



## Individual Religiosity and Social Trust in the U.S., 2004

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### Abstract

This study examines the association between an individual's religiosity and social trust. Using *The Baylor Religion Survey* I examine two general models of an individual's religiosity and how religiosity influences social trust. As social trust is both moral and experiential, religion provides a moral foundation on which trust is built, and that trust is reinforced through behaviors and activities, both religious and secular. Religiosity should then impact trust through both the beliefs which create that moral foundations of trust, and the actions taken to maintain it. Ultimately, I find that one's religiosity is best modeled as a single construct to predict social trust, and that the more religious one is, the higher their levels of social trust. Contrary to existing research, when examined as separate from religious participation, religious beliefs are not associated with social trust, but religious commitment is.

Keywords: religiosity, social trust, lived religion, religious beliefs, religious commitment

### Introduction

Trust is fundamental for social life (Uslaner 2002). Trust supports economic growth (Zak and Knack 2001; Knack and Keefer 1997; Fukuyama 1995), democratic governance and societies (Putnam 1995, 2000; Brehm and Rahn 1997; Bellah et al. 1991; Paxton 2002; Tilly 2004), and is a necessity for social relationships and social control (Barber 1983; Lewis and Weigert 1985; Krey 2008; Luhmann 1979; Flanagan 2003). As one of the fundamental social institutions, religion provides social creatures with sets of cultural repertoire into which they are socialized that teaches, among other attitudes, who to trust and who to fear.

In this study, I address the question: "How does an individual's religiosity influence their perceptions of the trustworthiness of others in America?" through an examination of levels of individual religiosity and social trust. As America witnesses a rise in the public presence of

more conservative religious groups (Emerson and Hartman 2006) and a general decline of social trust (Robinson and Jackson 2001), it is important that we further understand the link between individual religiosity and trust attitudes.

Religion can act as both moral (Uslaner 2002) and experiential (Hardin 2002) sources of social trust. Through socialization and participation in religious life, one comes to internalize the beliefs, morals, and norms of a given denomination. Individuals also come in contact with many social others, religious and secular, and participate in social life with them. During these interactions, one may have internalized beliefs challenged or reinforced that can lead to changes in other attitudes and beliefs. As we interpret the behavior of others, filtered through our religiosity, we come to make judgments about these social others, and it is through this mechanism that one's level of religiosity (individual religiosity) can impact social trust attitudes through both beliefs (moral) and one's religious commitment (experiential).

In this study, I assume that in one's day-to-day social interactions, their overall internalization of religious beliefs *and* commitment with religion come into play. I argue it is not just that certain religious beliefs and/or certain religious behaviors influence one's attitudes and behaviors in that moment, but the individual's entire experience with religion as manifested in his or her *religiosity*. In this way, I model one's "lived religion," in which religion is something "practiced, experienced, and expressed by ordinary people . . . in the context of their everyday lives" (McGuire 2008, 12). Starting with 55 measures of "things religious," I create two models of the religiosity–social trust relationship to discern the association between one's individual religiosity and their levels of social trust. I find that, net controls and measures of religious denomination, individuals with greater levels of religiosity demonstrate higher levels of social trust.

### **Trust and Social Trust**

One of the challenges in studying social trust is that different studies define it differently. They all share the idea contained in the more general concept of trust. Trust is generally defined as the expectation that an other in a social interaction will respond or behave in ways that will not cause harm to the person who is doing the trusting (Barber 1983; Yamagishi, Cook, and Watabe 1998; Yamagishi and Yamagishi 1994; Hetherington and Globetti 2002; Glanville and Paxton 2007; Lewis and Weigert 1985). These expectations can also include some expectation of future reciprocity for the trust given previously (Coleman 1988, 1990; Putnam 1993, 1995, 2000). What most studies of trust actually measure, then, is an attitude (Rokeach 1968; see Branas-Garza et al. 2009): the *perceptions of the trustworthiness* of others (Hardin 2002).

What then is social trust? Originally conceived as "faith in people" (Rosenberg 1956) and used to understand levels of misanthropy in America (Rosenberg 1956; Smith 1997), social trust is thought to be a measure of one's view of the trustworthiness of humanity in general. Flanagan defines social trust by the survey questions which at one time were the common method used to measure social trust, whether or not "most people are fair, helpful, and trustworthy" (2003, 165) and other studies seem to share the same sentiment in their definitions of social trust (Gross, Aday, and Brewer 2004; Uslaner 2002; Krey 2008). Welch et al. (2005, 457) define social trust as the "mutually shared expectation, often expressed as confidence, that people will manifest sensible and, when needed, reciprocally beneficial

behavior in their interactions with others.” Social trust represents a “positive” view of others, and to a certain extent, a willingness to work with others in the social world (Flanagan 2003). The “others” in this case can be defined as the variety of groups and categories of social statuses we interact with on a daily basis.

Some conflate social trust with social capital (Fukuyama 1995; Brehm and Rahn 1997) or other related, but not similar, kinds of trust (Kelly 2009). Some studies use both terms interchangeably without defining either (Cook 2005; Delhey and Newton 2005), though most agree that social trust is a fundamental part of social capital (Putnam 1993, 1995, 2000; Robinson and Jackson 2001; Smith 1997). Some define social trust solely as “interpersonal trust,” the trust that exists between people as they think about their relations with others (Crystal and DeBell 2002; King 2002). Barber calls this type of trust the “expectation of the persistence and fulfillment of the natural and the moral orders” (1983, 9). One reason for the variety of definitions is the issue of whether social trust is a macro-level phenomenon that may be a product of institutional cultures, and can only be analyzed at that level (Fukuyama 1995; Putnam 1993; Uslaner 2002), or if we can measure social trust at the individual level, as an attitude held by individuals.

Social trust in this study is conceptualized in a similar fashion – as a form of interpersonal trust between the respondent and the generalized social worlds in which they operate. Thus, social trust is examined here as an individual attitude. At the individual level, social trust has been shown to be influenced by one’s participation in civic life and one’s confidence in the U.S. government (Brehm and Rahn 1997). The more time one spends with strangers, the higher their levels of social trust (Patulny 2011). The same study also demonstrates that watching too much TV, even with one’s partner, decreases levels of social trust. Those who own their own homes are more likely to trust their neighbors than those who rent, but there is no association between home ownership and trust in strangers or co-workers (McCabe 2012). There are mixed results in terms of an individual’s educational attainment and their levels of social trust (Huang, van den Brink, and Groot 2011).

