

TRUST AND INEQUALITY:  
ARE PERCEPTIONS OF INEQUALITY INFLUENCING TRUST?

A THESIS IN  
Sociology

Presented to the Faculty of the University  
of Missouri—Kansas City in partial fulfillment of  
the requirements for the degree

MASTER OF ARTS

by  
ELYSE LEOLA DAVIS

B.A., University of Missouri—Kansas City, 2016

Kansas City, Missouri  
2018

© 2018

ELYSE LEOLA DAVIS

ALL RIGHTS RESERVED

TRUST AND INEQUALITY:  
ARE PERCEPTIONS OF INEQUALITY INFLUENCING TRUST?

Elyse Leola Davis, Candidate for the Master of Arts Degree  
University of Missouri—Kansas City, 2018

ABSTRACT

Previous research has demonstrated a significant relationship between trust and inequality at both the individual and national levels (Wilkinson and Pickett, 2010), but it is unclear whether the absence of trust produces inequality or vice versa. Large social surveys, such as the General Social Survey, that attempt to measure the concept of trust are flawed in that they assume that all respondents have the same conceptualization of the word “trust”, and furthermore leave much open to speculation as to whom respondents are referencing when answering general trust questions. The literature regarding trust is also problematic, as some theoretical underpinnings are outdated and inaccurate in light of developments across multiple fields in the sciences. This paper first presents an analysis of both trust and inequality, as social conditions today—when levels of trust are lower in survey responses since surveys on trust began in the 1970s—call for a more in-depth, empirical analysis of these concepts. This thesis has two foci. First, this paper examines the issues related to trust and inequality, which includes theoretical underpinnings and previous research. Second, this

paper adds to the current literature by exploring the association between many aspects of the trust disposition and perceptions of inequality by utilizing primary research collected from the Spring 2018 semester at the University of Missouri—Kansas City ( $N = 122$ ). Specifically, this study examines how perceptions of inequality alone may be impacting levels of trust in American society. The data reveals that perceptions of inequality and certain demographic factors are significantly related to certain trust relations.

## APPROVAL PAGE

The faculty listed below, appointed by the Dean of the College of Arts and Sciences have examined a thesis titled “Trust and Inequality: Are Perceptions of Inequality Influencing Trust?,” presented by Elyse L. Davis, candidate of the Master of Arts degree, and certify that in their opinion it is worthy of acceptance.

### Supervisory Committee

Marc Garcelon, Ph.D., Committee Chair  
Department of Sociology

Lori Sexton, Ph.D.,  
Department of Criminal Justice and Criminology

Joseph Workman, Ph.D.,  
Department of Sociology

## CONTENTS

ABSTRACT .....	iii
LIST OF ILLUSTRATIONS .....	viii
LIST OF TABLES .....	ix
ACKNOWLEDGEMENTS .....	x
Chapter	
1. INTRODUCTION .....	1
2. REVIEW OF LITERATURE .....	13
Trust: The Psychological Approach .....	14
Trust: The Economic and Political Science Approach .....	16
Trust: The Philosophic and Cross-Disciplinary Approach .....	22
Constructing a New Paradigm for Trust .....	25
The Trust and Inequality Connection .....	26
3. METHODOLOGY .....	29
General Survey Information and Procedure Overview .....	31
Survey Instrument and Design .....	34
Limitations of the Method .....	37
4. RESULTS .....	41
Descriptive Statistics .....	41
Bivariate Analysis .....	59
Regression Analysis .....	66
Qualitative Analysis .....	74
5. DISCUSSION AND CONCLUSION .....	83

Overview .....	84
Concluding Thoughts & Further Research .....	92
Endnotes .....	95
Appendix	
A. INSTITUTIONAL REVIEW BOARD NOTICE OF NEW APPROVAL .....	96
B. SAMPLE QUESTIONNAIRE .....	99
C. DESCRIPTIVE STATISTICS FOR ALL DEMOGRAPHIC VARIABLES .....	112
D. DESCRIPTIVE STATISTICS FOR ALL INDEPENDENT VARIABLES OF INEQUALITY .....	115
E. DESCRIPTIVE STATISTICS FOR ALL DEPENDENT VARIABLES OF TRUST .....	117
F. COMPARISON OF INSTUTIONAL TRUST VARIABLES .....	123
G. REGRESSION ANALYSIS RESULTS .....	127
REFERENCE LIST .....	135
VITA .....	140

## LIST OF ILLUSTRATIONS

Figure		Page
1.	Social Ills Index Correlated with National Income Inequality .....	3
2.	GSS Trust Question Correlated with Income Inequality by State .....	4
3.	Conceptual Model Illustrating the Research Question .....	12
4.	Misztal's Synthetic Trust Approach .....	24
5.	Actual Distribution of Wealth Correlations with Trust Correlations .....	63
6.	Ideal Distribution of Wealth Correlations with Trust Correlations .....	63
7.	Illustration of the General Trust of People Correlations .....	65



## LIST OF TABLES

Table		Page
1.	Preliminary Research Questions and Specific Research Questions .....	30
2.	Research Hypotheses .....	31
3.	Basic Descriptive Statistics for Demographic Variables .....	42
4.	Recoded Descriptive Statistics for Demographic Variables .....	47
5.	Dichotomized Descriptive Statistics for All Independent Variables of Inequality .....	52
6.	Complete Descriptive Statistics for All Composites of the Dependent Variable of Trust .....	59
7.	Multiple Regression Model Predictors with Institutional Composite .....	73
8.	Qualitative General Trust Responses .....	76
A-1.	Simple Linear Regression: Inequality Predictors for Institutional Trust Composite .....	127
A-2.	Simple Linear Regression: Inequality Predictors for Worker of Institution Composite .....	128
A-3.	Logistic Regression: Actual Distribution of Wealth Predictor with Trust Outcomes .....	129
A-4.	Logistic Regression: Ideal Distribution of Wealth Predictor with Trust Outcomes .....	131
A-5.	Comprehensive Multiple Regression Models for Institutional Composite .....	133

## ACKNOWLEDGEMENTS

First, I need to thank everyone in the Department of Sociology at the University of Missouri—Kansas City for helping me to become a better, more thoughtful person over the last eight years. Each one of you had some part in shaping who I am today. Every personal meeting and discussion meant a lot to me. Special thanks to Dr. Marc Garcelon, whose passion for a better world and dedication to his craft especially influenced me. Thank you for always being there for all of your students. If it weren't for your influence, I would have not pursued this degree. Specific thanks are also in order to Dr. Deborah Smith, Dr. Jeff Bennett, Dr. Jennifer Huberman, Dr. Shannon Jackson, Dr. Ann Wood, and Dr. Joseph Workman.

The Department of Economics and the Department of Criminal Justice and Criminology have been great assets, both for me as a person and this project. Special thanks to Dr. Lori Sexton for always listening, always helping, giving great advice, and being there when I needed a mentor. Thank you to Dr. Jennifer Owens, Dr. Alex Holsinger, and Dr. Erik Olson for helping with aspects of this project.

Over the last two years in this program, my friends and family have been extremely loving and patient. While this project was underway I did not have much of a social life, so I want to thank everyone for sticking by me. Thank you to my parents, Rick and Vicki Davis, for supporting me throughout my life and loving me unconditionally. Special thanks to my partner Dr. Björn Langbein for being so loving and understanding throughout this entire process, and to his parents Bernd and Birgit for also supporting me while finishing this program.

## CHAPTER 1

### INTRODUCTION

In 2013, former U.S. President Barack Obama boldly declared economic inequality and mobility as the “defining challenge of our time” (Obama, 2013). His claim was bold not because it represented a novel or radical understanding of the extent and implications of inequality for those who study it, but because it brought to the forefront an issue that the American public generally denies as problematic, overlooks, or simply misunderstands. A survey conducted the year before Obama made this declaration revealed that Americans considerably *underestimate* the level of income inequality in the United States, even though many tend to strongly prefer a starkly different or more equal distribution of wealth (Politizane, 2012). In a study investigating attitudes towards pay differentials, researchers Lars Osberg and Timothy Smeeding (2006) found that Americans have “less awareness of the extent of inequality at the top of the income distribution in America,” are more polarized in attitudes, have “similar preferences for ‘levelling down’ at the top of the earnings distribution,” and also have “less concern for ‘levelling up’ at the bottom of the earnings distribution” (pp. 450-455).

Although inequality can be measured in terms of economic, social, cultural, and institutional capital (Bourdieu, 1990), economic inequality has particular ramifications for both the poor and the country as a whole. As has been well established, economic inequality at a societal level is correlated with a host of social ills, such as declines in social mobility,

declining rates of life expectancy, lower levels of mental and physical health (including drug and alcohol addiction), lower educational performance, rises in violence, increases in obesity, and even higher rates of imprisonment and punishment (Wilkinson, 2011; Wilkinson and Pickett, 2010, p. 19). The ways in which economic inequality impacts individuals may differ, but the everyday realities for millions of Americans on the lower rungs of the economic system nonetheless results in increased individual and societal problems due to increased inequality. See Figure 1 below for an illustration of social ills correlated with income inequality (reprinted from The Equality Trust, n.d.). See Figure 2 below for an illustration of the GSS trust question correlated with income inequality by state, as demonstrated by Wilkinson and Pickett (reprinted from The Equality Trust, n.d.).

## Health and social problems are worse in more unequal countries

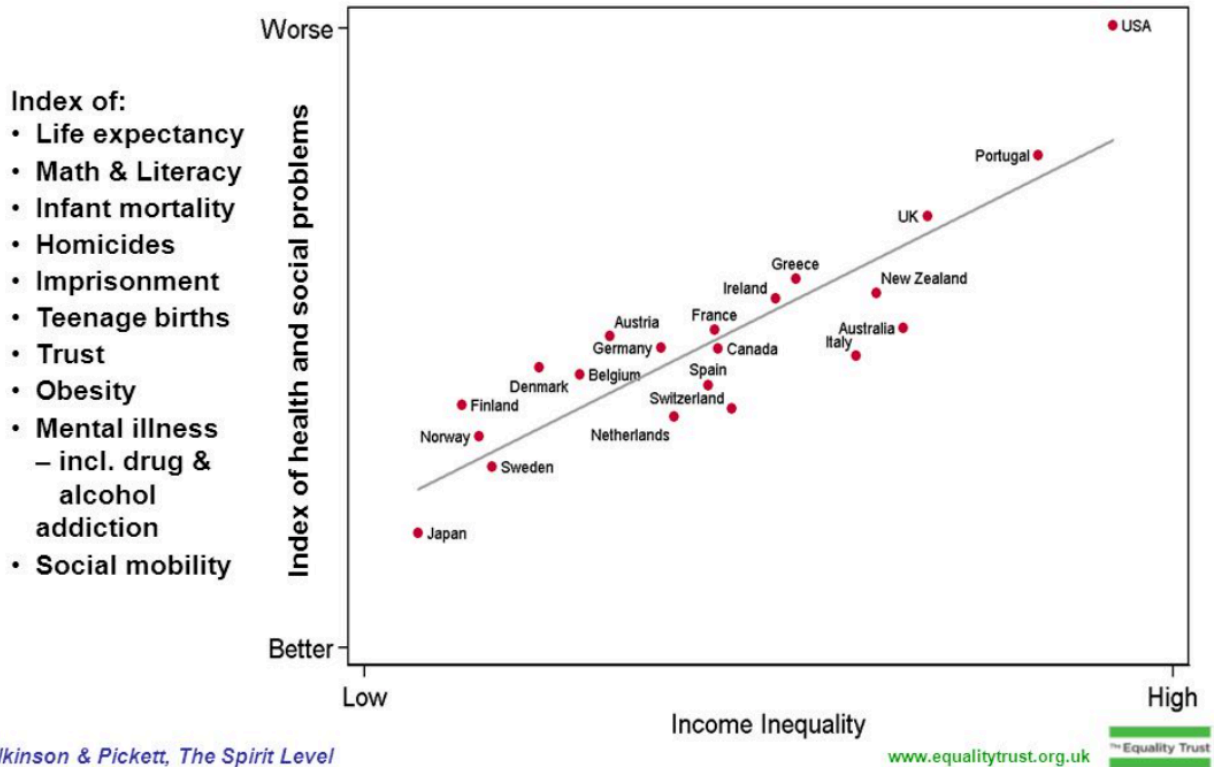
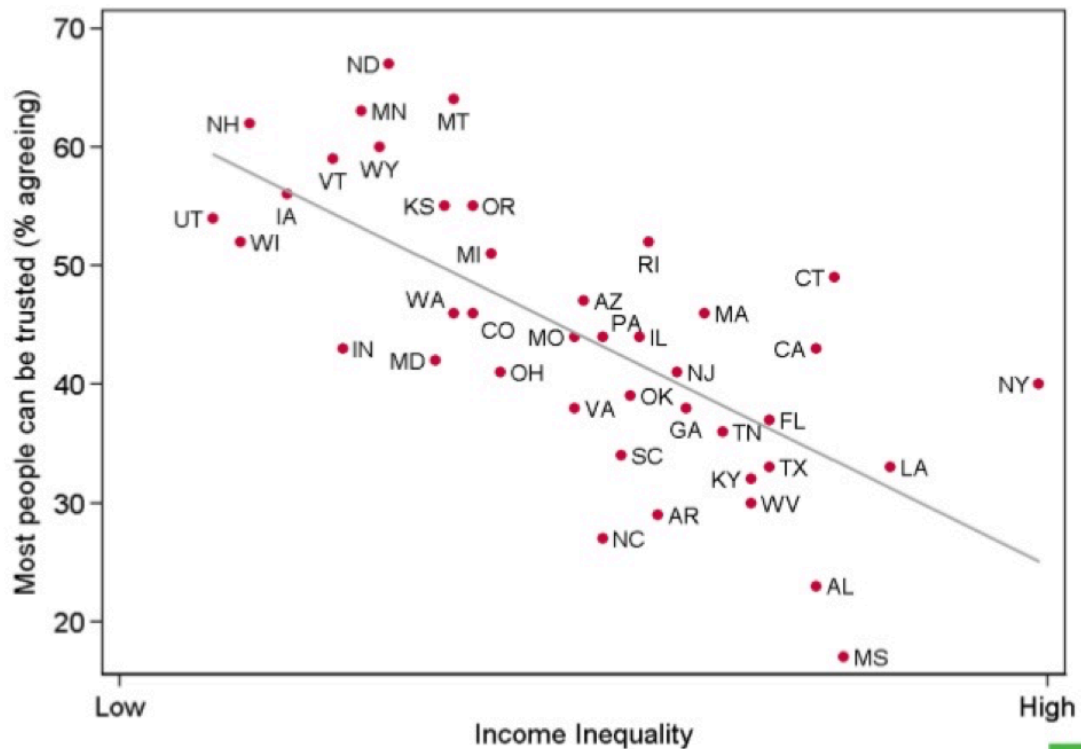


Figure 1. Illustration of Social Ills Index Correlated with National Income Inequality (The Equality Trust, n.d.; Wilkinson, 2011)<sup>2</sup>

## People in more unequal states of the USA trust each other less



Wilkinson & Pickett, *The Spirit Level*

[www.equalitytrust.org.uk](http://www.equalitytrust.org.uk) Equality Trust

Figure 2. Illustration of GSS Trust Question Correlated with Income Inequality by State (The Equality Trust, n.d; Wilkinson and Pickett, 2010, p. 53)<sup>3</sup>

Utilizing a compendium of data from various sources within the United States government, Mishel, Bivins, Gould, and Shierholz (2012) present a thorough assessment of how systematic increases in economic inequality are now at levels last seen since the 1930s. While the changes in real annual household income from 1979 to 2007 have increased amongst the top 1% of households by 240.5%, and amongst the 95<sup>th</sup> to 99<sup>th</sup> percentile by 71.5%, the bottom fifth has only increased by 10.8% (Mishel, Bivins, Gould, and Shierholz, 2012, p. 26). The share of income held by the top 1% in the United States exceeds that of other developed countries, and since 1979 most of the wealth and income increases have

been concentrated amongst the top ten percent of the adult population (Mishel, Bivins, Gould, and Shierholz, 2012, pp. 84, 105).

Income inequality has risen steadily since the 1970s for all fifty states. “Wealth inequality is making a comeback,” according to economists Emmanuel Saez and Gabriel Zucman, and “In 2012, the wealth share of the top 0.1% was three times higher than in 1978, and almost as high as in the 1916 and 1929 historical peaks. The key driver is the rapid increase in wealth at the top is the upsurge of top incomes” (Saez and Zucman, 2016, p. 523). For example, in 2013, the top 10% of richest families in the United States had over 20% of the share of total household wealth—close to the share of total household wealth before the Great Depression (Saez and Zucman, 2016, p. 521). Systematic increases in economic inequality extend beyond the lower percentiles of the wealth and income distribution, however. This issue also extends to those who occupy the middle and top positions of the wealth and income distribution.

Combined with the aforementioned social ills as demonstrated by Wilkinson (2011) and Wilkinson and Pickett (2010), as Mishel et al. (2012) demonstrate in *The State of Working America*, approximately 5.8 million jobs were lost between December 2007 and late 2009, and the housing collapse during the time of the Great Recession resulted in the obliteration of “roughly \$7 trillion in U.S. household wealth...[which] led to a roughly \$500 billion contraction in consumer spending...leading to roughly another \$400 billion in lost demand” in the residential real estate sector, which had a ripple effects in other sectors (p. 12). While recent reports state that the 3.7% unemployment rate as of September 2018 is the “lowest jobless rate since December of 1969” (Taborda, 2018), these numbers do not account

for certain unemployed persons and the uneven distribution of jobs throughout the wage scale.

Certain unemployed persons do not factor into the official unemployment number, such as discouraged workers (persons eligible for employment, but are unemployed and have not found or sought employment in at least four weeks) and the long-term unemployed (persons unemployed 27 weeks or more, which can be caused by factors such as cyclical unemployment, structural unemployment or re-skilling [e.g. school]). Moreover, the definition of unemployment has changed many times since the 1980s. According to the Bureau of Labor Statistics, as of 2016, employed persons are:

Persons 16 years and over in the civilian noninstitutional population who, during the reference week, (a) did any work at all (at least 1 hour) as paid employees, worked in their own business, profession, or on their own farm, or worked 15 hours or more as unpaid workers in an enterprise operated by a member of the family; and (b) all those who were not working but who had jobs or businesses from which they were temporarily absent... (United States Department of Labor, 2016).

While the definition of who counts as employed has loosened, the criteria for part-time workers and temporary workers has tightened, with some of the former types of employment now counting towards full employment.

Another issue with the official unemployment number given by the United States government is that this number counts many job categories, from the highest to lowest income brackets. Recently, job growth has been heavily concentrated at the bottom of the wage scale, and many jobs created have been contractual or temporary. According to economists Lawrence Katz and Alan Krueger (2016), there has been a substantial rise in



what has been referred to as “alternative work” (e.g. temporary or contractual) from 10.7% in February 2005 to 15.8% in 2015, and an expansion in the definition of alternative work arrangements from 2006 to 2010 (p. 2). Additionally, research conducted by the National Employment Law Project (NELP, 2012) found that lower-wage occupations have grown the most since the recovery of the Great Recession, which include “retail salespersons, food preparation workers, laborers and freight workers, waiters and waitresses, personal and home care aides, office clerks and customer representatives” (p. 1). Of the jobs gained during the recovery, nearly 2 million were of the lower-wage occupations, approximately 750,000 of mid-wage occupations, and a bit over 500,000 for higher-wage occupations; however, nearly 4 million jobs lost during the Great Recession—the most between all sectors—were of the mid-wage occupational sector (NELP, 2012, p. 2). Thus, although some reports suggest that jobs, incomes, and wealth are on the rise since the Great Recession, the issue lies in the distribution. And as the data from NELP demonstrates, even the wealthy in the United States are not entirely exempt from the myriad of issues resulting from the overall economic inequality in the United States. These negative social and economic consequences compromise the prosperity of the nation as a whole.

Concomitant with a rise in inequality over the past few decades, the United States has seen declining levels of trust among its citizenry (Morgan, 2014; Wilkinson and Pickett, 2010). According to a poll conducted in 2003, “Americans are suspicious of each other in everyday encounters” and “only one-third of Americans say most people can be trusted” (Cass, 2013). What has previously been called ‘generalized trust’ seems to be on the decline in the United States and other Western nations. And although the data are currently mixed in regard to inequality and its relationship to well-being (both domestically and internationally),

research has clearly demonstrated that nations with lower levels of general trust also have higher disparities in the wealth distribution (Wilkinson and Pickett, 2010, pp. 52, 56; Wilkinson, 2011).

