

# Trusting Strangers – The Concept of Generalized Trust in Perspective

*Generalisiertes Vertrauen ist eine wichtige gesellschaftliche Ressource und ist als integraler Aspekt und Messinstrument des sozialen Kapitals anerkannt. Dieser Artikel gibt einen Überblick über das Konzept des generalisierten Vertrauens. Hierzu wird zunächst generalisiertes Vertrauen mit anderen Formen von Vertrauen in der interdisziplinären Literatur verglichen, wie strategisches oder rationales Vertrauen, identitätsbezogenes Vertrauen sowie moralisches Vertrauen. Diese Vertrauensmodelle unterscheiden sich in der Auffassung darüber, was Vertrauen ist, wie es entwickelt wird, und hinsichtlich der Zahl von BürgerInnen, die in das Vertrauen miteinbezogen werden. Zum zweiten werden die Erkenntnisse der Vertrauensmodelle benutzt, um den Ursprung und die Ursachen des generalisierten Vertrauens zu identifizieren. Dabei wird zwischen zwei Ansätzen unterschieden: der zivilgesellschaftliche und der institutionelle Mechanismus. Die empirische Forschung konnte die Annahmen über die Relevanz von Vereinen für die Entwicklung von generalisiertem Vertrauen nicht in der ursprünglichen Form bestätigen. Stattdessen spielen institutionelle Aspekte wie Gerechtigkeit und Unparteilichkeit eine größere Rolle für generalisiertes Vertrauen, wobei allerdings weitere Forschung das Kausalitätsproblem entflechten muss.*

## 1. Introduction

“Do not trust a stranger.” Warnings of this and of similar nature increasingly belong to the vocabulary of our every day lives. We read them in travel books, brochures for children, or on websites that educate about viruses. The Child Safety rules of the Canadian organization Child Find even advises children not to walk alone on streets, and to look out for buddies: “There is safety in numbers.” From a young age on, children get this message that it is a dangerous world outside. Recent events reported in the media reinforce this message: we ought to distrust the stock market, distrust companies, distrust corrupt political leaders, distrust strangers who abduct and molest children. The *risk society* that some have predicted, might have turned into a society of distrust, more and more shaken by fears and anxiety and the desire of protection. As trust and confidence become a rare commodity, it is certainly no wonder that so many re-

searchers care about the issue. Trust is a public good and it is important for individuals, for communities, for regions and for nations. Generally, high levels of trust help reduce transaction costs. Trust reduces uncertainty about the future and the need to continually make provisions for the possibility of opportunistic behavior among actors. Trust increases peoples’s desire to take risks for productive social exchange (Tyler 2001).

In this article we examine a very special form of trust, namely generalized trust. It indicates the potential readiness of citizens to cooperate with each other and to abstract preparedness to engage in civic endeavors with each other. Attitudes of generalized trust extend beyond the boundaries of face-to-face interaction and incorporate people who are not personally known. These attitudes of trust are generalized when they go beyond specific personal settings in which the partner to be cooperated with is already known. They even go beyond the boundaries of kinship and friendship, and the bound-

aries of acquaintance. In this sense, the scope of generalized trust should be distinguished from the scope of trust toward people one personally knows.<sup>1</sup>

This more immediate form of trust may be called private or personalized trust, which results from cooperation experiences and repeated interaction with the immediate circle of cooperators, whether that be a family, community, or fellow members of a voluntary association. This form of trust might be related to generalized trust, which we will explore below. The scope of generalized trust also needs to be distinguished from identity-based forms of trust, which only include people one personally knows and those individuals who fit into a certain social identity category that one holds. This form of trust building might also explain how generalized trust comes about, which we will also explore below.

In the remainder of this article we will examine the concept of generalized trust more closely. First, the importance of generalized trust will be considered based on the results of the recent empirical literature. We then compare generalized trust to other notions of trust in the interdisciplinary literature in order to tease out the specific characteristics of generalized trust. Further on we will examine the sources and origins of generalized trust, as well as the various approaches to it and their empirical findings related to the social capital literature. It will become clear that the cause and effect of generalized trust are often not clearly filtered out.

## 2. The Importance of Generalized Trust

Generalized trust has been the focus of the social capital school and much related work on civic attitudes and behaviors (Fukuyama 1995; Putnam 1993, 2000). It is seen as an important ingredient for the social and political realm. More specifically, in the political sphere, generalized trust allows citizen to join their forces in social and political groups, and it enables them to come together in citizens' initiatives more easily. In the social sphere, generalized trust facilitates life in diverse societies, fosters acts

of tolerance, and promotes acceptance of otherness. Life in diverse societies is easier, happier, and more confident in the presence of generalized trust (Uslaner 2002).

There are multiple mechanisms that might help to facilitate cooperation and collective action beyond trust. In the economic sphere we deal most obviously with market mechanisms and contracts as well as an array of monitoring institutions that substitute for the lack of generalized trust (Lichbach 1996). The judicial system enforces contracts and prosecutes cheaters; and a number of private institutions, such as banks, credit bureaus, and several other kinds of agencies, contribute to limiting opportunistic behavior (Zak/Knack 2001). There are also a number of informal monitoring mechanisms such as a variety of sanctions, e.g. guilt for the violation of moral norms, and damage to one's reputation. However, not all of these mechanisms are suitable or affordable as devices to ensure cooperation in the social sphere.

