in income inequality, racial heterogeneity, population stability, the presence or absence of internal war, and the degree of corruption present in the government. If we look on the consequences side of the social capital equation, we see that trust and social capital have been argued to play an essential part in maintaining a happy and healthy democracy with a happy and healthy populace. Indeed, the benefits promised by trust and social capital stand as a strong reason to necessitate undertaking a fuller examination of the mechanisms through which they are produced and manifested.

Based on the number and types of roles religion can play in the lives of adherents, it is a small and logical step to imagine that a person's religious affiliation and practices might affect and reflect his or her attitudes towards others. Previous research has identified trust in the generalized other as one front on which people of differing religions exhibit variable responses. Kazemipur (2009) found that people who identified as, for example, United Church members, Anglicans, or Lutherans exhibited high trust while Jehovah's Witnesses and Muslims were low-

trusting (See Figure 3.1). The difference between the highest and lowest trusters was found to be over thirty percentage points. A closer examination of these differences, along with a search for possible causes, is of enormous importance for several reasons. First, as Putnam argues, faith communities have always been "the single most important repository of social capital" (2000, p. 66). If social capital has the beneficial effects on individual and group outcomes that it is lauded for, it advantages us to develop a better understanding of its sources. Second, given the global rise in the influence of religion on social relations, the above-mentioned differences may have serious implications for the integrity of Canadian society. Canada is an exceptionally diverse country, and if we are to maintain our history of strength in diversity, it can only be with the knowledge of what the social repercussions of that diversity may entail.



B: Trust and Social Capital

While attitudes toward trust have their own sociological interest, it is primarily through social capital theory that they take an important theoretical role. Indeed, generalized trust is so central to the theory of social capital that many researchers treat it as a proxy measure for social capital as a whole (Brehm & Rahn, 1997; Veenstra, 2002), while others treat it as one important indicator in a series (Halman & Luijkx, 2006; Hawe & Shiell, 2000; Sampson, et al., 2002). Either together or apart, trust and social capital have been correlated with a number of factors on both the macro and micro levels.

B-1: International Trends

Trust levels, measured through agreement with the survey question "In general, would you say that most people can be trusted or can't you be too careful in dealing with people?" greatly vary cross-nationally, with data from the World Values Survey showing rates of trust from 0% in some countries to 70% in others. Nordic countries generally place among the highest trusting and South American countries the lowest (Nannestad, 2008). Further research with WVS data has supported this typification of Nordic countries as high trusting, and connected this to the prevalence of ethnic homogeneity, Protestantism, measures of good government, GDP per capital and income equality in those countries (Delhey & Newton, 2004, 2005). Monarchism and the absence of a communist past have also been connected to high levels of generalized trust at the country level (Bjornskov, 2006).

The edited volume Democracies in Flux (Putnam, 2002) contains nine chapters dealing with the state of social capital (sometimes, though not always, measured in terms of generalized trust) in eight countries: Great Britain, the United

States, France, Germany, Spain, Sweden, and Australia. Although the data were mixed, the general findings were that social capital has remained stable or increased in most countries with few exceptions: the United States, where it has declined over time, and France, where it has qualitatively changed from being reliant on the state to being reliant on civil society. Social trust was found to have declined in Great Britain, and the author suggested three possible reasons: 1) *material position:* divorce, unemployment, and pessimism about the economy may depress trust; 2) *social integration*: the shift from social collectivism to individualism and; 3) a change in the *character of the associations* people join, from public-interest to special-interest groups (Hall, 2002). Generalized trust was also shown to have declined in the United States, France, and Australia, and to have risen in Sweden and Japan.

The American decline in social capital has perhaps been the most-discussed and studied facet of the worldwide trends. With the height of American social capital illustrated by the 1835 writings of French social theorist Alexis de Tocqueville (1969), in which he offered exceptionally strong praise for the associationalism of Americans, the depths seem that much lower. Researchers have shown decreases in nearly every element of social capital, with notable declines in trust (Paxton, 1999). Putnam claims, "Every year, fewer and fewer of us aver that 'most people can be trusted.' Every year more and more of us caution that 'you can't be too careful in dealing with people'"(2000, p. 140). Wuthnow (2002b) echoes these findings, citing a decline in associational membership, especially membership in unions and religious groups and a decline in generalized trust, disproportionately among members of already marginalized groups. Skocpol (2002) explains the change in

American social capital by citing the qualitative change in association membership: local branches of larger organizations have given way to support groups and advocacy organizations run by professionals. American regional variations in trust show that the percentage of trusting people in the population generally rises as one travels north, increasing as you cross the border to Canada (Helliwell, 1996).

Social capital research in Canada started late but has quickly gained momentum, with numerous studies examining generalized trust and trends in associationalism (see, for example, (Bryant & Norris, 2002; *Health policy reseach bulletin*, 2006; Johnston & Soroka, 1999; Reimer, 2002; Uslaner, 2002a; Veenstra, 2002). While trust in the United States increases as one heads north, trust in Canada increases either towards the west (Helliwell, 1996) or towards the coasts, with the exception of low-trusting Quebec (Kazemipur, 2006). A number of factors have been evoked to examine why these patterns should be, and chief among them is the history and diversity of Canada's provinces.

With multiculturalism being a pillar of Canadian social life, and with previous research demonstrating a correlation between ethnic homogeneity and trust, considerable attention has been paid to the role of diversity on increasing or decreasing social capital in Canada. Counter to the established correlation in most countries, ethnic diversity does not appear to decrease trust or social capital in Canada; indeed, Johnston and Soroka (1999) conclude that "[t]he most diverse provinces are never the most uncivic places. Indeed the reverse is more nearly true" (p. 13). There is one exception to note: the city of Montreal, which has high diversity and low trust (Kazemipur, 2009). To explain these findings, Kazemipur cites the

social psychological "contact theory," which states that contact between majority- and minority-group members can lead to increased understanding and decreased prejudice given that the contact occurs within a specifically prescribed context (Allport, 1979). Kazemipur (2009) suggests a possible explanation for the Quebec findings: ethnic diversity in a city may not be enough to encourage trust if the ethnic groups are segregated. His data confirms this hypothesis, leading him to conclude that "if ethnic diversity has a positive impact on trust, as was seen for Canadian cities, it does so through facilitating interactions among people of different ethnic backgrounds" (2009, p. 186)

B-2: Causes

The contact-theory explanation of trust and social capital is one of a large number. While the directions of causation between trust and its correlates are notoriously difficult to determine (Brehm & Rahn, 1997; Portes, 1998), several hypotheses have emerged to explain the variations. As trust and social capital can be understood both at the individual- and the community-levels, the theories of trust encompass both possibilities. Theories as to the nature of trust and the routes to its development tend to fall in the following categories: 1) trust is a moral or cultural attitude learned through socialization (Erikson, 1950; Rosenberg, 1957; Uslaner, 2000, 2002b); 2) trust is based on past adult experience (Alesina & La Ferrara, 2002; Brehm & Rahn, 1997; Hardin, 2002); 3) people trust those most like them (Alesina & La Ferrara, 2002); 4) people trust when they have a history of prolonged interactions (Alesina & La Ferrara, 2002); 5) legal institutions protect from the worst consequences of misplaced trust (Alesina & La Ferrara, 2002; Delhey &

Newton, 2004); 6) trust is built through active participation in associations(Brehm & Rahn, 1997); and 7) participation in informal social networks produce trust (Welch, et al., 2005; Welch, et al., 2007).

If trust is predominantly a moral or cultural attitude, we should expect to see it vary by age and education – important demographic attributes along which attitudes commonly vary. The data suggests this to be the case. Trust seems to increase with age, although at a declining rate (Alesina & La Ferrara, 2002). Putnam suggests that the link between trust and age is most strongly a cohort effect rather than a lifespan effect (Putnam, 2000). We see evidence also lending support to this explanation in the findings of numerous studies which have repeatedly demonstrated that people with higher levels of education are more likely to be trusting than those with less formal education (Alesina & La Ferrara, 2002; Delhey & Newton, 2004; Welch, et al., 2007).

Trust as a moral attitude would also predict variability in trust responses by religious denomination. The data on this point is mixed. While some research has identified countries with Protestant roots as the highest trusting (Delhey & Newton, 2004, 2005), and respondents with Protestant religious identifications as similarly high-trusting (Veenstra, 2002; Welch, et al., 2007), others have identified Catholicism as correlating with high trust (Schoenfeld, 1978). Delhey and Newton (2004) argue that the positive effect of Protestantism is due to the association of Protestant beliefs with "democracy, equality, a relative absence of corruption, and strictures about the constant need to behave in a trustworthy and moral manner" (p. 9). Having no religious identification seems to depress trust (Schoenfeld, 1978;

Veenstra, 2002). Still others find no significant correlations between denomination and trust (Alesina & La Ferrara, 2002).

The argument that generalized trust is based on past experiences suggests that people who have gone through a recent trauma, such as a divorce or medical incident, or who are members of a group with a history of being discriminated against, will generalize their history of unfair treatment into the future and will thus be cautious. Data that demonstrate the lower trust of women and blacks (Alesina & La Ferrara, 2002), and divorced and separated people (Veenstra, 2002) support this hypothesis. Trust is lower among people who fear being alone at night, people who have been burglarized (Brehm & Rahn, 1997), and people who have experienced a recent trauma, particularly financial (Alesina & La Ferrara, 2002).

While the previous theories have relied primarily on individual-level data, the suggestion that people are most trusting of those who are like them is most clearly examined at the community level. Indeed, both income inequality and racial heterogeneity have been linked to decreased trust in a community (Alesina & La Ferrara, 2002; Delhey & Newton, 2004, 2005). As previously mentioned, current data from Canada suggests that the official policy of Multiculturalism seems to have mitigated the proposed negative effect of heterogeneity, at least among cities with low racial or ethnic segregation (Kazemipur, 2009).

The argument that a history of prolonged interaction increases trust seems to relate most directly to particularized trust; however, it also relates to generalized trust in the form of spillover effects. For example, if a person has a number of positive experiences dealing with long-term neighbours, they may be more disposed

to trust a new unknown neighbour based on their past success with their known neighbours. If this is true, we should expect to see life situations and experiences connected to a perception of stability and predictability, such as being a parent, owning a home, having spent a length of time in the neighbourhood, and living in an area characterized by residential stability to be positively correlated to trust. This has been repeatedly confirmed (Alesina & La Ferrara, 2002; Veenstra, 2002).

Political and legal institutions seem to play a role in promoting trust, possibly by enabling individuals to "trust more because they will feel more protected against extreme non cooperative behavior" (Alesina & La Ferrara, 2002, p. 210). Delhey and Newton (2004) tested several indicators of good government and found that countries with democratic governments, low corruption and a lack of internal war scored the highest on trust. Veenstra (2002) found that trust in political institutions was positively correlated with generalized trust. Similarly, Zak and Knack (2001) determined that trust was highest in countries where "legal and social mechanisms for constraining opportunism are better developed" (p. 297).

Finally, although it is possible that trusting people self-select into associations and organizational participation, Brehm and Rahn (1997) put forth strong evidence that the arrow of causality is strongest in the opposite direction. A number of studies have shown that being a member in a voluntary organization is positively correlated with trust, and that trust increases as the number of organizations belonged to increase (Delhey & Newton, 2004; Veenstra, 2002; Welch, et al., 2007). Groups with cooperative or common-good goals have the strongest

effect (Veenstra, 2002), but church attendance (Schoenfeld, 1978) and even informal social network participation (Welch, et al., 2007) also increase trust.

Overall, the data seems to point to the legitimacy of a few of these theories over others. Delhey and Newton (2003) find that trust is most strongly correlated with individuals' beliefs in the stability and safety of their society, their participation in informal networks, and their level of life success. They find that the theories which posit trust as an individual-level phenomenon seemed to fit best in societies characterized by high overall levels of trust, while society-level theories worked best in low-trust countries. Alesina and La Ferrara (2002) report similar findings, arguing that economic success and a lack of recent trauma were two of the most important factors determining trust. Other relevant variables were whether the respondent was a member of a group that has historically been discriminated against and whether they live in a racially or economically heterogeneous community.

B-3: Measurement

The centrality of trust in the body of social capital literature centres on the definition of trust as a moral or cultural attitude, and relies on a survey instrument referred to as the generalized trust question. This question takes a number of forms, but is most often phrased in the following way: "In general, would you say that most people can be trusted, or that you can't be too careful in dealing with people?" While the strength of this question is its long history of use in the field, it has been criticized for its limitations.

One of the most outspoken critics of generalized trust and the generalized trust question is Russell Hardin, who tackled the issue in his book Trust and Trustworthiness (2002). He argued that respondents, when asked to think about "most people," would think about people they know and regularly interact with, people they already trust. He also suggested that dealings with strangers typically involve low stakes, and therefore, low risk. The trusting attitudes respondents claim would likely not manifest in cases where actual vulnerability was inherent in the situation. Hardin summarized his problems with the generalized trust question thus: "The respondents are forced by the vagueness of the question to give vague answers, and it is a misdescription to label their responses as generalized trust" (2002, p. 62). Hardin suggested that the measurement of what other researchers call generalized trust, if it had any meaning at all, might be "nothing more than optimistic assessment of trustworthiness and willingness therefore to take small risks on dealing with others whom one does not yet know" (2002, p. 62)

And yet it seems clear that the generalized trust question is measuring something. Generalized trust has been linked to neighbourhood health (Sampson, et al., 2002) as well as the health of a region's economy and democracy. Putnam (2000) claims that "people who trust their fellow citizens volunteer more often, contribute more to charity, participate more often in politics and community organization, serve more readily on juries, give blood more frequently," and otherwise participate more in civic life than do non-trusters (2000, p. 137). Can this all be explained by antecedent optimism? If so then it could also be argued, as Hardin (2002) does, that an optimistic predisposition does not differ from what is understood as generalized

trust, insofar that both lead to a tendency to approach new situations from a position of cooperation.

In an effort to clarify the operationalization of trust, Soroka, Helliwell, and Johnston (2007) asked this of the generalized trust question: "does the question elicit a response – based perhaps on past experience – that indicates a person's real expectations of others' trustworthiness? Or does it register a moral predisposition, a statement about how one *should* react to others?" (p. 95). The patterns of correlations which they witnessed suggested that while questions about trust in specific situations (such as when a wallet is lost) varied according to respondents' experiences and neighbourhood contexts, generalized trust questions varied by education, religious involvement, and country of origin but were otherwise stable across context. These findings support an understanding of specific trust as a strategic decision and generalized trust a moral disposition. Indeed, the authors suggest that "generalized trust seems to be the sort of thing one learns in school or church" (p. 118).

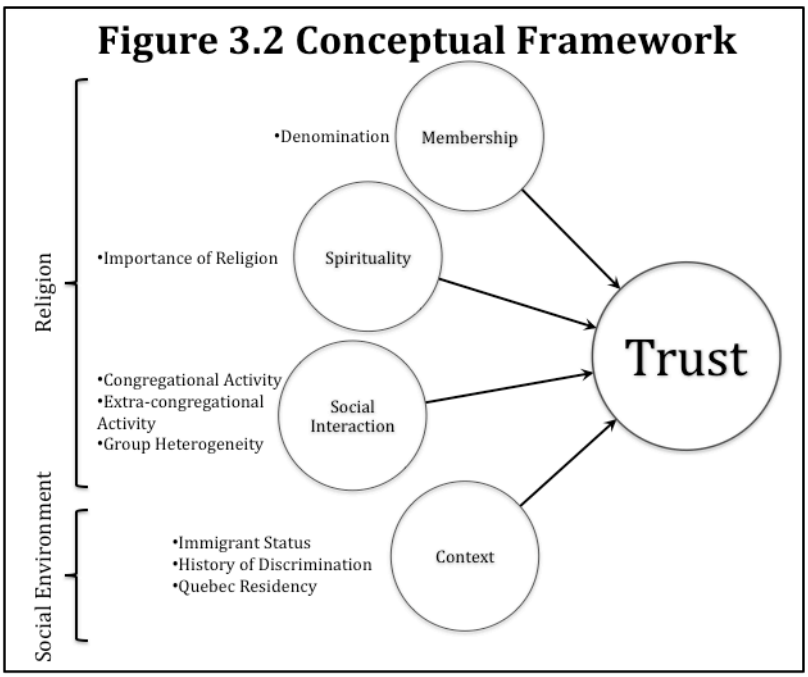
In order to take into account the strong criticisms of the generalized trust question, we must be mindful in its use and interpretation. Since we cannot be sure that it is measuring the kind of trust considered integral to the growth and use of social capital, but we do know that it is measuring something – and something that varies as a function of religion, we have to ask three questions of this measure as we use it. First, what is the generalized trust question measuring? Second, how else can we measure trust? Third, what are respondents thinking when they are choosing an

answer to the survey question? The current study is designed in a way to address these questions, albeit within the limitations of the available data.

In order to more clearly gauge what the generalized trust question is measuring as well as to more fully refine the picture of trust and religion, additional measures of trust will also be included, such as the abovementioned "wallet" questions, as well as questions measuring trust in particular groups of people. In addition to the quantitative analysis of the available data I have conducted a series of face-to-face interviews revolving around the interviewees' reactions to the question and their thinking process when they are choosing an answer. These strategies should increase our comprehension of the meaning of trust and the legitimacy of our methods of measuring it.

C: Religion

As described in Chapter Two, researchers have traced several connections between trust and religion, and in doing so have identified a number of dimensions of religion that could be the operating factor in promoting trust. The potential mechanisms through which religion may affect trust fall into three general categories: denominational membership, personal spirituality, and the opportunities for social interaction afforded by the religion. Additionally, as denominations and their adherents necessarily exist within a complex social environment, contextual factors must also be examined (see Figure 3.2).



C-1: Religious Membership

Belonging to a religious denomination has clear implications with regards to differential theology, but the official teachings of a church are only a part of what is encompassed in the meaning of belonging to a faith. Religious traditions bring just that – tradition – to the adherent, as well as systems of organization, sacred calendars, hierarchies, stories, songs, and many other, often subtle, forms of knowledge. Due to the intangibility of many of the aspects of belonging to a religion, denominational affiliation must stand in as the measure for all. Differences in trust by denomination may reflect differences in religious teachings, but may also reflect the effects of other organizational aspects of the particular faith.

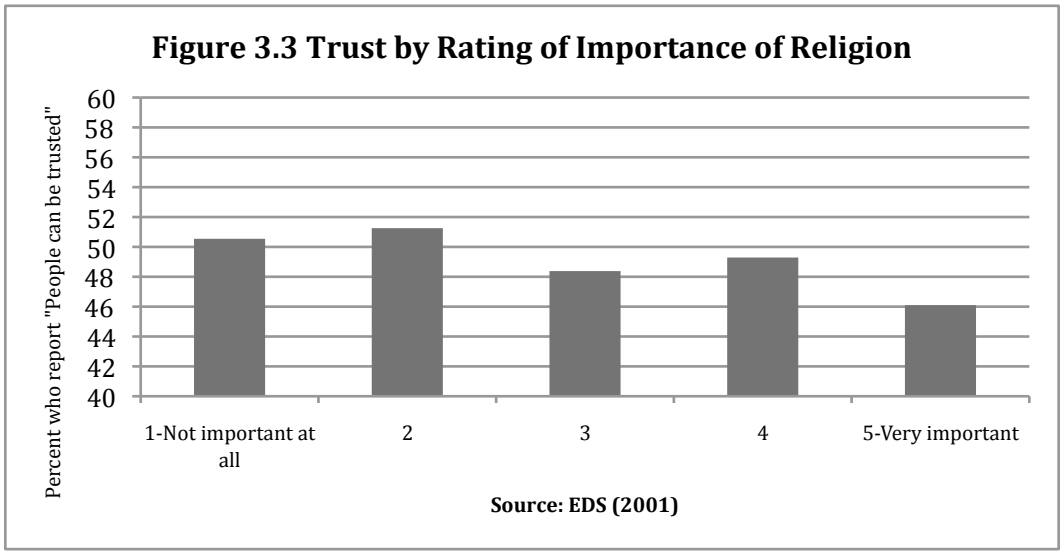
As Figure 3.1 demonstrates, there appear to be denominational differences in trust, although the roots of these differences are as yet unknown. This brings us to our first set of hypotheses, those dealing with religious membership and trust. These arise from previous findings identified in the literature, and are as follows:

H1: Members of mainline denominations will be more trusting than members of conservative denominations.
H2: Members of Protestant denominations will be more trusting than members of Catholic denominations.
H3: Differences in trust between members of Western and Eastern religions will be largely explained by education and ethnicity.