When it comes to understanding the link between trust and social problems such as inequality, researchers—primarily economists—in the United States tend to utilize large social surveys such as the General Social Survey (GSS) to measure what is referred to as ‘generalized trust’ because of perceived accuracy, validity, and the overall scope of the data that would be difficult and expensive to replicate. Thus, although operationalizations and conceptualizations of trust have changed through the years, one measure has been used consistently since the formation of the GSS in the 1970s. This measure asks respondents on a Likert scale: “Generally speaking, would you say that most people can be trusted or that you can’t be too careful in dealing with people?” (Smith, Davern, Freese, and Hout, n.d.). This survey question is a blunt instrument, double-barreled, and assumes that individuals similarly understand and conceptualize trust. Moreover, this question makes it difficult to understand exactly whom an individual is conceptualizing when responding to this question.

Trust is a complex phenomenon that includes a wide array of social aspects, such as attitudes, beliefs, habits, and even how one was raised and socialized. Indeed, we are discussing the *general* social survey—but are such measures truly helpful? Although these large social surveys assist social scientists with obtaining a very broad understanding of certain phenomena, further research is needed to better understand what the generalized trust question is really telling us. Asking direct questions about trust may be more fruitful (e.g. trust questions directed towards neighbors, friends, colleagues, family, etc.).

Beyond the issues of large social surveys and the previous attempts to capture the concept of trust, conceptualizations of trust in the theoretical literature are even more problematic. Though it appears that a paradigm has been established for trust, the complexity of the issue combined with newer research across various disciplines underscores why current predominant approaches to understanding trust and its correlation with inequality must be rethought. Current literature argues that, though trust is a multifaceted concept, it is primarily established in early childhood and then generalized to other contexts later in life. The standardized GSS question on trust cited above is too static and overlooks how life experiences continue to shape trust in its various aspects throughout life stages. And though previous research has acknowledged that trust is a multifaceted concept, in reality this is an abstraction that cannot be so easily disentangled. Trust is a complex disposition that is shaped variously, from early psychosocial development to life experiences over the course of adulthood.

From a social-psychological point of view, much of our learned attitudes, beliefs, and behaviors come from our interactions and relationships with other people. Thus, due to both the complexity of the concept of trust and previous problematic operationalizations and conceptualizations of this concept, synthetic methods must be utilized going forward to better understand the concept of trust and also how the disposition of trust has changed (and furthermore, declined) in certain Western societies. This thesis serves as a stepping stone for further research on this subject, as a newly-developed questionnaire is utilized to ask trust-specific questions in conjunction with questions related to perceptions of inequality.

This project has three primary objectives. Previous research has demonstrated that declining trust and increasing inequality is a problem in the United States and other Western

countries. Current theories and predominant measures of trust must be refined to include additional aspects of trust that have been revealed through scientific advancement in multiple fields. Thus, the first objective of this paper involves a discussion of how trust has been previously conceptualized and how these previous conceptualizations are problematic, as an advanced interdisciplinary theory of trust must be utilized. When studying trust, more complex and synthetic methods are needed. Second, this research project seeks to contribute to the discussion in the social sciences regarding trust by examining distinct trust relations in order to discern what types of trust relations, if any, are on decline. And finally, this project examines how perceptions of inequality may be impacting trust relations at the individual level. See Figure 3 at the end of this section for an illustration of the primary research question.

Using a newly-designed questionnaire that covers perceptions of inequality and a multitude of trust relations (e.g. trust amongst friends, colleagues, neighbors, family, etc.), this project uses both quantitative and qualitative methods in order to examine trust and its relationship to inequality at the individual level. While previous studies rely on the Gini coefficient to measure inequality, this measure cannot be used at an individual level. Thus, perceptions of inequality were utilized to examine inequality, as well as certain demographic factors, such as household income and whether or not one will receive a portion of their family's wealth.

The data, collected from a sample of the undergraduate student population at the University of Missouri—Kansas City ( $n = 122$ ) during the Spring 2018 semester, revealed many significant relationships between perceptions of trust and inequality. As aforementioned, many Americans underestimate the actual level of inequality and believe in

a more equal (ideal) distribution of wealth. Two questions from the survey ask participants about this issue. Measured on a 5-point Likert scale, ranging from More Unequal to More Equal, participants were asked what they believed the actual distribution of wealth is and also what the ideal distribution of wealth would be in the United States. While other inequality questions are posed, the former (“Actual Distribution of Wealth”) question was most revealing, especially in conjunction with institutional or government trust questions. The data also reveals that while primary trust relationships seem to be at relatively high levels, secondary trust relations (e.g. trust for colleagues, strangers, or neighbors) are quite low. It was also found that trust for many institutions and the government are also quite low.

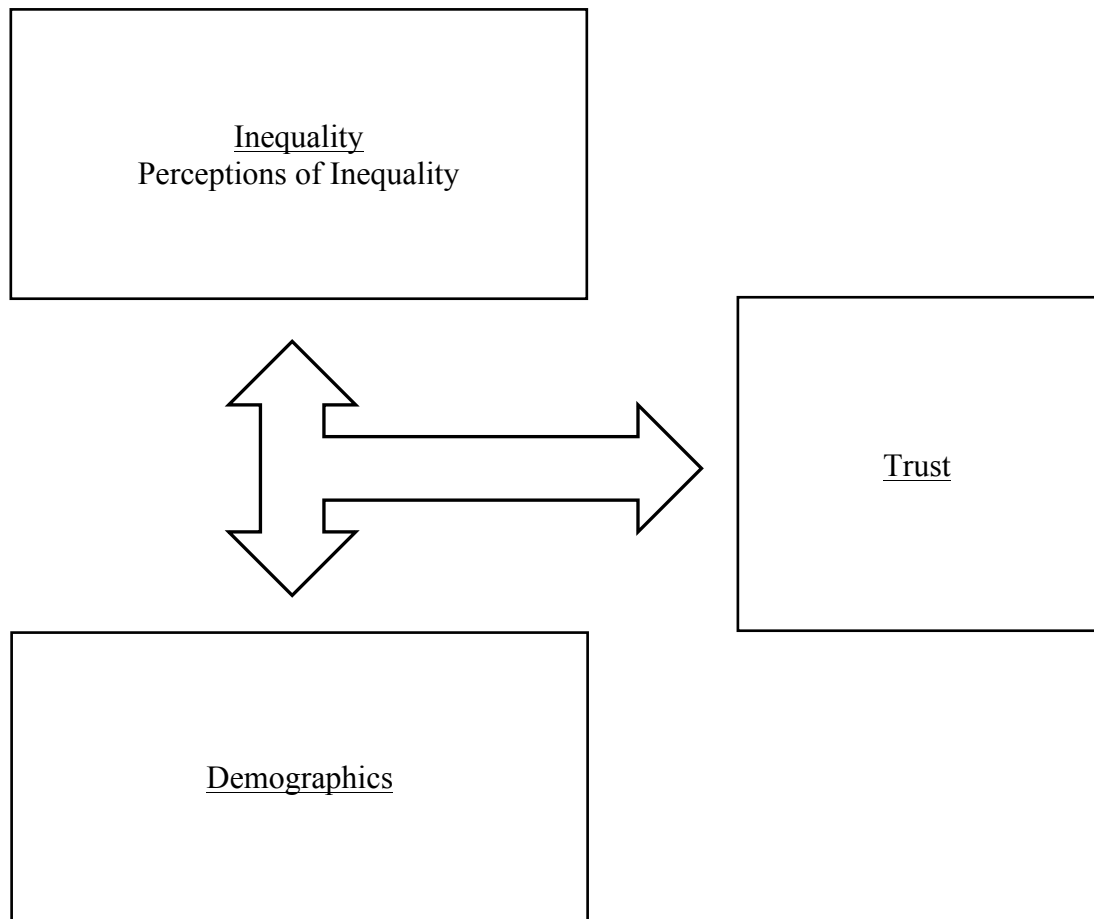


Figure 3. Conceptual Model Illustrating the Research Question

## CHAPTER 2

### LITERATURE REVIEW

Research about trust has mushroomed in the last few decades. Due to this increased interest, both large social surveys (such as the General Social Survey) and cross-disciplinary theories have analyzed and attempted to fully explain the phenomenon of trust. The GSS has used only one question consistently to measure trust. Since the beginning of the GSS in the 1970s, the ‘generalized trust’ question has served as the default question in sociology on this issue for many years, whereas other questions related to trust have only marginally figured in survey research. More, conceptualizations of trust in the theoretical literature often appear to be more superficial. To put it bluntly, there seems to be a complex of tacit, under-theorized assumptions operating in the social sciences in regard to how trust works. Up until recently, for example, it was often assumed that trust forms in early childhood and then is generalized to other contexts later in life. Yet when one begins to review the literature on trust, one begins to notice that in the last few decades there has been increasing dissention amongst scholars over the trust concept, suggesting that long-standing assumptions may not be fully accurate and likely need to be amended.

In the next few sections, an overview of the literature on trust across multiple disciplines is presented in order to reveal what is problematic in previous (often tacit) assumptions regarding trust as a social phenomenon. The review of literature then shifts to the relationship between trust and inequality, examining the implications of the relationship

between these concepts. The connection between trust and inequality, and specifically how inequality impacts trust, is ultimately the focus of this project; however, issues related to previous conceptualizations, methodology, and cross-disciplinary research require the trust concept to be analyzed before proceeding.

### **Trust: The Psychological Approach**

The work of psychologist Erik Erikson conceptualizes trust as developing in early childhood, which is a part of Erikson's theory of psychosocial development. In Erikson's neo-Freudian perspective, crises occur at eight different stages of human development. At infancy, humans are faced with the crisis of establishing trust. Regarding trust, he writes:

The first demonstration of social trust in the baby is the ease of his feeding, the depth of his sleep, the relaxation of his bowels. The experience of a mutual regulation of his increasingly receptive capacities with the maternal techniques of provision gradually helps him to balance the discomfort caused by the immaturity of homeostasis with which he was born (Erikson, 1950, p. 222).

He proposes that the 'good enough' caregiver is able to manage the needs of the child so that the child is able to develop a sense of confidence or trust in the world. If the primary caregiver is able to meet the needs of the child adequately and reliably, then the child establishes trust, which is then embodied and later generalized to other relationships and aspects of life. The virtue of 'hope' is thus established before the age of two, according to Erikson, unless the primary caregiver is not able to meet the needs of the child reliability and consistently, which results in embodied 'mistrust' (Erikson, 1950, p. 245).

In this line of thought, if the virtue of hope is successfully established in the early stages of childhood, then a person is more likely to have an optimistic viewpoint towards the



world; but, on the other hand, if inadequate caregiving or socialization occurs, then a more pessimistic or cautious viewpoint becomes crystallized within the personality, affecting the sense of the self over the life process. Because the primary caregiver was able to satisfy the needs of the optimist adequately during the early years of childhood (mostly in regard to bodily needs), the optimistic person is assumed to be able to go out into the world with the belief that any suffering will be short-lived.

Above all, Erikson's assumption leads to conceptualizing trust as static. Specifically, his argument suggests that trust becomes a part of the ego, which results in either optimistic or pessimistic tendencies. This *attitude* is then taken into the world and generalized into other contexts, such as in the case of interpersonal trust (trust between two individuals) or institutional trust (trust generalized to key centers of legitimacy such as the government).

As opposed to Erikson's static assumptions, the concept of trust is best understood through the utilization of a Bourdieusian lens, where it is viewed as embodied and it becomes a type of 'habitus' (Bourdieu, 1990, pp. 131-132). Rather than viewing trust as simply an attitude or emotion, it would be most accurate to describe trust as a disposition that changes and does not crystallize as a set neurological patterns. As long as one interacts with the ongoing experience of reality, perceives changes, and continues to learn, then modifications of habitus remain possible. The individual not only interacts with the continuous flux that is experience, but also may develop in relation to it.

The development of trust begins during infancy, continues throughout the life process, and is then "routinized" as a *habit*; in such instances, individuals rely on largely non-reflective routines. Habits indeed are largely unreflective behaviors. But when changes are perceived in the environment or in social relations, a more deliberate and conscious shift

can occur that eventually can change one's habits. Viewing trust in this way gives individuals more agency, whereas previous static conceptualizations can suggest that individuals are largely at the mercy of their caregivers in regard to certain personal attributes such as trust. Reviewing the literature in other fields demonstrates that the Bourdieusian approach to trust, which gives individuals more agency, is not only more accurate, but also more empirically and theoretically useful.

### **Trust: The Economic and Political Science Approach**

Political scientist Robert Putnam (2000) conceptualizes trust as a component of social capital, defining it as “connections among individuals—social networks and the norms of reciprocity and trustworthiness that arise from them” (p. 19). Putnam also differentiates between what is called “thick trust” and “thin trust”—with the former being “embedded in personal relations that are strong, frequent, and nested in wider networks” and the latter being trust that is more generalized and “rests implicitly on some background of shared social networks and expectations of reciprocity” (Putnam, 2000, p. 136). He argues that “thin trust” is more useful “than thick” trust because it goes beyond our primary relations and extends to secondary relations, or to people whom we may not know personally. Trust seems to be connected to the ability to engage in spontaneous, voluntary cooperation—which is why political scientists and economists across the nation have been increasingly interested in trust in the last few decades. But even with the increasing interest in these concepts, there is not yet a consensus over what the correlation between trust and inequality really means, and also not yet a consensus over how to define such a complex disposition such as trust.

As political scientist Eric Uslaner (2001) points out, trust is multifaceted and begins with what he calls “moralistic” trust, or trust that is generalizable and is not based upon life

experiences (pp. 1, 12). For this reason, he writes that moralistic (generalized) trust “rests on an optimistic view of the world and one’s ability to control it” (Uslaner, 2001, p. 5). In other words, the ability for one to trust correlates to a significant degree of confidence that one can overcome challenges successfully. According to this theory, the optimist, having hope, will trust that any situation or event will result in a favorable situation to the self in the future. In this regard, trust is based upon the trustworthiness of another individual or situation that one may be able to control or overcome. Thus initially, Uslaner and Erikson converge to some extent.

Social scientists in the past have viewed trust as a strategic characteristic, which is often why social studies, or “social experiments”, tend to rely on games centered on the Nash equilibrium (such as, for example, the Prisoner’s Dilemma) in an attempt to measure this complex concept. The action, belief, or behavior of an individual from this standpoint is based upon a preconceived notion of trust, meaning that the foundation of trust is established in early childhood and precedes any notions of perceived risk or risk assessment.

Previous literature also suggests that trust rests on the ability for a person to recognize certain values or in-group identifiers in another person, and that national and ethnic differences matter when it comes to cheating one another (Glaeser, Laibson, Scheinkman, and Soutter, 2000, p. 840). Specifically, it has been suggested that increased diversity may directly reduce trust (Putnam, 2007, p. 137). Putnam (2007) argues that diversity—defined in terms of social, cultural, or ethnic heterogeneity in a given society—fosters lower levels of social capital, an aspect of trust, though only in the short-run (pp. 151, 164). In his research, Putnam reveals a strong, negative correlation between diversity and social capital, and argues that more diversity leads to a reduction in social solidarity and social capital (2007, p. 142).

Putnam's (2000) work demonstrates that social capital in general in the United States has been in decline since the 1970s, and that there is a loss of social bonds and civic engagement (p. 183), political involvement (p. 132), and social trust (p. 139). In areas with greater diversity, there is also a growing distrust among citizens in regard to local government, local news, and media (Putnam, 2007, p. 149).

Modern societies have become increasingly diverse, and the United States is no exception. Historically, the nation has undergone multiple bouts of immigration. The recent influx in immigration, such as in regard to the Muslim population, is thus not an unusual occurrence for the United States. Although recent events may have led to a hyperawareness of certain ethnic and religious groups, diversity should not in itself be leading to rising levels of societal distrust, given how diverse the culture has already been since the 1960s. Thus, though there seem to be issues related to diversity, these issues may be short-term. Putnam argues that the United States will eventually benefit from being a more diverse and heterogeneous society in the long-term. He writes, "In the long run immigration and diversity are likely to have important cultural, economic, fiscal, and developmental benefits" (Putnam, 2007, p. 137). But in order to obtain the long-term benefits of diversity, action must take place.

Indeed, from a theoretical standpoint in this limited context, these types of arguments may appear to hold some weight, as it makes sense that people would generally feel more comfortable, confident, and trusting if there is a recognition that their embodied dispositions and values are recognized by others whom they engage with. Newer research, however, demonstrates that the above reasoning is not entirely accurate—and that some of the previous research in itself may not paint an accurate portrait of the social landscape.

Recently, sociologists Maria Abascal and Delia Baldassarri (2015) published a paper refuting some of Putnam's work. Their work suggests that certain measures like the GSS measure of trust are problematic—as pointed out above—and that, though Putnam uses a nationally representative and generalizable sampling methodology, there may be issues stemming from the types of questions asked. In regard to trust questions like the GSS measure of general trust, they write: “Whether the question is considered indicative of in-group or out-group trust depends on the respondent's own ethnoracial self-classification” (Abascal and Baldassarri, 2015, p. 738). In regard to how ethnoracial self-classification affects trust and the attempt to measure trust, they write:

For whites, heterogeneity means more out-group neighbors; for nonwhites, heterogeneity means more in-group neighbors... Only for whites does living among out-group members—not in diverse communities per se—negatively predict trust (p. 722).

Abascal and Baldassarri also point out that the commonly used heterogeneity index for measuring diversity and not controlling for ideologies or beliefs between racial groups is particularly problematic. Nonwhites are often less trusting than whites, and Abascal and Baldassarri correctly argue that statistical measurements must control for this issue (p. 724). Nevertheless, as Putnam's work itself indicates, it may be that a loss of social capital has played a causal role in heightened levels of distrust in the United States.

The reasons for declining levels of social capital in the United States are extensive. Declining levels of social capital subtypes, as defined by Putnam, are closely associated with declining levels of trust. Putnam analytically divides social capital into two subtypes: bonding or bridging. Whereas bonding social capital brings similar individuals or communal

groups together and creates strong in-group loyalty, bridging social capital brings together diverse populations and has the potential to “also create strong out-group antagonism” (Putnam, 2000, p. 23). Further, the economic and political science arguments regarding trust and inequality suggest that it may be possible that declining levels of *bonding* social capital also plays a causal role in declining levels of generalized trust and increased inequality. Since bonding capital brings individuals of similar backgrounds together, a lack of sufficient bonding capital may inhibit *bridging* capital. This raises the question of whether a certain amount of bonding social capital is necessary for the development of bridging social capital. Nonetheless, as Putnam points out, both bonding and bridging social capital can have positive social effects under many circumstances (2000, p. 23).

Finally, some social scientists argue that although social capital has been in decline since the 1970s, generalized trust tends not to change much over time (Ortiz-Ospina and Roser, 2017). According to Uslaner (2001), “we either trust most people or we distrust them” and there is no in between when it comes to generalized trust (p. 6). Solving issues of trust may rest upon increasing bridging social capital. For this reason, Uslaner (2012) argues that it is segregation that creates heightened levels of distrust:

Economic inequality lowers trust by creating a world of ‘us against them.’ When you believe that others have advantages over you, you will not see any common bonds with them. This lowers generalized trust and increases faith in your own in-group (p. 57).

Increased distance between individuals, or a distance in social relations, may be the biggest driving force behind this issue—especially when it comes to a country like the United States

that was founded and thrives upon ideologies of utilitarian individualism. As Bellah, Madsen, Sullivan, Swidler, and Tipton (1991) point out:

One way of summing up the difficulty Americans have in understanding the fundamental roots of their problems is to say that they still have a Lockean political culture, emphasizing individual freedom and the pursuit of individual affluence (the American dream) in a society with a most un-Lockean economy and government (p. 79).

Although there are still strong individualistic beliefs in the United States, the reality is that these beliefs and ideologies are no longer embedded in reality.

Bellah and co-authors go on to argue that, though strong individualistic beliefs deriving from Lockean thought in the late-18<sup>th</sup> century America remained strong in the United States in the 1990s, the realities of American society had changed dramatically by this time from the days of the early United States. Importantly, Lockean individualism for Bellah et al. means a narrow, economic self-interest that conceives institutions as external factors to be engaged only as relevant for such self-interests on the part of individuals. Yet these authors argue—and many social scientists concur—that America has become both highly bureaucratic and corporatized to the point where the continuance of such Lockean individualism among many American citizens renders American individualists of a Lockean-type less and less able to understand the social reality around them. Indeed, the persistence of such Lockean individualism means, according to Bellah et al., that the beliefs and political-economic orientations of such Americans are more and more disconnected from the realities of American life. In short, Americans who tend to perceive political, economic, and social policy from the perspective of Lockean self-interests are increasingly unable to understand

the social environment in which they live. Such disconnects between beliefs and social reality thus aggravate declines in trust, as many people have an increasing unrealistic perception of how American society has developed in the post-war era (Bellah et al., 1991, pp. 66-81).