At the structural level, social trust is influenced by a number of demographic characteristics. Women tend to be more trusting than men, those with higher levels of education and income tend to be more trusting than those with lower levels of either (Putnam 2000; Smith 1997; Welch et al. 2004), and older people tend to exhibit higher levels of social trust (Smith 1997; Mencken, Bader, and Embry 2009; Gross, Aday, and Brewer 2004) than younger people. Those identifying ethnically as a minority and those living in the southern United States tend to exhibit lower levels of trust (Gross, Aday, and Brewer 2004; Welch et al. 2005, Welch et al. 2004; Putnam 2000; Mencken, Bader, and Embry 2009) compared to whites and those living in other regions of the country. Higher levels of income inequality are indicative of lower levels of social trust in society (Rozer, Kraaykamp, and Huijts 2016; Fairbrother and Martin 2013).

### Why Should Religiosity Influence Trust?

There are two dominant perspectives on the sources of interpersonal trust.<sup>1</sup> On the one hand, trust can be thought of as an attitude, or a psychological predisposition (Rokeach 1968). In this perspective, trust emerges from an individual's moral outlook and the emotions that come with it. Whether or not to trust represents a moral decision (Uslaner 2002, 2); trust has its basis in moral and ethical assumptions about the values and morals of others. In any social relationship, there is an element of trust based on *a moral judgment made by the trustor*. Attitudes about the trustworthiness of others may represent an unspoken confidence that other individuals are "like me"; that is to say that others share the same general set of morals, values, and outlook on the world. So for Uslaner, our trust in strangers (sometimes thought of as social trust) is the not result of lived experience – how can we base our trust in strangers on experience if they are *strangers*? Thus, to trust strangers, we must see them as similar to ourselves from the perspective of our fundamental values. In other words, "we must presume that other people are honorable" (Uslaner 2002, 15). Since religion encompasses teachings about human nature and the morality of others, including those who do not share our beliefs, then religion should influence trust in this way. Others also argue that social trust is a measure of one's view of society (Flanagan et al. 1998) – high levels of social trust indicate a positive view of society, low levels a negative view. Again, since religion typically encompasses beliefs about social institutions and social behavior, religion should influence attitudes about the trustworthiness of generic others.

This perspective is often contrasted with the social learning perspective as a source of trust, which "suggests that people extrapolate from localized experiences to produce their estimates of generalized trust" (Glanville and Paxton 2007, 232; see also Hardin 2001 2002). In this view, religion could influence social trust through the fostering (or foreclosing) of certain kinds of experiences with others, both in and outside of one's religious community. No matter which perspective on the development of trust is preferred, religion can influence the development of trust attitudes through either (or both) pathways.

This study assumes that trust attitudes emerge from both our own moral beliefs and our experiences in the social world. One's level of social trust is shaped by both one's moral socialization and one's participation in the variety of cultural milieus and social structures one navigates throughout his or her day. Religion, as a source of culture, shapes individual attitudes, beliefs, and norms about humanity, our role on the planet, our purpose in life, and general questions about human existence and the human condition. Religion has been shown to influence a number of socially-oriented attitudes, such as views of crime and punishment (Applegate et al. 2000), racial prejudice (Mavor and Gallois 2008) and sexual orientation (Hooghe et al. 2010) discrimination, euthanasia (Verbakel and Jaspers 2010), pornography (Woodrum 1992), abortion (Woodrum and Davison 1992), issues pertaining to sexuality (Jelen 1990), and social trust.

The central proposition of this study is that one's religiosity (in this case, the commitment to and the importance of a Christian moral order in one's life) will influence trust. Thinking

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<sup>1</sup> I take no stand on which of the perspectives is more accurate. I will show that religion's impact on trust can be seen in either/both perspectives on the development of trust.

about religiosity as the actual impact of all things religious in one's day-to-day life means taking into account the many different aspects of religion that might combine cognitively in such a way that it influences the development of trust attitudes. In these day-to-day situations, religiosity should manifest itself in a way that represents one's entire religious experience. It is not just a particular religious belief or behavior that influences trust attitudes, but a combination of many features of religious experience – internalization of beliefs and narratives, behaviors, and other cognitive or physical experiences. For the purposes of this study, I am treating this notion of religiosity as an ideal type; it would be impossible to measure one's entire religious life.

In a sense, I am attempting to measure what McGuire (2008) would call “religions-as-practiced,” and for the purposes of a quantitative study can be considered the combination of many of the religious beliefs, experiences, and behaviors one has participated in over the life-course. Thus, I assume that the more religious one is, the more likely it is “things religious” will impact the development of one's trust attitudes.

It is important to note that I am not theorizing the *direction* of the religiosity-trust relationship; there is evidence that “things religious” can both *increase* and *decrease* our trust in others (Mencken, Bader, and Embry 2009; Welch, Sikkink, and Loveland 2007; Welch et al. 2004). Because my focus is on an attempt to understand how many different elements of religion may combine and create one's religiosity (as much as is possible with survey data) and how this religiosity influences trust, I am not predicting the direction of the relationship.

Based on existing research, I can expect the following. First, if one's religious beliefs are strongly internalized compared to one's social behaviors, and those beliefs represent adherence to a more conservative theology, then we might see a decrease in their levels of trust in others in general. Second, if social experiences and behaviors have a greater influence on trust attitudes compared to beliefs, then we might see an overall increase in the respondent's levels of trust due to increased experiences with social others. Thus, the impact of religious activities may turn out to be a stronger predictor of trust than religious beliefs. Finally, as I also combine beliefs and commitments into one latent construct, I hope to glean insight into which aspect of religiosity is stronger in its effect on trust. What happens to the effect of religiosity on trust when Christian beliefs are combined with content-neutral religious behaviors and experiences into one latent construct? To begin to address these questions, I first discuss the sources of our trust attitudes.

### **The Association between Religion and Trust**

The most common aspect of religiosity utilized in studies of religion and trust is one's religious self-identification, as represented by one's denominational affiliation. In one of the first studies to focus on religion and social trust, Welch and his colleagues (2004) find that only those identifying as Pentecostal differ statistically in their levels of trust in others in general. Using the 2000 National Election Survey (NES) they find that this group has significantly lower levels of trust when compared to mainline Protestants. In their 2007 study, Welch and his colleagues do not find a relationship between denominational affiliation and particularized trust, but there is an association between denomination and trust in strangers. Using the 2002 Religion and Public Activism survey, they find that those who identify as Catholic or “other denomination” have much lower levels of trust when compared to mainline

Protestants. Mencken et al. (2009) also find associations between religious denomination and their measures of trust. In their study of the “highly religious,” they find that evangelical Protestants and Catholics are less trusting of people in general and neighbors compared to mainline Protestants. They also find that Black Protestants are less likely to trust neighbors and atheists when compared to mainline Protestants. Finally, they also find that evangelical Protestants are less likely to trust coworkers compared to mainline Protestants. However, they argue that these findings for religious denomination may be spurious, because they are not consistent across all types of trust they examine. Recently, Marshall and Olsen (2018) find that the denominational make-up of specific geographic areas have an impact on social trust. Geographic areas dominated by conservative Christian denominations have lower levels of social trust than those areas dominated by more liberal denominations.