C-2: Spirituality

Two members of the same religion, same denomination, even same congregation, may yet experience their faith differently. This is in part due to the effect of personal spirituality. While some adherents may view their religion as a personal relationship between them and their source of the sacred, others may experience a more public faith compelling them to political action. Some may take their religious scripture literally, others metaphorically. Some may describe their religious beliefs as vitally important to all aspects of their lives, while to others their religion is a pleasant backdrop that enters their conscious thought only rarely. Variations in spirituality are so great that they can hardly be enumerated, but it stands to reason that this personal aspect of religion could also affect attitudes of trust.

This element of religion is more complicated to hypothesize on, as it is not easily operationalized. One potential measure is self-rated importance of religion. Figure 3.3 examines the interplay of self-rated importance of religion and trust, showing a general negative relationship: those who rate religion as more important are less likely to be trusting than those who attribute less importance to their faith.



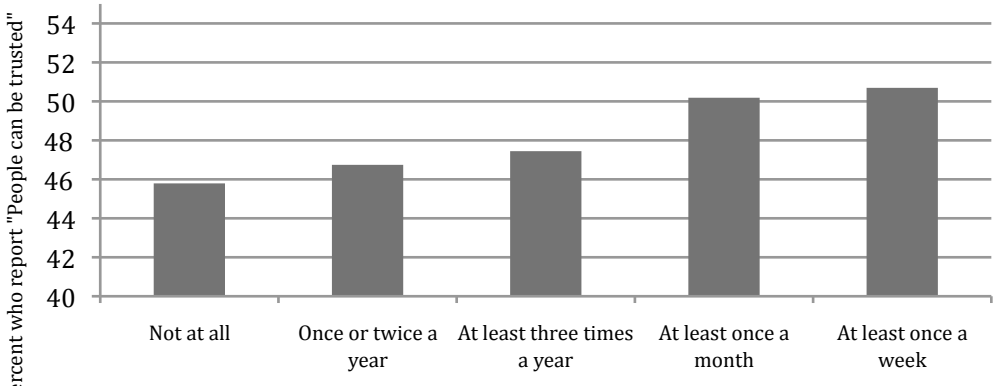
We must be cautious in interpreting this, as spirituality and importance of religion can have multiple meanings, the literature provides little direction to guide understanding, and the effect does not appear to be strong. Therefore, although I will present a hypothesis on the relationship between importance of religion and trust, the more subtle aspects of spirituality will be explored most fully in the qualitative portion of the study.

H4: Self-rated importance of religion will be negatively correlated with trust.

C-3: Social Interaction

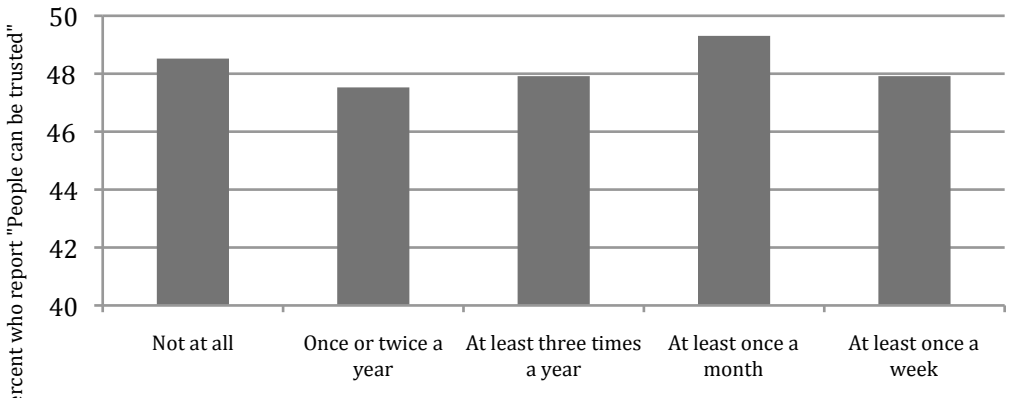
In addition to the importance of organizational and personal spiritual factors, an essential element of religion is its collective nature. Participating in a faith community typically involves regular formal services, informal gatherings, and irregular events, and a member of a tradition can participate heavily, occasionally, or not at all. Exploratory analysis has shown that while religious participation with others is unambiguously correlated with increased trust (Figure 3.4), religious practice alone appears to increase trust only to a point (Figure 3.5): those who practice most often trust less than those who practice a little more rarely.

Figure 3.4 Trust by Frequency of Religious Participation with Others



Source: EDS (2001)

Figure 3.5 Trust by Frequency of Religious Practice on Own



Source: EDS (2001)

As social engagement and associational participation have been previously identified as strong factors contributing to the formation of trust, the hypotheses related to the social interaction dimension of religion reflect this expectation:

> H5: Among religious adherents, participation in regular congregational activities and services will be positively correlated with trust.
> H6: Among religious adherents, participation in extracongregational activities will be positively correlated with trust.
> H7: The relationship between extracongregational activities and trust will be stronger than that of congregational activities and trust.

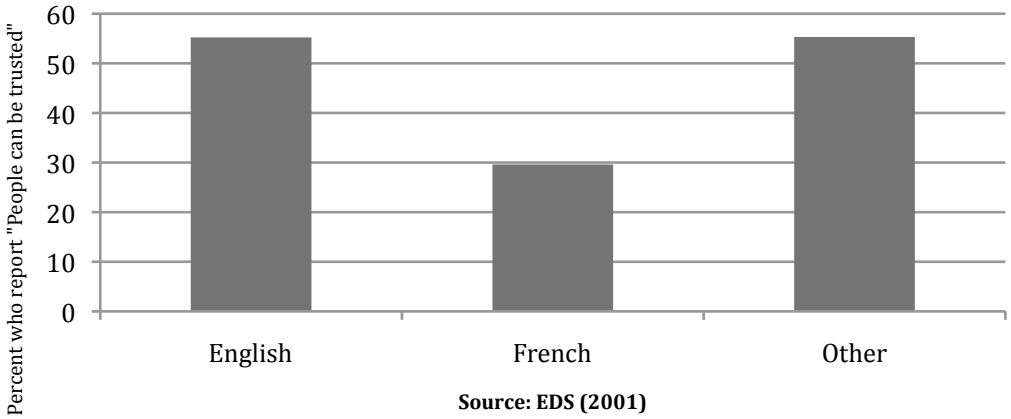
D: Context

The social environment in which each religion exists provides a number of contextual factors as relevant correlates to each denomination. One such factor is the minority or majority status of the denomination, since whether a group is a numerical minority or majority could have a profound effect on how they see others and how others see them. Soroka, Helliwell and Johnston (2007) found a complicated relationship between the relative sizes of ethnic groups in a neighbourhood and the trust that each group demonstrated. They found that as the population of minority group members in a neighbourhood increased, the trust exhibited by members of that group increased, while that shown by the white majority members decreased. At a tipping point of 60% of the neighbourhood being composed of visible minority members, the members of that group became more trusting than their majority member neighbours. This suggests that trust, rather than being solely a function of a group's culture and norms, might also be affected by particular social experiences. It possible that minority or majority status might affect religious group members in a similar way as it applies to ethnic groups.

Religious denominations in Canada are not evenly distributed geographically, and the factors that affect a particular sect in one area may not be relevant elsewhere. For example, Canada has a large population of Roman Catholics, many of whom are in Quebec, yet despite the doctrinal similarities between Anglophone and Francophone Catholics, Uslaner (2002a) found Canadian Anglophone Catholics to be more similar to their American cousins than their Francophone siblings. The question of Quebec is an important one, as Kazemipur (2006, 2009) has

demonstrated that province, and specifically the city of Montreal, to be a Canadian anomaly: a region in the country where greater ethnic diversity is correlated with lower trust rather than the reverse. The low trust of Quebec is suggested at in Figure 3.6, which looks at trust levels by language of interview, as a proxy for Quebec residency. In order to isolate effects of religion on trust, it will be necessary to control for the unique effect of being Québécois.

Figure 3.6 Trust by Language of Interview

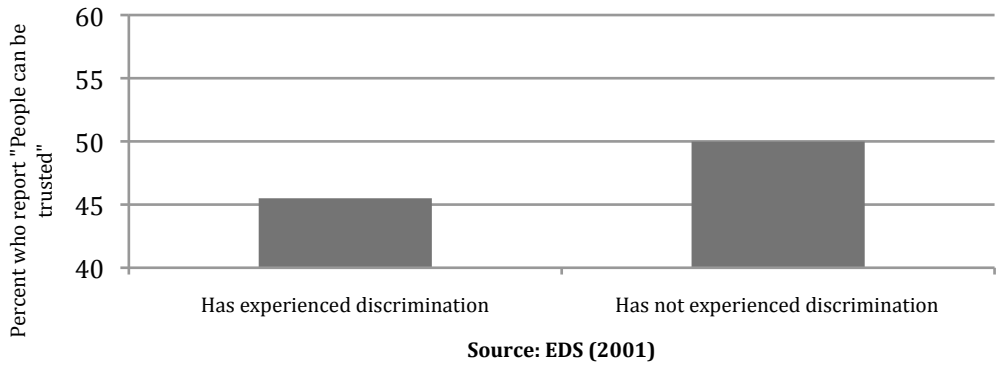


Source: EDS (2001)

A final contextual effect that might have a role in shaping the social attitudes of religious adherents is the presence or absence of a history of discrimination. Belonging to a group with a history of being discriminated against has been shown to correlate with reduced trust (Alesina & La Ferrara, 2002; Kazemipur, 2009), and we may hypothesize that this effect would extend to religious groups. This can work in two ways: first, a religious group as a whole may have a history of being discriminated against, as is true with Islam in Canada and the United States, for example. Alternatively, a religious group may be comprised of people who are discriminated against for other reasons, such as due to their immigrant or visible

minority status. A past replete with traumatic experiences due to being the victim of negative stereotypes could lead individuals to approach others with caution. Exploratory analysis suggests this to be the case (Figure 3.7).

Figure 3.7 Trust by Experienced Discrimination within Canada



Source: EDS (2001)

The following hypotheses relating contextual effects to the relationship between religion and trust are presented :

> H8: Members of majority religious faiths will be more trusting than members of minority faiths.
> H9: All religious groups will exhibit lower trust in Quebec than in the rest of Canada.
> H10: Respondents who have experienced discrimination will be less trusting than those who have not.

E: Summary

As trust is the primary focus of this research, it is necessary to be clear on its meaning and operationalization. A rough scholarly consensus has settled on the use of the generalized trust question to measure this concept, at least as it is relevant to research based on social capital theory. In keeping with the history of research in this field, I too will use the generalized trust question. In order to address criticisms of this survey instrument, I will also include other measures of trust and social

capital, and will directly ask interview respondents to clarify their understanding of the generalized trust question.

The second major aspect of this study is religion, which has been conceptualized as being composed of three facets: membership, spirituality, and social interaction, encompassed by a social context. *Membership* refers to the theology and official structure of each denomination, *spirituality* refers to the subjective importance and meaning attributed religion by each adherent, and *social interaction* includes both congregational and extracongregational activities. *Context* refers to the environmental factors associated with different denominations in time and place, and which may themselves affect trust. Exploring each of these in turn, as they relate to trust, leads to a set of questions and expectations. I hypothesize that trust is influenced by elements of all four facets: I expect to find denominational differences, spiritual differences, participational differences, and environmental differences, as suggested by prior research.

Chapter Four: Methods

A: Introduction

The research questions to be examined in this study, whether there is a religious influence on attitudes toward trust and how that effect might manifest, touch on a number of complicated, interrelated, elements of people lives, experiences, and beliefs. In order to do justice to these complex issues, I have approached the questions from a mixed-methods research paradigm, in line with Johnson and Onwuegbuzie (2004). I used qualitative and quantitative methods concurrently, allowing each to inform the other, providing for the greatest breadth and depth of understanding. This chapter will detail the decisions made in this process.

B: Mixed-Methods Research Design

As the research questions deal with personal and multifaceted concepts such as religion and trust, but are interested in group trends and relative effects, the methods required to tackle these questions must be sensitive to both qualitative and quantitative aspects of the issue. Data limitations with extant surveys, and generalizability restrictions inherent in interview research, mean that neither of those methods would have been sufficient on their own to answer the proposed questions. This study was thus conducted through a mixed-methods framework.

As quantitative research is based on a positivistic philosophy and qualitative research is based on a constructivist one, mixed-methods follows from a pragmatic philosophy, whose central thesis in this respect is "[c]hoose the combination or mixture of methods and procedures that works best for answering your research

question" (Johnson and Onwuegbuzie, 2004, p. 17). This demands that rather than simply subscribing to one research paradigm or another, the researcher determines what sort of information would be necessary to address the question, and develops a framework that incorporates whichever data collection and analytical strategies work best. In this way, both qualitative and quantitative methods can be drawn upon, as logically and theoretically needed. The adoption of this approach transcends a shortcoming in the bulk of current research in which the methods are chosen prior to the adoption of the research question. This process allows the questions to determine the methods instead of the other way around.

Johnson and Onwuegbuzie (2004) suggest that in order to conduct a mixed-methods research design, the researcher must decide if they want to privilege one form (i.e., quantitative or qualitative) over another, and in which order they wish to conduct the forms. Due to the nature of my research questions, I chose to focus equally on both qualitative and quantitative strategies, and to conduct the phases concurrently. This allowed each to inform the other, leading to a stronger quantitative model and qualitative interview, and a more integrated analysis.

My research demanded quantitative methods in order to control for certain factors and determine the resulting effect of others – this is only possible to do through statistical analysis of numerical data. Which factors to include and how they might be related (in terms of model specifications) could not be fully determined through past research: at this point, there simply is not enough in this specific area. Thus, interviewing participants and listening to the elements they suggested as being important or being related helped inform the quantitative research design.

Furthermore, concerns about the validity of certain survey items (Hardin, 2004), meant that interpretation of these statistical findings needed to be particularly careful. Using the generalized trust question as dependent variable in the quantitative portion and then asking interview participants the same question along with follow-up queries as to their interpretation of the question, allowed for a fuller understanding of its meaning. Indeed, several of the questions included in the interview guide were directly related to questions available in the surveys, with the intention being to ask parallel questions and learn if respondents interpreted these questions the way researchers have been. Preliminary statistical data analysis suggested which questions should be asked in the surveys, which factors should be explored, and which topics should be raised in the interviews.

C: Quantitative Methods

The primary quantitative data source for this study was the 2002 Ethnic Diversity Survey (EDS). The EDS was a joint effort between Statistics Canada and Canadian Heritage. The survey was intended to capture a number of items relating to ethnic, cultural, and religious background, social participation, and attitudes of trust and belonging, making it ideal for the purposes of this research. All the necessary variables were present in the public-use version of the data, a sub-sample of the original master-file, which contains responses from 41,695 of the 42,476 respondents who participated in the EDS.

Additionally, some analysis was conducted using the 2003 General Social Survey, cycle 17 (GSS 17), which collected data from 24,941 Canadians. This survey was conducted with the special goal of describing the social engagement of

Canadians and had a number of variables specifically geared to that effect. Unfortunately, the available variables on religion were limited, and so this survey was only used in a qualified way.

Both sets of data, EDS and GSS, were weighted using the StatCan supplied weighting variable in order to more closely represent the Canadian population entire. Thereafter, crosstabulation and logistic regression were employed. Logistic regression is used to estimate the probability of an individual falling in a certain category, controlling for all variables of interest. In this case, I am interested in the probability of an individual being in the "trusting" category of the generalized trust question, and I want to know how a number of religious and social variables increase or decrease that probability. Logistic regression is ideal for this study as it is robust to irregularities in response distribution – requiring no assumptions about normality or linearity - and also because it is the most appropriate regression to use when the dependent variable is dichotomous, as mine is (Pedhazur, 1997).

Kazemipur and Halli (2001) detailed the way logistic regression works, explaining that if we consider each individual as having a certain probability of being in the category of interest, and a certain probability of being in the other category, dividing the former by the latter gives us the odds of being in the relevant category. We can then take the log of this number, transforming a dichotomous variable (whether a person trusts or is cautious) into a continuous variable with a possible range of (-∞/+∞). Logistic regression can then estimate the amount and direction of change each independent variable contributes to the log odds of an individual being in the category of interest. Although there are a number of ways of

interpreting logistic regression, I will use Exp(B): a standardized coefficient the magnitude of which describes the influence of each variable on the odds of being trusting. When Exp(B) is less than one, the variable in question decreases the chances of a person being a truster, when greater than one it increases the chances.

Although a number of statistical techniques were used, it was the logistic regression that provided the most useful information. Based on the literature, two models were devised: one of which contained the religious identification and demographic variables and the other, which added religious participation and contextual variables. The second model was later expanded to address questions which arose from the initial analysis. As the purpose of this study is not to develop a comprehensive model of the factors predicting trust but rather to examine the unique influence of religion, the strength of the model in predicting trust overall was deemed less important than the effects of the particular relevant variables.

A large amount of recoding had to be conducted on the variables before they could be included in a logistic regression. For many variables, this involved nothing more manipulative than recategorizing the responses so that a value of "1" was associated with a positive answer and a value of "0" with a negative answer. Nominal variables such as those pertaining to marital status or ethnicity were dummy-coded, so that each available category became its own variable with "yes" or "no" responses.

Questions pertaining to frequency of participation in specific types of groups were only asked to those participants who had indicated that they belonged to that type of group. In order to be able to use these variables in the analysis, I recoded

them such that people who were members and participated frequently got a score of 1, and people who were either low-participatory members, or not members at all, got a score of 0. This allowed me to see the impact of participating regularly in an association compared to not participating regardless of membership status.

D: Qualitative Methods

Concurrent to the quantitative data analysis, I conducted a series of qualitative interviews. My respondents were recruited through a combination of posters (Appendix A), online advertisements, and snowball sampling. I contacted the leaders of a number of religious communities and received permission to post ads in their place of worship or on their online message boards. My ads stated that I was looking for people of any religious background (or no religious background) to interview about religion and social relations. I did not offer any incentive to participate, financial or otherwise.

I conducted 14 interviews in all, with 13 participants. Of my participants, five were female and eight male, three were non-religious, six were members of the Church of Jesus Christ of Latter Day Saints (LDS), two were Christian (one Evangelical, one non-denominational), and two found their religious identities hard to label, but generally professed Christian beliefs and participation. In my findings, I refer to them as Christian. Their ages ranged from early twenties to mid forties, some were born and raised locally while others were from another town, province, or country. The interviews were conducted at my home, in my office, at the public library, or at the workplace or home of the participant. They lasted from half-an-hour to two hours, with most ending around the one-hour mark, and they were

digitally recorded with the permission of the participants (Appendix B). The recordings were later partially transcribed.

My interview guide (Appendix C) was developed according to my conceptual framework, and in response to my quantitative findings. I asked questions pertaining to the respondent's religious identification, history, and level and type of participation in both religious and secular communities. In order to assess trust, I asked the generalized trust question, and a series of questions involving the likelihood of a lost wallet being returned if found by a member of a particular group. To refer more generally to social capital, I asked respondents about their sense of community, and the demographic makeup of their friends, co-congregationalists, association co-members, and co-volunteers.