### **Trust: The Philosophic and Cross-Disciplinary Approach**

Previous lines of thought regarding trust often suggest an implicit mind and body dualism. This is not the case. Contemporary research across many fields presents an undeniable argument against this type of dualistic conception. Philosopher Mark Johnson (2007) presents a strong case that meaning and understanding comes from lived experience, arguing that humans make meaning through both the body and the mind. Johnson (2007) writes, “[W]hat we call ‘mind’ and what we call ‘body’ are not two things, but rather aspects of one organic process, so that all our meaning, thought, and language emerge from the aesthetic dimensions of this embodied activity” (p. 1). As embodied organisms, humans interact with the physical environment—but do so according to the structure of our anatomy in the constraint of time and space with the constant state of flux that is experience. There is a feedback loop between the mind and the body, and both aspects of this singular process are affected by the reality beyond the embodied organism.

Developments in the field of neuroeconomics support this argument. The research of neuroeconomist Paul Zak (2012) utilizes interdisciplinary research (such as that from philosophy, economics, and biology) to argue that there are *specific hormones* that may be responsible for inducing feelings of social bonding. Research such as Zak’s, where oxytocin is injected into competent and willing participants, suggests that the hormone oxytocin produces heightened feelings of love, bonding, and trust when released in the body, and this



in turn affects how one relates to others. Further, the release of oxytocin is known to occur during the childbirth process. Feelings of social bonding likely generate higher quantities of feelings of reciprocity and obligation, as Marcel Mauss perceptively illustrates through the concept of gift giving in his classic book *The Gift* (2000).

In a study investigating trust and social preferences, Fehr, Fischbacher, and Kosfeld (2005) found that there are biological components to pro-social behavior. In agreement with Zak, Fehr et al. (2005) write the following: “[T]he study shows that subjects given [neuropeptide oxytocin] exhibit much more trusting behavior, despite the fact that [neuropeptide oxytocin] does *not* seem to change their explicit beliefs about others’ behavior” (p. 346). The research by Fehr et al. (2005) demonstrates that while this chemical does impact one’s social preferences and trust, it does not impact trustworthiness. Although explicit or conscious behaviors (such as verbal communication) may not influence certain hormones like oxytocin, it is possible that implicit or unconscious attitudes and behaviors (such as body language) may be influenced by oxytocin.

These cross-disciplinarily approaches emphasize that trust is based on many factors, which includes biological factors, socialization and development, and even risk and exploitation aversion. In her book *Trust in Modern Society*, Barbara Misztal argues that when studying and researching trust a synthetic approach is necessary. Seen as an aspect of social solidarity, trust assists with social order, cooperation, and social cohesion. Misztal’s synthetic approach argues that the social order has three aspects to it: stability, cohesion, and collaboration; furthermore, she argues that trust (as part of the social order) has three dimensions: habitus, passion, and policy (Misztal 1996, p. 101). Each dimension (habitus, passion, and policy) includes three forms of practices. The trust dimension of habitus

includes the practices of habit, reputation, and memory. The trust dimension of passion includes practices composed of family, friends, and society. And finally, the trust dimension of policy includes practices of solidarity, toleration, and legitimacy.<sup>1</sup> Utilizing this synthetic approach, this project utilizes trust as a habit (a memory) in order to question respondents via questionnaire about different aspects of the social order. The questions in the survey largely examine the cohesive and collaborative aspects of the social order (e.g. family, friends, society, inequality and trust toleration, and legitimacy [institutions]). See Figure 4 below for an Illustration of Misztal’s Synthetic Trust Approach (note: the table is, of course, a simplification for analytic purposes—in reality, every facet works together).

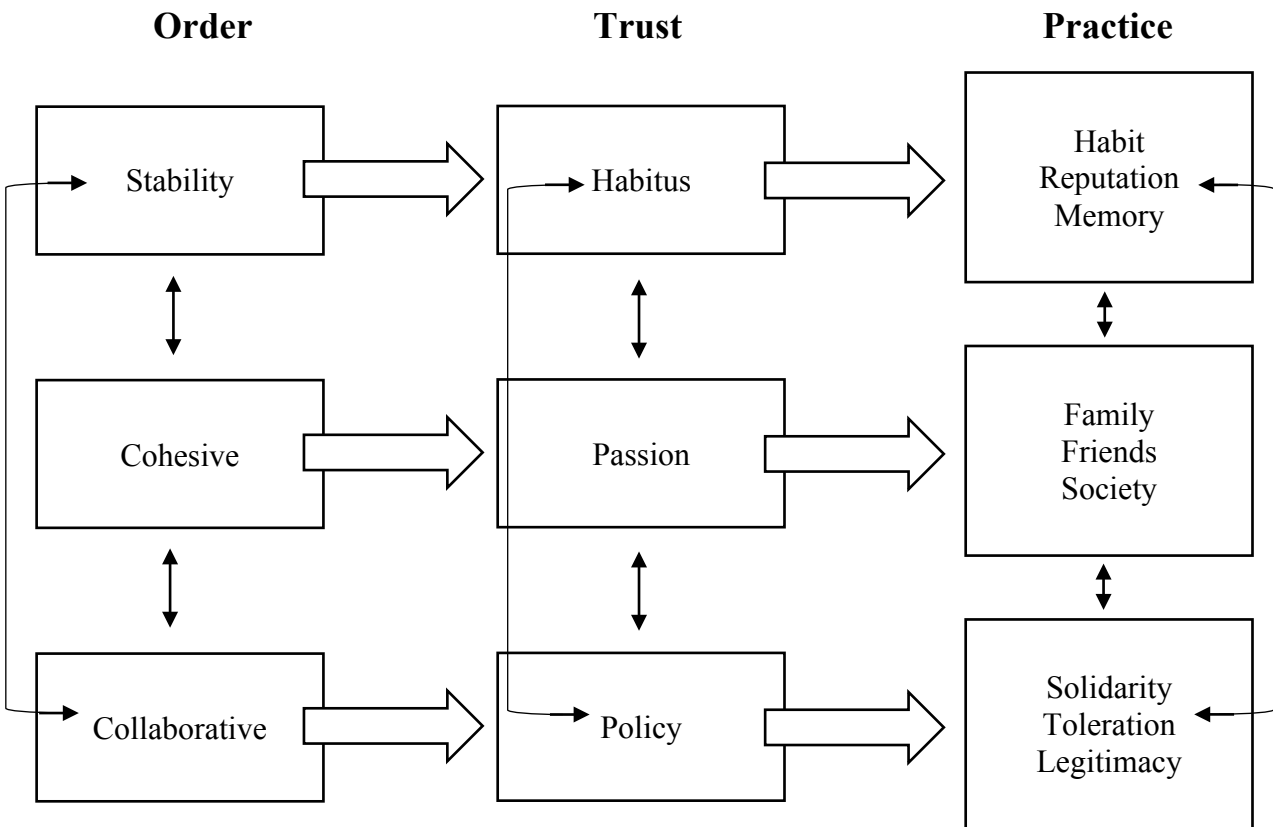


Figure 4. Illustration of Misztal’s Synthetic Trust Approach (Misztal, 1996, p. 101)

## Constructing a New Paradigm for Trust

Rather than trust being crystalized in the ego during early childhood and then simply generalized to other contexts throughout the life cycle, trust in its entirety may be quite pliable. As the self is not ready made and changes throughout the lifespan, so does trust. In this regard, trust can be viewed as a *situated* disposition—where trust and trusting behaviors or attitudes are influenced by current situations in the real world (such as who one is trusting). This is not in complete contradiction with Erikson, but rather suggests that while trust is initially learned at an early stage in life and significantly impacts the early formation of the personality, it does not remain constant. For this reason, this paper argues that life experiences *do* shape trust, in contradiction to some of the previous literature.

Though it has been established that trust is multifaceted—revealing that there are different aspects of this complex concept—these are all analytical distinctions that are difficult to assess in reality. From a cognitive point of view, all feelings, emotions, and experiences are based upon real life experiences. The ability for a person to consistently maintain an optimistic disposition rests upon life experiences, such as the ability to maintain decent living standards, relationships, and so on. If an individual's confidence or optimism in the world declines, or a person remains 'down on their luck' for too long, then it is quite possible that his or her confidence and overall trust, including the value of hope, may decline or evaporate altogether.

A new paradigm for trust must include what has been discussed in this paper so far, even if the research pertaining to this phenomenon is from a discipline outside of the typical fields that study this complex disposition. In particular, a cross-disciplinary and synthetic approach to trust, as outlined above, has promise. Data collected across many fields

combined with the research proposed here will assist with strengthening our understanding of this complex concept, which may be the ‘glue’ holding individuals to one another.

### **The Trust and Inequality Connection**

Research has clearly demonstrated that social dysfunctions and inequality are closely related (Wilkinson and Pickett, 2010, p. 19). In particular, decreasing levels of general trust combined with increased economic inequality is a widely noted phenomenon in the contemporary United States. But as mentioned above, many studies investigate this relationship with large social surveys such as the GSS and World Values Survey. Because trust is a complex disposition that is difficult to assess in reality, the relationship between inequality and trust remains both unclear and under-theorized. Moreover, because trust and inequality are bound up with one another in historically complex ways, it may prove difficult to isolate causality with empirical data.

However, Uslaner (2015) argues that it is inequality that impacts trust, not the other way around (p. 724). While some social scientists also take this viewpoint, there has also been acknowledgment that the causality has been difficult to establish since there are feedback mechanisms between the variables. Taking this argument further, Rothstein and Uslaner (2005) argue that social trust is caused by economic equality and equality of opportunity (p. 42). This argument asserts that trust is fostered directly out of the economic sector. Rothstein and Uslaner (2005) write the following about the causal link between these variables:

We argue that universal social programs that cater to the whole (or very broad sections) of society, such as we find in the Scandinavian countries especially, promote more equitable distribution of wealth. More equality leads to a greater sense

of social solidarity—which spurs generalized trust. Generalized trust, in turn, provides at least part of the foundation for policies (such as universalistic benefits) that lead to more equality (p. 46).

The reasoning behind this is simple: as the social distance between individuals increases, the ability to relate to others declines, which in turn increases differences in the way people treat one another, which then in turn fosters distrust.

This theory suggests that as economic inequality increases, so does distrust. As individuals begin to lose social cohesion, distrust grows, which in turn results in individuals treating others outside of their group unequally. This theoretical standpoint suggests that there may be an antagonism between these two concepts—making it possible that persistent and increasing inequality in America since about 1990 is aggravating this dynamic.

Moreover, research conducted by Abascal and Baldassarri (2015) also reveals a relationship between diversity, demographics, and trust. They write, “preexisting differences in self-reported trust across ethnoracial groups, along with individual and contextual indicators of residential stability and economic well-being, are the strongest predictors of trust and cooperation” (p. 724).

Another issue bound up with inequality is that perception matters. Recently, Fabio Stephany has argued that perceptions of inequality occur from socio-economic benchmarking. He writes, “trust is partly determined by income inequality and the perception of it” (Stephany, 2016, p. 881). Stephany’s study particularly examines how age is related to this issue, but also concludes that high income inequality is significantly related to lower levels of trust. Using an age-specific Gini coefficient as the measure, he finds: “Even in low inequality countries, like Sweden, income imbalances within certain age groups have the

potential to undermine social trust” (Stephany, 2016, p. 877). While this study is unable to contribute to the age-specific categories due to the age homogeneity of the sample, this study is able to contribute to the discussion about how perception matters when it comes to inequality.

Indeed, as has been argued, research across multiple fields in the social sciences showcases the interwoven relationship between these concepts. In the contemporary United States, these concepts are both strongly and inversely correlated: as trust decreases, inequality increases. Inequality involves the ways in which individuals are treated or perceived differently in various social settings, which influences social cooperation. This paper argues that trust is a component of the ‘glue’ that holds societies together, a factor which enables social cooperation. Because trust also pertains to how individuals cooperate, and precisely because inequality is arguably the best measure for assessing empirically how individuals are treated or ranked differently in their social setting, these two concepts are fundamental to testing how social cohesion and social solidarity are functioning in our society.

Further research must be conducted to investigate these possibilities. However, because these variables are so interwoven and difficult to abstract in reality, the isolation of trust and inequality as a variable in a mathematical sense would be ill advised. We can, however, posit a working hypothesis that persistent and increasing inequality erodes trust in complex ways on the basis of the arguments summarized above and research presented below that forms the empirical core of this thesis.

## CHAPTER 3

### METHODOLOGY

Although experimental designs, redesigned large social surveys, and extensive qualitative methodology would all be highly beneficial in better understanding trust, inequality, the correlation between these two variables, and how higher levels of inequality in the United States are influencing trust, due to time and budget constraints this research project contributes to the trust and inequality discussion by using data collected from questionnaires from a sample of the undergraduate student population at the University of Missouri—Kansas City. The notice for approval from the Institutional Review Board (IRB) was sent to Dr. Marc Garcelon and Elyse Davis on January 28<sup>th</sup>, 2018. See Appendix A for the IRB approval letter for this project.

The questionnaire was designed with three parts to investigate trust and perceptions of inequality. This project utilizes both qualitative and quantitative aspects, as mixed methodology may be the most promising way to thoroughly investigate trust and inequality. Regression, bivariate correlations, and qualitative analyses are used to analyze the data.

As described in great detail above, the purpose of the project is to contribute to the trust and inequality discussion and to explore the concept of trust. While the project largely relies on an in-depth literature review to explore the concept of trust, the analyses from the questionnaire also assist with this goal. In addition, the questionnaire was designed to explicate how perceptions of inequality may or may not impact trust. While the questionnaire

is quite exhaustive, especially the trust section, primary variables were chosen to analyze both before and after the literature review was conducted. While the questionnaire was partially exploratory, it was also structured to examine distinct relationships. Specifically, the project sought to examine how perceptions of the actual distribution of wealth and perceptions of the ideal distribution of wealth may or may not impact trust relations, and even more specifically, how these two perceptions impact trust regarding institutions and general social others. See Table 1 for preliminary research questions and specific research questions. See Table 2 for research hypotheses.

**Table 1. Preliminary Research Questions and Specific Research Questions**

Preliminary Research Questions
1. Are perceptions of inequality correlated with trust relations?
2. If so, do perceptions of inequality impact trust?
3. Do certain demographics combined with perceptions of inequality impact trust relations?
4. What are the levels of general trust for the sample?
Specific Research Questions
5. How do perceptions of the actual distribution of wealth in the United States affect trust of institutions?
6. How do perceptions of the actual distribution of wealth in the United States affect trust of general others?
7. How do perceptions of the actual distribution of wealth in the United States affect trust of government?
8. How do perceptions of the actual distribution of wealth in the United States affect trust of primary and secondary relationships?



## Specific Research Questions

---

9. How do perceptions of the ideal distribution of wealth in the United States affect trust of institutions?
10. How do perceptions of the ideal distribution of wealth in the United States affect trust of general others?
11. How do perceptions of the ideal distribution of wealth in the United States affect trust of government?
12. How do perceptions of the ideal distribution of wealth in the United States affect trust of primary and secondary relationships?

## Table 2. Research Hypotheses

---

### Research Hypotheses

---

H<sub>1</sub>: Perceptions of inequality affect trust.

H<sub>2</sub>: There is an interaction between certain demographic factors and perceptions of trust.

H<sub>3</sub>: Many levels of trust are on the lower end of the trust spectrum (e.g. levels 1-3 on the Likert scale).

## General Survey Information and Procedure Overview

The survey contained open- and closed-ended questions. The first part of the survey consisted of trust-related questions, the second part contained inequality-related questions, and the third section of the survey was designed to capture demographic variables. While the sections on trust and inequality only contained specific questions related to either trust or inequality, the demographic section contained a broad range of questions that ask specifically about the participant's life, such as their age, life satisfaction, happiness, and history of anxiety.

The section on trust contained 41 questions in total, of which 24 questions are closed-ended on a 5-point Likert scale (Strongly Disagree, Disagree, Neutral or Not Sure, Agree, and Strongly Agree). The remaining questions were dichotomous (6 questions) or open-ended and asked the respondent to provide a written response (11 questions). The section on inequality contained 18 questions in total, of which 13 were on a 5-point Likert scale (Strongly Disagree, Disagree, Neutral or Not Sure, Agree, and Strongly Agree). Two questions in the inequality section were closed-ended on a separate 5-point Likert scale (More Unequal, Somewhat Unequal, Neutral or Not Sure, Somewhat Equal, More Equal), and the remaining 3 questions were open-ended and asked the respondent to provide a written response. The section labeled as demographics contained 33 questions in total, of which 26 were closed-ended and required the respondent to select the appropriate checkbox, and 7 required the respondent to provide a written response.

Participants of the study were recruited from the undergraduate student population of the College of Arts and Sciences at the University of Missouri—Kansas City (UMKC), an urban- and rural-serving public university with a diverse student population. Specifically, only actively enrolled undergraduate students of the following courses in the Spring 2018 semester were asked to participate in the research: Introduction to Sociology (one class), Introduction to Cultural Anthropology (two classes, or both offerings), and Social and Psychological Development through the Life Cycle (one class). Students were surveyed during their normally scheduled class time. All participation was voluntary, and the target sample size was 120. In the end, 122 completed questionnaires were obtained.

It should here be noted that although a pilot study was conducted to test the survey instrument, due to certain factors such as time constraints, the pilot study and its data are not

analyzed for this final research project. Approximately 50 questionnaires were completed during the pilot study process, which consisted of distributing a questionnaire during the Social and Psychological Development through the Life Cycle course of the Fall 2017 semester.

For this research, all participants had to be at least eighteen years of age. In the end, only one completed questionnaire was not analyzed due to the participant being under eighteen years of age; this questionnaire was discarded and was not included in the analyses. Minors are intentionally excluded because of the extra requirements necessary, and also because it is believed that younger participants who are not legally adults may have different perceptions about trust and inequality than their adult counterparts. When interacting in the world, the age of legality may impact perceptions of certain phenomena. As such, the concepts of trust and inequality may well fall into this category. When people are able to interact in the real world by themselves legally in American society, without the assistance of others, their actual life experiences change their perceptions about how the world functions and operates. This is especially true when it comes to certain institutions, which is a focus of this research study. For example, the surveys ask participants about their trust in the political, military, and legal systems.

The instructors of the classes were present during the solicitation of the surveys; however, the instructors did not participate in the distribution of the surveys and did not participate in the research in any way. The involvement of the instructors to be present during the solicitation of the surveys was more of a “good will” gesture, so that the instructors could visibly see what occurred during the research process and could therefore ensure for themselves that their students were comfortable and voluntarily participated in the research.

Students of the aforementioned classes were handed a survey packet towards the beginning or end of the class period (different instructors had different preferences, which the researchers respected despite the issue of inconsistency that could thus be raised from this process). If the student decided not to participate, then they were advised to occupy themselves for the designated time set aside for the questionnaire, thus not filling out the survey (which some students chose to do). If students did choose to participate, then they were given the option to either directly turn the packet in to the researcher during the allotted class time or to fill out the survey packet at their own discretion and turn it in at a later date. No student took the second option.

The consenting procedures went as follows. Every survey packet that was distributed to participants contained a consent form. The official survey consent form for the social sciences provided by the UMKC IRB board was used. The survey consent form explains the purpose of the study, what the benefits are, what the potential risks may be, and also how participants can get more information about the study or contact the Office of Research Services if they have any questions, comments, or concerns. The survey consent form also notified students that the questionnaire takes approximately thirty minutes to complete, contained contact information for the research team, and also contained a signature form which asked for the participant's signature if they agreed to participate.

### **Survey Instrument and Design**

Four classes were surveyed during the Spring 2018 semester. These courses were selected largely for convenience, but also because many sociology students just beginning their college career at the University of Missouri—Kansas City take the selected courses; this lowers the probability that participant opinions have been influenced by social issues

presented by the department of sociology (such as lectures that pertain to trust and inequality). These students are predominantly pre-medicine or Sociology majors. Because only approximately thirty minutes were granted by each instructor for survey distribution and procedure, many questionnaires were discarded due to incompleteness; therefore, approximately 122 surveys were used for the analyses, though over 150 surveys were originally collected.

### *The Quantitative Design*

The variables used for the quantitative aspect of the research project were mostly measured on a five-point Likert scale in the trust and inequality sections, as mentioned above, which ranges from ‘strongly disagree’ to ‘strongly agree’. However, two questions in the inequality section used a five-point Likert scale that ranges from ‘more unequal’ to ‘more equal’. Thus, the majority of closed-ended questions in the trust and inequality sections were measured as ordinal. Some questions of the trust section, however, asked participants to choose between two options, therefore being dichotomous and nominal in measure. The quantitative questions in the demographics section contained a range of questions that can be measured as one of the following: nominal, interval, or ordinal. Some questions are dichotomous and ask the participant to choose between two options (e.g. yes or no), whereas others ask participants to choose one answer from three or more options (e.g. income with options that range from ‘less than \$20,000’ to ‘\$100,001 or more’).