Even in the social sphere, life is possible in the absence of generalized trust. In many societies cooperation takes place on the basis of hierarchical structures and obligations, for example in patron-client relationships, kinship networks, familialism, particularized trust for members of one's in-group, knowledge-based trust for individuals one knows, and individual or group-based reputation (see the most classic example in Banfield 1958). Altruism might be another device that facilitates cooperation. Finally, there is an institutional solution to the issue of cooperation. Axelrod (1984) has argued that a tit-for-tat strategy, or a form of reciprocity combined with the perception that a relationship is long-term in character induces cooperation. Reciprocity instead of trust, Hooghe (2002) argues, might be behind the peaceful cooperation of previously opposed cultural groups. In the context of the problem of the commons, Elinor Ostrom and her associates have argued for many years that regulations, which are perceived as fair and un-corrupt, contribute to the development of cooperation (Ostrom 1990, 2001).

However, even with these alternative mechanisms, there are several reasons why generalized trust remains an important ingredient of

social capital, and in fact gains in importance in modern societies. Increasing spatial and social mobility, growing role segmentation and growing communication make social interactions more fluctuating, more situation-specific and much more diversified. Modern societies are particularly transaction- and bargaining-rich (Crenshaw 1997, 93); and many of our transactions increasingly involve people whom we do not know (see also Offe 1999). An increasing division of labor implies diversification and a greater variety of social interactions and roles. This in turn means a growing number of choices and multiplied opportunities for the individual. In fact, the rise in geographic mobility, immigration and ethnic and religious mixing, the rising multiplicity in viewpoints and lifestyles as well as easy access to other cultures require and enable the development of a resource that helps to bridge people's differences. To take advantage of the growing multiplicity of choices it is necessary and possible that people develop an abstract form of trust which is broad and extensive so that it can be applied to many different social situations but needs no personal relation to 'the other' (Eckstein 1988). Consequently, highly-intensive, thick, or what some have labeled particularized trust based on closed in-groups should diminish, while thin or extensive trust with a wider radius increases. From that perspective, generalized trust can be characterized as less-intensive but more extensive trust. Since the functioning of democracy needs social integration beyond kinship and family ties, on a national level it is plausible that thin and extensive trust with a broad radius is much more conducive to democracy than the reverse combination (thick, intensive trust with a narrow radius). Generalized trust is exactly the form of trust which is needed to make the social interactions in complex diversified societies work. It emerges from the multiplicity of impersonal and contractual interactions based on individual autonomy, independence, emancipation, and self-confidence (Inglehart 1997; Stolle/Welzel 2000).

Generalized trust has been shown to be associated with economic development and growth. Fukuyama (1995) makes the argument that lack of generalized trust prevents the building of large

scale professionally-managed modern economic organizations. Knack and Keefer (1997) demonstrate how particularly generalized trust compared to other indicators of social capital is an important predictor of economic growth. Zak and Knack (2001) show that even controlling for various institutional aspects that facilitate investment and growth, such as the protection of property rights, contract enforceability, and the lack of corruption, generalized trust is still an important additional predictor of economic growth. Generalized trust is also associated with democratic stability and democracy (Inglehart 1997; see also Hartmann in this volume).

At the individual level, generalized trust plays an important role for engagement in cooperation. Trusters do not only engage in mutually beneficial relations more frequently (Hardin 2001; Yamagishi 2001), they are also generally more socially active, engaged, tolerant, and more inclined to support liberal rights, such as minority rights and free speech. Such individuals are also more likely to serve jury duty in the United States (Uslaner 2002), an important behavioral indicator of cooperation. Experimental evidence shows fairly conclusively that generalized trust matters for cooperation, especially in one-shot situations and in multiple n-person games. In repeated games or in-games with specific partners, generalized trust is not a discriminating factor in determining outcomes, although even in this case, trusters are more likely to give people a second chance (Rotter 1980; Wrightsman 1966; Yamagishi 2001). Clearly, generalized trust is an advantage to people and societies that possess it, as trusters are more likely to initiate cooperative relations that might be beneficial for themselves as well as for their social environment, which benefits from cooperation.

The question about cause and effect remains. To what extent does generalized trust facilitate democratic institutions and economic growth? Or does the possibility exist that generalized trust is a product of certain aspects of democratic institutions or growth? To better understand generalized trust and its sources we will examine now how it can be distinguished from other forms of trust in the interdisciplinary literature.

### 3. Conceptions of Trust

One of the reasons that research on trust has not yet been able to clearly identify cause and effect is that there are enormous disagreements among scholars as to the meaning and definition of trust. There is no unified and widely accepted theory of trust that can guide the above-mentioned empirical findings (however, see Hardin 1993 and forthcoming; Rotter 1980; Seligman 1997; Uslaner 2002; Yamagishi/Yamagishi 1994). In fact, the scholarly understanding of trust differs dramatically; the different views, meanings, and definitions of trust that have been put forth are numerous.<sup>2</sup> It is important to note that not all accounts of trust work with or utilize the concept of *generalized* trust, but instead explain trust that we develop for a specific person, such as knowledge-based trust, or for representatives of a specific group of people, such as identity-based or particularized trust. Overall, generalized trust can be distinguished from three other main types of (interpersonal) trust that are also reflected in the interdisciplinary literature: strategic or rational, identity- or group-based, and moral accounts of trust. These trust models differ in relation to what trust is, as to how it can be generated, and in the extent to which it expands to include various circles of people. We examine the types of trust below aiming to understand how exactly generalized trust is similar or different.