E: Limitations

While the surveys used for the quantitative portion of the study had very large sample sizes and an extensive list of variables, certain desired data was not available in the public-use versions – as opposed to the 'master files of data' that are available only through Statistics Canada branches known as Research Data Centres. As one example, the EDS had no variable for province and the GSS a strictly limited set of categories for religious denomination, making neither complete enough to be used exclusively. A large proportion of the interview respondents identified as Latter-Day Saints (LDS), but since the proportion of LDS is low nationally, there was no religion category in the EDS for this faith – rather, they were lumped into the "Other religion" group. While it would have been useful to have a religion category

for LDS and a variable for province in the EDS, the lack of these pose no severe problem to the model or its interpretation.

The qualitative phase of this research was limited by geography: it was not possible for me to travel extensively to conduct interviews, so my sample was skewed by the demography of the area the research was being conducted in. To account for this, I made a special effort to try to interview respondents from other areas, and from minority faiths; in this, I had a qualified success. I was able to interview respondents who were raised in British Columbia, Saskatchewan, Ontario, and Quebec, as well as one immigrant from Europe, and one dual-citizen Canadian-American. I believe that my sample thus cannot be said to be inherently Albertan; it was pan-Canadian. I was unsuccessful, however, at finding respondents of many minority faiths to interview. Although my posters and online ads were displayed in as diverse locations as possible, the individuals who chose to respond tended to come from only a few communities. This is a serious limitation to the qualitative aspect of my work, but one that I believe was mitigated through the complementary use of quantitative methods.

Chapter Five: Quantitative Findings

A: Introduction

Since the 1990s, an immense amount of research has been published tracing the ups and downs of social capital among individuals and countries all over the world. Although very little of this work has been done in the Canadian context, what there is has thus far pointed to the possibility of the uniqueness of the Canadian social situation. For instance, although ethnic diversity has been correlated with decreased social capital in the United States, some studies have shown that the opposite is true of Canada (Kazemipur, 2006, 2009); another example is the negative relationship between diversity and the support for welfare state, which was found valid for European countries but not for Canada (Soroka, Johnston, & Banting, 2007).

One aspect of diversity that has a particular potential to effect social capital is the effect of the variety of religions that accompanies immigration and globalization. Religious belief and practice varies widely by sect and denomination, and it could be suggested that a plurality of often mutually exclusive worldviews and practices could lead to the fragmenting of a society and the loss of social capital. What's more, there is the possibility that some religions could be more predisposed to encouraging social capital and trust than others, whether through their theological interpretation, their congregational and extra-congregational practices, or the lifestyles and attitudes they promote.

It is this latter point that forms the focus of the present study: are there religious differences in trust, and if there are, what could be the mechanisms

through which religion can have these effects? I suggest that three facets of religion may be of relevance for this purpose: a) the effect of membership, or exposure to the organization and theological teachings of the religion; b) spirituality, referring to the personal meanings and experiences of religion and c) social interaction, which refers to participation in congregational and extra-congregational activities; Furthermore, there may be effects of context, which includes factors such as whether members of this religion tend to be immigrants, ethnic minorities or victims of discrimination. In this section, I examine these possibilities through the use of statistical analysis.

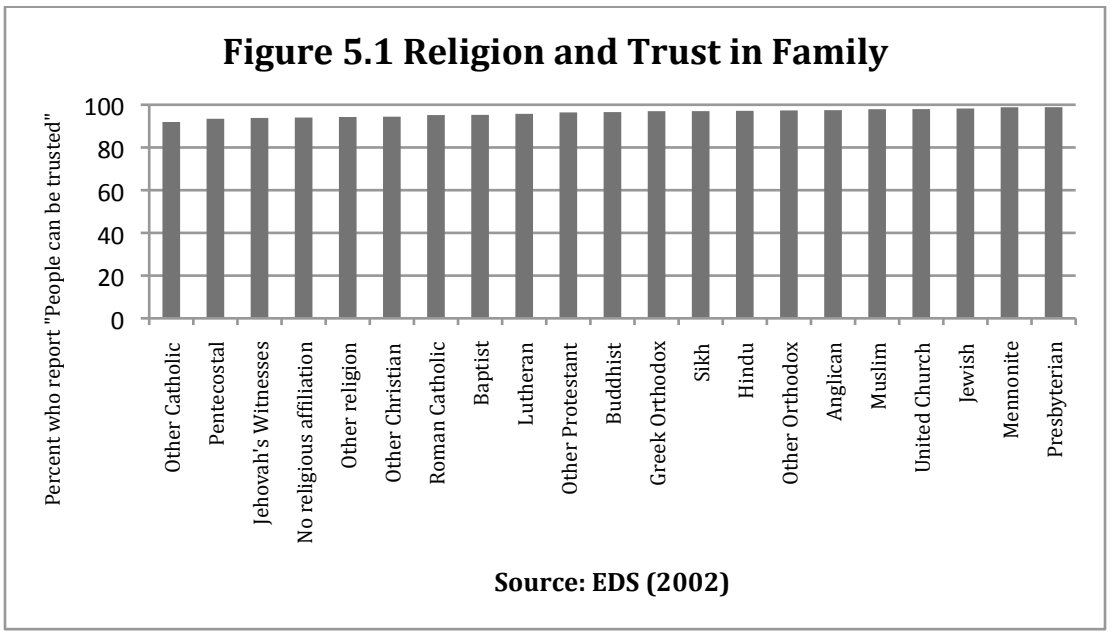
My findings suggest that religion does have an effect on social capital as measured through generalized trust. This effect seems to be primarily functioning not through differences in importance of religious belief, frequency of personal practice, or unspecified denominational differences, but through frequency of participation in religious associations and activities. Furthermore, this effect can be replicated through participation in a number of (but not all) secular associations.

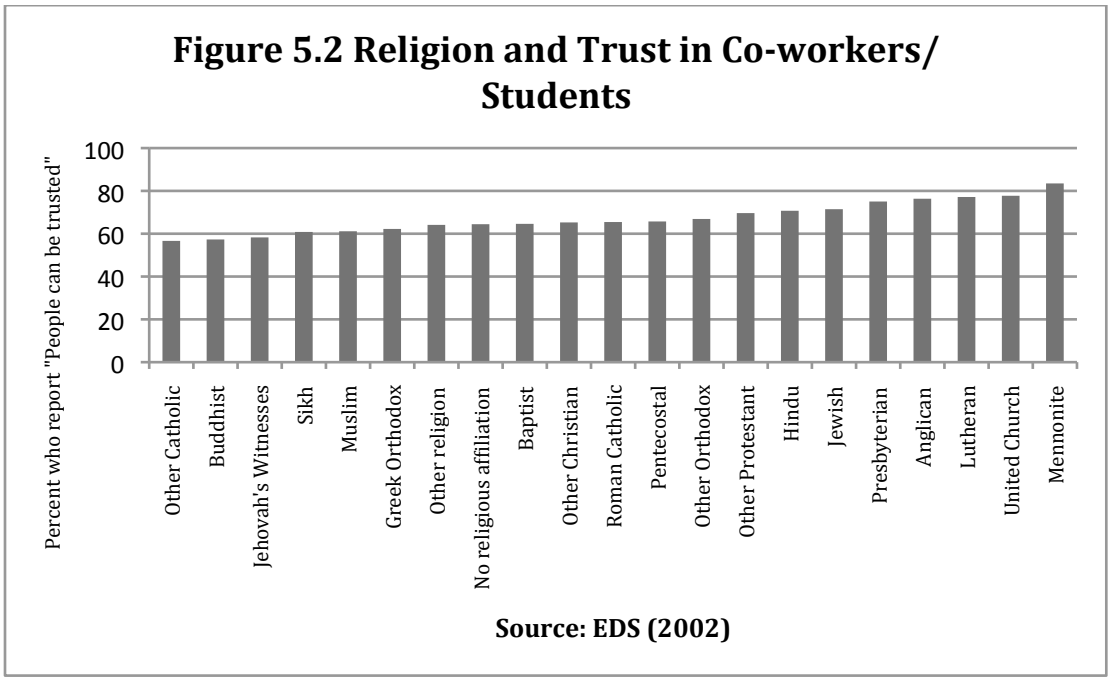
B: Findings

B-1: Religion and Various Measures of Trust

The purpose of this research is to examine religious differences in social capital, thus Figures 5.1 through 5.3 break down attitudes of trust towards particular targets by religious group. Figure 5.1: Religion and Trust in Family shows that the level of trust towards family members does not vary much per religious group. Members of all religions tend to trust their families highly; unsurprising as the bonding social capital tying families together relies on and builds such trust, and there is little reason to assume religion would have a strong effect on family

cohesion. Figure 5.2: Religion and Trust in Co-workers/students shows some variability among religious groups and Figure 5.3: Religion and Trust in Neighbours shows even more variability yet. It appears that the broader and less intimately related the group to be trusted is, the more the levels of trust vary by religion, suggesting an effect of religion on generalized, but not particularized, trust.





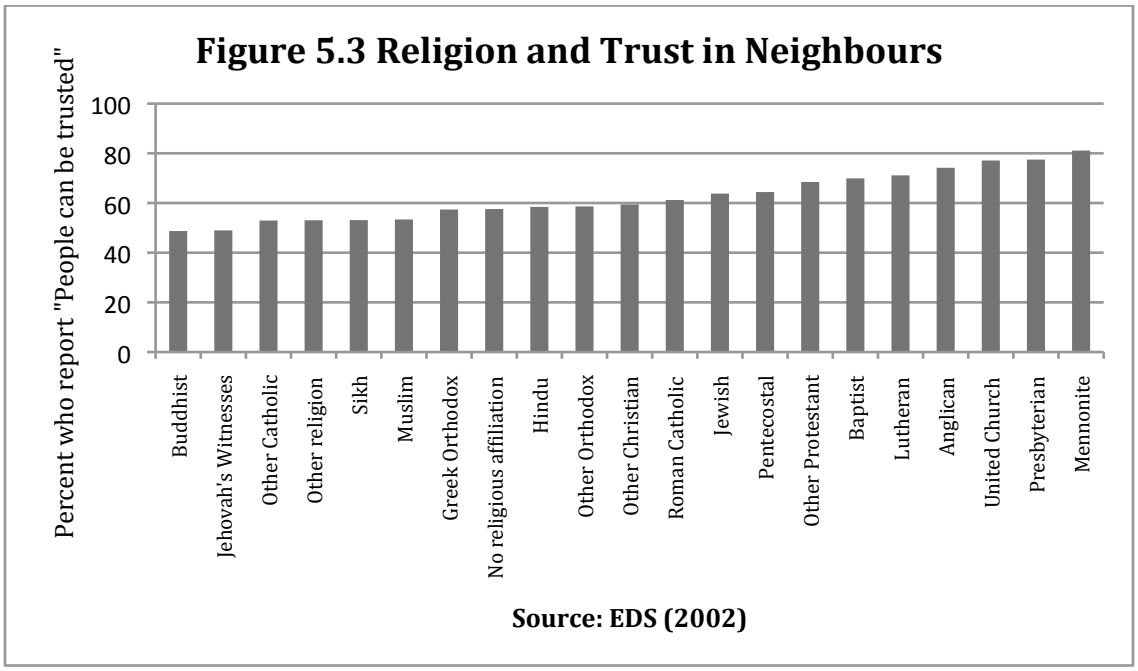
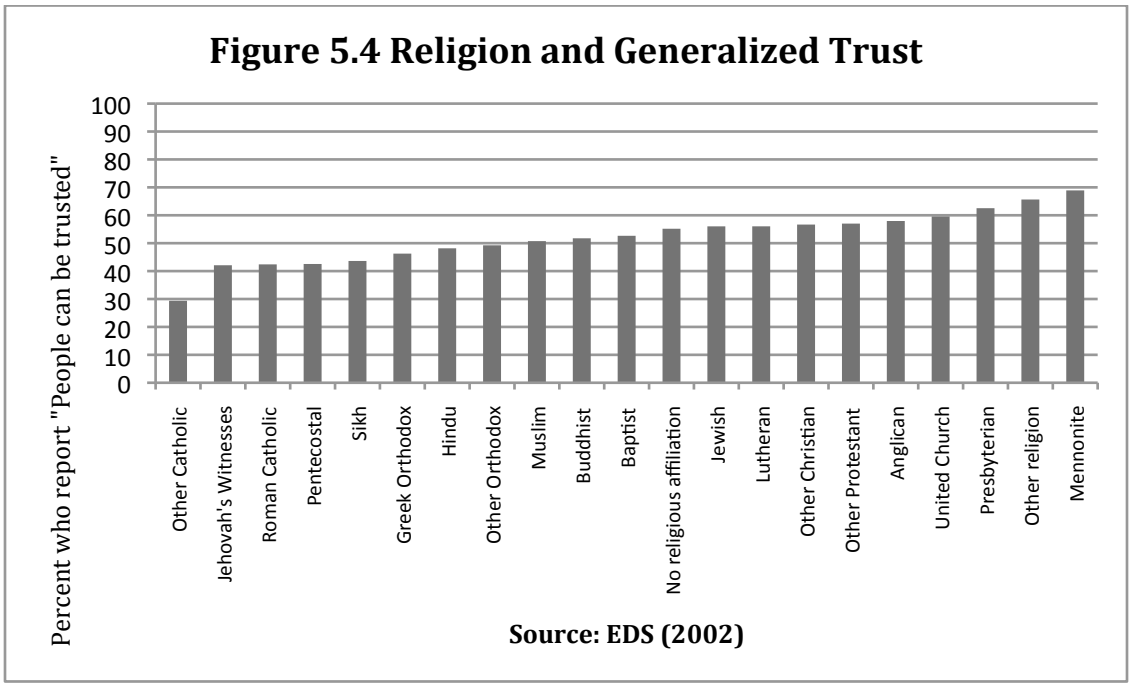


Figure 5.4 shows generalized trust split by religion, and we can see that the trend observed in the previous three figures is replicated here. Attitudes toward generalized trust vary greatly between religious groups, with the highest trusting group agreeing to the phrase "most people can be trusted" more than twice as often as the lowest trusting group: 69% for Mennonite compared to 29% for other Catholic. Specific trends described in the literature are also replicated: we can see that, in Canada, Christian denominations tend to be higher trusting than non-Christian groups; within Christianity, Protestants tend to be more trusting than Catholics; and, within Protestantism, mainline denominations have a tendency to be more trusting than conservative denominations.



Although Canadians claim high levels of trust and belonging on multiple indicators, there appears to be a trend towards trusting more in those with whom one is likely to have personal contact with. This is not surprising as the nature and existence of past experiences are important cues to trustworthiness. It is exactly for this reason, however, that social capital theory focuses on generalized trust: it is easy to trust people with whom you have a prior relationship with, and means little in terms of cooperating with unknown others. Social capital theory suggests that a group is strongest when social norms permit and encourage people who have little knowledge of each other to cooperate in small or large ways. Thus, although there are a number of levels on which to measure trust, we have seen that the standard generalized trust question comes the closest to measuring that which is relevant to social capital: an attitude of trust which extends to those we do not know and which then can facilitate cooperation. The next section will examine how religion plays a role in determining levels of generalized trust.

B-2: Explaining Religion's Effect on Generalized Trust

In order to examine the effect of religion on trust, it is necessary to perform a logistic regression procedure. This procedure allows the researcher to evaluate the effect of each independent variable on the dependent variable, with all variables in the model controlled for. This means that we can take into account possible confounding variables and tease apart the effect of each relevant measure independently.

To begin, let us recall the conceptual framework discussed in Chapter 3 and shown in Figure 3.2. According to this model, religion can be parsed apart into three facets: aspects particular to membership in a particular denomination, personal spirituality, and the social interaction inherent in and encouraged by each faith. Contextual factors related to religion may also play a role.

Although the influence of differential theology and institutional organization cannot be directly measured through survey research, we can capture some of the effects of these through examining the remaining denominational difference in trust after other factors have been accounted for. Personal spirituality refers to the importance religion holds in the life of the adherent. Social interaction encompasses the frequency of attendance at regular congregational activities, as well as membership and participation in extra-congregational formal and informal groups. The ethnic heterogeneity of social groups is also relevant, as contact with people of different backgrounds can have the effect of reducing prejudice and increasing trust (Allport, 1979). Finally, some contextual factors which may have a confounding effect with religion are: whether or not members of that religion tend to be

immigrants or have suffered discrimination (both factors which tend to reduce trust on their own), and whether or not members of this religion are heavily located in Quebec (which province typically shows lower trust than the rest of Canada.) Since not all of these factors are directly measured in the available data, acceptable proxies have been used when necessary.

What follows is a two-model logistic regression with generalized trust as the dependent variable. Model One reports only the variables representing religious denomination and demographic variables, while Model Two includes the other relevant variables from the conceptual framework. The SPSS output from these procedures in available in Appendices D-1 and D-2. Tests of the models against the null hypothesis reveals them to be reliable in discriminating between trusters and non trusters (Model One χ^2 = 1467087.1, $p<0.001$; Model Two χ^2 = 1930276.046, $p<0.001$). -2 Log Likelihood, however, determines the models to be a poor fit to the data, although the second model is an improvement from the first (Model One -2LL = 2.307 E7; Model Two -2LL = 2.141 E7). Wald statistics were high and significant for all variables in the first model, and all but Common-law, Muslim, and frequency of religious activity alone in the second, suggesting that nearly all the model variables were useful in predicting the outcome. The variance accounted for by the models was low, with Nagelkerke R^2 = 10.6% for the first model and 14.0% for the second. Overall prediction success for Model One was 61.4% correct (compared to 50.8% pre-regression) and for Model Two was an improved 63.1% (compared to 50.6% pre-regression). Although the indicators included in the models were useful,

additional variables would be needed to create a more complete model of the predictors of trust.

Exp(B) coefficients have been reported in the following table; numbers higher than one mean that this variable increases the odds of a respondent being trusting, and numbers below one suggest that the variable in question decreases those odds. Exp(B) coefficients are plotted on an exponential curve, ranging from 0 to infinity with a score of 1 indicating neutrality or no effect. Thus, a score of 0.95 is not directly proportional to a score of 1.05, the negative score is showing a much stronger effect. A single and a double asterisk denote (respectively) significance at the 0.05 and 0.01 levels and the note 'Ref.' is used to denote the reference category for each set of dummy variables.

Table 5.1: Logistic Regression, Generalized Trust								
	Model 1		Model 2			Model 1	Model 2	
	Exp(B)		Exp(B)			Exp(B)	Exp(B)	
Female	0.865	**	0.852	**	French		0.360	**
Male	1.000	Ref.	1.000	Ref.	English		1.000	Ref.
Age	1.003	**	1.004	**	Importance of Religion		0.819	**
Income	1.000	**	1.000	**	Freq. Religious Participation		1.217	**
					Freq. Religious Practice		0.998	
Common Law	0.824	**	0.997		Freq.Participation in Relig Group		1.153	**
Widowed	1.121	**	1.113	**				
Separated	0.878	**	0.934	**	In a Group: Almost all Same Ethn.		1.320	**
Divorced	0.779	**	0.886	**	In a Group: About Half Same Ethn.		0.926	**
Single	0.956	**	1.018	**				
Married	1.000	Ref.	1.000	Ref.	Chinese		0.987	**
					South Asian		0.746	**
Graduate School	3.208	**	3.314	**	Black		0.495	**
Bachelor's	2.426	**	2.462	**	Filipino		0.476	**
Trade School	1.465	**	1.528	**	Latin		0.909	**
Some University	2.348	**	2.324	**	Southeast Asian		0.497	**
Some Trade School	1.483	**	1.548	**	Arab		0.884	**
High School	1.183	**	1.178	**	Japanese		1.419	**
Less than High School	1.000	Ref.	1.000	Ref.	Other Visible Minority		0.623	**
					Multiple Vis Min		1.198	**
Roman Catholic	0.603	**	0.810	**	Not a Vis Min		1.000	Ref.
Other Catholic	0.392	**	0.654	**	Discrimination		0.730	**
Anglican	1.190	**	1.121	**				
Baptist	0.966	**	0.987	**	First Gen Immig		1.087	**
Jehovah's Witness	0.782	**	0.864	**	Second Gen Immig		0.960	**
Lutheran	1.037	**	0.959	**	Third or Later Gen		1.000	Ref.
Mennonite	2.070	**	1.807	**				
Pentecostal	0.655	**	0.746	**				
Presbyterian	1.464	**	1.386	**				
United Church	1.190	**	1.103	**				
Other Protestant	1.088	**	1.047	**				
Greek Orthodox	0.762	**	0.726	**				
Other Orthodox	0.699	**	0.748	**				
Other Christian	1.120	**	1.274	**				
Muslim	0.745	**	1.004					
Jewish	0.822	**	0.787	**				
Buddhist	0.866	**	1.116	**				
Hindu	0.684	**	0.840	**				
Sikh	0.560	**	0.698	**				
Other Religion	1.872	**	2.208	**				
No Religion	1.000	Ref.	1.000	Ref.				