The first section of the survey was designed to capture the concept of trust in both real and ideal aspects. The ideal aspect of embodied trust was captured through value-driven questions that ask about generalized trust instead of focusing on distinct groups of people (such as strangers, friends, or family). However, questions with a direct target, such as those

regarding neighbors and government, were considered to be variables that capture trust in a real sense for the purposes of this study. The latter questions ask about specific people, groups of people, or institutions, whereas the former ideal questions have no specific target and are therefore more generalized.

The second section of the survey was designed to capture perceptions of inequality in the United States. Specifically, this section attempted to capture an individual's perceptions regarding economic inequality and social inequality. For example, one question asks participants to respond whether or not they agree or disagree with the following statement: Economic inequality is on the rise in the United States. As mentioned above, Americans vastly underestimate the levels of inequality in the United States (Politizane, 2012). Thus, two questions were designed to ask participants what they believe is the ideal distribution of wealth in the United States and what the actual distribution of wealth is in the United States. Additionally, because of issues related to conceptualization, definitions for both economic inequality and social inequality were provided immediately below the directions for the inequality section of the survey.

The third and final section of the survey captured demographic-related questions. This set of questions was used to measure levels of inequality at the individual level (how an individual may personally experience inequality). For example, some questions asked participants to write out the professions of their parents and grandparents in order to investigate opportunities for social mobility. Two additional questions asked the respondents about individual income and family income in order to investigate whether or not embodied trust varies based on income level. Many questions, however, ask the participants to report on their personal history or beliefs, such as religious or political affiliations.

### *The Qualitative Design*

In order to gain a broader understanding of trust and perceptions of inequality, questions were asked that allowed respondents to write-in responses. In the trust section, these open-ended questions first asked the respondent to check a box for ‘yes’ or ‘no’ (Part A of the question), and then asked the respondent to further elaborate on this response by writing an answer (Part B of the question). For example, one ideal trust question asks the following: “Do you believe that, in general, other people can be trusted? Why or why not? Please explain.” This purpose of this question was to gain a more in-depth understanding of the GSS question of generalized trust. Other questions asked respondents about trust with specific targets, such as those directed at politicians, corporations, and police officers. Certain subjects were selected due to recent social problems, such as increasing police brutality and increasing issues with the media (e.g. ‘fake news’ in the Trump era). In the inequality section, only three open-ended questions were given to respondents. These questions asked about feelings regarding economic inequality, social inequality, and to also explain and define inequality. The definition was asked in order to cross-reference to the definitions of inequality given earlier in this section. This semi-structured question also gave respondents a chance to write in general feelings or beliefs regarding inequality.

The open-ended questions of the survey were later analyzed in order to find general themes or patterns in the data. The qualitative data analysis of this study utilizes an inductive approach to better understand embodied trust and perceptions of inequality. See Appendix A for a complete digital copy of the questionnaire.

### **Limitations of the Method**

As with any research study, there are strengths and weaknesses with the chosen

methodology. First, the study lacks generalizability due to the sampling frame, which is a common problem with university research due to time, resource, and budget constraints. Moreover, it is difficult to generalize to the overall population from the perspective of limited geographical sites, especially when the number of participants is low. Some of the literature argues that the reason for mixed data regarding trust and inequality stems from using data at the level of the individual. It is often the case that when individuals are surveyed about trust and inequality the answers do not match up with what the data shows at the national level. However, it is suggested that this paradox may be due to both inadequate surveys and statistical errors. There is no guarantee this project overcomes these issues.

Furthermore, whereas national studies tend to use the Gini coefficient to measure inequality in relation to income distribution, perceptions of inequality are used in this study. The Gini coefficient is a statistical measure of the deviation of income distribution or wealth within a population to a perfectly equal distribution. While the Gini coefficient is valuable for analyzing income and/or wealth inequality of a given population, it is not the absolute measure, and is furthermore not appropriate for the analysis of this study. Thus, the inequality measures of this study are quite different from the national surveys that are used to empirically assess the trust and inequality relationship. However, in order to broaden the understanding between trust and inequality in the social sciences, the perceived inequality aspect has been selected. This project argues that simply one's perceptions of economic inequality and social inequality have the ability to directly impact trust relations. Trust is likely to vary depending on how fairly or just one perceives the social world to be, especially when one is directly affected by inequality.

This methodology also lacks the ability to argue for causation between variables. But



while this methodology does not allow prediction of a causal relationship, linear regression can be utilized in order to predict variation in a dependent variable. For the purposes of this study, inequality has been selected as the independent variable and trust as the dependent variable. To further complicate the matter, multivariate regression analysis cannot be used with ordinal measures, and since most questions are given on a five-point Likert scale, questions had to be converted into scale or dichotomous measures in order to be used in multivariate regression analysis. For example, the institutional questions and personnel of institution questions were combined into a composite. Other questions converted all 'agree' responses into a singular category and all 'disagree' responses into another category, creating a dichotomous category where the neutral option was coded into the missing category. While it is true that data is lost when converting these data into alternative categories, it is necessary in order to perform statistical analyses that entail regression. While ordinal regression is an option, it does not provide as much clarity as linear regression. Thus, when deciding between the two options with the type of data collected, linear regression analysis was selected for its benefits, even though regression analysis relies on certain assumptions (such as linearity or normal distribution) that could potentially be problematic and be solved by more advanced statistical analyses.

A more fundamental issue may be that trust is a complex disposition ill-suited to reductionist assumptions, hitherto measured and investigated predominantly by surveys of this complex phenomenon. In order to solve some of the issues bound up with the complexity of embodied trust, multiple measures of trust as well as open-ended questions have been utilized.

Although this study has its limitations, it will greatly assist with gaining a better

understanding of the trust phenomenon by itself and also in regard to its relationship to inequality, which could generate benefits beyond the realm of academia. Particularly, results of this research have the potential to impact society in a positive way. For example, the knowledge gained from this study could potentially assist with facilitating positive public policy changes. Nonetheless, this study contributes to the continued research and discussion of trust and inequality.

## CHAPTER 4

### RESULTS

While the previous chapter provided extensive descriptive information, no analyses of the data were provided. This chapter will serve to provide these analyses. First, a thorough analysis of all descriptive statistics is provided. Thereafter, the results from all bivariate correlations are provided. The third section of this chapter provides results from the multivariate regression analysis, as well as its corresponding models. And finally, the concluding chapter contains the results of the qualitative analysis.

#### **Descriptive Statistics**

##### *Demographics*

The average age of participants is 20 years (36.8%). However, the age range is between 18 and 63 years old; thus, to account for outliers such as the case with the sixty-three year old and to control for distinct age groups, the decision was made to create two categories for age groups: 1) those born between 1955 (the minimum year) and 1989, composing 5.1% of the sample, and 2) those born between 1990 and 2000 (the latest birth year for participants who were at least eighteen years of age at the date of the survey), composing 94.9% of the sample. Females compose 67.8% of the sample, whereas males compose 31.4%, and .8% of the sample identified as Other. Though the population of the university is diverse, 58.8% of the sample identified as White, Caucasian, or European-American; 19.3% identified as Asian, and/or Asian American; 16.7% as Black and/or

African American; and 5.3% as Hispanic, Latino, Chicano, or Spanish (3 cases identified as Other and were coded into the missing category). Most participants reported having public education for both primary school (72.4%) and secondary school (81.4%). Not surprisingly, most participants reported having low income, or income less than 20,000 USD per year (92.5%). Yet the largest group of participants out of 7 divisions of income used here (see Table 3) reported an annual household income of more than 100,001 USD per year (29.2%). This most likely means participants were reporting their income in personal terms, and their household income in terms of parental income(s). See Table 3 below for basic descriptive statistics for demographic variables.

**Table 3. Basic descriptive statistics for demographic variables**

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
Age	1955-1989	6	5.1%
	1990-2000	111	94.9%
Gender	Female	82	67.8%
	Male	38	31.4%
	Other	1	.8%
Race/Ethnicity	White, Caucasian, or European American	67	58.8%
	Asian, and/or Asian American	22	19.3%
	Black, and/or African American	19	16.7%
	Hispanic, Latino, Chicano, or Spanish	6	5.3%
Children	No	116	97.5%
	Yes	3	2.5%
Household Income	Less than \$20,000	10	10.4%
	\$20,001-\$35,000	10	10.4%
	\$35,001-\$45,000	15	15.6%

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
	\$45,001-\$55,000	10	10.4%
	\$55,001-\$65,000	5	5.2%
	\$75,001-\$100,000	18	18.8%
	\$100,001 or more	28	29.2%
Personal Income	Less than \$20,000	98	92.5%
	\$20,001 or more	8	7.5%
Primary Education	Private	32	27.6%
	Public	84	72.4%
Secondary Education	Private	22	18.6%
	Public	96	81.4%

Beyond the basic demographic information listed above, the survey also included 25 other questions in the demographics section. These questions were broad, asking about political background, religious preference, history of anxiety, and even grandparents' active military history. Questions were selected based upon previous literature, where theory or research suggests that certain factors are linked to trust and/or inequality. Six questions asked about family professions, specifically for the participant's mother, father, maternal grandfather, maternal grandmother, paternal grandfather, and paternal grandmother. Originally, the answers to these questions were going to be put into a scale, with different types of professions being classified as a professional category. However, due to time constraints this part of the project was left unanalyzed. The remaining demographics section contains 19 additional questions not yet discussed.

Religious affiliation is included in the final analyses, as religious affiliation and beliefs impact both trust and perceptions of inequality. Christians who identified as

Protestant/Other accounted for 26.1% of participants, which is the same for Christians who identified as Catholics (26.1%). Interestingly, 38 respondents reported having no religious affiliation and accounted for the majority of respondents (34.2%). The remaining respondents included those who identified as Hindu (5.4%), Mormon (.9%), and Muslim (7.2%). Six respondents preferred not to answer.

For similar reasons as religious affiliation, political affiliation is tied to both trust and inequality. Democrats accounted for 41.5% of the sample, whereas only 14.2% of the sample included those who identified as Republican. A significant portion (32.1%) reported not being affiliated with any political party. The remaining respondents included 6.6% who identified as Independent, 4.1% as Libertarian, and .9% as Green. Eight respondents preferred not to answer.

As Putnam (2000) has demonstrated, political, civil, and social affiliations are in decline—which impacts social capital, social relations, and therefore factors related to trust and inequality. Thus, respondents were asked how many political, civil, or social affiliations they are involved or associated with. The majority (45.8%) reported no political, civil, or social affiliations. 43 respondents (35.8%) reported being associated with one or two political, civil, or social affiliations. 15% reported being affiliated with 3-5, and 4 respondents (3.3%) reported being associated with 5 or more. Other social-relation questions in this section include whether or not one would say they have many friends, and how often the respondent socializes with their neighbors, friends, and family. Although most respondents reported that they have many friends ( $n = 66, 55.5\%$ ), many also reported that they do not have many friends ( $n = 53, 44.5\%$ ). In regard to socializing with others, in line with Putnam, the majority of respondents said they rarely spend time with their neighbors

(52.6%). However, respondents reported spending more time with friends and family: 55.7% said they spend time with friends on a daily basis, and 64.3% said they spend time with family on a daily basis.

Other questions in this section included whether or not a participant voted in the 2016 United States presidential election (51.2% reported voting), whether or not one's grandparents were active members of the military (59.1% said their grandparents were active members of the military), and if one plans on receiving a portion of their family's wealth (56.3% reported that they would receive a portion of their family's wealth). The survey also asked whether or not a respondent took out student loans for the most recent school year—and if so, how much of one's expenses were covered by student loan. For the most recent school year, 60% of respondents reported taking out student loans.

This section also included questions regarding healthcare insurance, since it can be argued that the inability to maintain one's health (especially in such an advanced and wealthy society such as the United States) may affect both trust and perceptions of inequality. Healthcare-related questions included whether or not one has insurance, what type of insurance a respondent has, and also who pays for the respondent's insurance. One question was asked in order to discern whether or not a respondent has been a victim of violence, and a separate question asked whether or not the respondent has had periodic or consistent anxiety in the last five years. Respondents were also asked about their level of life satisfaction and whether or not they were happy on a daily basis. See Appendix B for descriptive statistics for all demographic variables in the original survey format.

In the original survey, many of the demographics questions are ordinal and therefore give respondents multiple options. While this was done for more precise analyses, it later

posed a problem for multivariate regression analysis (ordinal data). Therefore, many of the demographic variables were recoded as dichotomous variables. As discussed above, age was recoded into a dichotomous variable due to outliers and the majority of respondents being born between 1996 and 1999. Gender was recoded due to one singular outlier, where one respondent identified as Other, therefore resulting in 68.3% identifying as female and 31.7% identifying as male. Because of the differences in ethnicity and in order to determine trust perceptions between whites and nonwhites, the Race/Ethnicity variable was recoded. With this dichotomy, whites accounted for 57.3% of the sample and 42.7% accounted for all other races/ethnicities. Furthermore, the variable for inheritance was updated so that those who reported that they were “Not Sure” if they have received or would receive a portion of their family’s wealth was set as missing; the result was 52 respondents (58.4%) reporting “No” (not receiving a portion of their family’s wealth), and 37 respondents (41.6%) reporting “Yes” (receiving a portion of their family’s wealth). Household income was recoded to split income down the middle from the available options. As such, the household income variable was recoded with 0 representing all responses who reported a household income of less than \$55,000 ( $n = 45, 46.9\%$ ), and 1 representing all responses who reported a household income of \$55,001 or more ( $n = 51, 53.1\%$ ).

The socialization variables (how often one socializes with their neighbors, friends, and family) were also recoded as dichotomous. Neighbor socialization was recoded with 0 representing “I rarely spend time with my neighbors” and “Yearly” ( $n = 64, 55.2\%$ ), and 1 representing daily, weekly, or monthly socialization ( $n = 52, 44.8\%$ ). Friend socialization was recoded with 0 representing “I rarely spend time with my friends” and “Monthly” ( $n = 19, 16.5\%$ ), and 1 representing daily or weekly socialization ( $n = 96, 83.5\%$ ). Family



socialization was recoded with 0 representing rare, weekly, or monthly socialization ( $n = 41$ , 35.7%), and 1 representing daily socialization ( $n = 74$ , 64.3%). See Table 4 below for complete recoded descriptive statistics for demographic variables.

**Table 4. Recoded descriptive statistics for demographic variables**

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
Gender	Female	82	68.3%
	Male	38	31.7%
Race/Ethnicity	White	67	57.3%
	All Other	50	42.7%
Political, Civic, and/or Social Affiliations	None	55	45.8%
	1 or more	65	54.2%
Student Loans	No	43	35.8%
	Yes	77	64.2%
Neighbor Socialization	Rarely or Yearly	64	55.2%
	At Least Monthly	52	44.8%
Friend Socialization	Rarely or Monthly	19	16.5%
	At Least Weekly	96	83.5%
Family Socialization	At Least Weekly	41	35.7%
	Daily	74	64.3%
Inheritance	No	52	58.4%
	Yes	37	41.6%
Household Income	Less than \$55,000	45	46.9%
	More than \$55,001	51	53.1%
Victim of Violence	Yes	40	33.6%
	No	79	66.4%
History of Anxiety	Yes	86	72.9%
	No	32	27.1%

All demographic questions were analyzed in comparison to selected independent and dependent variables. First, Pearson's  $r$  was utilized to determine whether or not there were bivariate correlations between demographics and trust/inequality variables. Thereafter, multiple models were run using multivariate regression analyses, where significant variables were selected as control variables for the independent variables (inequality).

*Independent Variable: Inequality*

The first section on inequality largely asks respondents to provide a response by circling one of the numbers listed to the immediate right. The numbers range from 1 to 5, with the number 1 representing "Strongly Disagree" and the number 5 representing "Strongly Agree". Thereafter, definitions of economic inequality and social inequality are provided. For the purposes of this study, economic inequality is defined as: disparities in the distribution of income and overall wealth. Social inequality is defined as: disparities between groups of individuals, where certain people have unequal access to resources or opportunities based upon their social positions. While this could be considered priming respondents, it was determined that the benefits outweighed the limitations, as this method provides assurance that the researchers and the respondents are understanding and conceptualizing the variables in a similar way.

The first 13 questions of the inequality section are measured on the aforementioned Likert scale, followed by two questions on a 5-point Likert scale with different labels. On these next two questions, the number 1 represents "More Unequal" and the number 5 represents "More Equal". Similar to the beginning of the inequality section, which defines social and economic inequality, the second part of the inequality section also defines what is meant by the phrases "More Unequal" and "More Equal". The former is defined as: a handful

of people [that] have a majority of the wealth, and the rest of society has little to none of the wealth. The latter, “More Equal”, is defined as: a majority of society either has a majority of the wealth or has access to the wealth, where only a handful of people have little to none of the wealth.

The first question asks respondents whether or not they believe that economic inequality is on the rise in the United States, and the second question asks whether or not social inequality is on the rise in the United States. The majority of the respondents agreed ( $n = 57, 47.1\%$ ) or strongly agreed ( $n = 40, 33.1\%$ ) with the former question, and also the majority agreed ( $n = 44, 36.4\%$ ) or strongly agreed ( $n = 35, 28.9\%$ ) with the latter question. However, more respondents disagreed or were neutral/unsure about social inequality being on the rise in the United States compared to perceptions of economic inequality being on the rise.

The third and fourth questions asked respondents about whether or not economic or social inequality is necessary. Of the 120 responses for both questions, a majority indicated that they have a high preference for some economic inequality, while a majority indicated that they have a low preference for some social inequality. 38 respondents (31.7%) agreed that some economic inequality is necessary, and 12 (10.0%) strongly agreed with this statement. However, 17 respondents (14.2%) agreed that some social inequality is necessary, and only 4 (3.3%) strongly agreed with this statement.

When asked if all people in the United States have equal chances to succeed, a surprisingly high number of respondents reported that they no longer believe in the “American Dream”: 56 (46.3%) respondents strongly disagreed with this statement, and 44 (36.4%) disagreed. In this regard, when asked if it is easier for someone who is born poor to

become rich in the United States in this day and age, most participants still did not agree. 46 respondents (38.0%) strongly disagreed, and 35 (28.9%) disagreed. In order to gauge whether or not perceptions have changed, and that the American Dream was alive in the past, the same question was asked about the past. When asked if it was easier for someone who is born poor to become rich in the past, many still disagreed or said they were not sure. 20 respondents (16.5%) strongly disagreed with this statement, while 32 (26.4%) disagreed and 37 (30.6%) were unsure.

The sixth and seventh questions in this section asked respondents whether or not economic or social inequality is an issue right now. An overwhelming majority strongly disagreed ( $n = 66$ , 54.5%) or disagreed ( $n = 47$ , 38.8%) that economic inequality is not an issue right now. Similarly, the majority strongly disagreed ( $n = 65$ , 53.7%) or disagreed ( $n = 41$ , 33.9%) that social inequality is not an issue right now. Respondents were also asked if, in their opinion, poor people worked harder, then they would be better off socially or economically. Most participants disagreed with both statements. In regard to being better off socially, 43 people disagreed (35.5%) and 40 people strongly disagreed (33.1%). Similarly, 41 people disagreed (33.9%) or strongly disagreed ( $n = 36$ , 29.8%) with the statement that those who work harder would be better off economically.

When asked whether or not social or wealth disparity bothers participants, a majority agreed or strongly agreed that wealth and social disparity is bothersome. Regarding wealth disparity, 49 respondents strongly agreed (40.8%), 32 agreed (26.7%), and 31 were unsure or neutral (25.8%). Regarding social disparity, 55 respondents strongly agreed (45.8%), 40 agreed (33.3%), and 19 were unsure or neutral (15.8%).

The final two quantitative questions in this section ask what would be the ideal distribution of wealth and what the actual distribution of wealth is right now in the United States. Ideally, most respondents reported either somewhat equal ( $n = 50$ , 41.7%) or more equal ( $n = 40$ , 33.3%). However, in regard to the actual distribution of wealth, an overwhelming majority indicated that it is more unequal ( $n = 93$ , 77.5%). While 18 respondents (15.0%) indicated believing the distribution of wealth is somewhat unequal, and 9 respondents (7.5%) unsure, not a single person reported believing the distribution of wealth is currently somewhat equal or more equal. See Appendix C for descriptive statistics for all independent variables of inequality.

For the same reasons listed above in the demographics section, the questions for inequality are also dichotomized. For the majority of dichotomized questions, “Strongly Agree” and “Agree” are categorized together as “1” and “Strongly Disagree” and “Disagree” are categorized together as “0”. All “Neutral or Not Sure” responses are set as ‘missing’. For the two questions regarding the ideal and actual distribution of wealth, “More Equal” and “Somewhat Equal” are categorized together as “1” and “More Unequal” and “Somewhat Unequal” are categorized together as “0”. Again, all “Neutral or Not Sure” responses are set as missing. Due to lack of significant correlations with other variables, 4 questions were not dichotomized for further analyses. See Table 5 for complete dichotomized descriptive statistics for all independent variables of inequality.