#### 3.1 *Strategic or Rational Accounts of Trust*

From a rational perspective, trust is a calculation of future cooperation (Williamson 1993). It is warranted when the expected gain from placing oneself at risk to another is positive, but not otherwise. The decision to accept such a risk is taken to imply trust (Coleman 1990). Situations that involve calculative trust, claims Coleman, constitute a subclass of those involving risk. John Dunn (1988, 73) has called this “coping with uncertainty over time”. People’s decisions to trust others or to cooperate with others are based on the probability that those others will reciprocate. They are situations in

which the risk one takes depends on the performance of another actor (Coleman 1990, 91). The authors using this approach agree that when we trust someone, we assume that the probability of that person’s actions being beneficial or at least not detrimental to us will be high enough to risk engaging in some sort of cooperation with the person (Gambetta 1988). In this account, trust is an individual resource, and it is utilized when the calculations of loss and benefits allow us to proceed with the interaction or cooperation. The process of calculation could involve checking the references of someone involved in a business transaction<sup>3</sup> or relying on past records of performance of the person in question. Institutional rules, contracts, and sanctions obviously would support the ability to trust. However, as Gambetta points out, trust is inherently embedded in uncertainty. “For trust to be relevant,” he claims, “there must be the possibility of exit, betrayal, defection” by those who trust (Gambetta 1988, 218ff.).

In these fundamentally rational accounts of trust, one might expect that given the same incentive structures, each person should develop the same level of trust. We know that this is not the case. In addition, there is not always enough information available to make a good calculation of risks. In this research tradition then, the current task is to tease out the mechanisms that can substitute for the missing information.<sup>4</sup> Moreover, rational or strategic accounts of trust fail to explain why some people would usually take the initiative to cooperate even with little or no information about the other. In fact, these accounts cannot easily explain why certain people take a more trusting approach in cooperating with others, while others do not. I turn to a version of the rational or instrumental account of trust that seems more useful for the concept of generalized trust.

Russell Hardin has probably developed the most prominent rational theory of trust and trustworthiness in his “encapsulated interest account of trust” (Hardin 1993, 2002). According to his theory, one trusts when one has adequate reasons to believe that it will be in the other person’s interest to be trustworthy (Hardin 2002). The reasons for such a belief arise when one recog-

nizes the commitments of the trusted to act in one's interest. As a result, trust varies because such commitments vary in degree. This theory of "encapsulated interest" works in relationships that are iterated; however, not all real-life situations have the character of a repeated game. Even though Hardin's account is a theory of trust and trustworthiness and not a theory of generalized trust, there are elements in his epistemology of trust that are useful for the concept of generalized trust, especially his account of how trust is "learned."

To explain different capacities to trust, Hardin develops the street-level epistemology of trust, in which trust is based on personal experiences of the past, the ability to generalize from specific persons and encounters to new settings. Since in the encapsulated interest account, one must know something about the incentives the other has to fulfill the trust, the device is to use a generalization from similar others in the face of new persons (Hardin 2002). This will allow the truster to recognize the incentives of the person to be trusted to act in a trustworthy fashion. This epistemology of trust is very closely related to the theory of trust expectancy developed by Julian Rotter, who created the generalized trust-expectancy scale. He also argued that the expectancies a person has are learned from experiences with parents, peers, and teachers or verbal statements from significant sources, and then generalized to novel situations (Rotter 1954, 1967, 1980).

In the encapsulated interest account of trust, there are then two scenarios of encounters with others for which the level of trust is defined. First, if the person is known, the trust is determined by previous experiences with that person. This might be called private or knowledge-based trust. Second, if the person is not known, one utilizes generalization from the experience with others (Hardin 2002). New experiences of another's trustworthiness, whether good or bad, lead to an updating of the overall trust level, a concept that is fairly close to generalized trust described below. This overall trust level, or expectation of others' trustworthiness, is a fairly encompassing factor that determines all further expectations of others, including specific others.

This is a very interesting account of how we estimate the trustworthiness of others in our interactions, yet it is not entirely clear *how* specific experiences of interaction can actually be generalized. What are the mechanisms of generalization, how do we select criteria that we transfer to other people?<sup>5</sup> The following concept of trust attempts to solve that problem.

### *3.2 Identity- or Group-based Accounts of Trust*

In contrast to the strategic views of trust, there is another conception of trust that is based mainly on identification and categorization. Most of these draw on the social categorization theory developed by Tajfel and Turner (1974, 1979). The main claim is that our conceptions of ourselves, and of others are to some degree category-based. Thinking in broad categories allows us to reduce the complexity of idiosyncratic observations.

The development of trust in others, too, can be conceptualized within this categorization approach. In the extreme version of this argument, people who completely identify with members of their group, take on the needs and desires of others as personal goals (as one form of trust in Lewicki/Bunker 1996). More generally, people trust those to whom they feel close, whom they believe are similar to them, and with whom they are familiar (see Staub 1978). This would most likely include family members, friends, and other close relations. However, some scholars have developed this thesis further and have tried to explain how such trust might actually develop beyond those we know personally.