This study follows other studies in using multiple measures of “things religious” to measure religiosity across two broad domains: participation in religious behaviors (hereafter “religious commitment”), and one’s religious narrative (hereafter “religious beliefs”). Welch et al. (2004) and Mencken et al. (2009) both use church attendance as a measure of religious commitment in their studies of social trust and find that church attendance is not related to it. Welch et al. (2007) use this measure and add three more behavioral measures to try and determine how one’s involvement with their congregation influences two types of trust: generalized (social trust) and particularized (trust in those you know). To church attendance, they add measures of frequency of prayer, whether one is active in one’s congregation, or whether one is a church leader. They find that none of these three items is significantly related to trust.

Another aspect of religiosity that has been examined in its relation to trust is that of one’s religious narrative. Mencken and colleagues examine an individual’s image of God as a “more basic building block of trust” (2009, 24), using the Baylor Religion Survey (BRS). They argue that one’s image of God, a strong symbol of one’s religious narrative, will influence both generalized and particularized trust. They do not combine these measures into scales, but examine trust in others in general, trust in coworkers, and trust in neighbors, individually, and assign each to represent either generalized or particularized trust. Examining the “moral absolutism” of respondents in the BRS, they investigate whether an individual’s images of God, based on two distinct characteristics, “God’s loving nature and God’s level of anger” (2009, 27), are related to trust in (a) people in general; (b) neighbors; (c) coworkers; and (d) people who do not believe in God. They find that for these types of social trust that those who have an image of God as loving are more trusting than those who do not. They also find that those with a view of God as angry are less likely to be trusting in all four types of social trust than those who do not. Henderson and colleagues (2017) expand on this idea by examining the interaction between one’s image of a judgmental God and one’s membership in a moral community. The authors find that those who with a conservative view of God who are part of a moral community containing at least half of their friends have higher levels of social trust compared to those who are not part of said communities. This is another attempt to examine the effect of religiosity on evangelical Protestant’s level of social trust discovered by Welch et al. (2004).

Two studies of trust use a definition of religiosity that most closely match the assumptions that underlie this study by attempting to measure an individual’s religiosity. Welch and

colleagues (2004) included a measure of religiosity by examining an individual's self-reported guidance from religion, asking them two questions: 1) "Do you consider religion to be an important part of your life, or not?" and 2) "Would you say that religion provides some guidance in your day-to-day living, quite a bit of guidance, or a great deal of guidance in your day-to-day life."<sup>2</sup> Using these questions, they find that religiosity has no statistically significant effect on trust. Their results indicate that those Pentecostals who self-report receiving more guidance from religion "exhibit higher levels of trust than mainliners" (Welch et al. 2004, 331). They theorize that while "religious beliefs may lead to a lack of trust in the abstract, the concrete social experience of a functional religious community overrides the negative effect Pentecostal religious traditions have on social trust."

Overall, studies have found that those with more conservative religious beliefs, or identify with more conservative denominations, have lower levels of trust in others in general (a way to measure social trust) when compared to mainline Protestants (the typical reference category). These findings tend to indicate decreased levels of trust in those with more conservative denominational affiliation and serve as an example of how religion may increase trust within one's religious community, but lead to decreased trust in those who are outside one's community. Church attendance, and other religious activities, do not seem to be associated with perceptions of the trustworthiness of others in general. However, existing studies have relied on a very small number of behavioral measures, the "most social" being church attendance. Religiosity also seems to have no statistical effect on social trust. Yet Welch et al. did find that for Pentecostals, one's religiosity did reduce the negative impact of identifying as Pentecostal on trust, such that these "highly religious" Pentecostals have levels of trust "approaching those of mainline Protestants" (2004, 325). It may be that, for those who identify this way, their high levels of religiosity counteract the negative effect of their conservative beliefs on their trust in others. By being more religious, they may come in contact with more individuals from outside their communities, and thus may show higher levels of trust than their less religious evangelical counterparts.

The current study addresses the two main limitations of the existing research on the association between things religious and social trust. First, the existing studies all examine similar types of social trust – either trust in some category of people they know, and/or trust in strangers, but have not yet considered that social trust may be unobservable, and therefore more appropriately modeled as a latent variable. Additionally, studies show that trust in those we know influences generalized trust (Henderson, Fitz, and Mencken 2017; Glanville and Paxton 2007; Glanville, Sikkink, and Hernandez 2008; Welch, Sikkink, and Loveland 2007), yet neither Welch et al. (2004) nor Mencken et al. (2009) account for this. Measures of trust in others may also exhibit a higher likelihood of bias due to context effects, because asking respondents these questions "call for global assessments of people in general based presumably on one's entire life experience" (Smith 1997, 174). Thus, when asking an individual how much they trust "others in general" or "strangers," the respondent will cognitively process that question through the filter of one's beliefs and life experiences. A religious person raised in an evangelical household with the belief that others are inherently evil may see a "stranger"

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<sup>2</sup> These questions attempt to ask individuals to self-report what I attempt to measure through other means in this study. Additionally, they call the combination of these items "religiosity" in the presentation of their results.

differently than a religious person raised in a more liberal theological tradition – what it means to be a stranger may be cognitively different.

The second limitation in many of these studies is that they tend, in general, to not account for measurement error, especially for the religion items. Measurement bias is a constant problem to address in quantitative studies of religion (Finke, Bader, and Polson 2010) and studies of social trust. This means that the likelihood of what they call “systematic bias” is high because the measurement error, or residuals, on measures of religiosity are likely to be correlated with each other. I argue that some of this bias results from the partialling fallacy (Gordon 1968) – the notion that some parts of the whole can be left uninvestigated because they are not as important as the parts of interest to the researcher, but are important to the overall concept being investigated.