The first model, which contains standard demographic variables as well as religious denomination, offers few surprises. Consistent with the literature, the findings from this data suggest that women are less trusting than men, each year of age and each dollar of income adds very slightly to the odds of a person trusting, and divorced separated, common-law or single respondents are less trusting than married respondents, while widows are more trusting. Education is a major

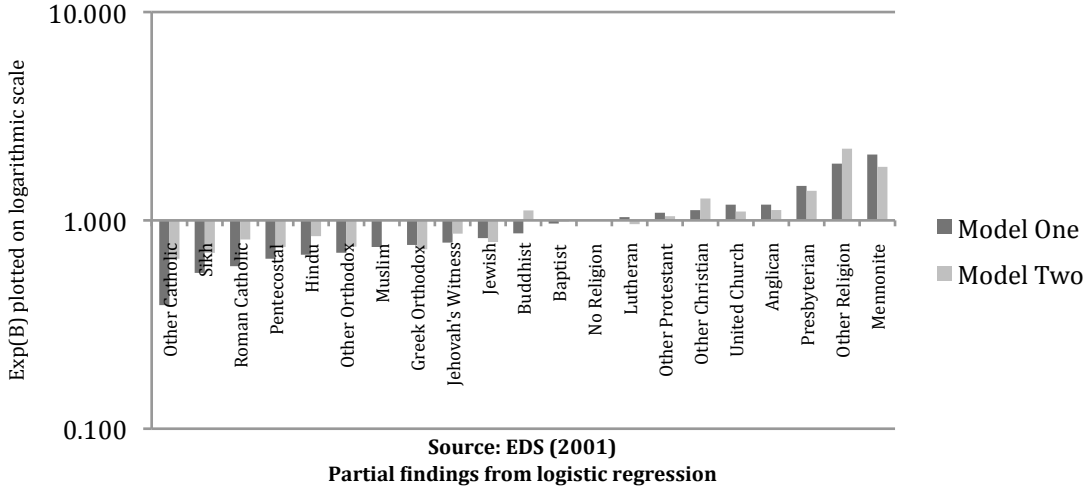
contributor to trusting attitudes. With these controlled for, we see that religious denominations still have an effect on trust, and that the patterns of high-trusting/low-trusting groups that we observed in the earlier crosstabulations still hold. The most trusting denominations remain mainline protestant Christian groups, with membership in conservative, Catholic, and non-Christian traditions decreasing the odds of a respondent trusting.

The second model includes variables intended to capture the mechanisms through which religion could be affecting trust. Quebec has been demonstrated in the past to be less trusting than Anglophone Canada, so the proxy variable indicating the language of the interview has been included to attempt to control for Quebec residency. Importance of religious beliefs measures the effect of holding religious beliefs as "important" or "very important," compared to believing them to be less important or not holding religious beliefs at all. Religious participation refers to the effect of monthly or more frequent participation in religious activity (outside of weddings and funerals) with others, and includes regular service attendance, and religious practice refers to the effect of engaging in private religious activity such as prayer or meditation monthly or more often. Frequent participation in a religious group compares the effect of participating monthly or more often in an extra-congregational religious association with participating less often or not at all. The effect of belonging to an association where either almost all or about half of the members are of the same ethnic background as the respondent are the next two variables, and these are followed by variables indicating the respondents' ethnic

identity and the effect of having experienced discrimination in Canada. Finally, variables measuring immigrant generation are included in the model.

On the demographic variables, the second model does not deviate far from the first. The major differences are among the religious groups: with the content, social interaction, and context variables included, the effects of various denominational affiliations have changed. With the exceptions of Greek Orthodox, Jewish, Other Christian, and Other Religion, the trend seems to be that the addition of the new variables causes the initially observed effect of each religion to be minimized: religious groups decreasing the odds of the respondent being trusting became less negative, and those increasing trust less positive. The overall variation between denominations was also reduced. These findings suggest that the addition of the second model variables explain much of the effect originally attributed to membership in specific religious groups on trust. Figure 5.5 shows the changes in the effect of religious affiliation on trust from Model One to Model Two.

Figure 5.5 Logistic Regression: Religion and Trust



Source: EDS (2001)
Partial findings from logistic regression

In order to determine what is causing these changes, we need only to look at the effects of the variables unique to the second model. French language interview has a substantial negative effect on trust, as do many ethnic identities, and having experienced discrimination in Canada. Being a second-generation immigrant has a significant impact lowering trust. These findings support the hypotheses made concerning the importance of context for the relationship between religion and trust. The low trust of some groups may be explained better by factors relating to ethnicity and experiences of discrimination than by trust. The negative effect of having conducted the interview in French (as a proxy for Quebec residency) is likely related to a complex interplay of religion, the Quiet Revolution, and provincial/national history. This issue will be discussed later in the chapter.

We turn now to evaluating the effects of spirituality and social interaction. Importance of religion, which to some extent measures the spiritual immersion of the respondent, lowers trust. That is, respondents who value their religion as "important" or "very important" are less likely to trust than respondents who place less value on their beliefs or who do not hold religious beliefs. The flip-side of this are the results for frequent religious participation and frequent participation in a religious association, which return positive values: respondents who participate in religious activities monthly or more are more likely to trust than respondents who attend less often or do not attend at all. Thus, it is participating in religious activities with others (the variable for private practice returned a negative effect – further disconfirming the role of beliefs in affecting attitudes toward trust) that increases

trust; a finding that is wholly compatible with the social capital assertion that "bowling together" builds pro-social attitudes and norms.

While a participant's membership in an association that is almost entirely comprised of co-ethnic members increases trust, membership in an association of which roughly half the members are co-ethnic decreases trust. This runs counter to the claims of contact theory, which suggests that contact between members of majority and minority groups will decrease prejudice and increase trust. One possibility as to the why these findings might contradict established theory comes from contact theory itself, which holds that contact will only lead to a decrease in prejudice in certain types of situations: the contact must be institutionally supported, egalitarian, involve affective relationships, and be in the service of cooperating toward a common goal (Pettigrew, 1998). The cooperative, communitarian nature of religious groups could make them well-suited to promoting successful contact (Yancey, 1999), although, as Emerson and Smith explain, multiracial churches without a strong numerically dominant group are rare and face their own hurdles (2000). It could be that the associations that bring people of different ethnicities together do not meet the necessary conditions, so the hypothesized effect associated with intergroup contact cannot be expected.

If participation in religious activities, more than personal practice, valuation of beliefs, and – to some extent – denominational differences, is what increases trust, then it is conceivable that participation in non-religious institutions could have a similar effect. To test this, I reran the second model with the addition of variables for 'monthly or more frequent' participation in a number of other types of

groups. These added variables did not significantly change the coefficients of the original Model One or Two variables, but the new variables did return significant results. A test of this model against the null hypothesis revealed that this model reliably distinguished between trusters and non-trusters (χ^2=1930276.044), although also proved to have a poor model-fit statistic (-2LL=2.133 E7). Wald tests determined all variables to be useful in the model except for single and Muslim, and Nagelkerke R^2 determined that Model Three explained 14.5% of the variance in the dependent variable. Prediction success was 63.4% (compared to 50.6% pre-regression). Complete output is available in Appendix D-3. The relevant findings from this regression are reported in Table 5.2. Most notably we see that compared with infrequent or lack of participation, frequent participation in all groups except ethnic associations increase the odds of trusting, while frequent participation in an ethnic group decreases trust.

Table 5.2 Selected Findings from Model 3

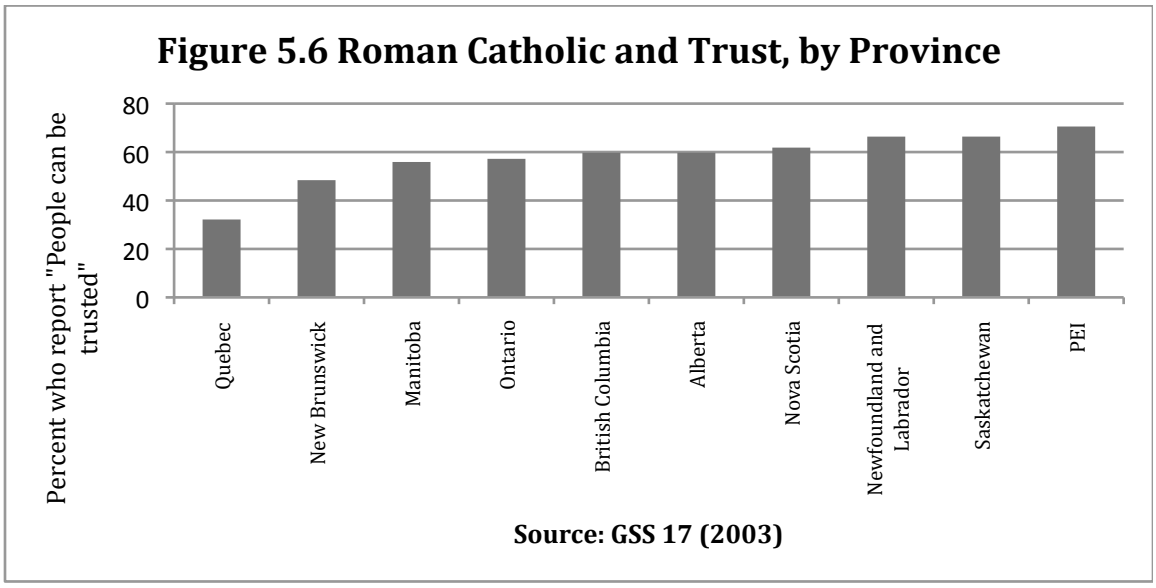
	Exp (B)	
Participation in Arts and Culture Group	1.491	**
Participation in Community Group	1.341	**
Participation in Ethnic Group	0.810	**
Participation in Job Group	1.221	**
Participation in Sports Group	1.303	**

B-3: The Quebec Effect

In the 1960s, the province of Quebec underwent an astonishing transformation, one aspect of which was rapid and profound secularization. To this day a majority of Quebec residents self-identify as Roman Catholic, in line with the traditional heritage of that province, yet profess inconsistent belief and rarely attend services (Bibby, 2007-2008). This adds a complicating factor to the analysis of religion and trust in Canada: if a large proportion of Canada's identified Roman

Catholics are residents of Quebec, but they tend to be Catholic only in name, what does that mean for the interpretation of any findings regarding that group? While it may be that, as the literature suggests and the data seem to demonstrate at face-value, Roman Catholics in Canada are a low-trusting group, it could instead be that the history of intense social change in Quebec combined with feelings of isolation from the rest of the country cause Quebecois to be low-trusting people, and their identification as Roman Catholic skews the findings for that group.

If the first argument – that Roman Catholics are generally less trusting than other religious groups – is valid, we would expect Roman Catholics to have similar trust levels in Quebec as in other provinces. Similarly, if the second argument – that it is a Quebec effect that decreases trust, and that effect gets disproportionately attached to the Roman Catholic label because of traditional patterns of religious identification – is valid, we would expect Quebec residents to be consistently less trusting across all religions than non-Quebec residents. Although the Ethnic Diversity Survey does not have a variable for province, we can use the General Social Survey, cycle 17 (2001) to assess these hypotheses. Figures 5.6 and 5.7 illustrate the data.



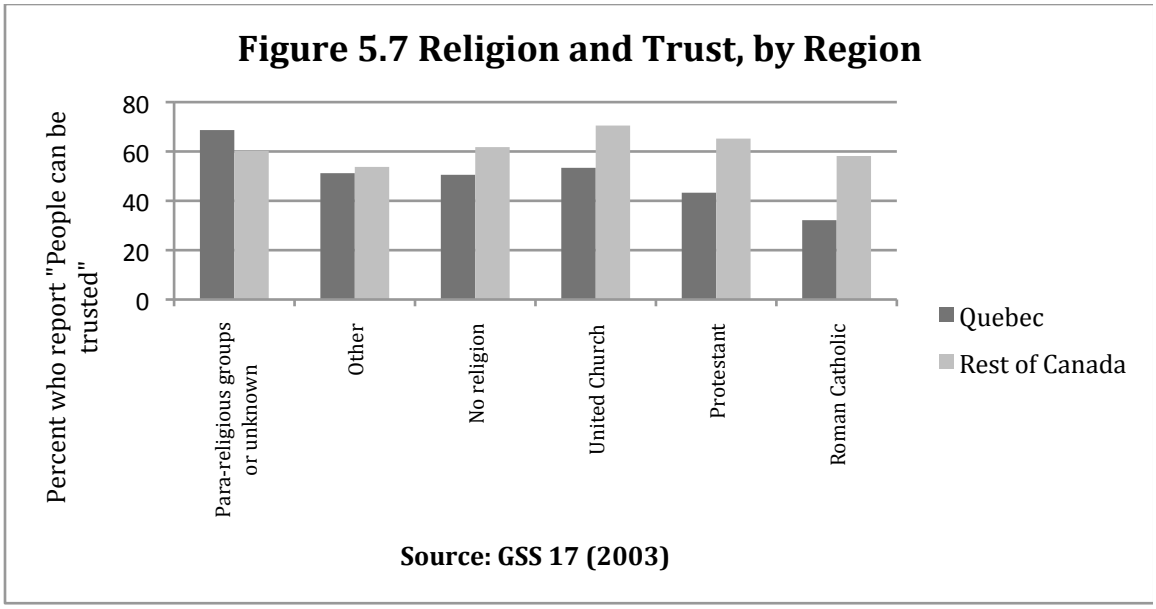


Figure 5.6 shows that Roman Catholics are indeed substantially less trusting in Quebec than in other provinces. This supports the hypothesis that the Quebec effect is due to the complexities of that province rather than of that religion. However, Figure 5.7 shows us that although members of most religions are less trusting in Quebec than in other provinces, this is not true of all religions. Furthermore, the strongest difference between trust levels of any religion in Quebec

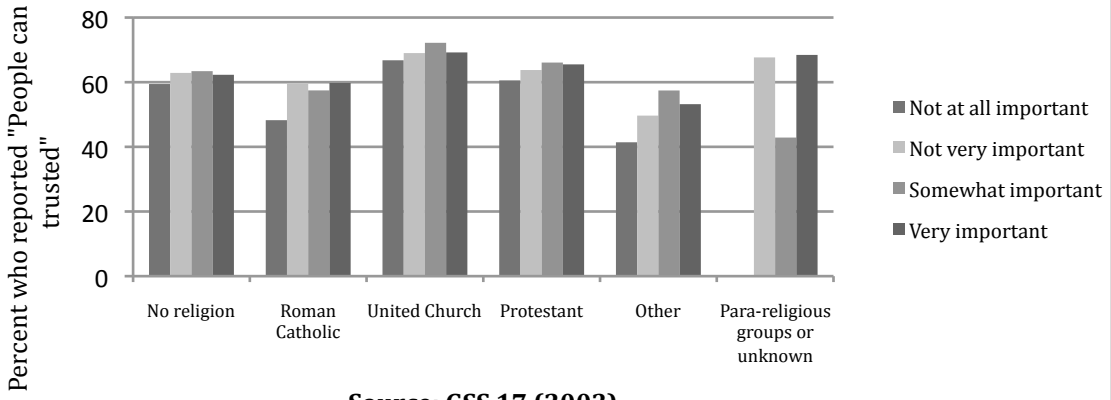
and the rest of Canada, are among Roman Catholics. This lends partial support to the second hypothesis: that the Quebec effect is in part a Roman Catholic effect. What to make of the apparently contradicting data? The truth is probably in between the two theories: there appears to be an interaction effect between Roman Catholicism and Quebec residency, and the low trust among those overlapping groups can be directly attributed to neither of them.

What is the nature of this interaction effect? One possibility is that if Roman Catholics in Quebec are largely irreligious, the trends we are attributing to them could instead be linked to secularism, only hidden behind traditional religious affiliation. To assess this possibility, we can examine trust rates in Quebec and the rest of Canada by religion and religiosity, the latter as measured by frequency of church attendance and self-rated importance religion plays in respondent's life. If the findings for Roman Catholics in Quebec are similar to the findings for non-religious respondents, then we can determine that the low rates of trust among Roman Catholics in Quebec have little to do with their religious identification.

Figure 5.8 shows the percent of trusting respondents in provinces other than Quebec by denomination and importance of religion. In all cases except Roman Catholic, which shows a clear positive relationship between importance of religion and trust, we see a gentle curvilinear relationship. In general, as importance of religion increases, so does trust, with those who see religion as very important only slightly less trusting than those who find it somewhat important. Figure 5.9, which repeats the analysis for Quebec, shows very much the same trends with one important exception: Roman Catholics. While no religion, United Church, Protestant,

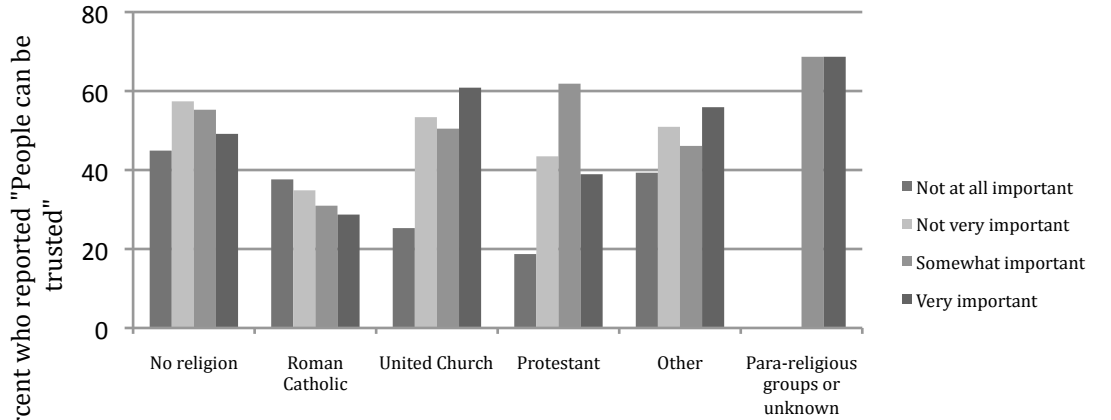
and other religion show a familiar positive or curvilinear relationship between importance of religion and trust, Roman Catholic demonstrates a negative relationship. The more important religion is to Roman Catholics in Quebec, the less likely they are to be trusting.