The causal mechanism at play here is that people trust those with whom they share and recognize a group identity much more than those with whom they do not (Brewer 1981; Kramer 1991; Kramer et al. 1996; Messick 1991; Messick/Kramer 2001). For the shared identity, certain in-group criteria matter, such as behavioral similarity, geographical proximity, frequency of interaction, or common fate. These criteria work relative to the salience of the par-

ticular in-group membership. They can serve as a rule for defining the boundaries of low-risk interpersonal trust that bypasses the need for personal knowledge and the costs of negotiating reciprocity with individual others. As a consequence of shifting from the personal to the social group level of identity, the individual can adopt a sort of “depersonalized trust” based on category membership alone (Brewer 1981). The cognitive process is that social categorization enhances the perceived similarity among individuals who share membership in a social category, which in turn enhances the consensus and understanding that others perceive the situation similarly. There is an understanding about shared norms (codes of conduct) – especially in groups with high entry costs and strong socialization costs, such as ethnic groups. Since psychological distance is reduced, orientations are directed toward mutual outcomes rather than individual gains. Marilynn Brewer calls this form of ethnocentrism in-group bias, which means that within these social “identity” categories the probability of reciprocity and trust is assumed to be high.

In addition, these group memberships provide mechanisms for increasing the perceived probability of sanctions against the failures to reciprocate or to act trustworthy. Defection is not just seen as an individual victimization but as the violation of group norms. Such conceptions of trust elucidate well how trust is developed in close-knit and possibly even outsider communities on the one hand, and in all kinds of other group situations on the other. However, we need to know more about shifting group loyalties and temporary or evoked group salencies, because individuals can be members of a variety of groups. Moreover, in some instances one identity such as gender will be favored over another such as nationality (or the other way around), depending on the circumstances. The boundaries of the social categories must be clear and/or salient for group identity to work as a mobilizing force for in-group trust. More research is needed to determine the conditions for group boundaries to have such an effect: does it take physical proximity, face-to-face contact, common kinship, or something else to create a

common identity and resulting trust to be evoked?

The argument of previously mentioned authors helps to understand both how trust can evolve collectively and with individuals whom one does not necessarily know. The identification based on social categories allows one to reach out and extend the trust toward other people. In a way, it does not really matter whether the trusted individual is actually going to fulfill our expectations; in fact, the person will be excused more readily if he or she does not because of the group membership<sup>6</sup> (Messick/Kramer 2001). In contrast to Hardin, one’s ability to judge the trustworthiness of others is not constantly updated with new experiences. Trust, then, is much less dependent on the other, and on the expectations and calculations that go into a prediction about how the *other* will behave, but trust rests more on one’s own presumptions.<sup>7</sup> In sum, identities can serve to mobilize the decision to trust another person. This is how trust extends from the people one knows to those whom one does not know in person, but who is identifiable as a member of a group to which one feels close. However, this type of trust does not allow us to extend our trust to a person about whom we know nothing or very little.

### 3.3 Moral Trust

Another group of scholars developed the understanding of trust as a moral phenomenon. Uslaner, who also uses the concept of “generalized or moral trust” – even though his use of the concept differs slightly from the one presented below – describes it loosely as “faith in strangers” (Uslaner 2002). It stands as trust for people whom we do not know and it extends to people who are different from ourselves. In this sense, moral trust as described by Uslaner is different from identity-based trust. Where identity-based trust is developed on the basis of shared group identities, moral trust is based on the understanding that people share underlying values.

In contrast to the rational accounts of trust, to Hardin’s account of encapsulated self-interest,

and to a lesser degree in contrast to identity-based trust, we are even less concerned with the person to be trusted when considering moral accounts of trust. We trust because we believe in the goodwill of others (Seligman 1997, 43). We treat people as if they were trustworthy because we believe that others will not take advantage of us (Uslaner 2002). Moralistic trust is strongly embedded in an optimistic view of the world; it is a general attitude that determines our interactions with people, generally regardless of the context, of the other person, and even regardless of prior experiences. Since this is such a general attitude, moral trust is also developed differently from the trust that Hardin describes in that it is not based on prior experiences. Prior experiences do not matter in dealings with strangers, as we cannot predict anything about their trustworthiness. In fact, moral trusters who experience a breach of trust will not, as a result, change their view of others, as in Hardin's scenario, but they will continue to give others a chance.<sup>8</sup> Moral trust is thus a stable trait of an individual and a collective.

If we assume that people act consistently in dealings with others, then why is it that some people behave more optimistically and are more trusting than others? Uslaner refers to the importance of parents, to collective experiences that matter in the formation of moral trust. Large-scale events like the Watergate affair or the experiences of the civil rights movement qualify as influences on moral trust, whereas the daily individual experiences of cooperation do not. However, where do we draw the line? Even if some events influence our trust and others do not, how exactly do I extend my trust toward others? Even if the most formative experience in trust development is related to parental upbringing, it is important to understand which other life events and experiences might influence moral trust and how.