This study compensates for these challenges through the creation of latent models representing both religiosity and social trust and measuring the association between them. It is important to note that I am not theorizing the *direction* of the religiosity-trust relationship. There is evidence that things religious can both increase (Mencken, Bader and Embry 2009) *and* decrease (Mencken, Bader, and Embry 2009; Welch, Sikkink, and Loveland 2007; Welch et al. 2004; Schoenfeld 1978) our trust in others and my focus is to understand how many different elements of religion may combine and ultimately influence social trust.

## **Data and Methods**

### *About the Data*

The data for this study come from the Baylor Religion Survey (hereafter BRS), Wave I, conducted in 2005. The Gallup Organization delivered the survey to a nationally-representative random “mixed-mode” sample of households, using a combination of telephone and “self-administered mailed surveys” (Bader, Mencken, and Froese 2007, 451). 660 individuals responded positively to a phone call inviting them to participate in the survey, at which point a copy of the survey was mailed to them. Respondents were not informed that the survey was specifically designed to capture these religious items. An additional 2000 surveys were sent to households in Gallup’s national random-digit-dialing database. Of the 2603 surveys sent out, 1721 were completed and returned. The survey authors compared descriptive statistics on key religious and demographic variables between the BRS and the 2004 General Social Survey (GSS) and found that the BRS sample closely matches the GSS, with the exception of education (Bader, Mencken, and Froese 2007, 458). Thus, the total sample of the BRS can be thought of as nationally representative, except in terms of education, where the BRS respondents demonstrate slightly higher average levels of education than the 2004 GSS respondents. I am able to utilize 1345 of the 1721 cases. As you can see in Tables 1 and 2, my sample tends to be more religious, slightly more educated and regional, with a slight majority of respondents living in the southern United States.

The BRS is well suited to this current research because it contains close to 400 questions covering all aspects of religious life, including measures of “identity, activity, belief, and experience,” plus modules concerning “trust, civic engagement and political participation . . .” (Bader, Mencken, and Froese 2007, 448). The Baylor Institute for Studies of Religion argues that the BRS “contains the most extensive battery of religion-related items ever administered

to a national random sample of US citizens” (Bader, Mencken, and Froese 2007, 460). These data can greatly improve on efforts to define religion quantitatively, given the breadth of questions respondents answered pertaining to religion and religiosity, and then test a variety of different hypotheses using things religious as either the dependent or independent variable.

Table 1. Descriptive Statistics for the Religiosity and Trust Measures (N = 1345)

		Mean	Std. Dev.	Min	Max	Categorical in <i>Mplus</i> ?
Religious Beliefs	Belief in a Concerned God	5.98	2.40	0	8	yes
	Belief in an Angry God	4.62	2.74	0	8	yes
	Belief in an Involved God	10.01	4.74	0	16	no
	Belief in a Loving God	28.37	9.60	0	36	no
	Belief in a Vengeful God	4.44	3.83	0	12	no
	Strength of Christian Beliefs	7.88	2.89	0	10.708	no
	Super-empirical Beliefs	14.79	6.06	0	21	no
	Beliefs Latent Construct	0.08	1.01	-2.70	1.54	no
Religious Commitment	In-church religious behaviors	2.20	1.81	0	7.373	no
	Outside-church religious behaviors	4.40	2.60	0	8.835	no
	Mystic Experiences	0.27	0.45	0	1	yes
	Religious Experiences	2.02	2.06	0	7	yes
	Religious Education and Socialization	1.08	1.90	0	9	yes
	Church/Religious Org. Administrative	1.03	2.29	0	13.81	no
	Public Sharing of Faith	0.82	1.39	0	6	yes
	Participation in Religious Organizations	0.55	0.75	0	2	yes
	Commitment Latent Construct	1.07	1.15	-1.77	4.07	no
Trust	Trust in General	2.02	0.61	0	3	yes
	Trust in Neighbors	2.34	0.66	0	3	yes
	Trust in Co-workers	2.33	0.68	0	3	yes
	Trust in Strangers	1.24	0.77	0	3	yes
	Social Trust	7.58	2.17	0	12	no
RELTRAD	Catholic	21%	0.41	0	1	yes
	Black Protestant	2%	0.15	0	1	yes
	Evangelical Protestant	31%	0.46	0	1	yes
	Other/None	20%	0.40	0	1	yes
	Mainline Protestants	26%				

Table 2. Descriptive Statistics for All Other Variables Used in this Study (N = 1345)

	Mean	Std. Dev.	Min	Max
Age	51.48	15.02	18	93
Female	56%	0.50	0	1
White	90%	0.30	0	1
Black	4%	0.19	0	1
Other	6%	0.24	0	1
Never married	13%	0.33	0	1
Married	61%	0.49	0	1
Live together/not married	4%	0.19	0	1
Separated/Divorced	15%	*	0	1
Widowed	7%	0.26	0	1
No/Some High School	3%	0.100	0	1
HS Diploma	13%	0.34	0	1
Some college	24%	0.42	0	1
Vo-Tech	8%	0.27	0	1
College degree	26%	0.44	0	1
Graduate school	26%	0.44	0	1
East	18%	0.38	0	1
Midwest	30%	0.46	0	1
South	27%	0.44	0	1
West	25%	*	0	1
Employed?	73%	0.44	0	1
Income?	449%	1.49	1	7
Republican	40%	0.49	0	1
Independent	19%	0.39	0	1
Democrat	36%	*	0	1
Other Political Party	6%	0.23	0	1
Political Participation Scale	3.50	1.86	0	9
Asked to volunteer?	59%	0.49	0	1

*Dependent Variable – Social Trust*

Four individual items related to interpersonal trust are combined into a latent construct representing *social trust*. Respondents answered the following question: “How much would you say that you *trust* the following people or groups?” (emphasis original): “People in general,” “Your neighbors,” “Your Coworkers,” and “Strangers.” Following Miller and Mitamura (2003), respondents could select from four options ranging from “A lot,” “Some,” “Only a little,” and “Not at all.” Items were coded as “0” for “not at all” to “3” for “A lot.” As shown earlier, different studies have used similar measures to capture social trust. Additionally, as will

be reported, these four items are highly correlated with each other and so they should be combined to form some sort of scale – in this case a latent construct called “social trust.”

### Measuring Religiosity

This study differs from most in the combination of religious beliefs and behaviors into one latent construct, contrasting it against a model that keeps the religious beliefs and commitments separate, demonstrating the idea that religiosity is not based on a handful of beliefs or behaviors, but one’s “lived religion” (McGuire 2008). I expect to find that the singular construct represents a more parsimonious explanation for the relationship between religiosity and social trust.