Figure 5.8 Trust by Denomination and Importance of Religion: non-Quebec



Source: GSS 17 (2003)

Figure 5.9 Trust by Denomination and Importance of Religion: Quebec

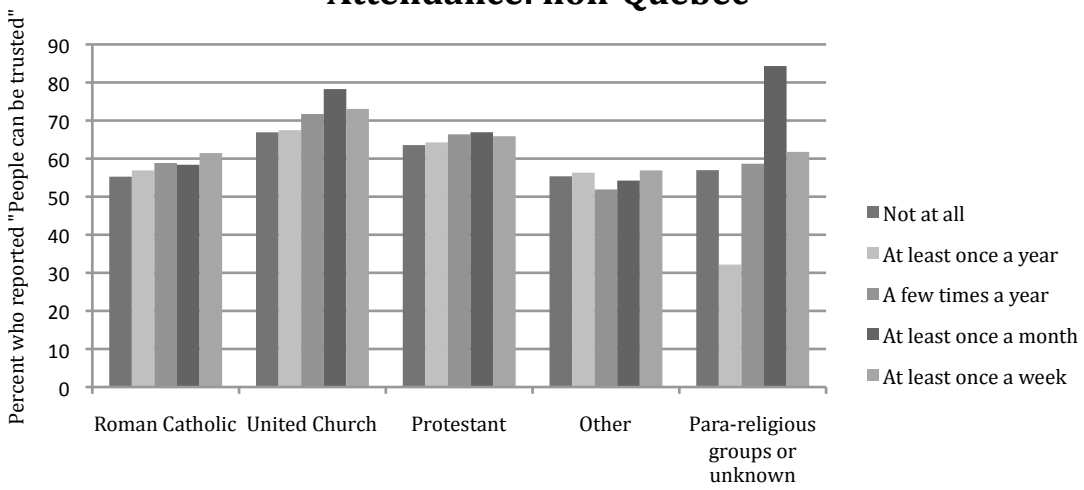


Source: GSS 17 (2003)

Frequency of religious attendance is another useful measure of religiosity: we would expect those who are religious in name only to not be frequent attenders.

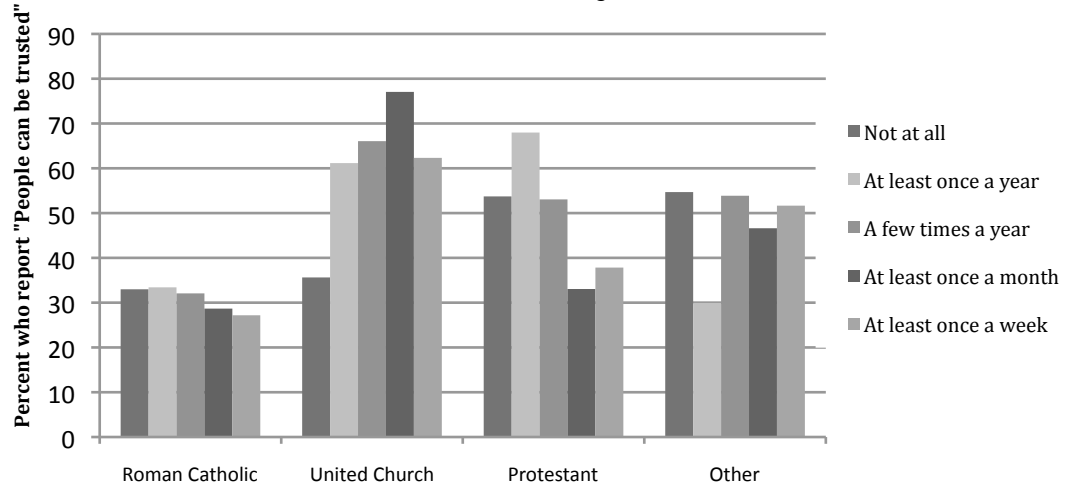
Figures 5.10 and 5.11 show trust by denomination and religious attendance for provinces other than Quebec and Quebec, respectively. Outside of Quebec, the patterns we see for attendance mirror those we saw for importance of religion: those who are the most religiously observant are also the most trusting, with the exception of the most frequent attenders in the United Church and Protestant categories, who are only slightly less trusting than their less frequently attending co-religionists. In Quebec, the patterns are a little more ambiguous. Although we see the same trend for Roman Catholics in terms of frequency of attendance that we saw for importance of religion – that is, that the greater the degree of religiosity the lower the trust, counter to the rest of Canada – this time we also see this pattern for Protestants. As the number of Protestants in Quebec surveyed was quite small, I would hesitate to base much on these findings. What is clear, though, is that the patterns of interplay between religiosity and trust particular to Roman Catholics in Quebec are unique in comparison to those in the rest of Canada.

Figure 5.10 Trust by Denomination and Religious Attendance: non-Quebec



Source: GSS 17 (2003

Figure 5.11 Trust by Denomination and Religious Attendance: Quebec



Source: GSS 17 (2003)

C: Summary

The Ethnic Diversity Survey was conducted in 2001 in the immediate aftermath of the highly popular, and controversial, social capital tome "Bowling Alone: The Collapse and Revival of American Community" (Putnam, 2000). That

book brought the world's attention to the concept of social capital, and Canadian researchers, among others, wanted to determine if their country had a healthy stock of it. This survey, thus, was partially intended to answer these questions. However, despite the inclusion of a number of trust-related variables, the tried-and-true standby – the generalized trust question – was determined in this analysis to be the most consistent, relevant, and interpretable indicator.

With the aid of the logistic regression procedure, it was determined that with demographic variables controlled for, there is indeed an effect of religion on trust. The conceptual framework structured an analysis such that it was possible to glimpse the mechanisms through which this influence could act. At this point, an interim examination of the initial hypotheses is in order, as it may shed light on the areas in need of further examination.

It was hypothesized that mainline traditions would tend to be more trusting than conservative ones, and that Protestant denominations would be more trusting than Catholic. These hypotheses have been confirmed through the logistic regression. Partially confirmed was the hypothesis that the lower trust evidenced by members of Eastern religions would be explained by ethnicity and education; in this case the differences persisted with education controlled for, but decreased or disappeared once ethnicity, experiences of discrimination, and immigrant generation were controlled for. The hypothesis was intended to suggest that it was the social experiences of members of Eastern religions that depressed their trust levels rather than specifics about the religious traditions, the data supported this general point even if the influence of education was not as strong as hypothesized.

In terms of the effect of spirituality on religion, it was shown that those respondents who rate religion as "important" or "very important" to their lives were less trusting than those who judged religion less important. At face value, this appears to support the hypothesis and demonstrate that strong religious beliefs depress trust, but we must be cautious with this interpretation. Spirituality is, as previously noted, difficult to operationalize and reduce to a survey item – the meaning of the importance of religion could mean very different things to different respondents. One possible interpretation of this lowering effect of religious importance is that the variable is simply capturing another facet of religious conservatism. While I described religions and denominations as mainline or conservative, it is important to remember that even within a denomination, members exhibit varying degrees of liberalism/conservatism. If religious conservatives are – as I suspect – more likely to describe religion as important to their lives, this variable could simply be describing the negative effect of religious conservatism on trust, even within mainline denominations. Furthermore, in the expanded inquiry on religion in Quebec, we saw what appear to be interaction effects for denomination, importance of religion, and Quebec residency. It may be that spirituality influences trust differently among different traditions and populations.

Hypotheses numbers five through seven were concerned with the effect of social interaction on trust, particularly with the distinction between congregational and extra-congregational activity. Both the variable indicating regular religious participation and that indicating participation in a religious association returned

positive results, confirming the importance of social interaction in building trust. The hypothesis that extra-congregational activity would have a stronger salutary effect on trust than congregational activity was disconfirmed. This requires further attention, however, as the variable intended to describe extra-congregational activity (membership in a religious association) is a proxy at best, and has considerable overlap with the primary social engagement variable (frequent religious participation with others). Perhaps the qualitative portion of the analysis will provide illumination.

A follow-up question relating to the finding that religious social interaction increases trust relates to whether or not other forms of participation can have the same salutary effect. That is: is interaction in a religious context especially trust-promoting, or is it simply the effect of frequent social interaction no matter what the reason or place? A third model demonstrated that other types of associations, particularly arts and culture groups, and community associations, have a positive effect on trust just as strong or stronger than that of religious participation. Ethnic association participation, though, had a negative effect. Thus, while promoting trust through encouraging social interaction appears not to be a function unique to religious groups, there may be a commonality among those, arts/culture, and community groups which is the catalyzing factor.

Finally, the last three hypotheses dealt with contextual factors related to religion. It was hypothesized that traditions which enjoyed a majority status would be more trusting than those in the minority, and while this seems to be true in a number of cases (numerically large Anglicans and United Church are among the

highest trusting), it is not so for all (Roman Catholics are among the lowest). Part of the difficulty in applying the available data to the question of minority/majority status is the lack of smaller geographic units available to contextualize the size of the traditions. While Anglicans make a large percentage of Canadians overall, this majority status is irrelevant if we are considering an Anglican respondent in (for example) Quebec, where they are likely to be in a small local minority. Majority or minority status is relative to the area, and the effect of such status cannot be accurately gauged based on the findings from the logistic regression. This is another question to be addressed in the interviews. The contextual effects of Quebec residency (by proxy, the variable included in the analysis was language of interview) and having experienced discrimination are much more straightforward: both decrease trust as hypothesized.

To follow up on the contextual findings, trust was more thoroughly examined in the context of the relationship between Roman Catholicism and Quebec. While there was partial support for the theory that the observed low trust is an attitude associated particularly with Roman Catholicism, there was also partial support that the low trust came not from religious identity but from something associated more directly with Quebec residency. The possibility that the findings being attributed to Roman Catholicism in Quebec are instead attributable to a latent irreligiosity hidden by traditional affiliation was also examined. While religiosity, measured by importance of religion and frequency of religious attendance, were associated with increased trust levels among most religious groups (and even the non-religious) both inside and out of Quebec, the reverse was true for Roman Catholics in Quebec.

It is likely that there is an interaction effect between those two; while most Quebec residents identify as Roman Catholic and a disproportionate percentage of Canada's Catholics live in that province, events in Quebec may have leant religiosity (particularly Catholicism) a different meaning there than in the rest of Canada.

Chapter Six: Qualitative Findings

A: Introduction

The primary intent of this research has been to examine the effects of religion on trust, and while the quantitative analysis in Chapter 5 has demonstrated the effects of a number of variables on responses to the generalized trust question, there are some issues that survey research is not suited to address. For example, what are people thinking when they respond to the generalized trust question? Who are they considering to be "most people" and in what situations are they contextualizing their trust? If "most people" means something different to different groups – for example, other United Church members to a member of that community, or only non-Jehovah's Witnesses to a member of that one – can we really interpret the generalized trust question as measuring what it proposes to? Can we compare religious groups on that indicator if the category of "most people," or even if trust itself, has varying cultural definitions? Furthermore, the religion variables available in the datasets do not fully allow us to assess the effect of theology on attitudes toward trust, or understand the types of community that members have through their faith groups.

The qualitative portion of the research was focused around a few major concerns. Initially, I wanted to explore the participants' interpretations of the generalized trust question. That question has been used in survey research for decades, but we have never asked respondents what they mean by their responses. As well, I wanted to probe more deeply than the survey data allows into the mechanisms through which generalized trust is built and maintained, specifically

those relating to religion. To this effect, I asked respondents about particular theological and organizational aspects of their churches, about their religious and secular communities, and about their social networks. Just as the typical indicators of religiosity – importance of religion, and frequency of attendance at religious services – encompass only a small part of the religious experience, trust is only one facet of social capital. Through speaking with participants about their religious experiences as they so define them, I hoped to gain a fuller understanding of the direct and indirect consequences of religion on trust.

This chapter will provide details on the findings emerging from the qualitative aspect of the investigation. The primary findings are threefold: First, the generalized trust question appears not to be measuring what it is typically understood to capture. Second, generalized trust seems to be based on interpretations of cultural knowledge and personal experience, the practicalities of belonging to a community, and understandings of shared beliefs and practices. Third, the effect of religion on attitudes of generalized trust seems to be through participation rather than affiliation. These results all draw together to suggest that the particular beliefs and organizational structures associated with each religious denomination are less influential on attitudes of trust than is a sense of sharing a community, which is fostered through social interaction and cultural knowledge.

B: Findings

B-1: Standard Measures of Generalized Trust

Most previous research on generalized trust has measured that attitude through a variant of this standard survey question: In general, would you say that

most people can be trusted, or that you can't be too careful in dealing with people? Framed in this way, this is a forced-choice type question that compels the respondents to choose one out of two presumably contradictory statements to describe their position. Although research using this measure has produced a body of coherent, stable trends, some scholars have suggested that the generalized trust question is not, in fact, measuring generalized trust (Hardin, 2002; Soroka, Helliwell, et al., 2007). I was able to probe into this issue in my interviews, asking respondents this question, and then asking them to elaborate on their responses.

A large number of the responses to the generalized trust question were what I call *idealistic responses*. One form of this type of response is seen in the descriptions, by many informants, of themselves as people who give others "*the benefit of the doubt*" or who believe that others are "*good at heart*." While the majority of people who used these phrases were self-described 'trusters,' even those who said they were cautious drew on these idealistic tropes. One respondent, a non-religious female in her 30s, described herself this way:

> I would like to say that most people can be trusted but I just can't help but think that you can't be too careful. I'd like to believe that everybody's good at heart, you know, and people won't automatically lie to you, but there are some that are like that and you can't pick them out of a crowd. […] I'd like to think that I'm not a paranoid freak [*laughs*].

This respondent framed her answer by prefacing what she believes to be true of herself with what she would like to be. She appears to be saying that in an ideal world all people could be counted on to be honest, and in that world she could be trusting; however, this world is not that one. In hoping that she is not a "paranoid freak," the respondent seems to be concerned either with how her trusting attitudes

affect her image of herself, or how they might even affect other peoples' images of her.

There is a possibility that this participant's response and the responses of others are tinged with a social desirability bias. While the ideas behind the phrases "giving someone the benefit of the doubt" and "believing everyone is good at heart" are compatible with social capital formulations of generalized trust (both imply making a favourable judgment of someone about whom few details are known), the phrases are also clichés, and the use of the phrase might not correlate with actual behaviour. This respondent's comment demonstrates her concern with how she is seen by others, and there is no reason to think that I, the interviewer, would be excluded from that category of others.

A second type of idealistic response to the generalized trust question was one referring to trust as a strategy to build a better society. In comments of this type, respondents would speak of trust as a conscious decision they make in the hopes of constructing an ideal society or a society of a type in which they would like to live. A Christian male responded this way: "*I think that most people can be trusted. […] I just feel support for that answer. I want society to be able to answer that, unequivocally, so I live my life in a way that I can say that.*" A non-religious female described her reasons for choosing to be trusting by explaining that "*if* a priori *you don't actually trust a person you actually close yourself, and you actually create a closed society*."

In these comments, we see that respondents are thinking of trust, again, not in terms of actual real-world trusting decisions, but in terms of some idealistic goal.

We saw earlier that the generalized trust question was capturing attitudes about the kind of person the respondent wanted to be, or to be seen as; in this case we seem to be accessing ideas about the kind of world the respondent wants to live in. Both types of responses are inwardly focused, reflecting more on the respondent themselves than on the outside world, the generalized other. A non-religious respondent got to the heart of this when she said:

> Maybe trust is a bit of a self-reflection. You know, what would I do in a certain situation? Would I cheat on somebody or go behind somebody's back? […] I don't want to cheat on people and go behind their back, so I trust other people also not to do that.

In this response, the informant is clearly articulating her belief that her ideas of the trustworthiness of others are based in part on her beliefs concerning her own trustworthiness. Other respondents also indicated a tendency to believe that most people are like them and that this can underlie their trusting attitudes. Philosophers have suggested that attitudes of trust are influenced by self-perceptions of trustworthiness (Govier, 1997; Luhmann, 1979) and these responses seem to support that assertion. If idealistic responses to the generalized trust question are informing us in any way of the trusting attitudes of respondents, it might be in this indirect way: supporting the theory that people's self-perceived trustworthiness influences their willingness to trust. Otherwise, these types of responses seem to demonstrate that the generalized trust question prompts many respondents to reflect upon themselves rather than think about the objects of their generalized trust.

A second type of response to the generalized trust question gets closer to the meaning of that concept as it is relevant to social capital theory; *practical responses*

tend to involve contextualizing the question in some way and then responding to that self-contextualized question. A Latter Day Saints (LDS) civil servant in his thirties, a married father, responded to my question in this way:

> Depends on what level of trust you're offering them. Trusting with money? I trust very darn few people with money. But trusted with time? Yeah, I could trust them with time. Trusting with my kids? Nah, I'd be very cautious. So it depends. Depends on what kind of trust you're placing.

This respondent explained to me that he felt the question as posed was too vague, "*not specific enough to mean anything*," so he added details to it in order to be able to give a response. Interestingly, the aspect he added details to was not the target of trust, but the situation requiring a trusting decision. He did not elaborate in terms of who "most people" could be, but focused instead on what he would be trusting the generalized other with: money, his time, or his children. Another respondent, a non-religious student in her twenties, contextualized the question by thinking of herself in a concrete situation: working on a laptop in the library when she has to leave briefly:

> I don't like asking the person right beside me "Can you watch my laptop?" Although, probably ninety-nine percent of the time it's fine, but if that person's not looking for that half-a-second and my laptop's gone when I come back, I'm going to be really upset. […] It's not like people who are scheming wear a little sign that says 'Hi, I'm scheming.'

Another respondent contextualized the question by imagining himself in an emergency and having to make quick decisions based on limited information. He explained that although he believes most people to be trustworthy, in an emergency situation he would nonetheless make "*subconscious evaluations*" based on stereotypes. For example, if he had to choose a person from a crowd in order to watch a child, he would most likely choose an older woman, especially if there were

no time to gather more information. Another respondent imagined her feelings of safety riding her bicycle home in the evening, while another yet recalled a specific argument with her husband over interpersonal trust in their relationship.

While contextualizing the generalized trust question through attaching day-to-day practicalities to it or recalling past incidents was common, it did not predict whether or not a respondent described themselves as generally trusting or generally cautious. The woman with the laptop example described herself as wanting to be trusting but being in fact cautious, while the man with the emergency example felt himself to be trusting. Others yet – such as the man who referred to trusting in the contexts of his money, his time, and his kids – did not self-identify as either overall trusting or cautious. Although respondents drew on practical examples to contextualize their trust, it is hard to say whether the imagined situations helped them to determine their level of trust and decide their answer or were chosen as examples because they illustrated what the respondents already felt to be true.

Of the two broad types of answers to the generalized trust question, *idealistic* and *practical* responses, the second seemed to involve respondents thinking about their attitudes toward the generalized other rather than toward themselves, making these responses more enlightening in terms of explanations of trust. The difference between self-reflective answers and other-evaluative answers appeared to be the existence of some sort of context in the latter. Trust, even generalized trust, does not happen in a vacuum; so, in order to prompt answers probing into informant's trust of other people, it seemed necessary to provide a context on which the informants

could use to base their generalization. In the next section I will describe the findings resulting from just such contextualization.

B-2: Alternative Measures of Generalized Trust

As a method of prompting respondents to discuss their attitudes of generalized trust, I asked a series of broadly targeted questions where a small amount of information was given about the object of trust. Specifically, I asked each respondent to describe their expectations of a lost wallet being returned if found by a member of each of the following groups: a store clerk, a police officer, a member of their church (or of a church near their home, if non-religious), and a complete stranger. I also asked respondents to describe traits they considered to be cues of trustworthiness or the lack thereof, and whether or not they considered a professed adherence to their own faith a cue for trustworthiness. Through examining the types of explanations respondents gave for their trusting attitudes, I found that when making generalized trust assessments, my informants tended to draw on three types of knowledge: *cultural knowledge* about or *personal experience* with the group in question; *practicalities*, like being known through a group or the individual circumstances of the target of trust; and, expectations of the other based on *shared beliefs or practices*.

When asked about trust in members of a particular group, some respondents drew on what they believed to be true about that group, whether learned through cultural immersion or personal experience. Having this type of experience with a group or believing certain characteristics about them allowed respondents to generalize from that experience or belief and apply those characteristics to

unknown individual members. For example, when asked about the expectation that a religious person would return a wallet, a non-religious informant responded "*I find, from what I know about Mormons or Christians, they do emphasize the 'doing good deeds.' So [returning a lost wallet] would be seen, I think, as an easy good deed to do.*" A Christian respondent similarly explained, "*Maybe it's just the Christian mentality of being kind to others and not stealing and stuff like that. […] There's just more of that, I guess you'd call it 'kindness.'*" While both respondents were describing a Christian belief in doing good deeds or being honest, the latter was drawing on her experience of growing up in the Christian tradition and continuing to identify with it, and the former in knowledge she has obtained about that group through the indirect means of belonging to a culture where those impressions are commonplace.