Our review of the most prominent accounts of trust in the interdisciplinary literature moves now to the concept of generalized trust. The argument here is that some questions remain unanswered in the three most common accounts of trust when relating them to generalized trust. Strategic and identity models cannot easily ex-

plain how we extend the trust we develop for people or groups of people we know for others we do not know well. Both accounts do not capture the wider radius of trust that characterizes the model of generalized trust. The moral trust account depicts the same radius, however, the mechanism of how the trust for people we do not know well works, is less clear. Moral trust is described as a stable value and stable approach to interactions with others that we obtain early on in life. Is such encompassing trust really independent of the circumstances and institutional structures in which the act of trust takes place? As we will see below, generalized trust is seen as influenced and shaped by a variety of contextual factors throughout one's lifetime, including one's childhood.

### *3.4 Generalized Trust*

Like Uslaner's moral trust, generalized attitudes of trust extend beyond the boundaries of face-to-face interaction and incorporate people who are not personally known. They are indicated by an abstract preparedness to trust others and to engage in actions with others. These attitudes of trust are generalized when they go beyond specific personal settings in which the partner to be cooperated with is already known. Generalized trust is an approach to other people that works in many situations, yet is not completely independent of the context as we will see below.

The scope of generalized trust is important to point out vis-à-vis the criticisms the concept of social capital has received, which highlight that social capital has its dark sides (Portes/Landolt 1996). Surely, if social capital is measured in all types of trust, including strong in-group trust and kinship as well as tightly-knit networks, then it would be clear that demands of conformity and exclusions of outsiders could produce the other, darker side of the social capital coin. However, generalized attitudes of trust by definition cannot exclude outsiders because both are not just directed at a certain group of the population, but at people in general. In other words, if generalized trust exists, it should be all-inclu-

sive. The important question for the remainder of this article is how this form of trust is generated.

#### 4. Mechanisms of Generalized Trust Development

From the analysis of the earlier accounts of trust, we know that it seems easier to develop any form of trust for those we know and interact with a lot, and whose identity we share. These are forms of knowledge-based trust, or identity-based trust.<sup>9</sup> We learned that these types of trust are built either from positive experience, closeness, or the sharing of identity. The important question is how the trust or distrust that we obviously develop so easily for people we know well can be extended to and used for the growth of generalized trust, or trust for people we do not know well. How do we make the leap of faith to people we do not know? How do we generalize and feel comfortable with those about whom we do not have much information? How is generalized trust institutionalized? In other words, we need a mechanism that explains the development of generalized trust.

The literature on generalized trust linked to the concept of social capital is clearly divided on the question of the causes and origin. We can mostly distinguish between societal and institutional mechanisms. On the one side are scholars who argue that variations in the amount and type of social capital can be explained primarily by *societal mechanisms* and mostly by our experiences in social interactions with others (Banfield 1958; Fukuyama 1995; Putnam 1993). In this approach, the capacity of a society to produce generalized trust among its citizens is often linked to the long-term experience of social organization anchored in historical and cultural experiences that can be traced back over centuries. The society-centered accounts see the most important mechanism for the generation of generalized trust as regular social interaction, such as membership in voluntary associations or more informal types of social interactions which have been included in later work. In contrast to this society-centered approach, the *in-*

*stitution-centered* accounts of social capital theory respond that for social capital to flourish, it needs to be embedded in and linked to formal political and legal institutions (Levi 1998; Newton 1999; Newton/Norris 2000; Rothstein/Kumlin 2001; Rothstein/Stolle forthcoming; Stolle forthcoming). According to this group of scholars, generalized trust does not exist independently of politics or government in the realm of civil society. Instead, government policies and political institutions create, channel and influence the amount and type of social capital. No single source of generalized trust is all-encompassing in its explanatory power, and research on the development of generalized trust is only at the beginning stages, as will be seen in the following review of these approaches.

#### 5. The Importance of Social Interactions

Social capital theory suggests that for generalized trust to thrive, we need cooperative experiences with others in horizontal networks of civic engagement (Putnam 1993). However, we need to go a step further and ask with whom is the interaction important for our trust development and why, and in addition, what is the underlying structure of the interaction that is connected to generalized trust or lack thereof? A comprehensive theory of generalized trust needs to specify these conditions more precisely. In thinking through an answer, let us consider relevant conceptualizations and their integrated mechanisms of trust development that can be useful for a theory of generalized trust.

Could generalized trust be developed as an extension of trust from those one knows personally to others in the same identity group as the identity-based trust account might suggest? Given that generalized trust is commonly utilized in situations with strangers, how do we relate to strangers based on identity? At first it seems as if the very concept of identity cannot be broadened and stretched to include everyone without discriminating against or at least without excluding others. Identity formation is important for various purposes, but it might not

be positively related to generalized trust. Possibly a fairly global identity or an identity that emphasizes inclusive human values (Monroe 1991) could be related to trust that encompasses strangers. However, I agree with Brewer (1981) that this would be unlikely, as such an identity is too broad to exert mobilizing effects on trust.