**Table 5. Dichotomized descriptive statistics for all independent variables of inequality**

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
Economic Inequality on Rise	Disagree	7	6.7%
	Agree	97	93.3%
Social Inequality on Rise	Disagree	21	21.0%
	Agree	79	79.0%
All People Have Equal Chances to Succeed	Disagree	100	88.5%
	Agree	13	11.5%
Economic Inequality is No Issue	Disagree	113	98.3%
	Agree	2	1.7%
Social Inequality is No Issue	Disagree	106	94.6%
	Agree	6	5.4%
If Poor Worked Harder, Better Off Socially	Disagree	83	83.8%
	Agree	16	16.2%
If Poor Worked Harder, Better Off Economically	Disagree	77	83.7%
	Agree	15	16.3%
Wealth Disparity Bothers Me	Disagree	8	9.0%
	Agree	81	91.0%
Social Disparity Bothers Me	Disagree	6	5.9%
	Agree	95	94.1%
Ideal Distribution of Wealth	More Unequal	14	13.5%
	More Equal	90	86.5%
Actual Distribution of Wealth	More Unequal	93	83.8%
	More Equal	18	16.2%

### *Dependent Variable: Trust*

The section on trust poses an array of statements in order to examine trust in a real and ideal sense. The directions ask respondents to provide a response for each question by circling one number, with the number 1 representing “Strongly Disagree” and the number 5 representing “Strongly Agree”. While definitions of inequality were given so that the survey could capture two aspects of inequality, or social inequality and economic inequality, no definition of trust was given because the survey did not differentiate the trust concept (e.g. one could measure both trust and trustworthiness). See Appendix D for complete descriptive statistics for all dependent variables of trust.

The GSS question is broken down into separate questions in order to avoid a double-barreled question. The first question asks if, on average, people in general can be trusted. Roughly a third disagreed, was unsure, or agreed with this statement: 36 disagreed (29.8%), 37 was unsure (30.6%), and 41 participants agreed (33.9%). However, when forced to choose between either agreeing or disagreeing (dichotomized question), 47 (39.5%) disagreed that (generally) other people can be trusted, while 72 participants (60.5%) agreed with the statement. When asked whether or not one cannot be too careful in dealing with people (the second part of the GSS question), most respondents agreed ( $n = 56$ , 45.9%), thus indicating low trust. Two statements from the trust section ask the following: “There are only a few people that I trust completely”, and “These days I really cannot trust anybody.” These questions are similar to the second part of the GSS question and are worded slightly different in order to discern whether there is a significant difference in responses. Most participants either agreed ( $n = 40$ , 33.1%) or strongly agreed ( $n = 58$ , 47.9%) with the former statement that one can only trust a few people, indicating low trust. However, when responding to the

former statement, most participants disagreed ( $n = 46, 38.0\%$ )—indicating higher trust than the other two questions.

Many other questions in this section ask about trust in an ideal sense similar to the GSS question of trust. These questions include whether or not one can trust strangers who are viewed as “different” or “similar” to the respondent, and also if one is more likely to trust someone who is older, younger, or the same age as the respondent. A majority of respondents indicated that they were either unsure ( $n = 50, 41.7\%$ ) or agreed ( $n = 47, 39.2\%$ ) that strangers who are perceived as “similar” to the respondent can be trusted. On the other hand, when asked if one could trust strangers that are perceived as “different” to the respondent, 50 participants were also unsure (41.3%), but 31 disagreed (25.6%) and 30 agreed (24.8%)—thus spreading out the answers more than in the former question. When it comes to age, only those who are of similar age to respondents showed significance compared to older and younger ages. Regarding older age, 35 participants (28.7%) disagreed that older people could be trusted while 43 agreed (35.2%). For younger age, 69 participants (56.5%) disagreed that someone much younger could be trusted. Most respondents ( $n = 54, 44.3\%$ ) were unsure whether or not someone about the same age as oneself could be trusted.

Other questions asked about trust-breakers or repeated trust-breakers. When asked if one would be more likely to judge or discriminate against someone in the future if said person had similar traits, character, or disposition as a previous trust-breaker, many agreed that they would judge or discriminate in the future ( $n = 43, 35.2\%$ ). Regarding those that broke a respondent’s trust only once, most disagreed ( $n = 44, 36.1\%$ ) that they could trust someone again if said person even broke their trust just once. When asked about repeated



trust-breaking, 69 participants strongly disagreed (56.6%) and 35 participants disagreed (28.7%) that they could trust a person that has repeatedly proven untrustworthy in the past.

When asked if one would trust leaving one's possessions unattended, even if only for a relatively short period, in a public space, many disagreed: 44 respondents disagreed (36.4%) and 27 respondents strongly disagreed (22.3%) with the statement.

The other questions in the trust section are designed to measure trust in a 'real' sense, whereby participants are given statements that directly target specific people or distinct groups. These questions ask about neighbors, family, friends, colleagues, government, politicians, institutions, those who work in specific institutions, and those of different religions or ethnic backgrounds. Respondents were asked if they completely trust their neighbors, family, friends, and colleagues—but one question did ask whether or not respondents generally trust their neighbors (in order to compare a question similar to the GSS question with the research of Putnam). While most respondents disagreed that they could not completely trust their neighbors ( $n = 42$ , 34.7%), close runners-up were unsure ( $n = 33$ , 27.3%) and agree ( $n = 31$ , 25.6%). When asked about generally trusting one's neighbors, the majority of respondents strongly agreed ( $n = 65$ , 53.7%). Most of participants agreed ( $n = 57$ , 47.1%) or strongly agreed ( $n = 30$ , 24.6%) that they trust their friends completely, and similarly most participants strongly agreed ( $n = 53$ , 43.8%) or agreed ( $n = 39$ , 32.2%) that they could completely trust their family. In contrast, high trust was not revealed for colleagues, though this could be due to the complete trust question rather than the general trust question. Regarding complete trust of colleagues, 42 disagreed (34.7%) and 37 were unsure (30.6%). The data reveals more complete trust for primary relationships, and also

demonstrates the potential for more general trust towards secondary relationships (e.g. colleagues and neighbors).

Institutions are a heavy focus of the trust section. With the current political climate, it is important to understand whether trust in institutions is in decline. Because the word “institution” is complex and indicates many different facets of society, not only was a question for institutions given, but also many questions that ask about different institutional realms of society. First, respondents were asked to respond to the following statement: There are some specific institutions that I do not trust. The majority of respondents agreed ( $n = 47$ , 38.5%) or strongly agreed ( $n = 34$ , 27.9%). Later, respondents were given a list of eight different institutional realms and asked about their general trust for said institutions (education, financial, media, military, penal, legal, religious, and the medical system). Half of respondents agreed that the education system can be trusted ( $n = 61$ , 50.0%). Respondents also reported general trust for the financial system ( $n = 43$ , 35.2%), but many also were unsure about the financial system ( $n = 37$ , 30.3%). However, there was overwhelming distrust for the mass media: 56 (46.3%) disagreed that the mass media can be trusted, and 43 strongly disagreed (35.5%). Most were unsure whether the military system can be trusted ( $n = 40$ , 32.8%). Likewise, a majority of respondents disagreed ( $n = 40$ , 32.8%) or strongly disagreed ( $n = 31$ , 25.4%) that the penal system can be trusted. Participants were generally unsure about trust for the legal system ( $n = 44$ , 36.1%). The answers regarding the religious system demonstrated more uncertainty. 44 respondents either disagreed or strongly disagreed (36.1%) that the religious system can be trusted, while 44 respondents either agreed or strongly agreed (36.1%), and 34 were neutral (27.9%)—polarizing the responses if set as

dichotomous. However, a majority of respondents still agreed ( $n = 60, 49.2\%$ ) that the medical system can be trusted.

In order to discern whether respondents differentiated between people who work in the aforementioned institutions and the idea of an institution itself, the same list was given regarding institutional realms but instead asked directly about the people who work in each specific institution (teachers instead of education, bankers instead of the financial system, etc.). Many participants agreed that teachers can be trusted ( $n = 74, 60.7\%$ ). Regarding the financial sector, most were unsure whether or not bankers can be trusted ( $n = 51, 41.8\%$ ). And still, most disagreed ( $n = 60, 49.6\%$ ) that those that work in the media system can be trusted (e.g. television broadcasters). While many were still unsure about trusting those in the military system ( $n = 47, 38.5\%$ ), many also agreed that soldiers or similar others can be trusted ( $n = 45, 36.9\%$ ). Regarding those in the penal system, respondents were unsure whether prison guards or similar others can be trusted ( $n = 47, 38.5\%$ ). Uncertainty also followed for the legal system. 43 respondents (35.2%) were unsure whether or not judges or similar others can be trusted. And while most agreed doctors can be trusted ( $n = 64, 52.5\%$ ), many were unsure ( $n = 39, 32.0\%$ ) or agreed ( $n = 39, 32.0\%$ ) that preachers or similar others in the religious system can be trusted. See Appendix E for complete descriptive statistics for institutional trust comparison.

Three other questions from the Likert scale remain to be discussed. Participants were asked if they could completely trust someone with very different religious beliefs; 40 agreed (32.8%) but 39 were unsure (32.0%). When asked if one would be more hesitant to trust someone of a different ethnic or cultural background as oneself, 50 participants disagreed (32.0%) and 39 strongly disagreed (32.0%), indicating that race and ethnicity do not impact

low trust relations. And finally, participants were asked if they trust President Donald Trump to have their best interests at heart; 81 participants (67.5%) strongly disagreed with this statement.

The final questions in this section provide statements and ask participants to respond by checking either Yes or No. These dichotomous questions ask about the U.S. government, politicians, police officers, corporations, and the media. Respondents largely indicated that they do not believe that the U.S. government is acting in their best interests ( $n = 93$ , 76.9%). Similarly, participants also indicated that they do not believe that politicians are acting in their best interests ( $n = 102$ , 85.7%). Many indicated trust of police officers ( $n = 69$ , 59.0%). More than three-quarters did not believe that corporations do their best to ensure against any potential harm to U.S. society ( $n = 92$ , 77.3%). And finally, respondents did not believe that the media covers important social problems in the United States ( $n = 77$ , 65.8%).

For the purpose of multivariate regression analysis, similarities with certain questions, and also similarities with responses to said questions, the questions regarding institutions were selected and transformed into composite variables. All institutional questions were turned into a single composite and all public servant/people of institution questions were turned into a second composite. Though some statements, such as those regarding the mass media and workers within mass media, provided responses with lower means, there was only a minimal difference when running analyses without these variables in the composite ( $M = 2.99$  without mass media for the Institutional Composite, and  $M = 2.85$  with mass media). It was therefore decided to keep all questions in the composites. See Table 6 below for complete descriptive statistics for all composites for the dependent variable of trust.

**Table 6. Complete descriptive statistics of all composites for the dependent variable of trust**

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Composite of Institutional Trust (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.85	.705	1	5
Composite of Trust for Workers (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.16	.605	1	5

### **Bivariate Analysis**

Crosstabulations (Pearson's *r*) was first utilized in order to investigate statistically significant relationships between trust, inequality, and demographics. Only the most significant and curious findings between trust and inequality will be presented.

It was not surprising to find that there were high correlations between many trust questions. Many of these correlations were between variables that were later put into composites. Similarly, the data revealed significant correlations between many inequality questions. There were low correlations for demographic variables, which was not surprising considering the similarity of the population.

The highest correlations were between similarly-worded inequality questions. The first pair of these statements was: 1) If poor people worked harder, then they would be better off economically, and 2) If poor people worked harder, then they would be better off socially. Increasing beliefs that if the poor worked harder, then they would be better off economically were correlated with increasing beliefs that if poor people worked harder, then they would be

better off socially ( $r = .867, p < .001$ ). The second pair of these statements was: 1) Wealth disparity between people in the U.S. bothers me, and 2) Social disparity between people in the U.S. bothers me. Increasing beliefs that wealth disparity in the U.S. is bothersome were correlated with increasing feelings that social disparity in the U.S. is bothersome ( $r = .763, p < .001$ ). Many other questions similar to these were significantly correlated. This seems to indicate that there was not a significant difference among respondents between social inequality and economic inequality. It may be the case that in a capitalistic country such as the United States these concepts are simply too conceptually interwoven.

The strongest negative correlations also largely involved perceptions of inequality. The strongest negative correlation was found between the two following statements: 1) Economic inequality is not an issue right now in the U.S., and 2) Wealth disparity between people in the U.S. bothers me. Increasing beliefs that economic inequality is not an issue right now were correlated with decreasing beliefs that wealth disparity is bothersome between people in the U.S. ( $r = -.568, p < .001$ ). Many of the strong, negative correlations (as indicated by the  $r$ -value) also involved perceptions of inequality.

Correlations relevant to research questions and hypotheses are as follows. The first research question ( $R_1$ ) sought to answer the following question: Are perceptions of inequality related to trust relations? An oversimplified answer to this question would be: yes, some perceptions of inequality are, in fact, related to trust. However, not all perceptual questions asked in the questionnaire were significantly related to trust. Of the 30 quantitative questions regarding trust, 20 questions revealed at least one significant relationship at the 95% level to perceptions of inequality. The question regarding the ideal distribution of wealth revealed 16 significant relationships to trust and only 1 demographic relationship. The question regarding

the actual distribution of wealth revealed 15 significant relationships to trust and 4 demographic relationships. The institutional trust composite revealed 14 significant relationships to inequality and 9 to demographics. The Worker of Institution Composite revealed 10 significant relationships to perceptions of inequality and 9 to demographics.

Specific research questions 5-8 examined two inequality variables compared to certain trust variables. The Actual Distribution of Wealth variable revealed 6 significant correlations with trust. Research question 5 (R<sub>5</sub>) sought to examine the relationship between this variable and trust of institutions. The data revealed that the more equal respondents believed the actual distribution of wealth is in the United States, the more respondents trusted institutions (Institutional Composite) and the workers within institutions (Worker of Institution Composite). Research question 6 (R<sub>6</sub>) asked how the actual distribution of wealth variable affect trust of general others. No relationship was found between the GSS general trust question and the Actual Distribution of Wealth variable, nor was a relationship found between the dichotomous version of the GSS general trust question and this inequality variable. Research question 7 (R<sub>7</sub>) asked how perceptions of the actual distribution of wealth affected trust of government. The data revealed that the more equal respondents believed the distribution of wealth to be, the more they trusted the U.S. government and President Donald Trump. Research question 8 (R<sub>8</sub>) sought to evaluate the relationship between the Actual Distribution of Wealth variable and primary relationships (e.g. family). No significant relationships were found between this inequality variable and primary trust relationships. In regard to demographics, there were 4 variables related with this the Actual Distribution of Wealth variable: Religious Affiliation ( $r = -.251, p < .01$ ), Political Affiliation ( $r = .331, p <$

.001), Student Loans ( $r = -.205, p < .050$ ), and Daily Happiness ( $r = -.232, p < .05$ ). See Figure 5 below for the Actual Distribution of Wealth correlations with trust.

Specific research questions 9-12 examined the Ideal Distribution of Wealth variable to certain trust variables. The Ideal Distribution of Wealth variable revealed 7 significant correlations with trust. Research question 9 ( $R_9$ ) sought to examine the relationship between this variable and trust of institutions. The data revealed that the more equal respondents believed the ideal distribution of wealth should be, the more respondents reported distrusting some institutions. Moreover, the more equal respondents believed the ideal distribution of wealth should be, the lower the level of trust with institutions appeared (Institutional Composite). Research question 10 ( $R_{10}$ ) asked how the ideal distribution of wealth variable affect trust of general others. No relationship was found between the GSS general trust question and the Ideal Distribution of Wealth variable, nor was a relationship found between the dichotomous version of the GSS general trust question and this inequality variable. Research question 11 ( $R_{11}$ ) asked how perceptions of the ideal distribution of wealth affected trust of government. The data revealed that the more equal respondents believed the ideal distribution of wealth should be, the lower the level of trust was for the U.S. government and President Donald Trump. Research question 12 ( $R_{12}$ ) sought to evaluate the relationship between the Ideal Distribution of Wealth variable and primary relationships (e.g. family). Interestingly, the data revealed that the more equal respondents reported the ideal distribution of wealth should be, the lower the rate of complete trust was for one's family. In regard to demographics, there was only one significant relationship with this inequality variable: Political Affiliation ( $r = -.211, p < .050$ ). See Figure 6 below for the Ideal Distribution of Wealth correlations with trust.



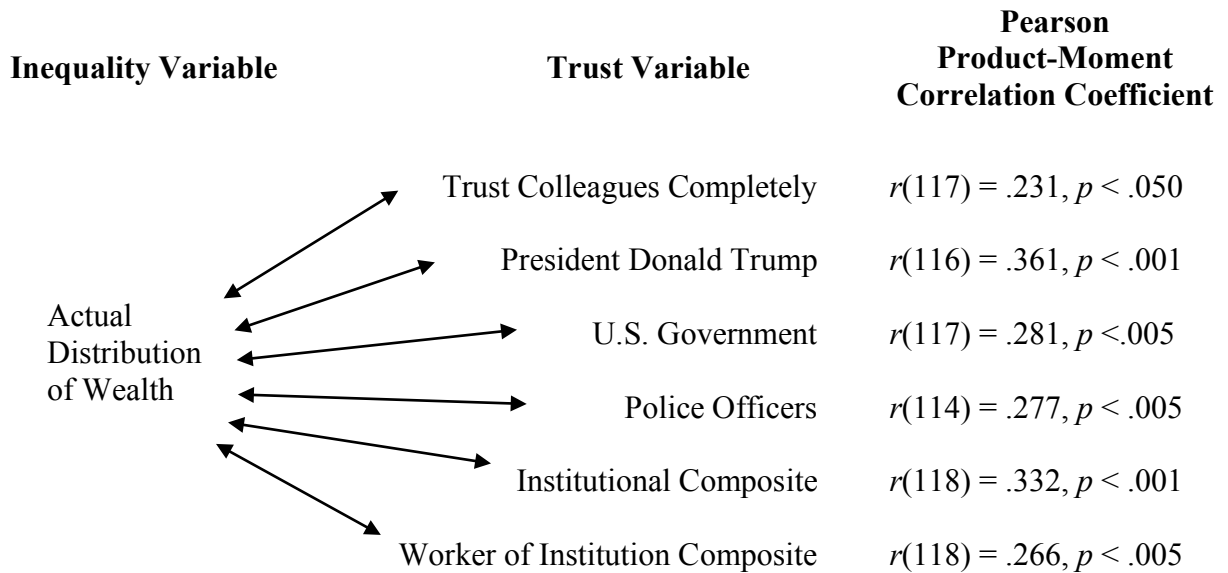


Figure 5. Illustration of Actual Distribution of Wealth with Trust Correlations

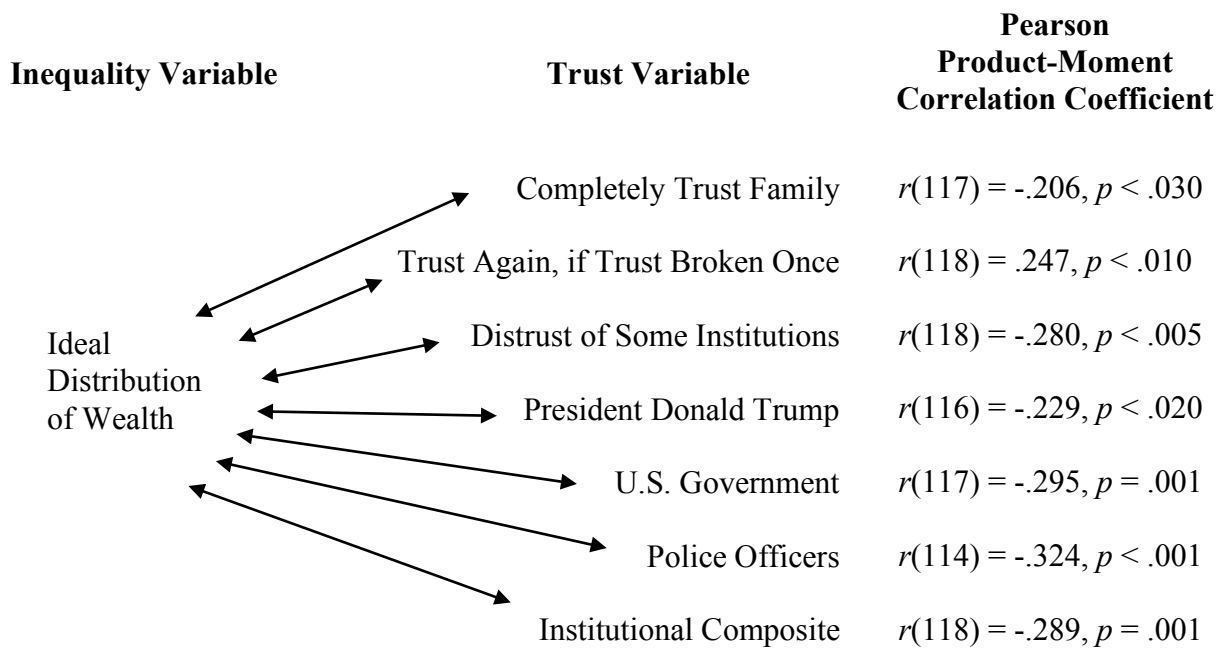


Figure 6. Illustration of Ideal Distribution of Wealth with Trust Correlations

The fourth research question (R<sub>4</sub>) asked about the levels of general trust for the sample. The GSS general trust question (“On average, people in general can be trusted”) was significantly correlated with 24 variables. No relationship was found to any inequality variables, but 23 were found to other trust variables, and only one relationship was found with demographics. General trusters are linked to those who report strangers can be trusted (both similar and different from oneself). Higher general trust is significantly correlated with higher levels of trust for: general trust of neighbors, complete trust of neighbors, complete trust of friends, complete trust of colleagues, older people, people of the same age, and complete trust of those with different religions. Moreover, general trust is significantly correlated with a higher likelihood of leaving one’s possessions unattended and trusting another person again if one’s trust was already broken. However, general trusters may be likely to judge or discriminate against someone in the future if their trust is broken, and also paradoxically report that that these days they really cannot trust anybody. Regarding the single demographic variable, higher levels of general trust were significantly related to higher levels of life satisfaction ( $r = .271, p < .005$ ). See Figure 7 below for all general trust correlations.