Rather than generalizing about the mindset or culture of certain groups, other respondents considered the practical advantages or obstacles faced by members of each group. One LDS informant responded that his high expectations that a member of his church would return his wallet were due to "*proximity, they would know who I am. Just like another [person] at my [job]*." Others remarked that police officers or store clerks would have an institutional and legal motivation to return the wallet, or that, for strangers, it might depend on whether a mailbox or a garbage can is closer to the location the wallet was found. One respondent of undefined religious identification gave the blanket answer of "*Who knows, it depends on their decision at the time*" to refer to members of any of the groups listed, explaining that generalizations are useless when it comes to infinitely variable people. In some of these cases, respondents may have been adding enough context

so that their responses drifted closer to describing particularized rather than generalized trust. The fluidity of these concepts became apparent.

A final source of information respondents seemed to draw on in their trust assessments were generalizations based on understandings of what it means to have shared beliefs and practices. Many of the religious respondents expressed the opinion that it is easier to trust other religious people than to trust non-religious people, and this trust is quite often extended to members of religions different from the respondent's own. One respondent, a member of an Evangelical Christian denomination, when asked if he would be more likely to trust someone if he knew they were Christian, responded: "*Yeah, I mean, I'd probably trust a Christian person slightly more. […] I expect Christians to recognize a higher standard of living, and of moral obligation*." An LDS woman responded similarly, explaining that trust is easier to extend to a co-religionist because "*there's that common ground and the shared beliefs, you know you already have that right off the bat, so there's something to work off of. Even though you may not know the person you know that one thing about them*."

This comment seems to get at the heart of generalized trust: respondents described themselves as more able to trust an unknown person if they knew they shared a religion (or even just a religious mindset), because having a shared set of values and experiences would allow them to make generalizations about the other's likely behaviour. A few respondents referred to trusting religious people because of their understanding that religion imbues someone with a "moral compass," the implication being that the trustee's compass aligns with the truster's. While specific

moral values or religious teachings were rarely cited, the interpersonal comfort and sense of predictability of the other arising from believing someone to have a similar background to one's self was evident.

My analysis of the responses to the standard generalized trust question shows that question to be a less effective prompt to elicit trusting attitudes than more targeted questions. The generalized trust question arouses a combination of self-reflective *idealistic responses* and other-assessing *practical responses*, demonstrating that in answering it, respondents are thinking not only of the other to be trusted, as most analysis on that question presupposes, but also of the respondent's own self-image, how they would like to be seen, and the world they would like to live in. Questions that were slightly more targeted elicited other-assessing responses more often and it is in these responses that we can glimpse the mechanisms through which respondents come to a position of generalized trust or generalized caution. Respondents called on knowledge of the groups in question which they had learned through personal experience or cultural immersion, they considered the practical issues facing each group, and they drew upon their sense of common identity and the boundaries of their self-defined moral community to help them make generalizations about group members.

B-3: Effects of Religion on Trust

We can now turn to addressing the question of through which mechanisms could religion affect trust. The conceptual framework presented in a previous chapter identified three facets of religion: affiliation, spirituality, and social interaction, as well as social context. If religion does have an effect on trust, as it

appears to, it may likely be through one of these pathways. In this section I will evaluate these potential avenues of effect through a continued analysis of the interviews I conducted.

The most direct possibility through which religion could influence trust would be through the religious teachings, that is, the theological content, of each denomination. It could be conceived that certain denominations would emphasize interpersonal trust more than others. If there are theological differences in the approach to trust taken by various sects, then that could bear some of the explanation for the present differences we have already observed. In order to probe this further, I asked my respondents if and how trust is emphasized in their religious communities; while the responses were varied, they seem to indicate no direct effect of theology on generalized trust.

Many respondents enthused that indeed, trust is an important value in their religion, but primarily trust of a particular sort. An LDS informant paused and responded thoughtfully, "*It seems like there's another word that we use instead of trust, and it's really one of the core values in the church. Maybe faith. Faith has a lot to do with trusting*." Another LDS respondent echoed this when he spoke of the church's emphasis on "*trust in God*," but extended that to also include "*trust in the people that God calls to lead us. […] They make mistakes, but we have to trust that God called them for a reason*."

While nearly every respondent commented on their religion's emphasis on trust in God, only one also mentioned trust in people. A Christian male in his 20s, a

graduate of a religious college who had a great deal of knowledge and interest in theology, commented:

> You hear more about trusting in God than you do in people, because ultimately you can't trust in people. […] I wouldn't say it's [interpersonal] trust that's emphasized, it's loving one another and forgiving one another. Because, really, everyone's always going to fail you. So in a way, I think that is trusting people, but you're not trusting them to be perfect. You're trusting them to do what they can and ultimately at the end of the day we're all going to screw it up and then, you know, you forgive them and get back to it. […] At the heart of Christianity is the fact that we are fallen people, and that's the bottom line. God is good, and we're fallen, and trust in God.

In this excerpt we see not only a religious imperative to trust in God, which is to be expected, but also a religious motivation for not putting trust in people. This respondent referred to a belief in the flawed nature of humans and their ultimate untrustworthiness as a fundamental aspect of his faith. This belief, however, did not stop him from describing himself as a trusting person overall, suggesting that either his trusting attitudes come from some source other than his theological beliefs, or that his interpretation of trust is, as he said in the excerpt, trusting people to "*do what they can*" and ultimately to "*screw it up*."

The direct religious teachings concerning trust cited by the interview respondents suggest that where their religious teachings deal with trust, it is with the general message telling them to trust in God, trust the people God has called to be leaders, and know that everyone other than God will fail you. There is another possible route through which religious content may affect trust, though, and that is indirectly through teachings on the value of trustworthiness. Aside from speaking of trust as faith, the other primary way informants responded to my questions on the emphasis of trust in their religions was through referring to trustworthiness rather

than willingness to trust. An LDS respondent spoke about the importance of this virtue in his faith:

> We're told to be honest in our dealings. If we want to go to the temple, we have to attest to that. […] So, keeping the wallet would be dishonest and would prevent them from receiving pretty large blessings. And the expectation that we're going to be judged for our actions. Regardless of if anyone here on earth knows about it, well, God will know you took the wallet.

A religious emphasis on trustworthiness, combined with the already established tendency for respondents to base trust assessments on their self-perceived trustworthiness, could translate into an indirect effect of religious on trust. If a person's religious teachings cause them to place a higher value on trustworthiness than a person without exposure to these teachings, and if that person then acts, or believes they act, in a more trustworthy way, then that person may extend their own sense of trustworthiness onto the generalized other and be more trusting of the world at large. If this were true, we would expect religious people of every denomination that emphasizes trustworthiness to be more trusting than non-religious people. We can evaluate this through recalling Figure 5.4, which breaks down trust by religion.

As we saw, the bar representing non-religious people is in the high-middle range of groups in terms of percentage believing that most people can be trusted. While there are some religious groups that are higher trusting than non-religious, it is unlikely that these results represent the only religions that have a theological emphasis on trustworthiness. Echoing these findings are those presented in the logistic regression: with basic demographic variables controlled for (Model 1), non-religious people are more trusting than some members of religious groups, and less

than others; while with ethnicity, religious interaction, and other contextual variables controlled for (Model Two), the non-religious group was more trusting than all but one religion, whose effect was rendered non-significant.

With the potential of an indirect effect of religion on attitudes of trust through the mechanism of increased trustworthiness in mind, these findings suggest that perhaps: a) religious teachings on trustworthiness do not get translated into self-perceptions of trustworthiness, b) self-perceptions of trustworthiness do not overflow into other-perceptions of trustworthiness, and/or c) that there are other more important factors at work. The quantitative analysis has already identified religious participation as one such factor and the conceptual framework suggests social experiences, such as being a member of a minority or a majority faith, to be another potential avenue. On these topics, three related themes arose in the interviews: religious community, volunteering in and out of a religious context, and the importance of having both co-religionist and diverse friends.

B-4: Effects of Religion on Social Capital

The sense of belonging to a religious community was an important part of the religious experience for many respondents. While some spoke of religious community as something that had to be built over time, others referred to it as something with a pre-existing structure into which they fit immediately and comfortably. One LDS respondent described his recent relocation to a new city, explaining that it was greatly eased through his belonging to such a community. When I asked what contributed to this sense of belonging, he replied:

> The structure of the church itself. That I arrive here and pretty much the first Sunday here I'm part of the ward, part of the group, and I've got lots of people that I can associate with. There's a Bishop and other people who are directly concerned with my welfare, even before I get directly established.

The LDS church is known for its strong hierarchical structure and institutional memory, both of which helped this respondent feel like he belonged to a community. He expressed his comfort that upon moving to a new place, he already knew the structure of the church, how the services would be run, what sorts of activities would take place, and what the religious calendar held. His comfort with his previous congregation could be moved wholesale onto his new one, since the similarities between them outweighed any differences.

Other respondents cited having common beliefs, common life experiences, and spending time together in shared activities as elements that contributed to this sense of community. One summed it up this way: "*The sharing of common beliefs always helps. The fact that they have little activities that you go to. […] Basically the fact that you know you're all there, doing the same thing, fighting the same grind*." These elements of community were also evident in the interviews with non-religious respondents. One such respondent, also a newcomer to her city, described her active search for community as a conscious effort to reduce her isolation and encourage social connections. She found community, not through religious groups, but through other types of interests.

Many religious respondents also participated heavily in volunteer activities, although most often they volunteered within religious contexts. When asked about volunteering outside of the religious group, this answer was not atypical: one respondent explained that while he used to engage in extra-religious volunteering in

high school "*Now… [long pause] Huh, that's kind of depressing. I need to get involved again*." He explained that his extensive volunteering through his church was one reason he had so little time for outside volunteering, although he saw it as something he would reprise in the future once he was no longer a student. While most respondents described a belief in the importance of community volunteering, the priority of religious respondents was heavily focused on volunteering within their specific community, which was sometimes expressed as a duty. Only a few [one?] religious respondents, and several non-religious respondents described secular volunteering as an activity they were currently engaged in.

The friendship networks of many of the religious respondents tended to be primarily centered within their faith group, for many of the same reasons that respondents cited as contributing to the feeling of a sense of community within their faith. It is easier to make friends with co-religionists, people explained, because they are likely to spend time together at religious services and events and because their shared beliefs gives them some important commonalities; however, there was also a belief among many respondents that, for a number of reasons, it was beneficial to have friends outside of the faith as well. One Christian respondent expressed his value of diverse friendships while acknowledging the inherent challenges:

> I need to make sure I don't just surround myself with Christian people. […] If I truly believe what I say I do, then I know this message which is more important than anything else. […] If I believe that, why wouldn't I be telling people about Him. And getting to know them, if nothing else. I mean, I certainly don't view any of my non-Christian friends as projects [*laughs*], and I think that's a horrible way of putting it, […] but I just think it's important to engage with culture.

This respondent wanted to be clear that in terms of proselytizing, he did not want to be "pushy" with his friends. He felt that loving them and providing a good

example of a Christian life was the best way of negotiating the tricky situation of being friends with non-religious people. To this respondent, one benefit to having friends of other or no religion was that it provided a window into mainstream culture; it helped prevent the problem of isolation within his own group.

At play in the issue of cultural and religious isolation is the ease of which total immersion within one's culture can happen. When you are a member of a majority group, that type of immersion can be difficult to avoid. One LDS respondent, who grew up as a member of a small minority but recently moved to an area of Canada where LDS is a common religion, spoke of being a majority as both a help and a hindrance:

> It's just how it is here, there's really no need to look outside the church for social aspects, whereas in [my old city] if you wanted to have friends, you had to have friends that weren't members. Here it's not necessary. So, it's kind of a double-edged sword, cause then you fall into the isolation trap. But at the same time, you never have to worry about your values and standards being compromised, because you know that they have the same ones.

While respondents recognized the inherent value of non-coreligionist friends, these types of friendships were also seen as dangerous to the maintenance of personal religious values. This dual nature of friendship diversity coupled with environmental factors such as the minority or majority status of the denomination seemed to cause some conflict for this respondent. When in a situation where he had to choose between having friends of other faiths or being friendless, the choice was easy, but in an environment where his social needs could be met through his church, having diverse friends became unnecessary at the cost of cultural isolation.

This "double-edged sword" between co-religionist friends offering value support but also being isolating was something that many respondents cited as a

challenge. While most people had non-coreligionist acquaintances at work or school, the interaction there was described as being more limited and shallow than the interaction at church and during extra-congregational activities, and so was not always enough to promote them from being "work friends" to just "friends." There appeared to be a different level of connection with people based on the context through which the friendship was based.

While my findings do suggest an effect of religion on trust, this does not appear to be manifesting through the direct channel of religious teachings. No respondent cited a specific theological tenet on the value of trusting, although the value of trustworthiness was often mentioned. This finding, however, does not seem to translate into an indirect effect of theology on trust, as non-religious respondents did not seem to be any less trusting than their religious counterparts. The effect on trust seems instead to come from the ability of religious communities to build social capital. The feeling of belonging was an important part of the religious expression of many respondents, and they cited the importance of sharing beliefs, experiences, and time together as integral to that community-building process. As community members, respondents volunteered their time to the group, and formed strong interpersonal connections. Belonging to a community in this way was described as having physical benefits – being helped as a newly arrived resident to adjust to a new place – as well as psychological benefits – feeling that you're not alone in whatever "grind" you're "fighting." Thus, although religion was not shown to promote trust through specific teachings, it appears to promote social capital directly through community building.

An implication of this is that if it is through the community aspect of religion that promotes social capital, building trust, then other, secular, forms of community may have a similar effect. Some of the non-religious respondents believed this to be true. One woman listed a number of places where she finds community and argued that "*there's no hierarchy that a church community is better or more tied*" than the types of communities that she belongs to. Another summarized the issue in this statement:

> I think religions do tend to emphasize community more and it helps build a sense of community for the people who belong to it. And I think that that sense of community does give you the idea that we're all in this together. […] So, I think religion can help to build community but I have a strong sense of community in [this city] and at the University and that's not associated with religion and I think that sense of community is what would bring people to bring the wallet back. Because it's the nice thing to do. They are your neighbours, the people in your community.

C: Summary

The qualitative portion of this inquiry was intended to elaborate on the findings that arose from the quantitative analysis, as well as to suggest further questions and areas to explore. As such, it was not structured to provide specific responses to the posed hypotheses. With sample size of 13 respondents, I cannot make generalizations about which religions are more trusting than others, or about which specific factors bear the burden to explain variance in the dependent variable. Instead, I approached the interviews with a few broad questions related to the hypotheses: 1) How are respondents interpreting the standard generalized trust question? Who do they mean by "most people?" 2) How do they describe the social interaction within their church? What types of interaction do they engage in? How

diverse is the community? 3) How do they see trust described in their denomination? Is trust emphasized in their theological teachings or in the example of their ministry? 4) Is their denomination in the minority or majority where they are located? How does this effect the social interaction they engage in? The responses I received provided depth and detail to the statistical findings described in the previous chapter.

All social actions and attitudes happen within a context, and that context can have a considerable influence on the events occurring within. Even generalized trust, by definition an attitude towards the nameless, faceless, generalized other, does not happen in a vacuum. My findings suggest that when respondents are searching within to find an answer to the generalized trust question, some may be adding just such a context in order to make the question intelligible, while others instead think about what kind of person they want to be and be seen as. Does this mean that the generalized trust question is not measuring that concept? Not necessarily, as the types of contextualization respondents imagined (the crowd gathered around an emergency, the other patrons at a library) were still inhabited by unknown strangers, about whom only small details (sex, age, the fact that they patronize a library) were known.

The presence of the other types of answers, optimistic expectations that everyone is as trustworthy as the respondent themselves, or musings on the type of world they would like to live in, cue us to the fact that not everyone is interpreting the question in the same was as the way researchers who subsequently interpret the responses. There might be a social desirability bias involved in responses to the

generalized trust question, which is possible to control for in quantitative research through the inclusion of a social desirability scale in the survey. These types of answers, however, may just reflect other personality aspects, like idealism, or optimism; both features that may indirectly reflect willingness to trust and may be affected by religion in similar ways as trust. This supports the use of the generalized trust question in survey research, only cautions that we do not interpret it too narrowly.

These qualitative findings support the quantitative findings in another way: here too as there, the effect of religion on trust appears to be through social interaction rather than direct theological teachings. While a number of respondents cited church policy, religious stories, or community norms, it was invariably in support of an effect of religion on trustworthiness rather than on willingness to trust. While trust and trustworthiness are two sides of the same coin, they are not interchangeable and no perfect correlation exists between them. Instead, respondents explained their willingness to trust as based on a sense of community: shared experiences, beliefs, and interests. Knowing that important similarities existed between them and the unknown other was a reason many respondents gave for increased trust in members of their own faith group.

Trusting one's own community members, however, is not generalized trust at all; it is the very definition of particularized trust. Why then am I including these responses in an examination of generalized trust? I believe these explanations of trusting co-religionists still represent generalized trust for several reasons. First, many of these faith groups are large, so large that it would be impossible for any

member to know all or even most of their co-religionists. There are so many LDS members or Evangelical Christians in the world that giving the respondent that one piece of information (the potential trustee's religion) is not considerably narrowing the field. My hunch on this was confirmed by one LDS respondent who, when I asked him whether he would be more trusting if he knew the person was LDS, replied that even LDS members vary widely and you cannot base much, or anything, just on the person's religious identification. Second, I have no reason to believe that any of my respondents defined their moral community so narrow as to encompass only their own faith. A number of respondents referred to a religion-endowed moral compass, claiming that they would be more trusting of anyone who had one. Their self-defined community includes all religious adherents (and even non-religious people, in some cases); a community so broad that the trust held towards members could not be understood in any way as particularized.

Finally, I previously described generalized and particularized trust as two poles of a continuum; perhaps if trusting members of one's own religion is neither strictly generalized nor particularized, it is instead in between. I began the trust portion of the interviews with the generalized trust question and I immediately learned that many respondents contextualized the question for themselves. As discussed, participants narrowed down the category of "most people" and formulated their response based on this smaller subset of the human population. When I asked participants about trusting members of their faith community I was similarly contextualizing the question. Responses referring to the presence of a shared faith community (in the large sense of the worldwide Christian community,

rather than a particular congregation) as important to building trust may not fit within a strict definition of generalized trust, but I believe them to be applicable in a broader sense.

Chapter Seven: Discussion

A: Introduction

The primary goal of this study was to examine the relationship between religion and attitudes of trust in Canada. Specifically, I sought to answer the following questions: does religion influence trust, and if so, how? I approached these questions through a mixed-method research strategy, incorporating statistical survey data analysis with in-depth interviews. In this chapter, I will integrate the findings from the quantitative and qualitative phases in order to assess the validity of the hypothesized effects and to suggest new questions for the future.

The conceptual framework presented in Chapter Three describes religion as broadly tripartite, composed of affiliation, spirituality, and social interaction, and surrounded by a social context. I made several hypotheses for each aspect, based on prior findings reported in the global literature on the correlates of trust and the connections between trust and religion. While some of the posited relationships were found and the related theories supported, there were also some unexpected and/or ambiguous findings that point the way to future research. This chapter will revisit the hypotheses and the evidence relating to each, fleshing out the meaning of the quantitative findings through reference to the interviews.

B: Religious Membership

To recall, three hypotheses were presented to explain the influence of religious affiliation on trust: that members of mainline Christian denominations would be more trusting than members of conservative denominations; that members of Protestant denominations would be more trusting than members of

Catholic denominations; and, that differences in trust between members of Western and Eastern religions would be largely explained by education and ethnicity. The analytical strategy employed to examine these suggestions was to run a two-model logistic regression on data from the Ethnic Diversity Survey (EDS) 2002. The findings were mixed, and in some cases ambiguous.