The possibility remains that generalized trust is a result of one or several positive group trust experiences that are based on such identities. How would this work? Do several experiences of group identity – based trust accumulate to higher and higher levels, culminating in a different type of trust that appears to be more generalized? Do these two forms of trust increase or decrease simultaneously? For a possible scenario, we have to combine the insights of the generalization of previous experiences and the identity-based trust model. It is possible that strong in-group cooperation experiences that result in in-group trust with a *broad* sampling of members of society directly transfer to the outside world. In this case, generalized trust involves a leap of faith that the trustworthiness of those you know can be broadened to include others whom you do not know. In other words, the formative experience is likely to be much more pronounced in contact with a diverse group as if the association or group is itself a narrowly constituted segment of society. The social capital school calls this sort of social interaction “bridging”, as opposed to the opposite type of “bonding” social interactions in which people of a similar background come together (Putnam 2000). The assumption is that bridging social interactions might allow for the development of generalized trust. The mechanism would be that the group characteristics from representatives of the people one knows get extended to the people of this group in general, and therefore also to the people one does not know. For example, the close cooperation and in-group trust that develops in an association with a relatively high proportion of immigrants might be transferable to the group of immigrants in the outside world. The more identity-categories overlap in the positive cooperation experience, the easier the transfer of trust to society at large. Consequently, personalized or group-based trust

and generalized trust would be positively related if the social interaction takes place in a bridging context. This logic also suggests that the close cooperation experiences with people like oneself might not influence generalized trust, as there is no mechanism that transfers the experiences to the outside world.

Given the possibility of the mechanism of bridging interactions, it seems plausible that not only association members would qualify as important social interaction settings for the development of generalized trust. One possibility is that association members might be too similar to us for the process of generalization, but other dimensions of social interactions might make a difference as well. Social interactions with people at our workplace and in our communities might also be important social interaction settings for the generation of trust. For example, the cooperation experiences in a diverse neighborhood with a high share of immigrants might lead to the possibility of transfer of these positive experiences to immigrants outside one’s neighborhood and therefore to a boost in generalized trust. The question then becomes how strong or intense the social interactions need to be in order for generalized trust to emerge. Putnam (1993; see also 2000) originally suggested that the positive cooperation experiences need to involve regular face-to-face interactions at a minimum, which points to the importance of relatively weak types of interactions, though not as weak as those that involve little face-to-face interactions, for example. Yet it seems plausible that thin and less intense forms of trust also require social interactions of similar character (thin and weak connections). It is entirely feasible that the generalization of trust to the outside world is learned through encounters and experiences that are of a less intense character whereas intense experiences turn into knowledge-based trust.

In sum, two important dimensions of the structure of social interactions have emerged in the literature on generalized trust. One reflects the question *with whom* one interacts, which is captured by the distinction of bridging and bonding interactions (Putnam 2000). The other dimension depicts the strength or depth of inter-

**Figure 1: Dimensions of Social Interactions**

	<b>Weak Ties (no closure)</b>	<b>Strong Ties (closure)</b>
<b>Bridging Interactions (various backgrounds)</b>	Diverse associations Diverse neighborhoods	Interracial marriages Interracial friendships
<b>Bonding Interactions (same backgrounds)</b>	Homogeneous associations Unions Professional groups Caste	Same group marriages Same group friendships Small-knit communities

action, and is captured by a distinction of strong and weak ties that results from network analysis (Granovetter 1973). Both dimensions are visually graphed with examples in Figure 1.

According to our current insights, bridging and weak social interactions should have the highest potential for the development of generalized trust. How do these theoretical speculations play out empirically? Using voluntary associations as an example of weak and bridging social interactions, not much evidence has been found to confirm these hypotheses so far. Although research ever since the *Civic Culture* has shown that association members are more trusting, the possibility exists that people self-select into association groups, depending on their original levels of generalized trust, for example. This is a classic problem of endogeneity. People who trust more might be more easily drawn to membership in associations, whereas people who trust less might not join in the first place. Ideally one would track association members over time in order to filter out the separate influence of group membership on trust and civic attitudes, controlling for self-selection effects. However, such longitudinal data are rarely available, and are time-consuming and costly to collect. Another strategy is to compare those who are more active with those who are less engaged in associational life. Based on a sample with non-members and members in various associations in three countries – Germany, Sweden, and the United States – Stolle compared both non-members and members, and those who had just joined associations and those who participated for longer periods. The finding is that membership does indeed influence trust toward the other group members and personal engagement within

the group, but with regard to *generalized* trust and civic engagement outside the association, the self-selection effects were more pronounced than the membership effects (Stolle 1998; 2000; 2001). This essentially means that people with higher levels of trust indeed self-select into associations. In other words, the strong emphasis placed by society-centered accounts of social capital on voluntary associations as the *producers* of generalized trust might not be warranted. Others have recently vindicated this result (Claiborn/Martin 2000; Hooghe/Stolle forthcoming; Uslaner 2002).

Of course, not all associations are alike, and their interactions patterns vary (Stolle/Rochon 1998). For example, voluntary associations can be distinguished according to their level of intensity. Wollebæk and Selle (forthcoming) examined the most extreme ends of the distinction in a comparison between passive and active memberships. The assumption is that passive or so-called check-book memberships work at an extremely low level of intensity without much face-to-face contact between the members. They conclude that while members of voluntary associations indeed are more trusting than non-members, there is *no* significant difference between active and passive members. This would imply that its not necessarily the face-to-face contact and a stronger intensity of contact that is responsible for the generalization of trust.