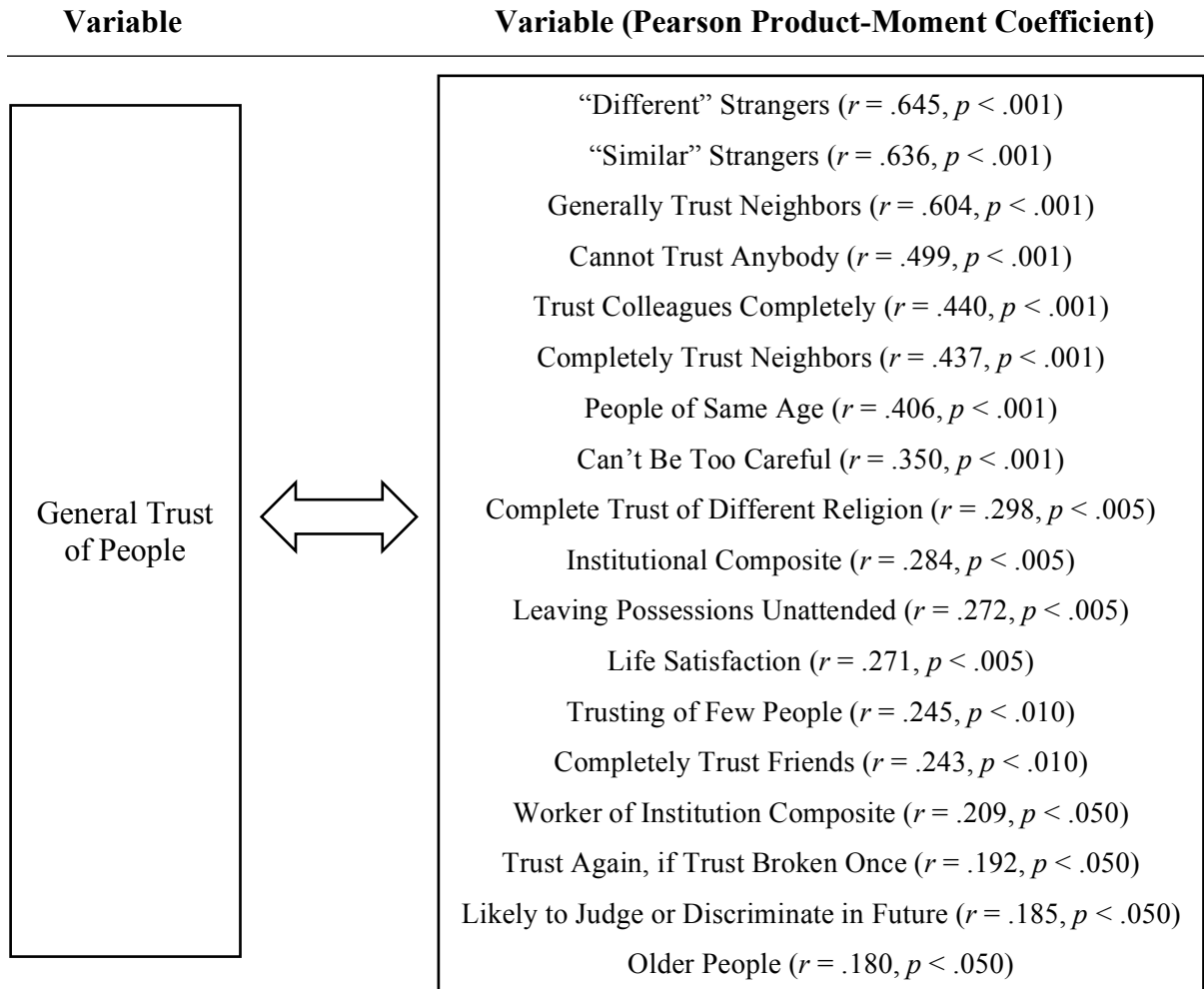


Figure 7. Illustration of the General Trust of People Correlations

Some of the strongest significant correlations between trust and inequality regarded President Donald Trump. Increasing beliefs that President Donald Trump has one’s best interests at heart were correlated with increasing beliefs that social inequality is not an issue right now in the United States ( $r = .545, p < .001$ ). Additionally, increasing beliefs that President Donald Trump has one’s best interests at heart were correlated with increasing beliefs that all people in the United States have equal chances to succeed ( $r = .540, p < .001$ ). Trump trusters were also correlated with increasing beliefs that the government is acting in

one's best interests ( $r = .537, p < .001$ ) and that economic inequality is not an issue right now in the US ( $r = .418, p < .001$ ). Increasing beliefs that President Donald Trump has one's best interests at heart were also correlated with increasing beliefs that if the poor worked harder, then they would be better off economically ( $r = .399, p < .001$ ) and socially ( $r = .377, p < .001$ ). Interestingly, Trump trusters also reported increasing beliefs that wealth disparity is not bothersome ( $r = -.452, p < .001$ ) and social disparity is not bothersome ( $r = -.441, p < .001$ ).

While the bivariate correlations are revealing, they lack the ability to predict trust out of perceptions of inequality. These types of analyses are provided below.

### **Regression Analysis**

In order to predict the relationship between perceptions of inequality and trust, linear regression analysis was used. Simple linear regression was used to examine the relationship between perceptions of inequality and institutional trust. Logistic regression was used in order to examine trust variables as outcomes against perceptions of inequality. Multiple linear regression was used in order to control for demographic variables with perceptions of the actual distribution of wealth in order to predict institutional trust. See Appendix G for complete list of regression analysis results.

For analysis purposes, the ordinal variables (Likert questions) were recoded as either continuous or dichotomous. This was done because linear analysis assumes the outcome variable is continuous and logistic regression assumes the outcome variable is dichotomous. However, a large portion of the questionnaire was given on a Likert scale and was originally ordinal in measure. Thus, all variables had a binary recode with the exception of the institutional composites, which were recoded as continuous.

### *Simple Linear Regression*

Simple linear regression was used in order to examine different inequality predictor variables against the institutional composites. See Table A-1 and Table A-2 in Appendix G for all simple linear regression results.

Linear regression analysis was used to test whether perceptions of the actual distribution of wealth predicted trust in institutions. This test examined the Actual Distribution of Wealth against the institutional composite. The results of the regression revealed that the predictor explained 10.3% of the variance ( $R^2 = .103$ ,  $F(1,109) = 12.57$ ,  $p < .005$ ). It was found that perceptions of the actual distribution of wealth significantly predicted trust of institutions ( $\beta = .322$ ). It was also found that perceptions of social inequality being no issue (“Social Inequality is No Issue”) predicted approximately 5% of the variance of institutional trust ( $R^2 = .049$ ,  $F(1,110) = 5.710$ ,  $p < .020$ ). This variable significantly predicted trust of institutions ( $\beta = -.222$ ). Another significant finding included the variable “If Poor Worked Harder, Better Off Economically” against the same institutional trust composite. The results of the regression revealed that this predictor explained approximately 6% of the variance ( $R^2 = .058$ ,  $F(1,90) = 5.536$ ,  $p < .05$ ). Perceptions of the poor working harder to be better off economically significantly predicted trust of institutions ( $\beta = .241$ ).

Both perceptions that social disparity and wealth disparity are bothersome predicted trust in institutions. The results of the regression revealed that the “Social Disparity Bothers Me” predictor variable explained 4.0% of the variance ( $R^2 = .040$ ,  $F(1,99) = 4.166$ ,  $p < .05$ ), finding that perceptions of social disparity being bothersome significantly predicted trust of institutions ( $\beta = -.201$ ,  $p < .05$ ). Moreover, results revealed that the “Wealth Disparity Bothers Me” predictor variable explained 5.0% of the variance ( $R^2 = .050$ ,  $F(1,87) = 4.627$ ,

$p < .05$ ), finding that perceptions of wealth disparity being bothersome significantly predicted trust of institutions ( $\beta = -.225, p < .05$ ).

Simple linear regression was used to test all remaining recoded inequality variables. One test examined the Ideal Distribution of Wealth against the institutional composite. The results of the regression revealed that the predictor explained only 2% of the variance ( $R^2 = .020, F(1,102) = 2.043, p = .156$ ). It was found that perceptions of the ideal distribution of wealth did not significantly predict trust of institutions ( $\beta = -.140, p > .05$ ). Simple linear tests also revealed that perceptions of economic inequality rising (“Economic Inequality on Rise”) did not significantly predict trust of institutions ( $\beta = -.074, p > .05$ ), nor did perceptions of social inequality rising (“Social Inequality on Rise”;  $\beta = -.103, p > .05$ ). Beliefs that all people have equal chances to succeed (“All People Have Equal Chances to Succeed”) did not significantly predict trust of institutions ( $\beta = .174, p > .05$ ), and neither did beliefs that economic inequality is no issue (“Economic Inequality is No Issue”;  $\beta = -.003, p > .05$ ). The final non-significant predictor variable “If Poor Worked Harder, Better off Socially” also did not significantly predict trust of institutions ( $\beta = .132, p > .05$ ).

After testing all recoded inequality variables against the Institutional Composite, linear regression analysis was then used to test the same inequality variables against the Worker of Institution Composite. Only three significant relationships were revealed by these tests. When examining the Actual Distribution of Wealth against the Worker of Institution Composite, the results of the regression revealed that the predictor explained 7.6% of the variance ( $R^2 = .076, F(1,109) = 10.01, p < .005$ ). Perceptions of the actual distribution of wealth significantly predicted trust of workers of institutions ( $\beta = .322$ ). Linear regression results also revealed that the predictor of perceptions of social inequality being no issue

(“Social Inequality is No Issue”) explained 3.6% of the variance ( $R^2 = .036$ ,  $F(1,10) = 4.17$ ,  $p < .05$ ). Perceptions of social inequality being no issue significantly predicted trust of workers of institutions ( $\beta = .191$ ). And finally, beliefs regarding all people in the United States having equal chances to succeed significantly predicted trust of workers of institutions ( $\beta = .205$ ); the variable “All People Have Equal Chances to Succeed” predictor explained 3.3% of the variance ( $R^2 = .033$ ,  $F(1,111) = 4.88$ ,  $p < .05$ ). No other inequality variables significantly predicted trust of workers of institutions.

### *Logistic Regression*

Logistic regression was used in order to examine all dichotomous trust variables as outcomes against the dichotomous versions of the Actual Distribution of Wealth and Ideal Distribution of Wealth variables. 28 tests were conducted with the Actual Distribution of Wealth predictor variable. Four logistic regression tests found significance between the perceptions of the actual distribution of wealth and trust. 25 tests were conducted with the Ideal Distribution of Wealth predictor variable, and four of these tests were significant. See Table A-3 and Table A-4 in Appendix G for all logistic regression results.

A logistic regression was performed in order to ascertain the effect of trust in the U.S. government on the likelihood that participants perceive the actual distribution of wealth in the United States as being more equal. The logistic regression model was statistically significant (Wald  $\chi^2 = 14.802$ ,  $p < .001$ ). The model explained 19.8% (Nagelkerke  $R^2$ ) of the variance in trust of the U.S. government and correctly classified 80.9% of the cases. In order to ascertain the effect of trust in President Donald Trump on the likelihood that participants perceive the actual distribution of wealth in the United States to be more equal, a logistic regression model test was conducted. This test was statistically significant (Wald  $\chi^2 = 8.467$ ,

$p < .005$ ). The model explained 20.1% (Nagelkerke  $R^2$ ) of the variance in trust of President Donald Trump and correctly classified 92.6% of the cases. A third logistic regression test was conducted to ascertain the effect of trust in politicians on the likelihood that participants perceive the actual distribution of wealth in the United States to be more equal. The test was statistically significant (Wald  $\chi^2 = 5.302, p < .05$ ). The model explained 7.8% (Nagelkerke  $R^2$ ) of the variance in trust of politicians and correctly classified 85.2% of the cases. The final significant test sought to ascertain the effect of trust of corporations on the likelihood that participants perceive the actual distribution of wealth in the United States as being more equal. The model explained 9.0% (Nagelkerke  $R^2$ ) of the variance in trust of corporations and correctly classified 76.9% of the cases.

A logistic regression was performed in order to ascertain the effect of trust in the U.S. government on the likelihood that participants desire a more equal distribution of wealth. The logistic regression model was statistically significant (Wald  $\chi^2 = 9.542, p < .005$ ). The model explained 13.5% (Nagelkerke  $R^2$ ) of the variance in trust of the U.S. government and correctly classified 79.6% of the cases. In order to ascertain the effect of trust in President Donald Trump on the likelihood that participants desire a more equal distribution of wealth, a logistic regression model test was conducted. This test was statistically significant (Wald  $\chi^2 = 8.647, p < .005$ ). The model explained 21.2% (Nagelkerke  $R^2$ ) of the variance in trust of President Donald Trump and correctly classified 92.0% of the cases. Another logistic regression test revealed a statistical significance between the effect of trust in younger people and the likelihood that participants perceive the ideal distribution of wealth in the United States as being more equal (Wald  $\chi^2 = 5.632, p < .05$ ), explaining 11.1% (Nagelkerke  $R^2$ ) of the variance and correctly classifying 84.8% of the cases. And finally, a logistic regression



test revealed a statistical significance on the effect of judging or discriminating in the future (“Likely to Judge or Discriminate in Future” variable) on the likelihood of desiring a more equal distribution of wealth (Wald  $\chi^2 = 4.268, p < .005$ ).

### *Multiple Regression Analysis*

Multiple regression analysis was used in order to examine the Actual Distribution of Wealth inequality predictor variable against the institutional trust composite. There were 3 primary models that were used for this analysis (Models 1-3). See Table 7 below for multiple regression predictors with the institutional composite.

For the purposes of a more in-depth analysis in this exploratory project, Table A-5 in Appendix G contains comprehensive multiple regression models (17 models, or models A-Q) that were analyzed in conjunction with the Actual Distribution of Wealth inequality predictor against the institutional trust composite. All contain at least one demographic predictor variable and the Actual Distribution of Wealth (AWD) variable. Due to the small sample size, most demographic variables were not found to have an impact on institutional trust. This comprehensive list has been made available for researchers in the future. In summation, it was found that in some cases the following predictors have predictive ability when it comes to institutional trust: religious affiliation, political affiliation, whether or not one reports taking out student loans, daily happiness, life satisfaction, history of anxiety, and whether or not one reports being a victim of violence in the past.

Multiple regression analysis was used to test whether perceptions of the actual distribution of wealth predicted trust in institutions (Model 1). This model (unadjusted), revealed that perceptions of the actual distribution of wealth explained 10.3% of the variance ( $R^2 = .103, F(4,66) = 12.572, p < .005$ ). It was found that perceptions of the actual distribution of wealth ( $\beta = .322$ ) significantly predicted trust of institutions. Participants’

trust in institutions increased by .606 when they believed the actual distribution of wealth was more equal.

Multiple regression analysis was used to test whether perceptions of the actual distribution of wealth and wealth factors predicted trust in institutions (Model 2). This model adds controls for household income (parental income) and inheritance. The results of the regression revealed that these predictors explained 24.3% of the variance ( $R^2 = .243$ ,  $F(3,67) = 7.155$ ,  $p < .001$ ), whereas Model 1 explained 10.3% of the variance ( $R^2 = .103$ ). It was found that perceptions of the actual distribution of wealth ( $\beta = .271$ ), household income ( $\beta = .254$ ), and receiving an inheritance ( $\beta = .233$ ) all significantly predicted trust of institutions ( $p < .05$ ). Participants' trust in institutions increased by .505 when they believed the actual distribution wealth was more equal—a bit less than Model 1, where participants' trust in institutions increased by .606 when they believed the actual distribution of wealth was more equal. In Model 2, trust in institutions increased by .354 when household income was more than \$55,001 USD and also increased by .337 when participants reported receiving an inheritance.

Multiple regression analysis was used to test whether perceptions of the actual distribution of wealth, wealth factors, and personal attributes predicted trust in institutions (Model 3). This model adds controls for gender, race/ethnicity, life satisfaction, anxiety, and victim of violence (along with controls for Model 2). The results of the regression revealed that these predictors explained 31.7% of the variance ( $R^2 = .317$ ,  $F(8,60) = 3.474$ ,  $p < .005$ ), whereas Model 1 explained 10.3% of the variance ( $R^2 = .103$ ) and Model 2 explained 24.3% of the variance ( $R^2 = .243$ ). In Model 3, it was found that perceptions of the actual distribution of wealth ( $\beta = .268$ ) significantly predicted trust of institutions. Participants' trust in institutions increased by .509 when they believed the actual distribution wealth was more equal. Similarly, participants' trust in institutions increased by .606 when they believed the actual distribution of wealth was more equal in Model 1 and increased by .505 in Model 2. Furthermore, trust in institutions increased by .333 when household income was more than

\$55,001 USD, increased by .234 when receiving an inheritance, increased by .295 when one reported not being a victim of violence, and increased by .281 when reporting higher levels of life satisfaction. However, participants' trust in institutions decreased by .058 when reporting an ethnicity as white, decreased by .054 when male, and also decreased by .153 when reporting not having anxiety in the last five years.

**Table 7. Multiple Regression Model Predictors with Institutional Composite**

Independent Variable(s)	Dependent Variable: Institutional Composite				
	<i>R</i> <sup>2</sup>	<i>B</i>	<i>SE</i>		<i>p</i>
MODEL 1 (Unadjusted)	.103	.606	.171	***	.001
MODEL 2 + Wealth	.243	.505	.200	*	.014
MODEL 3 + Attributes	.317	.509	.217	*	.022

Note. Model 1 examines the “Actual Distribution of Wealth” variable as a predictor for trust of institutions. Model 2 adds controls for household income (parental income) and inheritance. Model 3 includes controls for gender, race/ethnicity, life satisfaction, anxiety, and victim of violence (along with controls for Model 2).

\*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p \leq .001$ .

Although all predictor variables were not found to be significant in Model 3, the coefficient of the Actual Distribution of Wealth variable stays statistically significant throughout the models. This indicates that the Actual Distribution of Wealth variable and the institutional composite of trust is orthogonal of other background characteristics. It can therefore be confirmed that this relationship is not spurious.

## Qualitative Analysis

In order to give participants the opportunity to provide in-depth responses, open-ended questions were given in both the trust and inequality sections. In total, there were eleven open-ended questions in the trust section and three in the inequality section. Two of the questions about trust pertained to generalized trust, while the others asked more direct questions (e.g. about police officers, the media, corporations, etc.). The inequality questions asked respondents to explain how they feel about economic and social inequality, and also to explain what inequality means and how one defines it. For the purposes of this project, only a few questions were analyzed. These results are given below.

### *General Trust*

The first qualitative question pertains to generalized trust. This question was given in order to discern underlying reasons for generalized trust, and also to discern reasons for positive-trust and negative-trust. Question 25, a dichotomous, quantitative question, asks: “Do you believe that, in general, other people can be trusted?” Thereafter, question 25B poses the following question: “Why or why not? Please explain.” In total, there were 118 responses to this question (25B), and 4 respondents left this answer blank. Of these responses, 69 (58%) people gave positive-trust responses (people can be generally trusted), and 49 (42%) people gave negative-trust responses (people cannot be generally trusted).