To create these models, I first take 55 individual survey items related to many different aspects of religious life and reduce them to 13 scales (see Table 1). The scales were then classified as either a measure of *religious belief* or *religious commitment*. I conducted a number of confirmatory factor analyses using *Mplus* with these items, examining individual religiosity as both a one-latent construct model, hereafter *individual religiosity*, and a two-latent construct model, *religious beliefs* and *religious commitment*. The first, *religious beliefs*, represents adherence to particular sets of traditional/theologically conservative beliefs. In part, participation and socialization into a religion leads individuals to internalize beliefs consistent with the particular dogma or belief system being put forth by the religion in question. On the other hand, *religious commitment* is a measure of the religious experiences, activities, and behaviors reported by the respondent (these two components treated individually represent the second model of individual religiosity). These items do not rely on any particular dogma or religious teaching, but are activities that may exist across different religions. That is, religious people of varying religious beliefs still engage in religious activities common to a variety of faiths with varying frequency, such as praying, attending services, etc.

### Measurement Model – Social Trust

Figures 1 and 2 in the Appendix present the results for both the measurement and structural models examining the association between individual religiosity and social trust. I first discuss the construction of the *social trust* latent construct. Comparing parameter estimates for the indicators of social trust (“People in general,” “Your neighbors,” “Your Coworkers,” and “Strangers”) across both models of religiosity shows that no matter how religiosity is modeled, these four trust indicators represent a latent construct. The average standard parameter estimate is .731 in the bidimensional model of religiosity and .730 within the unidimensional model. Examining the amount of variance explained in the trust measures for each of the two models shows that both models represent trust well, as the amount of variance explained in each trust indicator does not vary by more than 5 percent for any one item across the two different models of religiosity. It is interesting to note that when individual religiosity is modeled bidimensionally, more of the variation in trust in others in general<sup>3</sup> (2.8%) and trust

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<sup>3</sup> Unstandardized loading set to 1 by default in *Mplus*.

in neighbors (4.6%) is explained, while the unidimensional model of religiosity and trust explains more variance in both trust in strangers (3.7%) and coworkers (4%).<sup>4</sup>

Examining the residual error for social trust, the bidimensional model accounts for slightly more of the error (.773) in this model when compared to the one-construct model (.781, both  $p < .001$ ) though neither accounts for more than roughly 22 percent. Additionally, the disturbances for two of the indicators of social trust, trust in general (.152) and trust in strangers (.175), are statistically significantly correlated in both models of religiosity and social trust.

Whether or not a singular or dual construct model of religiosity is favored, the four types of interpersonal trust combine into one latent construct which I argue represents *social trust*.

#### *Measurement Model – 2 Models of Individual Religiosity*

Both models of religiosity account for almost 50 percent of the variation for the religiosity latent constructs. The bidimensional model of the association between religiosity and trust explains approximately 55 percent of the variation in the religious beliefs construct and about 45 percent of the variation in religious commitment construct, while the unidimensional model explains 52 percent of the variation in the singular individual religiosity construct.

Examining the scales that act as the indicators for the latent models, these aspects of religious life do fit together either in a bidimensional or unidimensional model of individual religiosity. In the bidimensional model, the indicators that represent *religious beliefs* load very well together, with standardized factor loadings ranging from .618 to .883. In both the unidimensional and bidimensional models, the indicators from strongest to weakest are: strength of Christian traditionalism, belief in a loving God, super-empirical beliefs, belief in a concerned God, belief in an involved God, and belief in an angry God. Turning to the *religious commitment* indicators, these too load together well. The ordering of the indicators by strength is the same in both models of individual religiosity. From strongest to weakest, one's religious behavior (prayers, meditation, etc.) outside of church having the strongest effect, followed by the number of religious experiences one has had, one's in-church (attendance, monetary donation, etc.) behaviors, the level of one's religious education and socialization, and the public sharing of one's faith. The indicators having the least effect, and having the least amount of their variance explained, are participation in church or other religious organization administration activities, and participation in religious organizations (standardized factor loadings of .505 and .553 respectively).

Examining the loading of the indicators on the unidimensional model of individual religiosity, the religiosity scales fit together well, with standardized factor loadings ranging from .587 to .864. Both the unidimensional and bidimensional models of religiosity account for over 60-percent of the variation in each of the religious indicator scales except for "belief in an angry god," for which I account for 38 percent in the bidimensional model, and 34 percent in the unidimensional model. For the unidimensional model, the ordering of the commitment

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<sup>4</sup> In preliminary analyses, these two types of interpersonal trust were not correlated when the other types of trust were not accounted for in the models.

indicators is the same as above, with standardized factor loadings ranging from .534 to .826 for the unidimensional model.

### Structural Regression Findings

I turn to a discussion of the structural portion of my model, and examine how religiosity is associated with social trust.<sup>5</sup> A number of measures were utilized to gauge model fit throughout this study. The root mean square error (RMSEA) was the fit statistic of choice, as *Mplus* does not support the chi-square model fit test for WVLMS estimation.<sup>6</sup> The RMSEA is a “parsimony-adjusted index,” in that “given two models with similar overall explanatory power for the same data, the simpler model will be favored” (Kline 2005, 137). A RMSEA of under .05 indicates good model fit (Browne and Cudeck 1993).<sup>7</sup> While the two-construct model (CFI = .930; TLI = .946; RMSEA = .038) still fits better than the one-construct model (CFI = .912; TLI = .930; RMSEA = .043), both models demonstrate good model fit.

At first glance there is valid statistical reason to accept both models of religiosity, if we only examine the direct effects and indicator factor loadings. The bidimensional model accounts for a good deal of variation in its related indicators, and the effect sizes on those indicators is slightly higher than those for the unidimensional model. While the factor loadings in the bidimensional model are slightly higher, the percentage difference between the loadings across the two models is small. It also makes statistical sense that the loadings in the unidimensional model of religiosity would be smaller than in the two-construct model, because the effects are influenced by 12 other indicators in the unidimensional model, instead of the 5 or 6 indicators for each latent construct in the bidimensional model. However, as discussed later, there will be statistical reason to choose the unidimensional model over the bidimensional model due to the incredibly high correlation between the constructs in the bidimensional model.