The view that associations might be good places to learn generalized trust because they bring together people from various social backgrounds has generally been contested. If diversity matters for the socialization of cooperative values, then voluntary associations might not be the place to look, as such groups have been

found to be relatively homogeneous in character (see Mutz/Mondak 1998; Popielarz 1999). Still, even if more diverse associations are distinguished from less diverse ones, the connection between group diversity and trust seems to depend a lot on the national context and is not a generalizable relationship throughout all Western societies (Stolle 2000). Other contexts need to be the site for the test of the diversity hypothesis. Marschall and Stolle (2002), for example, found evidence for the importance of bridging social contacts in the neighborhood context.<sup>10</sup>

In sum, while the hypotheses of bridging and less intense social interactions that might be conducive for generalized trust are promising, they certainly need further empirical testing. So far, these hypotheses have not been successfully confirmed by empirical research at the micro-level and in the associational context. Therefore, the role of voluntary associations as *creators* of generalized trust is not yet established by empirical evidence. Research by Hooghe suggests that we cannot expect value change on the basis of social interactions in one's adult life. Instead, he argues, social interactions are mostly strengthening value patterns that are prevalent in a certain interaction setting (Hooghe, forthcoming). The findings so far indicate that we need more research to understand the role of other types of social interactions and interaction settings, such as informal social interactions outside of associational life, at the workplace, neighborhoods, online chat-rooms, etc. However, one group of scholars suggests that generalized trust is really learned in the context of political and state institutions.

## 6. The Role of the State and Political Institutions

The discussion about the role of the state and political institutions revolves around two main debates. One is about the extent to which the state and political institutions exercise an independent influence on generalized trust, as opposed to the claim that trust is purely a product of social interactions. The other concerns the disagreement about the extent to which govern-

ments' intervention is beneficial or even detrimental to social capital. We explore these issues in turn.

To what extent do states have an independent effect on social capital? One state-related variable has been clearly identified as being related to trust, namely democracy (Almond/Verba 1968; Inglehart 1999). Even stronger is the relationship between generalized trust and the extent of political rights and civil liberties in a given country (Sides 1999). Generally, authoritarianism, or what Booth and Bayer Richard label the "repression level" in their analysis of selected Central American countries, is found to have a strong, negative influence on trust (Booth/Bayer 1998). Repressive governments disturb civic developments in two other major ways: first, they discourage spontaneous group activity, and second, they discourage trust (Booth/Bayer 1998, 43).

Surely, overpowering regimes such as communist regimes or the Norman kingdom in Southern Italy have even nurtured distrust between people. Examples of institutional influences on distrust are the state secret police in the GDR (Stasi) and the arbitrary behavior of political elites. In Eastern Europe, trust was able to blossom in smaller family circles and friendship niches, yet the conditions for generalized trust were not present. No wonder that generalized trust levels in East Germany are predominantly lower in the East compared to the West.<sup>11</sup> The Central American and Eastern European experiences stand for examples of negative influences of governments, which can lead to the erosion of generalized trust. Some social capital theorists generalize this notion to encompass the strength of government in general and fear that any form of government intervention is anathema to the healthy development of trust. However, we will see below that this is not the case.

When singling out democracies, the fact is that even though they usually score higher on measures of generalized trust there are still significant differences between them in their ability to generate this civic capacity. This variance needs to be explained: What are the aspects of democratic government that matter for social capi-

tal? Scandinavian welfare states exhibit the highest levels of generalized trust in the Western world. Two aspects can be highlighted in the context of the importance of welfare states for generalized trust: First the inequalities that prevail within the society matter (Uslaner 2002). If citizens are not confronted with large or blatant inequalities between them, it will be easier to extend one's trust beyond the group of people one knows or with whom one identifies. Differences in income distribution have been linked to the variance in welfare regimes, namely differences between universalism and means-testing in welfare states (Esping-Andersen 1990; Rothstein 1998), and the tax and social security policies associated with them. For example, in Scandinavian countries where we find rather low levels of income inequality – while other types of equality such as between men and women are highly developed – trust levels are significantly higher than in countries marked by economic and gender inequalities such as France and the United States. Also, temporal variations in trust levels strongly correlate with temporal variations in income equality in the United States (Uslaner 2002). Citizens who see their fellow citizens as equals and as “one of their own” might more easily make a leap of faith and give a trust credit to people who are not necessarily known.

There are other aspects of welfare and other state institutions that matter for generalized trust (Offe 1999). Differences in government and state capacity to monitor free-riding, to punish defection and to direct a relatively impartial and fair bureaucracy have not been examined thoroughly in an empirical and comparative way; however, they provide a plausible explanation for national differences in levels of generalized trust. Rothstein and Stolle (forthcoming) argue that there exists a micro-mechanism that could explain the nature of the macro-link between welfare states and trust. The claim is that means-tested welfare states are more prone to corruption, abuse of power, arbitrary decisions from civil servants and bureaucrats, and, most importantly, systematic discrimination than universal welfare states. The ideal of impartiality is seldom met in means-tested institutions, which are

beset by systematic inequalities. It seems plausible that citizens who experience this lack of impartiality will not develop trust in those government institutions that discriminate against them. Furthermore, the observance and experience of political officials and other citizens who promote their own interests by means of corruption or fraud as well as one's own experience of discrimination prevents not only the development of institutional trust, but also trust in other citizens (Rothstein/Stolle, forthcoming). However, the question remains as to precisely how these experiences are generalized to the public at large, and how institutional experiences are transmitted and socialized. Possibly parents play a role in transmitting their institutional experiences to their children. Parents report to their children their experiences of fairness with the police, the judicial system, or the political system in general which in turn influences how children think about political institutions and about other people.