After coding the similar responses together, it was found that there were 10 distinct categories for positive-trust and 6 categories for negative-trust. The most common response was a positive-trust response ( $n = 23$ , 19.5%) that pertained to the innate goodness of human beings. This category included responses such as, “I think people are good at heart,” “Most people have good intentions,” and “I believe [people] are inherently good.” The second most

common response was a negative trust response ( $n = 19, 16\%$ ) that pertained to each human being having alternative intentions and individualistic tendencies. This category included responses such as, “People have different intentions than your own,” “Most people have their own interests at heart,” and “People are self-interested most of the time.” The third most common response was another positive trust response ( $n = 17, 14\%$ ) and pertained to one having been surrounded by trustworthy or good people in the past. This category included responses such as, “The majority of people in my life have been proven to be trustworthy,” “I believe people can be trusted because I grew up in a very trusting household,” and “I have very rarely had bad experiences with strangers.”

Interestingly, a similarity in categories was found between the positive-trust and negative-trust categories. Four respondents indicated that they are generally trusting because one must give trust in order to get trust, but seven respondents reported that they do not trust others because trust must be earned. Both categories are conceptually similar. However, the results indicate that while sometimes trust is given because of a desire to get trust in return, other times trust is not given until one is proven trustworthy. In both cases, similar rationales are given, but exactly who must trust first is put into question.

The results of this question indicate that respondents believe most people can be trusted because they have either been surrounded by good/trustworthy people or believe that human beings are innately good/trustworthy. The results suggest that generalized trust is possible when people have been associated with trustworthy people, or people who are perceived as “good” people. 18 respondents explicitly used the word “good” in their response, indicating a value judgment aspect to general trust. See Table 8 below for all qualitative general trust responses.

**Table 8. Qualitative General Trust Responses**

---

Question 25B: Why or why not do you believe that, in general, other people can be trusted?

---

Positive-Trust Response Categories	<i>n</i>	Negative Trust-Response Categories	<i>n</i>
Innate Goodness	23	Alternative Intentions/Individualistic Tendencies	19
Surrounded by Good/Trustworthy People	17	Unsure of Traits/Character of Others	10
Benefit of the Doubt/Give Chance	13	Inherently Untrustworthy	10
Because Human/Same Interests	7	Trust is Earned	7
Give Trust to Get Trust	4	Bad Personal Experiences	2
Trust with Small Things	1	Trust is Situational	1
We're All Social Creatures	1		
For Law & Order in Society	1		
Trust, but Unsure Why	1		
After Judgment of Character	1		

---

Question 31 of the trust section also concerns generalized trust. This question was given in order to understand what participants believe are important factors for positive-trust relationships. Question 31 poses the following question: “In your opinion, what does it mean to ‘trust’ someone, generally speaking?” In total, there were 120 responses to this question, and 2 respondents left this answer blank. After coding similar responses, it was found that

there were 11 distinct categories, plus 1 category for a respondent who reported that they were unsure/don't know.

The most common response for trusting someone concerns one's best interests. Of the 32 responses (27%) coded into this category, many respondents indicate trusting someone requires a belief that the other person has their best interest in mind, or a belief that the other person will do no harm. According to respondents, to generally trust someone means something similar to the following: "To have confidence that they will do their best to maintain your interests," "Knowing they have your best interests at heart," or "To trust someone means you aren't concerned they will cause you harm intentionally." The responses of this category all indicate that trust requires confidence that another person will not intentionally cause you harm and will also consider your best interests. Some responses of this category also indicate to trust requires a belief that the other person even acts above their own self-interests at times. For example, one respondent proclaims that to trust is to "have a sort of faith that [another person] will help you over most self-interests." For some responses, it is explicitly clear that this type of thought-pattern or behavior (keeping one's best interest above self-interest) is a requirement even when not physically present—but for many, simply keeping one's best interest at heart or in mind at all times may be sufficient. There are few indications in these responses that trust will be broken if another fails to act in one's best interest *if* the other person tried to act in one's best interests by keeping one's best interest in mind or one's best interest at heart.

The second most common response category for question 31 involves trusting another person with something of value to oneself. There were 25 responses (or 21%) coded into this category. All responses in this category include the explicit mention of trust with something

and includes the mention of trust with at least one of the following: secrets, belongings, children, pets, one's life, emotions, experiences, opinions, or money. While these responses vary, the underlying commonality in these responses is that to trust means that one can give another person something of value and have confidence that this valuable item (whether tangible or not) will not be harmed in any way. Unlike responses of the best interest category, these responses are more explicit. Moreover, it could be argued that some of these responses go beyond direct harm to oneself, such as in the case with responses for children and pets. For example, some responses indicate that to "trust [another] with your secrets and your belongings including your children/pets" and that to trust someone means "I can leave my children with them." This category also includes responses of reciprocity, such as one response that says to trust someone "means you would put your life on the line" for another. While the best interest category includes beliefs that another won't directly harm oneself (i.e. tendency for the causal arrow to go one way), this category includes beliefs that the relationship goes both ways and that there may be a sort of trust mutuality (i.e. causal arrow going both ways, giving something to someone in order to get trust in return).

While the best interest and trust with something of value categories include 48% of responses, the other 52% come from many other categories that could not be condensed without losing meaning. These response categories include: reliability/loyalty (10%), truthful/honest (10%), the other person not being a traitor or hypocrite (7%), the ability to be one's true self around another (7%), knowing the other person is good or has good intentions (6%), feeling secure or comfortable around the other person (4%), power relations (e.g. mentioning needing equality in the relationship) (4%), getting support from the other person (2.5%), and getting respect (1.5%). These categories pertain to what the other person must do



in order to receive trust. For example, 10% of respondents said the other person must be reliable and loyal, and another 10% said the other person must be truthful and honest.

Interestingly, a paradox was found between two categories. 10% of responses reported trust if one can be sure the other is not a traitor or hypocrite. These responses often included something in regard to backstabbing, such as “To be able to believe that you are completely able to turn your back without them stabbing you” and “You can confide in that person without worrying if they will backstab you.” A few responses of this category also stress the importance of another not having a “double face”, such as “They will be themselves in your [presence] or absence. They are not double ‘faces’.” However, a separate category (the ability to be one’s true self) indicates that nearly as many people report trusting someone only if they are sure that *they* can be their true selves and not a “double face”. While both categories include being one’s true self and not a hypocrite, the stress of exactly who is being one’s true self seems to be different for individuals.

In summary, most responses from question 31 indicate that to trust someone means that you can either trust someone with something of value or have a belief that your best interests are at heart or mind. In most responses, another person can only be trusted when there is confidence that there is a benefit for the truster. These beneficial factors seem to differ, and these factors are likely not hard-set and can therefore change throughout time. However, responses indicate that for some people there is more reciprocity when it comes to trust. Instead of seeking to benefit directly (i.e. trust with something of value where an item is given, and then trust is received), some people report needing something from another individual (i.e. the ability to be one’s true self without fear). In the former case, these types of individuals also report needing to feel generally secure or comfortable around the other

person. Indeed, the question of who is giving and who is receiving, and also what is being given and what is being received, is of importance when it comes to trust, thereby underscoring a situational aspect to the trust disposition.

### *Perceived Economic Inequality*

Only one question in the inequality section of the survey asked respondents to provide a written response over economic inequality. This question asked the following: “How do you feel about economic inequality in the United States?” This question was given in order to discern whether or not participants perceived economic inequality in the United States. Specifically, this question was given in order to identify whether or not most participants recognized economic inequality as an issue in the United States—and particularly the polarity of wealth in the United States—and if so, whether or not it is an issue that needs progress.

While the responses were diverse, there were many common themes, and could therefore be categorized. In total, there were 106 responses for this question (16 were missing). Of these responses, 81 people (76%) reported recognizing economic inequality *and* said something similar to at least one of the following: (Economic inequality is...) not good, bad, sad, angering, bothersome, concerning, loathsome, needs to be changed, problematic, not liked, is a moral issue, terrible, “sucks”, unfair, ridiculous, frustrating, unfortunate, tragic, disgraceful, disappointing, or a sin. Within these responses, over half recognized the polarity of wealth distribution (as discussed in depth above) in the United States. For example, one participant wrote: “I think it’s really unfair. I don’t understand why some have an insane amount of money while others have nothing.” Others wrote, “I believe the top 1% hoards wealth unfairly while people at the bottom aren’t paid enough to survive” and “I feel like it is

continuing to grow more inequal causing more issues to rise to the surface” (*sic*). Over half of these also explicitly mentioned the gap between the rich and the poor. While most of these respondents chose to discuss the upper class (i.e. the wealthy, rich, 1%, 10%, etc.), some chose to discuss issues with the middle and lower classes. The latter responses mentioned issues related to increasing homelessness, rising debts, and those who barely “make it” while working full-time.

The responses indicate that participants are aware of economic inequality in the United States, and many clearly recognize the extent of the wealth polarization in the country; however, not all recognized economic inequality as an issue. Seven participants recognized economic inequality but were more neutral in their stance on the issue. Some of these responses included, “People who have lots of money (most of the time) didn’t get it handed to them” and “I feel that it is just a part of life.” These responses do not indicate that participants perceive economic inequality as something that needs to be worked on in American society. On the other hand, 10 participants (9%) reported believing that economic inequality is not an issue in the United States, with some even indicating that economic inequality is good or necessary. One participant wrote the following: “The US is a capitalistic country [and] you need economic inequality to run capitalism. Therefore it is necessary in the US” (*sic*). Others wrote, “There must be some degree of economic inequality to incite productivity” and “It is necessary in driving an economy.” The remaining 8 responses said they were unsure, had no opinion, or didn’t know much about the topic.

The qualitative economic inequality question demonstrates that the majority of respondents are aware of economic inequality in the United States, and also identifies that most participants recognize economic inequality as an issue in the United States. Particularly,

the responses indicate that the majority are aware of the polarity of wealth and believe that it is an issue that needs progress.

## CHAPTER 5

### DISCUSSION AND CONCLUSION

This study began as an investigation into the trust and inequality connection. Previous studies have demonstrated a significant relationship between trust and inequality. Specifically, these studies have found a significant relationship between generalized trust and inequality, with inequality largely measured with the Gini coefficient, and trust measured with the general trust question of the General Social Survey (GSS). This study contributes to the ongoing trust and inequality discussion by first reviewing trust as a concept and then analyzes how this concept may be related to inequality. This study particularly contributes to the trust and inequality connection by examining how the perception of inequality may be influencing trust relations with new empirical evidence.

It has been well established that high economic inequality is correlated with a host of social ills, such as declines in social mobility, declining rates of life expectancy, lower levels of mental and physical health (including drug and alcohol addiction), lower educational performance, rises in violence, increases in obesity, and even higher rates of imprisonment and punishment (Wilkinson and Pickett, 2010, p. 19). Similarly, trust is also correlated with a host of social ills when it is on the negative end of the spectrum (mistrust), such as decreased economic prosperity (Fukuyama, 1995). Previous research has linked trust to pro-social behavior (Zak, 2012, p. 190), the ability to engage in spontaneous, voluntary cooperation (Fukuyama, 1995), and as the ontological basis for faith and hope (Erikson, 1968, p. 82). Furthermore, Myszal's work has demonstrated that trust is a form of social solidarity that

assists with social order, cooperation, and social cohesion (Mistral, 1996, p. 101). Since it has been demonstrated that these concepts are tightly related, more research is needed to understand the complexity of the relationship and also what happens when both of these concepts are on the lower end of the spectrum (indicating mistrust and high levels of inequality). If Uslaner (2015, p. 724) is correct that it is inequality that impacts trust—or similarly if Rothstein and Uslaner (2005, p. 42) are correct that economic equality is caused by social trust—then government policies and cooperation in the business sector would be beneficial to overcoming social issues related to trust.

The goal of this research project was to find out if perceptions of inequality were significantly related to the disposition of trust. By using primary data collected at the University of Missouri—Kansas City during the Spring 2018 semester, analyses revealed there is indeed a connection between perceptions of inequality and trust. Bivariate analysis revealed significant correlations between trust and perceptions of inequality, and regression analysis demonstrated the ability to predict trust relations from perceptions of inequality. Moreover, regression analysis disclosed that certain perceptions of inequality and demographic factors may be impacting trust relations.

### **Overview**

Previous research has revealed that Americans vastly underestimate inequality (Osberg and Smeeding, 2006, pp. 450-455; Politizane, 2012), but this might not be the case anymore. When asked about inequality in the United States, participants largely indicated that they were aware of the level of inequality that exists. Roughly 97% of those surveyed agreed that economic inequality was on the rise, and 79% agreed that social inequality was on the rise. 91% of participants said that wealth disparity is bothersome, and 94.1% said

social disparity is bothersome. Only 16.2% of those surveyed believed that the distribution of wealth in the United States was on a more equal (balanced) scale, but 86.5% of those surveyed said that the ideal distribution of wealth should be more equal.

As the work of Wilkinson and Pickett (2010, p. 56) and Uslaner (2002, p. 7) has demonstrated, general trust, as measured by the GSS, has been on decline since the 1970s. When asked on a Likert scale if people can generally be trusted, 54.8% either agreed or strongly agreed. However, when asked the same question with only yes/no binary options, 60.5% agreed that people can be trusted. These results indicate that trust levels are still quite low overall. However, this generalized question makes it difficult for researchers to understand what person or people a respondent is conceptualizing when responding to this question, and also makes it difficult to discern what factors (e.g. diversity) may be influencing trust relations. Thus, other trust questions were asked in order to compare and analyze trust levels in a myriad of aspects.

When it comes to trusting strangers, it may just depend on certain characteristics, such as how the stranger looks or acts. 49.3% of respondents indicated that they believed strangers who are viewed as “different” than oneself can be trusted, while 78.6% indicated that they believed strangers who are viewed as “similar” to oneself can be trusted. While it is difficult to conclude exactly what this means from such limited research, it may be that stereotyping and/or diversity has some influence on trust relations when it comes to strangers. Indeed, previous research has proposed that diversity fosters lower levels of trust (Putnam, 2007, p. 137), and has also demonstrated that social distance matters when it comes to trustworthiness (Glaeser, Laibson, Scheinkman, and Soutter, 2000, pp. 811, 840) Robert Putnam (2007) has argued that there is a significant, negative correlation between diversity

and social capital (p. 142), and furthermore found that “social capital is strongly negatively correlated with both immigration and ethnic diversity—even when controlling for factors such as education levels, poverty, region, residential mobility, urbanization, and more (p. 155). However, Putnam acknowledges that the issues and negative-effects related to diversity are short-term. This is not an argument against diversity. Rather, these findings may suggest that people are just unsure of social others who challenge their worldview, and thus demonstrates a need for diversity programs. As Putnam writes, “Immigration policy is not just about numbers and borders. It is also about fostering a sense of shared citizenship” (2007, p. 164).

The results of this study demonstrate that trust varies based upon primary or secondary relationships, or between what has previously been called “thick trust” and “thin trust” (Putnam, 2000, p. 136). The results reveal that trust in secondary relationships is low. 41.7% of respondents said they trust their colleagues (e.g. fellow students or co-workers), and only 43.2% said they can trust their neighbors. But while trust may be lower for distant social others, this is not the case for primary relationships. 90.2% of respondents said they trust their family, and 86.1% said they trust their friends.

When it comes to trusting the government and social institutions, trust is considerably low. 76.9% reported believing that the government is not acting in their best interests, and 85.7% reported that politicians are not acting in their best interests. 92.2% reported not trusting President Donald Trump to have their best interests at heart. As for institutions, 81.0% reported not trusting in some institutions. Moreover, 77.3% of respondents do not believe that corporations are doing their best to ensure against harm to society.



Clearly, results indicate that trust is relatively low for the U.S. government, certain businesses and institutions, and non-primary social others; results from the questionnaire also demonstrate that respondents perceive inequality, both social and economic, to be quite high in the United States. But are these concepts related? And if so, does inequality predict variance in trust relations? To answer the first question, bivariate correlations were conducted and analyzed. Regression was used to answer this second question.

Bivariate correlations revealed significant relationships between certain trust relations and the Actual Distribution of Wealth and Ideal Distribution of Wealth inequality variables. For the Actual Distribution of Wealth variable, significant correlations were found to 6 trust variables: Trust Colleagues Completely ( $r = .231, p < .05$ ), Trust Again, if Trust Broken Once, ( $r = .247, p < .01$ ), Distrust of Some Institutions ( $r = -.280, p < .005$ ), President Donald Trump ( $r = .361, p < .001$ ), U.S. Government ( $r = .281, p < .005$ ), and Police Officers ( $r = .277, p < .005$ ). As beliefs that the actual distribution of wealth was more equal increased, so did increases in trusting colleagues, trusting again if trust was previously broken, trust in President Donald Trump, and also trust in the U.S. government. Similarly, as beliefs that the actual distribution of wealth was more equal increased, distrust in (some) institutions decreased. These findings reveal that perceptions of equality matter when it comes to trust. As perceptions of inequality decrease, trust, at least in some of its facets, is more likely to increase—and vice versa.

For the Ideal Distribution of Wealth variable, significant correlations were found to 7 trust variables: Completely Trust Family ( $r = -.206, p < .05$ ), Trust Again, if Trust Broken Once ( $r = .247, p < .01$ ), Distrust of Some Institutions ( $r = -.280, p < .005$ ), President Donald Trump ( $r = -.229, p < .05$ ), U.S. Government ( $r = -.295, p < .005$ ), Police Officers ( $r = -.324,$

$p < .001$ ), and Institutional Composite ( $r = -.289, p < .005$ ). As beliefs increased that the ideal distribution of wealth should be more equal, so did trusting again if trust was previously broken. However, as beliefs that the ideal distribution of wealth should be more equal increased, decreases occurred for trust of family, trust of institutions, trust of President Donald Trump, trust of the U.S. Government, trust of police officers, and trust of institutions. Ironically, these findings indicate that when people believe that the ideal distribution of wealth should be more equal, then certain aspects of trust decrease. Even trust levels for the basic primary relation, the family, seems to lower when participants indicate that the distribution of wealth should be more equal. This finding may be a result of desires juxtaposed with the social reality. While these participants seem to desire a more balanced society in terms of wealth equality, the reality is that there are wealth disparities in the United States at this time.

Bivariate correlations revealed 17 significant correlations to the general trust question, but no significant correlations were found to perceptions of inequality. Sixteen of these correlations were to other trust questions, and one correlation was found to demographics. Generalized trust was strongly correlated with trust of “different” strangers ( $r = .645, p < .001$ ), “similar” strangers ( $r = .636, p < .001$ ), general trust of neighbors ( $r = .604, p < .001$ ), complete trust of neighbors ( $r = .437, p < .001$ ), and complete trust of colleagues ( $r = .440, p < .001$ ). While the generalized trust question was also correlated with completely trusting friends ( $r = .243, p < .01$ ), this relationship was not as strong as the others. Clearly, there is a relationship between the GSS general trust question and secondary relationships. While more research would be necessary to draw firm conclusions, it appears that respondents of this question may be conceptualizing strangers or neighbors when answering

this question.

Regression analysis revealed that perceptions of inequality effect certain trust relations. Logistic regression analysis revealed perceptions of the actual distribution of wealth effected trust in President Donald Trump (Wald  $\chi^2 = 8.467, p < .005$ ), the U.S. Government (Wald  $\chi^2 = 14.802, p < .001$ ), politicians (Wald  $\chi^2 = 5.302, p < .05$ ), and corporations (Wald  $\chi^2 = 6.839, p < .01$ ). Measured with Nagelkerke  $R^2$ , perceptions of the actual distribution of wealth explained 20.1% of the variance in trust of Donald Trump, 19.8% of the variance in trust of the U.S. government, 7.8% of variance in the trust of politicians, and 9.0% of the variance in trust of corporations.

A simple linear regression test revealed perceptions of the actual distribution of wealth explained 10.3% of the variance in trust of institutions (Model 1). Multiple regression analysis was used to control for demographic variables with perceptions of the actual distribution of wealth in order to discern how these factors influence institutional trust. A second regression analysis, Model 2, was used to add controls for household income (parental income) and inheritance; this model explained 24.3% of the variance in trust of institutions. A final model, Model 3, included controls for gender, race/ethnicity, life satisfaction, anxiety, and victim of violence (along with controls for Model 2). The results of the regression revealed that these predictors explained 31.7% of the variance. Though some of the demographic variables in Model 3 were found not to have statistical significance when incorporated into the model, this finding may be the result of the small sample size. In Models 1-3, it was found that perceptions of the actual distribution of wealth had statistical significance in regards to predicting trust of institutions. This finding reveals that we can be

more certain that the relationship between perceptions of inequality and trust in this model is not spurious.

Linear regression was used to test hypothesis that certain other predictor variables have the ability to affect institutional trust. Of the 17 models (Models A-Q; see table A-5), all were found to have at least one significant variable in the model. This table of findings may be useful for research studies going forward that seek to examine the relationship between perceptions of inequality and trust. This table was included because it is believed that the small sample size prohibits significant findings for more complex models. As this table demonstrates, religious affiliation, political affiliation, student loans, life satisfaction, daily happiness, anxiety, and victim of violence have predictive power in some models.