### Structural Model – Social Trust

Turning back to Figures 1 and 2, the variance-adjusted weighted least squares parameter estimates for structural analyses are provided. As with the findings for the measurement models above, all results discussed present the standardized results. Starting with the bidimensional model of religiosity, and contrary to existing research examining the association between religious beliefs and social trust, the *religious beliefs* construct is not statistically significantly related to social trust, though the effect is in the theorized negative direction. *Religious commitment* is positively associated with social trust, and is the strongest predictor of social trust in the bidimensional model (.346;  $p = .016$ <sup>8</sup>). This effect is 81 percent larger than the second-largest effect reflecting the negative impact of identifying as evangelical Protestant (-.191; compared to mainline Protestants). The findings for the bidimensional model imply that the religiosity-trust relationship is all about one’s level of *religious commitment*, and one’s

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<sup>5</sup> Unstandardized estimates are unavailable for categorical variables in these analyses in *Mplus*. Tables containing the full measurement model and all disturbances and their correlations are available by request.

<sup>6</sup> Chi-square and the degrees of freedom are calculated differently for WLSMV estimation. See pages 19-20 of the *Mplus* technical appendices for more information (<http://www.statmodel.com/download/techappen.pdf>).

<sup>7</sup> These criteria are used for all analyses in this study

<sup>8</sup> All effects are statistically significant to the  $p < .001$  level unless otherwise noted in the text.

*religious beliefs* have no impact on levels of social trust. Additionally, this *religious commitment* effect cancels out the lower levels of trust indicated by evangelicals. The last statistically significant result is for those who identify as Black Protestant show a decrease in levels of social trust (-.121;  $p = .012$ ). The other religiosity control variables (identifying as Catholic or other, mystical experiences, one's belief in a vengeful God) are not associated with social trust.

Turning now to the unidimensional construct, individual religiosity is positively, significantly related to social trust (.202). While this effect is stronger than the effects for either identifying as evangelical Protestant (-.190), Black Protestant (-.124;  $p = .009$ ), or Catholic (-.098;  $p = .007$ ), compared to mainline Protestants, it is a bit smaller than the positive effect of age (.204;  $p = .016$ ), the strongest predictor of trust in this model. As in the bidimensional model of religiosity, mystical experiences are not related to social trust, but one's belief in a vengeful God indicates a small, negative effect on social trust (-.080;  $p = .012$ ) in the unidimensional model.

Before discussing the results for the other covariates of trust and the control variables, I first look at the decomposition of the effects for the RELTRAD variables to social trust, through the religiosity latent constructs to attain the *total effect* for the RELTRAD variables. For those who identify as Catholic, there is not a statistically significant direct effect to social trust in the bidimensional model of religiosity. However, when all the indirect effects are accounted for, which themselves are not statistically significant, the total effect for identifying as Catholic becomes significant (-.094;  $p = .010$ ) indicating that identifying as Catholic lowers one's level of social trust than mainline Protestants. In the unidimensional model, the indirect effects lead to a total effect that is slightly smaller than its direct effect, and almost identical to the effect found in the bidimensional model (-.095;  $p = .010$ ). Thus, the decomposed effects in the unidimensional model show that identifying as Catholic plays a much smaller role on the levels of social trust than just the direct effect shows.

Examining the decomposed effects for identifying as Black Protestant, the total effect in both models of individual religiosity is significant (-.131 for both models,  $p_{\text{(bidimensional)}} = .007$  and  $p_{\text{(unidimensional)}} = .006$ ) becomes slightly larger than the direct effects in both models of religiosity when the indirect effects, though not statistically significant, are accounted for.

Next, I consider the decomposed effects for identifying as evangelical Protestant. Once again, individual religiosity mediates the relationship between identifying as an evangelical Protestant and social trust. In the bidimensional model of religiosity, there is a significant indirect effect of Catholic through one's religious commitment (.093;  $p = .019$ ; the indirect effect through religious beliefs is not statistically significant). Those identifying as evangelical but who show high levels of religious commitment are more trusting than other evangelicals. These results indicate that 20 percent of the effect of identifying as evangelical protestant is mediated by one's religious commitment. Similar results can be seen in the unidimensional model. When the indirect effect of identifying as evangelical Protestant on social trust as it works through Religiosity is considered, these evangelicals show higher levels of social trust than other evangelicals (-.154). As in the bidimensional model of Religiosity, this represents a 20 percent decrease in effect size between the total and direct effect. Evangelical Protestants who are more religious will still have the lowest levels of social trust when compared to the

other denominational affiliations, but they are more trusting than evangelicals who are not as individually religious.

Finally, while the total and direct effects of identifying as “other” or “no affiliation” continue to be statistically insignificant, there is a statistically significant indirect effect in both models. In the bidimensional model of Religiosity, those identifying in this way show decreased levels of social trust, through religious commitment (and this effect is reasonably strong compared to the other direct effects in the model (-.103;  $p = .019$ ). In the one-construct model, there is also a significant decrease in social trust for those who higher scores on the Religiosity construct (-.081). Thus, in most cases, as most of these analyses show, if one was categorized into the “other” category, this affiliation does not inform us about the relationship between religion and trust. An important finding does emerge. If one is categorized as other, but demonstrates a high level of religious commitment (or overall religiosity as argued by the unidimensional model of religiosity), then they will exhibit lower levels of social trust than others in this category. The implications for this result are discussed in the next chapter.

Turning back to Figures 1 and 2 in the Appendix, I now finish the discussion of the results for the two models of religiosity and social trust by examining the correlates of trust and control variables included in the models. As mentioned previously, the strongest effect on social trust in both models is age, with older people have higher levels of social trust than younger people. Gender has no statistical association with social trust for this sample (and is in the opposite direction compared to previous findings). Blacks are less trusting of others when measured in the bidimensional model of religiosity but the relationship is not statistically significant in the unidimensional model, when compared to whites. Identifying as an “other” minority, non-white race is also associated with lower levels of social trust in both models of individual religiosity. One’s marital status is not related to their levels of social trust, and neither is the level of educational attainment.<sup>9</sup> Both having a job and an income are related to higher levels of social trust. If one is employed and/or has a steady stream of income, they will indicate higher levels of social trust. Where one lives in the United States based on region is not related to social trust. Republicans tend to show lower levels of social trust than Democrats, while independents and those with other party affiliations are not statistically different from Democrats. Two correlates of social trust are also significant, but only in the unidimensional model of individual religiosity. If the respondent participates in some kind of political activity, they will demonstrate higher levels of social trust. Finally, being asked to volunteer is also positively related to social trust, and again only for the one-construct model. These findings are consistent with previous research.