In sum, generalized trust is not independent of the institutional structures in which it is embedded. We can find it where the institutional incentives are structured such that they point to the fact that cooperation and trust will be most beneficial. In regions or nations where generalized trust is not institutionalized it might be true that the institutional norms are explicitly directed against trust. Such systems transmit the message that distrust, caution, and defection pay off most. It is possible that generalized trust and other aspects of social capital help governments perform better; however, selected institutional structures facilitate generalized trust. Universal welfare states, impartial and un-corrupt political institutions such as the police and courts are important institutional characteristics that seem conducive to the development of generalized trust.

## 7. Conclusion

Generalized trust is an important societal resource. In social science, the concept of generalized trust is currently receiving extensive academic attention, and rightly so, because it plays

a considerable role in our political and social lives.

We have distinguished generalized trust here from other forms of trust in the interdisciplinary literature. Generalized trust is not so much an outcome of a repeated calculation of risk as implied in models of rational choice accounts, though this approach seems more likely in the interaction with specific others (knowledge-based trust). The scope of generalized trust also needs to be distinguished from identity-based forms of trust, which only include people one personally knows and those individuals who fit into a certain social identity category that one holds. The problem with this conception for generalized trust is that total strangers couldn't be trusted as they could not be easily categorized into a known social identity. What the logic of generalized trust implies is that strangers might be given the benefit of the doubt most of the time (unless there are serious indications that one should not), or not given this benefit in the case of generalized distrust. Generalized trust is also not such a stable value as described in Uslaner's moral trust model which is mostly independent of the circumstances; instead, it is an attitude that has its origin in the institutional structures in which it develops.

The most important problem with research on generalized trust is that we know little about how generalized trust is generated and institutionalized. In this article, we distinguished two important sources of generalized trust that contribute to trust development in some way though not exclusively: the societal and the institutional mechanisms. We have suggested that the assumption of most social capital theorists as to the efficacy of voluntary associations in producing generalized norms and values such as trust should be taken with caution at best. There is no empirical evidence to confirm the micro-relationship between membership and trust. The most promising leads in the societal mechanism approach are the dimensions of bridging and weak types of interactions that might be important for the development of generalized trust.

In fact, in building a theory of generalized trust we also have to look outside organizations and social interactions *per se* for mechanisms that

produce, foster, and/or disturb developments of generalized trust. In a cross-national perspective, the overpowering difference is not between joiners and non-joiners or long-term joiners and short-term joiners, but between members of different nations and regions. The reason is that selected features of political and social institutions exert a more decisive influence on civic values and attitudes than some of the social interactions that were examined. We have identified the degree to which the principles of fairness and impartiality are implemented in the welfare state as well as in other political institutions such as the police and the courts as important institutional sources of generalized trust. However, the problem with the institutional approach is that cause and effect are not always clarified. We know rather little about the question whether institutions are a consequence of or a precondition for generalized trust and social capital. It is the task of generalized trust research to establish how exactly trust and institutions are causally related. Longitudinal data, good research designs, and exact causal mechanisms should guide further research on this important topic.

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- 1 See Yamagishi and Yamagishi (1994) on distinctions between general trust and knowledge-based trust.
- 2 For good overviews see Braithwaite/Levi (1998); Cook (2001); Gambetta (1988); Hardin (2002); Kramer/Tyler (1996); Lewis/Weigert (1985); Misztal (1995); Warren (1999); Worchel (1979).
- 3 See Coleman's example of the shipyard Hambros in Coleman (1990).
- 4 See some of the most recent research here for example in Burnham, McCabe and Smith (2000), Gautschi (2000), Ziegler (1998), Warnick and Slonim (2002).
- 5 Another issue is that Hardin's theory (as he points out himself) cannot really clearly be put into the camp of rational explanations of trust. If people cannot trust because of some prior experiences in their lives in very different situations, and they do not recognize the difference of the new situation or even the different incentive structures for their partners to be trustworthy, then they do not behave rationally. The "misestimates will produce a long string of lost opportunities" (Hardin 1993, 526) and the loss of the capacity to capitalize on opportunities" (forthcoming).

- 6 This creates the possibility that those with high group trust are just slower to notice that others do not restrain, and it might allow others to be free riders (Kramer/Brewer/Hanna 1996).
- 7 Messick and Kramer (2001) have pointed out a causality problem with this assumption. It could be that people trust more because they believe others to be more trustworthy (because of the group membership) or they believe others to be more trustworthy because they have been trusted by members of this group before.
- 8 It is not clear whether this would also be true if the moral truster enters the same situation, or even more directly, deals again with the same person.
- 9 Uslaner makes a fairly similar distinction between strategic trust and particularized trust (2002).
- 10 Alesina and Ferrara (2000) find the opposite, namely that increasing diversity in one's regional environment in the United States is related to significantly lower generalized trust. Yet the problems with their findings are that they do not present a direct test of actual social interaction in one's community, and therefore capture only the perception of diversity at most.
- 11 Author's unpublished analysis of German national survey data.

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