In order to determine which denominations were to be considered mainline and which were conservative, I relied on a typology used by Welch et al. (2004). The hypothesis that mainline Protestants would be more trusting than conservative Protestants was confirmed in both Model One, which controlled only for demographic variables, and in Model Two, which included participation and contextual variables. This difference in trust could be associated with the specific teachings of each denomination or with the religious culture associated with each group. Putnam (2000) has suggested that conservative religious groups tend to be more inwardly-focused, containing more bonding social capital than bridging, while mainline denominations are more outwardly-focused and possess greater stores of pro-social bridging social capital. These findings offer some support to that explanation.

The common assertion in the literature that Catholics tend to be less trusting than Protestants is also demonstrated in this data. In the first model, both Roman Catholics and other Catholics are among the lowest trusting groups, a pattern that was replicated in the second model despite controlling for the effect of low trust in Quebec. The reason for this low trust among Catholics is unclear. Delhey and Newton (2004) have suggested that countries with Protestant backgrounds might

be more trusting than those with Catholic backgrounds due to the Protestant theological emphasis on forgiveness, redemption, and grace; however, these specific claims have never been verified. Perhaps it is a similar effect to that of the conservative denominations: that Catholicism is better at creating bonding social capital than bridging. On the other hand, many denominations of Protestantism (particularly mainline or liberal groups) incorporate a social gospel tradition, which emphasizes the importance of working toward resolving social problems like poverty, discrimination, and conflict. This could be the key to the positive effect on trust of Protestantism over Catholicism, and mainline over conservative Protestantism.

Finally, previous research on members of non-Western religions in the United States has suggested that they might be less trusting than members of Western religions, but that the effect would be explained primarily through education and ethnicity (Wuthnow & Hackett, 2003). My findings show mixed evidence to this effect. Model One controls for education, a reliably consistent positive predictor of trust, and yet strongly negative effects on trust are found for Muslims, Hindus, and Sikhs, and moderately negative effects for Buddhists. Once ethnicity, immigrant generation, and experience of discrimination are controlled for in Model Two, however, the coefficients for each of these groups become less negative, one became non-significant, and one changed sign completely to denote a positive effect. This finding suggests that the low trust of members of non-Western religions comes less from religious beliefs or educational history and more from social experiences.

The qualitative findings too did not point to a particularly strong effect denominational affiliation on attitudes of trust. None of the interview participants connected trust directly to church teachings, referring instead to religious valuation of trustworthiness. This does not, however, mean that theology or institutional specifics are irrelevant. Trust is an ephemeral concept, and one that can conceivably be linked to other moral virtues; trust may be implicitly valued and learned through lessons on kindness or charity or through the example of church-sponsored social programs. The fact remains, though, that from all the interviews there was very little in terms of religious teachings cited referring explicitly to the willingness to trust. These findings, combined with the quantitative results, suggest that if there is a affiliational basis for generalized trust, it is an indirect and subtle one, either through encouraging trustworthiness or via encouraging other moral virtues.

C: Spirituality

While the meaning of "importance of religion" is vague, it suggests the extent of the role that the respondent's religious beliefs play in their lives. In some ways it may be referring to the respondent's acceptance and incorporation of religious content; however, it could also be a marker of personal religious conservatism regardless of affiliation. The logistic regression found self-rated importance of religion to be negatively correlated with the odds of trusting; that is, respondents who say their religion is important or very important are less trusting than those who rate their religion as less important, supporting the proposed hypothesis.

The detailed examination into the trust levels of Roman Catholics in and out of Quebec suggests another possibility for the effect of spirituality. Despite the fact

that logistic regression controls for all included variables when calculating the effect of each, there could be an interaction effect between denomination, importance of religion, and perhaps even Quebec residency. It could be that religious importance increases the trust of some populations and decreases it in others. This is a question for future research to examine.

D: Social Interaction

Three hypotheses were suggested in relation to social interaction: that congregational participation would increase trust, that extra-congregational participation would increase trust, and that the effect of the latter would be stronger than that of the former. While the first hypothesis was statistically confirmed, the second and third were not, although the interviews provided some elaboration on the role of extra-congregational activity.

Contact theory suggests that as members of minority groups and members of majority groups come into contact with each other in situations of institutionally approved and egalitarian collaboration they will form affective ties that will facilitate the displacement of stereotypes and decrease prejudice (Allport 1954; Pettigrew 1997). Similarly, social capital theory tends to hold that participation in associations or informal networks with others, especially others who are different from you in an important way, helps build generalized trust – a major component of social capital (Putnam, 2000). The findings of this study partially support these assertions: participation increases trust and there seems to be an important place for extra-congregational participation, but little can be said at this time about the effect of diversity.

The addition of variables indicating Quebec residency, religious engagement, ethnic identification, experience of discrimination, and immigrant status to the logistic regression greatly diminished the negative effects of many the denominational variables. This suggests that the apparent effect of those denominations was better explained by the new variables. While most of these new variables had a negative influence on trust, the social interaction variables were significant and positive. Those who participate frequently in religious associations, services, meetings, study groups, and holidays are more trusting than those who participate infrequently or not at all. Participation, then, does increase trust. Contrarily, importance of religion and frequency of personal practice (prayer, meditation, individual study) had negative and significant effects on trust. We can cautiously interpret these findings thus: while religious identification can increase or decrease trust depending on the denomination, it is participating in religious activities with others (i.e., engagement with a religious community) that increases trust, as opposed to believing the religious teachings or practicing religion alone.

Two variables were included to measure the ethnic diversity of the respondent's associational networks: whether all or most of the members in one of the associations the respondent belongs to are of the same ethnic origin as him or her; and, whether about half of them are. The results indicate that participants are more likely to be trusting when the association they are a part of is composed primarily of co-ethnics. This suggests that increased diversity in the group decreases trust.

On this point, more study is needed with more finely-tuned variables; for example, as the conditions for successful intergroup contact are more likely to occur in some contexts rather than others, it would be useful to know which types of associations respondents are describing as mostly all co-ethnics or almost half-coethnics. Perhaps a multiethnic church builds trust in a way a multiethnic school association does not. There might also be a difference in the way contact affects trust for participants who attend primarily co-ethnic associations with one multi-ethnic group, and participants who belong to a number of associations all marked by diversity. Finally, due to a simple trick of numbers, minority group members are always more likely to be in contact with majority group members than the other way around. In a context where one group is clearly the numerical majority, it would be unremarkable for a member of that group to attend associations composed primarily of co-ethnics, while members of minority ethnic groups would often find themselves in associations where they are again the minority. The social experiences of a respondent who is accustomed to being in the minority and of one who is rarely in that position could differ greatly when both are immersed in multi-ethnic associations.

While we can be sure that religious participation in general increases trust, the quantitative data does not allow us to see the relative effect of congregational versus extra-congregational interaction. The primary variable used to measure religious social engagement includes both service attendance and study groups under one broad category, and so is not an ideal indicator to purely represent congregational activity. The interviews, however, can speak to this point. While

many participants discussed the importance of regular congregation meetings, when I asked what made them feel like they had a community, many referred to the personal connections they had with their co-members. Specifically, extra-congregational activities like church dances, small-group events, optional lectures, and informal socializing were often mentioned. For several participants, they felt that their congregation was simply too large to feel like they had a community, but meeting with smaller groups of people in extra-congregational activities provided that rewarding face-to-face contact. Whether the sense of community built through these means could be characterized as most related to bonding or bridging social capital, particularized or generalized trust, is undetermined; however, the special role of extra-congregational activities is evident.

E: Contextual Factors

While religious membership, spirituality, and social interaction are the direct aspects of religion, comprising structure and content, belief, and practice, there are any number of environmental factors which may co-vary with religion and have effects of their own. Three such factors were the majority or minority status of the denomination, the experiences of discrimination lived by the members, and the effect of Quebec residency. I hypothesized that majority-group members would be more trusting than minority-group members, that experiences of discrimination would decrease trust, and that Roman Catholics in Quebec would be especially low-trusting.

If generalized trust is the ability to consider people within a larger radius part of your moral community (Uslaner, 2002b), then it could come easier to

members of majority groups than minority groups: it is easier to imagine that others are like you when to the best of your experience, they are. The data from the Ethnic Diversity Survey and General Social Survey was not sufficient to fully analyze the effect of minority and majority status on trust. While we can see that Protestant denominations tend to be the highest trusting groups in Protestant-majority Canada, smaller geographic categories would need to be examined in order to determine if that is the effect of majority status rather than theology, interaction, or other contextual effects. A number of my interviews were members of The Church of Jesus Christ of Latter-Day Saints (LDS): a minority faith in Canada, but one with a larger representation in Southern Alberta than in anywhere else in the country. Was the high trust described by the LDS respondents related to their relatively large population share in this region, or does it come from the teachings and structure of that faith? A dataset including this denomination and a variable indicating city of residence, or a comparative study between LDS members in an area where that religion is typical and members in a city of comparative size but different religious composition, would be required for a more comprehensive examination.

Another contextual effect that may play a part in the relationship between religion and trust is a history of discrimination. If a faith has been systemically discriminated against, the members of that religion could be less trusting simply because a conflicted history has taught them to be cautious. Just as the world of street teens is an untrustworthy place and a sense of caution is therefore eminently rational (Govier, 1997), if the history of a religious group is one of persecution, a lack of trust towards outsiders may have developed as a necessity. This could offer a

partial explanation for the low trust of Muslims, Hindus, and Sikhs that was demonstrated in Model One of the logistic regression but was reversed in Model Two. This second model included a variable measuring whether or not the respondent had experienced discrimination in Canada and this variable, as well as those indicating a few particular ethnic groups (Blacks, Filipinos, and Other visible minorities), demonstrated some of the strongest coefficients present in either model. Although I was not able to assess the consequences of a history of discrimination against any particular group, I was able to confirm that having personally experienced discrimination was a strong predictor of low trust.

Finally, much research has demonstrated the uniqueness of Quebec within Canadian trends; a difficult knot to untangle as a majority of Canada's Roman Catholics inhabit that province, confounding geographic location with religious denomination. Could it be that when we see that Catholics in Canada are less trusting than Protestants what we are really seeing is that Catholic-majority Quebec is less trusting than the Protestant-majority rest of Canada? Or perhaps the reverse: could it be that the low trust is related instead to something about the province of Quebec, and so the trust levels of Roman Catholics are artificially depressed compared to Protestants.

We do know that being a majority in Quebec is not enough to increase the trust levels of Roman Catholics in that province. Living in Quebec appears instead to intensify the already negative effect of that faith on attitudes of trust. While this could appear to suggest that the overall low trust shown by Canadian Roman Catholics is a Quebec effect and not a Roman Catholic effect, the truth is more

complicated. Every denomination is lower trusting in Quebec than in the rest of Canada, but the magnitude of difference is much stronger for Catholics than for any other religious adherents. Neither a wholly Catholic or wholly Quebec effect can explain this: it must be the result of an interaction between the two.

As an additional exploration into the nature of this interaction I examined the relationships between trust and two measures of religiosity: importance of religion and frequency of attendance, divided by denomination and Quebec residency. In terms of importance of religion, the general trend was for trust to increase with religiosity, with only one exception: Roman Catholics in Quebec, for whom the least pious members were the highest trusting. Comparable results were found for the other measure of religiosity, frequency of attendance. It appears that Roman Catholics in Quebec do not resemble Roman Catholics outside of Quebec, other faiths within the province, or non-religious respondents anywhere, suggesting a unique interaction between religion and location. This interaction is not entirely unexpected as the history of the Roman Catholic Church in Canada is intimately tied into the history of *la belle province*, with the rapid changes occurring at the time of The Quiet Revolution in the 1960s as prime example. In order to understand the unique place Quebec holds in Canada, and among Canada's social trends, the greater context of regional-specific political phenomena must be taken into account.

Chapter Eight: Conclusion

In recent years, sociology has taken an increasing interest in the study of religion: how it changes over time, how social environment can affect it, and how it can affect other aspects of our social world. As globalization and immigration have led to multiracial, multiethnic and multicultural societies with no apparent decline in religious belief or observance, the secularization theory has been largely discredited and researchers have revisited the need to focus on religion as a field for social scientific inquiry. In particular, there has been a need identified for research on the ways in which religion affects other aspects of social life.

This study has examined how religion could affect one very specific aspect of social life: attitudes of trust. Trust is a necessary prerequisite for cooperation, and general attitudes of trust have been associated with a number of positive outcomes for individuals and groups. As religion is essentially multi-layered, incorporating theology, practices, political and organizational structure, traditions, and social interaction, it seems likely to have the capacity to affect a social attitude like trust. Previous research has suggested religious affiliation could have this effect, but without attempting to disentangle the various aspects of belonging to a faith community, little could be said about the mechanisms for this effect. It was my intention in this study to delve deeply into the dimensions of trust in order to gain a fuller understanding of the relationship between religion and trust.

My findings suggest that just as religion is a complex phenomenon, its effects on generalized trust are also complex. Denominational differences fall along predicted lines, with Protestants more trusting than Catholics, mainline

denominations more trusting than conservative ones, and members of Western religions more trusting than members of immigrant religions. Many of these trends, however, are better explained by differences in social experiences and environmental factors than by denominational differences in theology or church structure. Indeed, when respondents were asked about the influence of their faith on their tendency to trust, the responses invariably referred to the effects of sharing community and feeling a sense of commonality with others rather than to specific teachings associated with their religion. The role of religion as a social experience is therefore demonstrated to be of utmost importance when considering its effects on other aspects of the social world.

The findings from this study have several important implications for future research. First, my investigation into the particular effect of denominational membership on trust was necessarily partial. The survey data allowed me to determine the influences of a few denominations on trust, but the lack of fine distinctions between closely related denominations and the impossibility of controlling for every aspect of religion makes it impossible to attribute denominational differences directly to any particular aspect of any religion. While I was able to ask the interview participants about the ways in which their religions emphasized trust, the lack of response I received might have more to do with flaws in the interview or the fact that most lay people are not necessarily experts in theology. A textual analysis of doctrinal documents or sermon transcripts, or a series of institutional ethnographies, would be better sources of information as to whether or not various religious groups emphasize trust.

Second, although the low trust of members of non-Western religions persisted when education was controlled for, it was mitigated by the inclusion of a variable assessing past experiences of discrimination in Canada. This reinforces other findings that social experiences are a major factor in determining trust. As trust is an important measure of social integration, these findings suggest that experiences of discrimination seriously hinder the abilities of members of non-Western religions, who are often (although not exclusively) immigrants, to integrate fully into Canadian society. Further research should examine the situations in which this discrimination occurs, and how these experiences affect the extent of the radius of trust.

Third, this research has confirmed the hypothesis that social interaction in a religious setting is an important mechanism through which trust is created; however, the findings suggest that social interaction in secular associations can have a similar effect. A closer examination into the nature of religious and secular community is in order. Although social interaction in both contexts appears to affect responses to the generalized trust question similarly, we need to ask whether religious and secular associations build trust, social capital, and community through the same means, whether the nature of the organizations makes either one better for building generalized as opposed to particularized trust, and whether either or both associations provide a hospitable environment for intergroup contact to dispel prejudice. Not all types of secular associations were found to increase generalized trust, so future research should examine what religious organizations, arts and

culture groups, and community associations have in common that is conducive to trust.

Finally, although I addressed the situation of Roman Catholicism in Quebec to the best abilities of the data and interviews I had, a more focused attention needs to be paid to this issue. While religiosity was broadly correlated to trust in the rest of Canada, and even among most denominations in Quebec, opposite patterns were found for Roman Catholics in Quebec. One potential avenue to examine this anomaly could be through studying the motivations respondents give for identifying as Roman Catholic: there could be a generational effect such that the older generation, who were identifying and practicing Catholics prior to the Quiet Revolution, continue to identify out of tradition while the younger generations do not. It could be that people who identify as Roman Catholic are similar in some other way – politically or ideologically, perhaps, and use Roman Catholicism as an identity marker for that status rather than as a purely religious marker. Allowing respondents to identify as practicing or non-practicing could help us isolate the effects of religious belief and practice. The above-mentioned textual analysis could also focus on identifying theological or religio-cultural differences between Roman Catholicism in Quebec and the rest of Canada – perhaps different historic concerns in Quebec have necessitated different religious messages in some relevant way.

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Appendices

Appendix A: Recruitment Poster

Appendix B: Consent Form

Project Information and Consent Form

Researcher: Natasha Fairweather, Sociology Department, University of Lethbridge.
(403)894-0124, natasha.fairweather@uleth.ca.

This research is being conducted as part of a Master's Degree in Sociology at the University of Lethbridge. **Questions regarding your rights as a participant in this research may be addressed to the Office of Research Services, University of Lethbridge (Phone: 403-329-2747).**

This consent form, a copy of which has been given to you, is only part of the process of informed consent. It should give you a basic idea of what the research is about and what your participation will involve. If you would like more detail about something mentioned here, or information not included here, please feel free to ask.

Focus of the research:
The focus of the research is to examine the role of religion in shaping attitudes of trust. The expected outcome of this research is a Master's thesis. It may also result in the publication of academic articles.

Participating in the research: Your participation will take the form of an interview which will last around an hour. You do not have to answer any questions you do not wish to answer. You may end the interview at any point, and if you wish, I will not use your interview in my research.

There are no anticipated risks to your participation in this project, however, should you experience any discomfort please let me know and we can end the interview. Many participants find that they enjoy the opportunity to speak about their beliefs and opinions, and it is my hope that you will as well.

Confidentiality: This research is designed to protect your privacy and anonymity as much as possible. The interview will be audio-recorded and transcribed, and quotations from the tape may be used in my writing. Only I and possibly my supervisor will listen to the recording of your interview. The recordings will be stored on a secure computer in my office at the University of Lethbridge and erased when the project is finished. Your name and the names of any people or organizations you mention will be replaced by fake names in the transcript and in any writing I do that uses information from your interview. Information that might allow readers to identify you will not be included. The transcripts will be kept in a locked cabinet in my office at the university. Despite all these precautions, however, complete anonymity cannot be guaranteed.

Your signature on this form indicates that you have understood to your satisfaction the information regarding participation in the research project and agree to participate.

****

I give my permission to be audiotaped. Yes _____ No _____

_____

Participant's Signature

Date

_____

Researcher's Signature

Date

A copy of this consent form has been given to you to keep for your records and reference. Your help with this research assignment is greatly appreciated.

****

If you would like to receive notification of the findings at the conclusion of this research, please leave your email or mailing address:

_____

_____

_____

Appendix C: Interview Guide

General

What do you do? Are you a student?

Would you mind telling me how old you are?

Are you married?

Kids?

Did you grow up here?

Religion:

Do you consider yourself a religious person?

If yes:

Which religion? Which denomination?

How long have you been a member of this religion?

Were you raised in this religion?

Are your family members also this religion?

Have you ever not belonged to this religion? Left and come back?

How important would you say that religion is in your life?

Do you have many friends who are the same religion as you? Attend the same church?

If no:

Do you identify as atheist, agnostic, humanist, non-religious, or something else?

Have you ever considered yourself religious?

If yes: What happened to change that?

Are your family members religious?

If no: Were you raised non-religious?

Are your family members also non-religious?

Church:

Do you attend church or some other place of worship?

Tell me about your church.

How many congregants?

How often do you attend?

How long have you been a member of your congregation?

How did you choose this congregation?

How would you describe your church and your congregation to someone from out of town?

Are most of the people in your congregation the same age as you or not?

Are most of the people in your congregation the same ethnicity or nationality as you or not?

What sort of activities does your church sponsor?

How involved are you in these activities?

Do any of these activities involve people from other churches or from no church?

Other Activities:

Do you participate in any religious activities outside of church?

What sort? How often?

How would you describe the people who usually participate in these activities with you?

Are they of your religion? Ethnicity? Age? Family status?

Do you volunteer or participate in any community activities?

What sort? How often?

How would you describe the people who usually participate in these activities with you?

Are they of your religion? Ethnicity? Age? Family status?

Are you a member of any organization or association?

Which one(s)?

What does membership entail?

Do you have a leadership role? Have you ever?

How would you describe the people who usually belong to these associations with you?

Are they of your religion? Ethnicity? Age? Family status?

Trust:

Do you consider yourself an optimist?

What makes you say that?