## **Discussion**

Social trust is crucial for social life – after all, if you cannot trust your fellow humans in general, it would be difficult to leave one’s house each day. Levels of social trust in American life have been declining since the late 1960s (GSS 2004). If we cannot trust our fellow Americans, then we will not be able to trust those who represent them, and this puts democracy in danger. Religion has been shown to have positive and negative impacts on levels

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<sup>9</sup> However, the effect for those with vocational or technical education is borderline statistically significant ( $\beta = -.110$ ;  $p = .053$ ).

of social trust at the individual level. Typically, the more impactful and conservative the religious dogma, the lower the levels of social trust. If America is breaking down along religious lines, then the decreases in social trust among these conservative religious denominations will continue this pattern of increasing separation between these groups and others in American society. As the dominant popular culture changes, these groups start feeling left behind; that the country they were raised in no longer looks the same to them.

This study adds to the debate by demonstrating that an individual's religiosity, captured as a singular latent construct built of a wide variety of things religious, has an overall positive influence on social trust, the attitude one has towards the trustworthiness of one's fellow human beings, net other endogenous variables, including religious denomination. Those for whom religion is most important and who attempt to live their beliefs each day are more trusting of others, in general. This effect is large enough to counter the negative impact on social trust of identifying with the more conservative religious denominations.

Previous literature which shows that particular religious behaviors or particular religious beliefs are associated with social trust are most likely conservatively biased in their effects due to the partialling fallacy (Gordon 1968) – the omission of measures of religiosity that the researcher is interested in from studies because of multicollinearity due to high correlations with the study's measures of interest. While other studies have attempted to measure religiosity as a latent construct, this is the first to use over 55 different measures of religious beliefs and behaviors. These results support the notion that in order to reduce bias in quantitative studies of things religious we need to capture as many different aspects of religious life and combine them to represent one's "lived religion" (McGuire 2008) to capture religiosity.

It may be that in a given social interaction, it is the individual's lived experience with religion that influences his or her behaviors, and not just a few particular aspects of religion. Most prior studies have examined how *particular* religious beliefs and/or behaviors are associated with trust. Using the Baylor Religion Survey and the greatest number of variables to date in a construction of individual religiosity, this study finds that the greater one's religiosity, measured as a singular latent construct representing both religious beliefs and commitment, the higher their levels of social trust, net controls, including religious denomination. Additionally, the evidence presented here supports the assertion that the strength of one's religious beliefs in total are not associated with their level of social trust. In the case of social trust, it appears that the impact of religious beliefs only matters when combined with measures of religious commitment. In this case, my study replicates the finding of Patulny (2011) that shows that interactions with strangers can increase social trust.

Using structural equation modeling, I show that 13 domains of religious belief and commitment areas do statistically combine into either a unidimensional or a bidimensional model of individual religiosity. Comparing these two models indicates that while the bidimensional results might be slightly stronger than the unidimensional results, the high level of multicollinearity between the disturbances for religious beliefs and religious commitment renders this model statistically invalid, given the similarities in the results between both models.

The strongest positive effect on social trust is one's religious commitment, as evident in the bidimensional model of religiosity. Furthermore, this model indicates that one's religious beliefs do not influence social trust. This contradicts the extant research (Mencken, Bader, and

Embry 2009) that links religious beliefs (specifically one's image of God) with trust in others. Once again, we can understand part of the reason for this is the bias due to multicollinearity.

This study also provides evidence that measures of interpersonal trust are highly correlated with each other, and so social trust should be modeled as a latent construct. In this formulation, the religiosity construct is the strongest predictor of social trust, net of all other measures considered in the models.

Consistent with the existing literature, these models also show denominational effects on one's trust attitudes. The most consistent finding is that those who are classified as evangelical Protestant are less trusting of others when compared to all other denominational categories. I use the word "classified" here as the version of RELTRD used was constructed based on respondents' congregations (Dougherty, Johnson, and Polson 2007). This allows for an additional 10 percent of respondents being included in my analyses, though it may not be a true representation of identity, as used in other studies (see Alwin et al. 2006).

I have also been able to find additional support for Welch et al.'s (2005) finding that more religious evangelicals will have higher levels of trust than those evangelicals who are not religious (though my effect is not as strong as theirs) through an examination of the direct and indirect effects. Where the authors surmise that the effect is an interaction between denomination and religiosity, I find that this is an indirect effect of the denomination variable as it passes through the religiosity construct.

Being classified as Catholic or Black Protestant also indicates lower levels of social trust. No indirect effects of a Catholic or Black Protestant identity were found. Finally, as might be expected, those who were classified as some "other" denomination had no denominational effects on trust, until one analyzes the decomposed effects for the "other" category.

Finally, the indirect effects present evidence for the existence of a small group of strongly conservative or fundamentalist religious individuals being captured in the "other" category in studies that use the RELTRAD scheme for discerning denomination. I find that those who are classified as "other," but have a high level of individual religiosity will have lower levels of trust than others in that category. One possibility is a group of religious individuals more conservative than are captured by the evangelical Protestant designation. These may be members of what Hackett and Lindsay call the "transdenominational evangelical social movement that exists today" (2008, 510). Perhaps an oversampling of some of these congregations/groups that tend to be classified as "other" would enable researchers to better understand these effects of religiosity on trust.

Unlike other studies of trust and religion, one's religiosity is the strongest predictor of trust in my models, stronger than gender, age, race, and other covariates of trust. One explanation for this is that the overall sample may be more religious, and more "religiously conservative" than the average U.S. population (Bader, Mencken, and Froese 2007, 458). Those who identify as "born again," as 44 percent of this sample does, may have religious beliefs that are more central to their new, born-again self-concept, and thus religion itself may play a larger role in how they approach their day-to-day lives in a more theologically conservative manner (Patel, Pilant, and Rose 1982; Dixon, Lowery, and Jones 1992; Mitchell and Tilley 2008).

*The Consistent Lack of a Religious Belief Effect*

The bidimensional model was tested in large part because of both an *a priori* assumption and previous findings that indicate that religious beliefs influence trust attitudes. Yet one of the more interesting findings of this study is the lack of a statistical effect of religious beliefs on trust in any bidimensional models of religiosity on trust attitudes, with the exception of one's trust in strangers. In all models, the result is in the desired direction – a high level of theologically conservative religious beliefs indicates reduced levels of trust in others – but this effect is not statistically significant. The question I need to address then, is what accounts for this statistical insignificance, given previous findings that indicate that beliefs should impact trust (Mencken, Bader, and Embry 2009), and what are the implications of this findings for other studies where religious beliefs are the independent variable?

It could be that when multiple aspects of religious belief are measured in regression models in which they are treated as individual predictors in the model, the effects of religious beliefs on trust (and potentially on other attitudes) cancel each other out statistically due to multicollinearity within the model. To that end, extant literature examines which particular types of religious belief and/or commitments are or are not associated with social trust, but typically just contain the belief measures of interest to the researcher. Yet the results of these studies may be biased due to the partialling fallacy – the beliefs not included are just as important as the beliefs measured in a particular study.

One final limitation is the lack of statistically-meaningful variety in the religious denominational background of the sample, given that it is predominantly Christian. Thus, it may be that my study really only generalizes to American Christians. Additionally, it is highly likely that both religious beliefs and religious commitment exist in a reciprocal relationship with each other. One's beliefs will influence one's behaviors, which in turn will reinforce one's beliefs. In this study, I had to make an assumption about the relationship between my measures of religion and trust in which religious commitment and beliefs are thought to be on the same level of analysis (and correlated), and that this causes trust. It is also probable that religion and trust exist in a reciprocal relationship – it would help explain how evangelical Protestants with high levels of religiosity in this study indicate higher levels of social trust than those evangelicals with low levels of commitment or religiosity. This assumption was necessary given the cross-sectional nature of the data, but is also a potential source of bias in my results.

**Conclusion**

This study sheds light on the nature of social trust, as measured by the combination of one's trust in others in general, trust in strangers, trust in neighbors, and trust in one's coworkers. In this study, I contribute to the literature on the association between religion and trust through an examination of one's religiosity, thought of as how it might manifest itself in day-to-day life, and its influence on interpersonal and social trust. This study differs from extant research in that I attempt to quantify what McGuire (2008) calls "lived religion." Whereas most existing research examines how a particular belief or a particular religious behavior influences our trust in others, I attempt to understand religiosity in the moment, as the total of an individual's religious life experiences. How religious one is, then, is determined by the actual influence of things religious in that individual's day-to-day life. More formally, I

examine how multiple aspects of belief and commitment combine cognitively at the moment a trust decision (or survey question) needs to be made (or answered), and whether this construct influences trust attitudes. I find that those who *are* religious are more likely to have higher levels of social trust. Additionally, I argue that most existing research on religion and trust may be impacted by the partialling fallacy (Gordon 1968), in which measures that are not of interest to the researcher, but may still be important for the topic under study, are removed from analyses, in part because of multicollinearity. By attempting to capture the breadth of an individual's religiosity, I am able to utilize a large number of religion measures offered by the Baylor Religion Survey, and account for this issue. Our society will suffer if social trust does not remain at a high enough level. Of all the possible social fault lines, religion may be the most intractable. But this work shows that when we combine their beliefs and commitments, then social trust may flourish among these groups.

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Appendix

Figure 1. Unidimensional Model of Religiosity and Social Trust

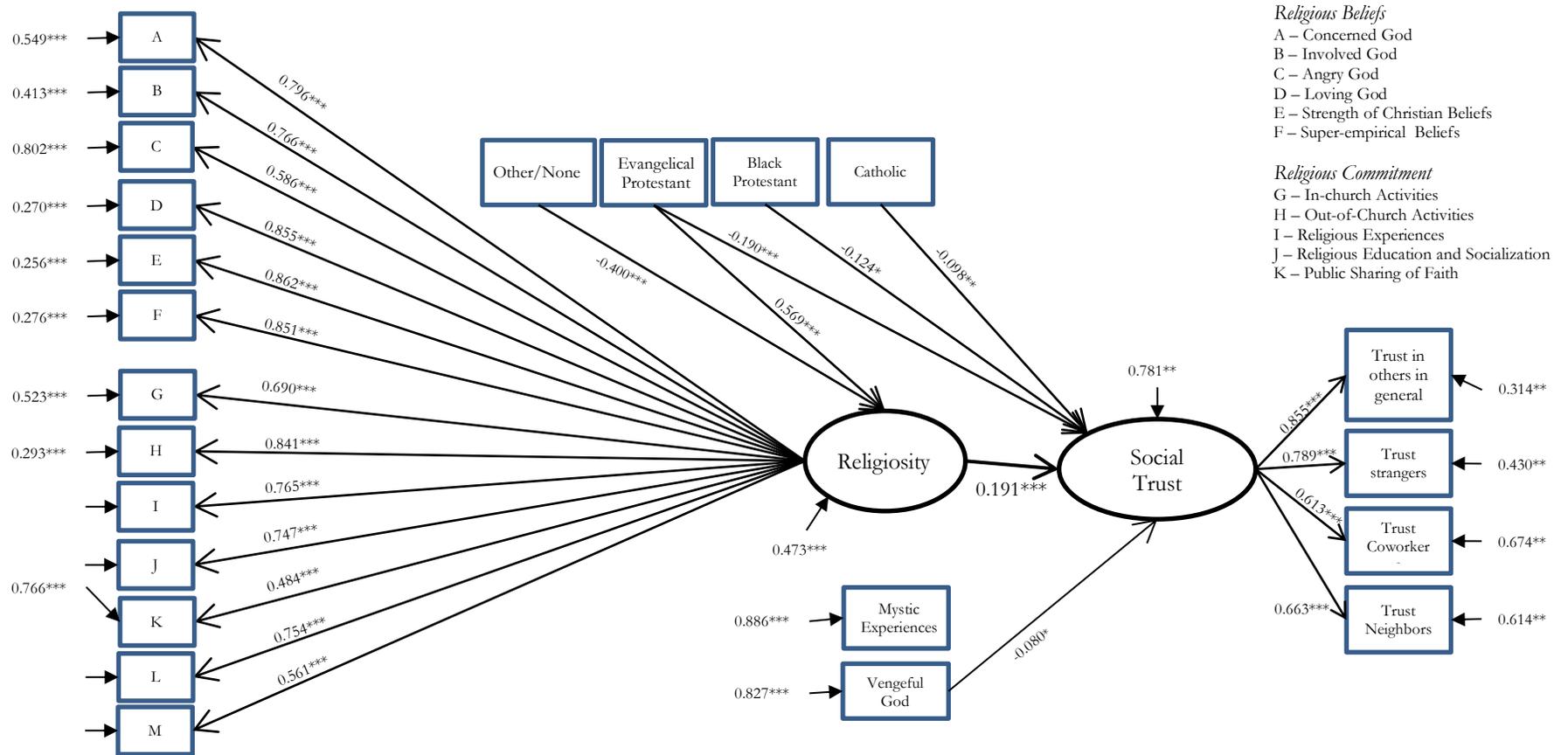


Figure 2. Bidimensional Model of Religiosity and Social Trust