Would you say that most people can be trusted or that you can't be too careful?

Why do you say that?

If you lost your wallet, how likely do you think it is that it would be returned by a neighbour?

By a clerk at a store you shop at?

By someone who goes to your church?

By a police officer?

By a stranger?

What cues do you use to tell you if someone is trustworthy?

What about what they look like or are wearing?

What about where you meet them?

What about how long you've known them?

Can you tell me about a time you trusted someone and it turned out well?

Can you tell me about a time you trusted someone and it turned out poorly?

Would you say that trust is a value that is emphasized by your religion or your church?

If yes: How is it emphasized?

If no: Do you think it should be emphasized?

Do you think you would be more or less trusting if you knew the person in question was of your religion?

What does the phrase "Trust in God" mean to you?

Can you tell me about a time you had to trust in God?

Appendix D: SPSS Output for Logistic Regressions

Appendix D-1: Model One

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	31987	76.7
	Missing Cases	9708	23.3
	Total	41695	100.0
	Unselected Cases	0	.0
	Total	41695	100.0

a. If weight is in effect, see classification table for the total number of cases.

Classification Table[a,b]

Observed			Predicted		
			Generally speaking, most people can be trusted		
			Else	People can be trusted	Percentage Correct
Step 0	Generally speaking, most people can be trusted	Else	0	8716337	.0
		People can be trusted	0	8987927	100.0
		Overall Percentage			50.8

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	.031	.000	4165.949	1	.000	1.031

Variables not in the Equation[a]

			Score	df	Sig.
Step 0	Variables	dmsexfemale	32951.156	1	.000
		recage	1231.454	1	.000
		rechhinc	439841.113	1	.000
		dmcommon	19362.201	1	.000
		dmwidowed	3494.840	1	.000
		dmseparated	3998.642	1	.000
		dmdivorced	23557.875	1	.000
		dmsingle	8326.828	1	.000
		dmroman	232809.512	1	.000
		dmothercath	149790.674	1	.000
		dmanglican	50962.796	1	.000
		dmbaptist	1785.844	1	.000
		dmjw	1036.697	1	.000
		dmlutheran	4958.279	1	.000
		dmmennonite	16030.948	1	.000
		dmpent	7181.694	1	.000
		dmpres	32152.463	1	.000
		dmunited	55621.364	1	.000
		dmotherprot	19937.503	1	.000
		dmgreek	96.487	1	.000
		dmotherortho	6.043	1	.014
		dmotherchrist	23131.188	1	.000
		dmmuslim	46.442	1	.000
		dmjewish	4792.293	1	.000
		dmbuddhist	113.302	1	.000
		dmhindu	33.004	1	.000
		dmsikh	2501.607	1	.000
		dmother	5736.906	1	.000
		dmgrad	175730.621	1	.000
		dmbach	250493.046	1	.000
		dmtrade	6.879	1	.009
		dmsomuni	67307.492	1	.000
		dmsomtrade	321.573	1	.000
		dmhs	65206.824	1	.000

a. Residual Chi-Squares are not computed because of redundancies.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	2.307E7	.080	.106

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Classification Table[a]

			Predicted		
			Generally speaking, most people can be trusted		
	Observed		Else	People can be trusted	Percentage Correct
Step 1	Generally speaking, most people can be trusted	Else	5294463	3421875	60.7
		People can be trusted	3413977	5573949	62.0
		Overall Percentage			61.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	dmsexfemale	-.144	.001	20269.806	1	.000	.865
	recage	.003	.000	6420.499	1	.000	1.003
	rechhinc	.000	.000	138650.456	1	.000	1.000
	dmcommon	-.194	.002	10990.324	1	.000	.824
	dmwidowed	.114	.003	1762.340	1	.000	1.121
	dmseparated	-.130	.003	1938.010	1	.000	.878
	dmdivorced	-.250	.002	12241.666	1	.000	.779
	dmsingle	-.045	.002	891.548	1	.000	.956
	dmroman	-.506	.001	118629.219	1	.000	.603
	dmothercath	-.937	.003	121860.662	1	.000	.392
	dmanglican	.174	.002	5616.058	1	.000	1.190
	dmbaptist	-.035	.004	97.866	1	.000	.966
	dmjw	-.246	.007	1116.415	1	.000	.782
	dmlutheran	.036	.004	95.325	1	.000	1.037
	dmmennonite	.728	.007	11008.696	1	.000	2.070
	dmpent	-.424	.005	8649.700	1	.000	.655
	dmpres	.381	.004	11015.012	1	.000	1.464
	dmunited	.174	.002	6263.285	1	.000	1.190
	dmotherprot	.084	.002	1170.313	1	.000	1.088
	dmgreek	-.271	.006	2199.059	1	.000	.762
	dmotherortho	-.358	.006	4048.835	1	.000	.699
	dmotherchrist	.113	.002	2063.986	1	.000	1.120
	dmmuslim	-.294	.004	5052.946	1	.000	.745
	dmjewish	-.196	.005	1362.164	1	.000	.822
	dmbuddhist	-.143	.006	654.486	1	.000	.866
	dmhindu	-.380	.005	5247.189	1	.000	.684
	dmsikh	-.580	.006	10600.658	1	.000	.560
	dmother	.627	.011	3500.149	1	.000	1.872
	dmgrad	1.166	.003	192626.010	1	.000	3.208
	dmbach	.886	.002	272476.203	1	.000	2.426
	dmtrade	.382	.002	61758.519	1	.000	1.465
	dmsomuni	.854	.002	136803.075	1	.000	2.348
	dmsomtrade	.394	.002	32766.371	1	.000	1.483
	dmhs	.168	.001	13054.724	1	.000	1.183
	Constant	-.555	.003	33505.483	1	.000	.574

Appendix D-2: Model Two

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	30278	72.6
	Missing Cases	11417	27.4
	Total	41695	100.0
	Unselected Cases	0	.0
	Total	41695	100.0

a. If weight is in effect, see classification table for the total number of cases.

Classification Table[a,b]

			Predicted		
			Generally speaking, most people can be trusted		
	Observed		Else	People can be trusted	Percentage Correct
Step 0	Generally speaking, most people can be trusted	Else	0	8295100	.0
		People can be trusted	0	8492690	100.0
		Overall Percentage			50.6

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	.024	.000	2325.496	1	.000	1.024

Variables not in the Equation[a]

			Score	df	Sig.
Step 0	Variables	dmsexfemale	33782.094	1	.000
		recage	1574.182	1	.000
		rechhinc	416140.179	1	.000
		dmcommon	23015.928	1	.000
		dmwidowed	2795.293	1	.000
		dmseparated	3153.455	1	.000
		dmdivorced	15541.559	1	.000
		dmsingle	9099.020	1	.000
		dmfirstgen	13152.650	1	.000
		dmsecgen	25384.455	1	.000
		dmroman	220470.058	1	.000
		dmothercath	140556.783	1	.000
		dmanglican	45405.443	1	.000
		dmbaptist	3377.228	1	.000
		dmjw	1120.024	1	.000
		dmlutheran	5379.002	1	.000
		dmmennonite	14915.895	1	.000
		dmpent	5825.295	1	.000
		dmpres	28193.691	1	.000
		dmunited	54783.416	1	.000
		dmotherprot	16394.498	1	.000
		dmgreek	41.442	1	.000
		dmotherortho	91.242	1	.000
		dmotherchrist	24338.314	1	.000
		dmmuslim	.561	1	.454
		dmjewish	3710.436	1	.000
		dmbuddhist	116.877	1	.000
		dmhindu	86.789	1	.000
		dmsikh	2326.649	1	.000
		dmother	5652.155	1	.000
		dmgrad	161459.894	1	.000
		dmbach	223831.697	1	.000
		dmtrade	16.181	1	.000
		dmsomuni	68568.929	1	.000
		dmsomtrade	235.698	1	.000
		dmhs	53474.455	1	.000
		dmfrench	753388.731	1	.000
		dmotherlang	753388.731	1	.000
		religimport	27403.937	1	.000
		recreligpart1	7365.294	1	.000
		recreligpart2	11511.634	1	.000
		parreli	36773.347	1	.000
		dmalm	989.638	1	.000
		dmhlf	1000.901	1	.000
		dmchinese	17711.266	1	.000
		dmsouth	17.088	1	.000
		dmblack	35749.258	1	.000
		dmfilip	8876.219	1	.000
		dmlatin	947.627	1	.000
		dmsoutheast	7720.264	1	.000
		dmarab	68.215	1	.000
		dmjapanese	5450.691	1	.000
		dmothervismin	1354.590	1	.000
		dmmultiple	1111.245	1	.000
		dmdiscrim	12574.948	1	.000

a. Residual Chi-Squares are not computed because of redundancies.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	2.141E7	.105	.140

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Classification Table[a]

Observed			Predicted		
			Generally speaking, most people can be trusted		
			Else	People can be trusted	Percentage Correct
Step 1	Generally speaking, most people can be trusted	Else	4910526	3384574	59.2
		People can be trusted	2809115	5683575	66.9
		Overall Percentage			63.1

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	dmsexfemale	-.160	.001	22262.855	1	.000	.852
	recage	.004	.000	6707.222	1	.000	1.004
	rechhinc	.000	.000	93787.254	1	.000	1.000
	dmcommon	-.003	.002	1.875	1	.171	.997
	dmwidowed	.107	.003	1380.783	1	.000	1.113
	dmseparated	-.068	.003	494.748	1	.000	.934
	dmdivorced	-.121	.002	2577.905	1	.000	.886
	dmsingle	.018	.002	133.921	1	.000	1.018
	dmfirstgen	.083	.002	2301.019	1	.000	1.087
	dmsecgen	-.041	.001	758.423	1	.000	.960
	dmroman	-.211	.002	13256.474	1	.000	.810
	dmothercath	-.425	.003	19534.434	1	.000	.654
	dmanglican	.114	.003	2084.778	1	.000	1.121
	dmbaptist	-.013	.004	11.561	1	.001	.987
	dmjw	-.147	.008	345.053	1	.000	.864
	dmlutheran	-.042	.004	114.280	1	.000	.959
	dmmennonite	.592	.007	6820.590	1	.000	1.807
	dmpent	-.293	.005	3612.337	1	.000	.746
	dmpres	.327	.004	7189.161	1	.000	1.386
	dmunited	.098	.002	1698.798	1	.000	1.103
	dmotherprot	.046	.003	295.537	1	.000	1.047
	dmgreek	-.320	.006	2691.757	1	.000	.726
	dmotherortho	-.290	.006	2287.205	1	.000	.748
	dmotherchrist	.242	.003	7379.978	1	.000	1.274
	dmmuslim	.004	.005	.615	1	.433	1.004
	dmjewish	-.239	.006	1846.422	1	.000	.787
	dmbuddhist	.110	.007	265.815	1	.000	1.116
	dmhindu	-.174	.007	589.218	1	.000	.840
	dmsikh	-.359	.008	2150.499	1	.000	.698
	dmother	.792	.011	5012.267	1	.000	2.208
	dmgrad	1.198	.003	183386.482	1	.000	3.314
	dmbach	.901	.002	253775.439	1	.000	2.462
	dmtrade	.424	.002	69486.951	1	.000	1.528
	dmsomuni	.843	.002	121990.470	1	.000	2.324
	dmsomtrade	.437	.002	36791.859	1	.000	1.548
	dmhs	.164	.002	11361.430	1	.000	1.178
	dmfrench	-.879	.002	311998.878	1	.000	.415
	religimport	-.200	.001	18259.257	1	.000	.819
	recreligpart1	.196	.001	17449.939	1	.000	1.217
	recreligpart2	-.002	.001	1.431	1	.232	.998
	parreli	.143	.003	3086.685	1	.000	1.153
	dmalm	.277	.004	5472.152	1	.000	1.320
	dmhlf	-.077	.003	511.020	1	.000	.926
	dmchinese	-.013	.003	14.296	1	.000	.987
	dmsouth	-.293	.005	3068.247	1	.000	.746
	dmblack	-.703	.004	27235.872	1	.000	.495
	dmfilip	-.742	.005	20305.584	1	.000	.476
	dmlatin	-.095	.006	235.894	1	.000	.909
	dmsoutheast	-.698	.008	7646.340	1	.000	.497
	dmarab	-.124	.007	294.081	1	.000	.884
	dmjapanese	.350	.011	989.299	1	.000	1.419
	dmothervismin	-.473	.005	7410.984	1	.000	.623
	dmmultiple	.181	.011	264.303	1	.000	1.198
	dmdiscrim	-.314	.002	40387.927	1	.000	.730
	Constant	-.451	.003	19739.348	1	.000	.637

Appendix D-3: Model Three

Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	30269	72.6
	Missing Cases	11426	27.4
	Total	41695	100.0
	Unselected Cases	0	.0
	Total	41695	100.0

a. If weight is in effect, see classification table for the total number of cases.

Classification Table[a,b]

Observed			Predicted		
			Generally speaking, most people can be trusted		
			Else	People can be trusted	Percentage Correct
Step 0	Generally speaking, most people can be trusted	Else	0	8293143	.0
		People can be trusted	0	8489657	100.0
		Overall Percentage			50.6

a. Constant is included in the model.

b. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	.023	.000	2300.909	1	.000	1.024

Variables not in the Equation[a]

			Score	df	Sig.
Step 0	Variables	dmsexfemale	33789.623	1	.000
		recage	1586.560	1	.000
		rechhinc	414861.925	1	.000
		dmcommon	23068.788	1	.000
		dmwidowed	2790.091	1	.000
		dmseparated	3148.522	1	.000
		dmdivorced	15621.105	1	.000
		dmsingle	9038.690	1	.000
		dmfirstgen	13412.930	1	.000
		dmsecgen	25362.937	1	.000
		dmroman	221298.421	1	.000
		dmothercath	140516.181	1	.000
		dmanglican	45471.040	1	.000
		dmbaptist	3445.817	1	.000
		dmjw	1118.920	1	.000
		dmlutheran	5384.233	1	.000
		dmmennonite	14920.669	1	.000
		dmpent	5821.009	1	.000
		dmpres	28206.338	1	.000
		dmunited	54818.572	1	.000
		dmotherprot	16503.472	1	.000
		dmgreek	41.717	1	.000
		dmotherortho	91.665	1	.000
		dmotherchrist	24156.577	1	.000
		dmmuslim	.609	1	.435
		dmjewish	3620.058	1	.000
		dmbuddhist	117.349	1	.000
		dmhindu	86.341	1	.000
		dmsikh	2324.497	1	.000
		dmother	5654.043	1	.000
		dmgrad	161508.252	1	.000
		dmbach	224463.547	1	.000
		dmtrade	24.223	1	.000
		dmsomuni	68305.931	1	.000
		dmsomtrade	224.427	1	.000
		dmhs	53334.704	1	.000
		dmfrench	753510.805	1	.000
		dmotherlang	753510.805	1	.000
		religimport	27559.128	1	.000
		recreligpart1	7247.932	1	.000
		recreligpart2	11660.819	1	.000
		parreli	36942.822	1	.000
		parart	17947.508	1	.000
		parcomm	24694.473	1	.000
		parethi	57.291	1	.000
		parjobr	16259.007	1	.000
		parspor	136423.897	1	.000
		dmalm	998.981	1	.000
		dmhlf	1010.586	1	.000
		dmchinese	17722.979	1	.000
		dmsouth	16.742	1	.000
		dmblack	35690.705	1	.000
		dmfilip	8871.330	1	.000
		dmlatin	946.323	1	.000
		dmsoutheast	7717.041	1	.000
		dmarab	67.890	1	.000
		dmjapanese	5452.495	1	.000
		dmothervismin	1352.707	1	.000
		dmmultiple	1112.021	1	.000
		dmdiscrim	12302.774	1	.000

a. Residual Chi-Squares are not computed because of redundancies.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	2.133E7	.109	.145

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than .001.

Classification Table[a]

Observed			Predicted		
			Generally speaking, most people can be trusted		
			Else	People can be trusted	Percentage Correct
Step 1	Generally speaking, most people can be trusted	Else	4998544	3294600	60.3
		People can be trusted	2853517	5636139	66.4
		Overall Percentage			63.4

a. The cut value is .500

Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	dmsexfemale	-.150	.001	19143.881	1	.000	.861
	recage	.004	.000	9756.637	1	.000	1.005
	rechhinc	.000	.000	77926.648	1	.000	1.000
	dmcommon	.006	.002	7.704	1	.006	1.006
	dmwidowed	.094	.003	1064.347	1	.000	1.098
	dmseparated	-.074	.003	576.965	1	.000	.929
	dmdivorced	-.133	.002	3059.906	1	.000	.876
	dmsingle	.003	.002	2.769	1	.096	1.003
	dmfirstgen	.111	.002	4069.749	1	.000	1.117
	dmsecgen	-.031	.001	430.663	1	.000	.970
	dmroman	-.214	.002	13562.437	1	.000	.807
	dmothercath	-.415	.003	18569.441	1	.000	.660
	dmanglican	.110	.003	1925.708	1	.000	1.117
	dmbaptist	-.018	.004	22.221	1	.000	.982
	dmjw	-.098	.008	153.305	1	.000	.907
	dmlutheran	-.054	.004	189.876	1	.000	.948
	dmmennonite	.607	.007	7121.766	1	.000	1.835
	dmpent	-.265	.005	2944.221	1	.000	.767
	dmpres	.305	.004	6244.205	1	.000	1.357
	dmunited	.074	.002	955.570	1	.000	1.076
	dmotherprot	.045	.003	278.518	1	.000	1.046
	dmgreek	-.306	.006	2466.056	1	.000	.736
	dmotherortho	-.263	.006	1877.984	1	.000	.769
	dmotherchrist	.246	.003	7615.319	1	.000	1.279
	dmmuslim	-.002	.005	.099	1	.754	.998
	dmjewish	-.230	.006	1707.017	1	.000	.794
	dmbuddhist	.115	.007	287.953	1	.000	1.121
	dmhindu	-.154	.007	460.507	1	.000	.857
	dmsikh	-.361	.008	2168.206	1	.000	.697
	dmother	.793	.011	4985.041	1	.000	2.210
	dmgrad	1.180	.003	175997.642	1	.000	3.253
	dmbach	.884	.002	242314.130	1	.000	2.421
	dmtrade	.417	.002	66854.283	1	.000	1.518
	dmsomuni	.829	.002	117294.148	1	.000	2.291
	dmsomtrade	.441	.002	37270.294	1	.000	1.554
	dmhs	.162	.002	11113.574	1	.000	1.176
	dmfrench	-.863	.002	298927.384	1	.000	.422
	religimport	-.179	.001	14424.126	1	.000	.836
	recreligpart1	.173	.001	13409.145	1	.000	1.188
	recreligpart2	-.009	.001	41.380	1	.000	.991
	parreli	.149	.003	3344.146	1	.000	1.161
	parart	.400	.003	13494.586	1	.000	1.491
	parcomm	.294	.002	15421.959	1	.000	1.341
	parethi	-.210	.006	1417.134	1	.000	.810
	parjobr	.200	.004	2083.378	1	.000	1.221
	parspor	.265	.001	37363.553	1	.000	1.303
	dmalm	.295	.004	6128.489	1	.000	1.344
	dmhlf	-.170	.003	2481.115	1	.000	.843
	dmchinese	.011	.003	10.577	1	.001	1.011
	dmsouth	-.261	.005	2429.933	1	.000	.770
	dmblack	-.691	.004	26234.442	1	.000	.501
	dmfilip	-.676	.005	16811.260	1	.000	.508
	dmlatin	-.079	.006	164.396	1	.000	.924
	dmsoutheast	-.666	.008	6967.532	1	.000	.514
	dmarab	-.126	.007	302.849	1	.000	.882
	dmjapanese	.336	.011	914.954	1	.000	1.400
	dmothervismin	-.447	.005	6611.553	1	.000	.640
	dmmultiple	.205	.011	338.967	1	.000	1.227
	dmdiscrim	-.323	.002	42519.304	1	.000	.724
	Constant	-.532	.003	26796.198	1	.000	.588