In summation, access to monetary capital, life satisfaction, and religious or political affiliations appear to impact institutional trust the most. Particularly, higher household income (in this case, parental income), receiving an inheritance, and beliefs that the actual distribution of wealth is more equal have predictive power when it comes to trusting institutions. While it is difficult to discern what exactly these relationships mean with the small sample size, it can be theorized that access to economic capital (such as income and inheritance) significantly impacts trust of institutions because one has the ability to be more self-sufficient and is thus not as dependent on institutions as certain others (such as those with financial stress). Similarly, if one perceives the social and economic reality as being more equal, their belief may be influenced by their ability to better obtain social and economic capital than certain others (again, such as those with financial stress).

Qualitative analysis revealed issues related to general trust. When asked why or why not other people can be trusted (generally), just over half of respondents (58%) had positive

reasons for trusting others. The two most common positive-trust responses pertained to beliefs that human beings are innately good. Analyses revealed that respondents believe that other people can be trusted because good and trustworthy people have surrounded them in the past. The top negative-trust response for not trusting other people pertained to alternative intentions and individualism. For those that reported not being able to trust people (generally), a large issue seems to be that everyone has their own drives, desires, and motives that are likely to differ from one another—thus, one cannot be sure that another will consider their best interests in thought and action. When participants were asked what it means to trust someone (generally), many answers ( $n = 32$ , or 27%) also concerned one's best interest—similar to the negative-trust category of the previous question. Respondents said that to trust someone means having a belief that the other person has their best interests in mind, will not harm them, and/or does not have alternative motives. The second most common answer (25 responses, or roughly 21%) to this question involved trusting another person with something of value. For these respondents, trusting someone means having confidence that said person will consider one's best interests with an item (either tangible or not). Responses varied, and included valuable items such as: secrets, belongings, children, pets, one's life, emotions, experiences, or even one's opinions.

While responses varied and were divided between trusters (positive trust responses) and non-trusters (negative trust responses), the data confirms that both upbringing and direct life experience matter when it comes to trust. Positive trusters indicate a belief that people are innately good, and some responses indicate that this is because of previous, positive social experiences. Negative-trust responses indicate that direct life experience has led to more a more cautious trusting disposition. Either way, many responses indicate that trusting another

requires confidence or faith that there will be no harm to oneself, something, and/or someone that one cares about.

### **Concluding Thoughts & Further Research**

This research project reveals that the simple perception of inequality impacts trust relations. Particularly, even first year university students are much more aware of the economic and social inequalities than other studies have illustrated in the past, though this difference may be due to selection effect (small sample size and specific students from the overall student population). Though perceptions of inequality have been overwhelming underestimated in the past, awareness of inequality may be growing. Recent political, economic, and social issues in the Trump era of American history could be facilitating this shift.

As the work of Wilkinson and Pickett (2010) demonstrates, general trust across many Western countries, including the United States as a whole and per state, has been in decline since the 1970s (pp. 52-56). Because trust is such a complex disposition, simple measures as utilized in previous surveys do not provide us with more concrete answers to the growing rate of distrust. However, this study provides some answers. The results of the study reveal that the GSS general trust question is significantly related to what is here referred to as secondary trust relations, or trust towards social others beyond immediate friends, family, and perhaps even colleagues. While trust seems to be declining for these secondary trust relations, responses indicate that trust towards primary relationships are relatively high.

Going forward, research that utilizes more complex trust questions may be the most fruitful for quantitative data analysis. To our knowledge, this research is the first of its kind to do so. As this study also demonstrates, the utilization of a more complex trust index is also

beneficial when studying many facets of certain trust relations (such as institutional trust). Moreover, qualitative data analysis may also be quite useful when analyzing the trust and inequality connection. In any case, it is argued that a synthetic approach is necessary when it comes to studying such a complex disposition as trust.

Further research with a larger sample size is necessary to make more firm conclusions regarding perceptions of inequality and trust. Many respondents were unsure of answers, and for analysis purposes these responses were recoded as missing. Additionally, a larger and more diverse sample size would also be advantageous. While the University of Missouri—Kansas City contains a diverse student population, most of the questionnaires were completed by younger persons, Whites, and those who identified as female.

In a time of social polarization, more research into the trust and inequality connection is necessary. Not only would more research be more useful to understand the polarization taking place in many aspects of American society (e.g. political, religious), but it would be useful to understand how these concepts have the ability to fundamentally change the fabric of our society. While it may be that perceptions of social and economic inequality happen at a lagged pace from real-time conditions, perceptions of inequality have predictive significance for the variance in certain trust relations. But as this research has also demonstrated, access to economic capital also seems to impact certain trust relations. A study comparing distributions of economic resources (such as household income and inheritance), perceptions of inequality, and trust may be promising.

It is clear that lower inequality and higher trust is beneficial for society. Two general questions are thus posed for researchers going forward. How can we increase trust relations amongst secondary relationships, so that there is generally higher trust beyond our primary

relationships in society? And, can the increase of trust relations be accomplished through less social and/or economic inequality? Whatever the answers, it seems that increasing trust and lowering inequality—including perceptions of it—may be two promising factors in the hope for a better society.



## Endnotes

<sup>1</sup> The usage of solidarity and legitimacy, as used here by Barbara Misztal, are explicit references to Émile Durkheim and Max Weber. The concept of solidarity, according to Durkheim, is defined as the willingness to make sacrifices for others. This reference first comes from his book *The Division of Labor in Society*, which was originally published in 1893. The concept of legitimacy, according to Max Weber, is defined as the willingness of people to obey an authority voluntarily (Weber, 1978, pp. 31-38).

<sup>2</sup> Figure 1, an illustration of social ills index correlated with national income inequality, is a reprint taken from The Equality Trust website. The Equality Trust is a charity created by Richard Wilkinson, Kate Pickett, and Bill Kerry with the goal to reduce social and economic inequality. This information is also available in Wilkinson and Pickett's book *The Spirit Level*.

<sup>3</sup> Figure 2, an illustration of the GSS trust question correlated with income inequality by state, is also a reprint taken from The Equality Trust website available in Wilkinson and Pickett's book *The Spirit Level*.

APPENDIX A  
INSTITUTIONAL REVIEW BOARD  
NOTICE OF NEW APPROVAL



UMKC  
5319 Rockhill Road  
Kansas City, MO 64110  
TEL: (816) 235-5927  
FAX: (816) 235-5602

**NOTICE OF NEW APPROVAL**

Principal Investigator: Professor Marc Garcelon  
208 Haag Hall, Dep. Of Sociology  
Kansas City, Missouri 64110

Protocol Number: 17-411

Protocol Title: Trust and Inequality: A Sociological Investigation

Type of Review: Designated Review

Expedited Category #: 6, 7

**Date of Approval: 01/28/2018**

**Date of Expiration: 01/27/2019**

Dear Professor Garcelon,

The above referenced study, and your participation as a principal investigator, was reviewed and approved, under the applicable IRB regulations at 21 CFR 50 and 56 (FDA) or 45 CFR 46 (OHRP), by the UMKC IRB. You are granted permission to conduct your study as described in your application.

Your protocol was approved under Expedited Review Regulatory Criteria at 45 CFR 46.110 or 21 CFT 56.110 under Category #6 as follows: 6. Collection of data from voice, video, digital, or image recordings made for research purposes.

Your protocol was approved under Expedited Review Regulatory Criteria at 45 CFR 46.110 or 21 CFT 56.110 under Category #7 as follows: 7. Research on individual or group characteristics or behavior (including, but not limited to, research on perception, cognition, motivation, identity, language, communication, cultural beliefs or practices, and social behavior) or research employing survey, interview, oral history, focus group, program evaluation, human factors evaluation, or quality assurance methodologies.

This approval includes the following documents:

### **Attachments**

Official Survey v1

Official Interview Guide v1

Email for Interviews

Trust and Inequality Proposal v12

Coded Identifiers

Official Consent Form v3 – Stamped – 1.28.2018

If a consent is being used in this research study, you may find the sampled version in section 16 of your application.

The ability to conduct this study will expire on or before 01/27/2019 unless a request for continuing review is received and approved. If you intend to continue conduct of this study, it is your responsibility to provide a Continuing Review form prior to the expiration of approval or a final report if you plan to close the study.

This approval is issued under the University of Missouri – Kansas City’s Federal Wide Assurance FWA00005427 with the Office for Human Research Protections (OHRP). If you have any questions regarding your obligations under the Board’s Assurance, please do not hesitate to contact us.

There are 5 stipulations of approval:

- 1) No subjects may be involved in any study procedure prior to the IRB approval date or after the expiration date. (PIs and sponsors are responsible for initiating Continuing Review proceedings).
- 2) All unanticipated or serious adverse events must be reported to the IRB.
- 3) All protocol modifications must be IRB approved prior to implementation unless they are intended to reduce risk. This includes any changes of investigator.
- 4) All protocol deviations must be reported to the IRB.
- 5) All recruitment materials and methods must be approved by the IRB prior to being used.

Please contact the Research Compliance Office (email: [umkcirb@umkc.edu](mailto:umkcirb@umkc.edu); phone: (816)235-5927) if you have questions or require further information.

Thank you,

A handwritten signature in black ink, appearing to read 'C Thompson', with a large, stylized initial 'C'.

Cynthia Thompson

APPENDIX B

SAMPLE QUESTIONNAIRE

---

**Part I: Questions about Trust**

---

**Directions:** The following questions will ask you to provide a response for each question by circling one of the numbers to the immediate right. The numbers range from 1 to 5, with the number 1 representing “Strongly Disagree” and the number 5 representing “Strongly Agree”. For each statement you will circle one number within this range, depending on how strongly you disagree or strongly agree with the statement.

---

	Strongly Disagree	Disagree	Neutral or Not Sure	Agree	Strongly Agree
1. On average, people in general can be trusted.	1	2	3	4	5
2. In general, strangers that I view as different than myself can be trusted.	1	2	3	4	5
3. In general, I trust my neighbors.	1	2	3	4	5
4. I completely trust my family.	1	2	3	4	5
5. In general, strangers that I view as similar to myself can be trusted.	1	2	3	4	5
6. I completely trust my neighbors around my current place of residence.	1	2	3	4	5

	Strongly Disagree	Disagree	Neutral or Not Sure	Agree	Strongly Agree
7. There are only a few people that I trust completely.	1	2	3	4	5
8. I trust my friends completely.	1	2	3	4	5
9. I trust my colleagues completely. ( <i>e.g. Fellow Students, Co-Workers</i> )	1	2	3	4	5
10. These days I really cannot trust anybody.	1	2	3	4	5
11. I am more likely to trust someone who is much older than myself.	1	2	3	4	5
12. I am more likely to trust someone much younger than myself.	1	2	3	4	5
13. I am much more likely to trust someone about the same age as myself.	1	2	3	4	5
14. You can't be too careful in dealing with people.	1	2	3	4	5
15. I would trust leaving my possessions unattended, even if only for a relatively short period, in a public space.	1	2	3	4	5
16. I would be more hesitant to trust someone of a different ethnic or cultural background than someone of the same ethnic or cultural background as myself.	1	2	3	4	5
17. I would completely trust someone with very different religious beliefs than myself.	1	2	3	4	5
18. I would be likely to trust someone again who has broken my trust, but only if it was just once.	1	2	3	4	5
19. I could trust someone that has repeatedly proven untrustworthy in the past.	1	2	3	4	5

	Strongly Disagree	Disagree	Neutral or Not Sure	Agree	Strongly Agree
20. There are some specific institutions* that I do not trust. <i>*(e.g. Universities, Banks, Mass Media, Military, Penal System, Legal System)</i>	1	2	3	4	5
21. If someone breaks my trust, I would be likely to judge or discriminate against someone in the future if they had similar traits, character, or disposition as the trust-breaker.	1	2	3	4	5
22. Generally speaking, institutions such as the following can be trusted:					
A: Education System <i>(e.g. Schools, Universities)</i>	1	2	3	4	5
B: Financial System <i>(e.g. Banks, The Federal Reserve)</i>	1	2	3	4	5
C: Mass Media <i>(e.g. FaceBook News, Televised News)</i>	1	2	3	4	5
D: Military System <i>(e.g. US Army, US Navy)</i>	1	2	3	4	5
E: Penal System <i>(e.g. State Prisons, Federal Prisons)</i>	1	2	3	4	5
F: Legal System <i>(e.g. Courts, Laws)</i>	1	2	3	4	5
G: Religious System <i>(e.g. Churches, Convents)</i>	1	2	3	4	5
H: Medical System <i>(e.g. Hospitals, Doctor's Offices)</i>	1	2	3	4	5
23. Generally speaking, public servants such as the following can be trusted:					

	Strongly Disagree	Disagree	Neutral or Not Sure	Agree	Strongly Agree
A: Teachers, or similar others in the education system	1	2	3	4	5
B: Bankers, or similar others in the financial system	1	2	3	4	5
C: Television broadcasters, or similar others who work in mass media	1	2	3	4	5
D: Soldiers, marines, or similar others in the military system	1	2	3	4	5
E: Prison guards, or similar others in the penal system	1	2	3	4	5
F: Judges, lawyers, or similar others in the legal system	1	2	3	4	5
G: Preachers, priests, or similar others in the religious system	1	2	3	4	5
H: Doctors, nurses, or similar others in the medical system	1	2	3	4	5
24. I trust President Donald Trump to have my best interests at heart.	1	2	3	4	5

---

**Directions:** The following questions will ask you to provide a response for each question by either checking ‘yes’ or ‘no’ to the immediate right. For each statement you will check only one response, and will then be asked to provide a written answer immediately afterwards.

- 
25. Do you believe that, in general, other people can be trusted?  Yes  No

25B. Why or why not? Please explain.



26. Do you believe that the U.S. government is acting in your best interests?  Yes  
 No

26B. Why or why not? Please explain.

27. Do you believe that politicians are acting in your best interests?  Yes  
 No

27B. Why or why not? Please explain.

28. Do you trust police officers?  Yes  
 No

28B. Why or why not? Please explain.

29. In general, do you believe corporations do their absolute best to ensure against any potential harm to U.S. society?  Yes  
 No

29B. Why or why not? Please explain.

30. In general, do you believe the media covers important social problems in the United States?  Yes  
 No

30B. Why or why not? Please explain.

---

**Directions:** The following questions will ask you to provide only a written response.

---

31. In your opinion, what does it mean to ‘trust’ someone, generally speaking?

32. Think of someone who has broken your trust. What did they do to break your trust?

33. How would you deal with someone who has broken your trust once?
34. How would you deal with someone who has broken your trust repeatedly?
35. Under what circumstances would you lend someone something of value (e.g. money or a personal belonging)?

## Part II: Questions about Inequality

**Directions:** The following questions will ask you to provide a response for each question by circling one of the numbers to the immediate right. The numbers range from 1 to 5, with the number 1 representing “Strongly Disagree” and the number 5 representing “Strongly Agree”. For each statement you will circle one number within this range, depending on how strongly you disagree or strongly agree with the statement.

**In this section, the following definitions will be used regarding inequality:**

Economic Inequality: Disparities in the distribution of income and overall wealth.

Social Inequality: Disparities between groups of individuals, where certain people have unequal access to resources or opportunities based upon their social positions.

	Strongly Disagree	Disagree	Neutral or Not Sure	Agree	Strongly Agree
1. <u>Economic</u> inequality is on the rise in the U.S.	1	2	3	4	5
2. <u>Social</u> inequality is on the rise in the U.S.	1	2	3	4	5
3. Some <u>economic</u> inequality is necessary.	1	2	3	4	5
4. Some <u>social</u> inequality is necessary.	1	2	3	4	5

	Strongly Disagree	Disagree	Neutral or Not Sure	Agree	Strongly Agree
5. All people in the United States have equal chances so succeed.	1	2	3	4	5
6. <u>Economic</u> inequality is not an issue right now in the United States.	1	2	3	4	5
7. <u>Social</u> inequality is not an issue right now in the United States.	1	2	3	4	5
8. In this day and age, it is easier for someone who is born poor to become rich.	1	2	3	4	5
9. If poor people worked harder, then they would be better off socially.	1	2	3	4	5
10. If poor people worked harder, then they would be better off economically.	1	2	3	4	5
11. In the past it was easier for someone who was born poor to become rich.	1	2	3	4	5
12. Wealth disparity between people in the United States bothers me.	1	2	3	4	5
13. Social disparity between people in the United States bothers me.	1	2	3	4	5

---

**In this section, the following definitions will be used regarding economic inequality:**

More Unequal: A handful of people have a majority of the wealth, and the rest of society has little to none of the wealth.

More Equal: A majority of society either has a majority of the wealth or has access to the wealth, where only a handful of people have little to none of the wealth.

---

	More Unequal	Somewhat Unequal	Neutral or Not Sure	Somewhat Equal	More Equal
14. What would be the ideal distribution of wealth in the United States?	1	2	3	4	5

	More Unequal	Somewhat Unequal	Neutral or Not Sure	Somewhat Equal	More Equal
15. What do you think the distribution of wealth is right now in the United States?	1	2	3	4	5

---

**Directions:** The following questions will ask you to provide a written response.

---

16. How do you feel about economic inequality in the United States?

17. How do you feel about social inequality in the United States? Please explain.

18. What does ‘inequality’ mean to you—how would you define it?

---

### Part III: Demographics

---

**Directions:** The following questions will ask you to provide a written response. Only if unsure or unknown, check the box provided.

---

1. What is the profession of your mother, if known?

Unknown

2. What is the profession of your father, if known?

Unknown

3. What is the profession of your maternal grandfather (your mother's father), if known?

Unknown

4. What is the profession of your maternal grandmother (your mother's mother), if known?

Unknown

5. What is the profession of your paternal grandfather (your father's father), if known?

Unknown

6. What is the profession of your paternal grandmother (your father's mother), if known?

Unknown

---

**Directions:** The following questions will ask you to provide a response for each question by checking one of the answers to the immediate right. The first question, however, will ask you to provide a written response.

---

7. What is the month/year of your birth?

\_\_\_\_\_

Month

\_\_\_\_\_

Year

8. What is your gender?

Female

Male

Other

Prefer not to answer

9. What is your race/ethnicity?

- White, Caucasian, or European-American
- Hispanic, Latina/o, Chicana/o, or Spanish
- Black, and/or African American
- Asian, and/or Asian American
- Native American
- Other (please specify):  
\_\_\_\_\_

Prefer not to answer

10. Are you of Hispanic, Latino, Chicano, or Spanish origin?

- Yes
- No

11. What is your religious affiliation, if any?

- Christian, Protestant/Other
- Christian, Catholic
- Jewish
- Mormon
- Muslim
- Other, please specify:  
\_\_\_\_\_

Unaffiliated (e.g. atheist, agnostic, or no denomination in general)

Prefer not to answer

12. What is your political affiliation, if any?

- Democrat
- Green
- Independent
- Libertarian
- Republican
- Other, please specify:  
\_\_\_\_\_

Unaffiliated, or none

Prefer not to answer

13. Did you vote in the 2016 Presidential Election in the United States?  Yes  
 No
14. Were any of your grandparents active, deployed members of the military?  Yes  
 No  
 Not sure, unknown
15. How many political, civic, or social affiliations are you associated or involved with (e.g. political groups, non-profits, student groups)?  0  
 1-2  
 3-5  
 5-7  
 5 or more
16. For primary school (e.g. grades K-8), did you receive private or public education?  Private  
 Public
17. For secondary school (e.g. grades 9-12, or ‘high school’), did you receive private or public education?  Private education  
 Public education
18. For the most recent school year, did you have to take out any loans in order to pay for some or all of your school expenses?  No  
 Yes, for some of my expenses  
 Yes, for most of my expenses  
 Yes, for all of my expenses
19. Have you received, or do you plan to inherit, a portion of your family’s overall wealth?  Yes  
 No  
 Not sure
20. Do you have healthcare insurance?\*  Yes  
 No  
*\*Not including the healthcare options available for students through the UMKC Wellness Center as a part of your tuition and fees.*
21. What kind of healthcare insurance do you currently have, if any?  Private (e.g. Aetna, Blue Cross, Humana)  
 Public (through the government)  
 None

22. Who pays for your healthcare insurance?
- You
  - Parents
  - Government
  - No Healthcare Insurance
23. Do you have children?
- Yes
  - No
24. Have you ever been a victim of violence (e.g. verbal or physical abuse)?
- Yes
  - No
25. How satisfied do you feel with your life overall?
- Very satisfied
  - Mostly satisfied
  - Somewhat unsatisfied
  - Very unsatisfied
26. How happy would you say you are on a daily basis?
- Very happy
  - Mostly happy
  - Somewhat unhappy
  - Very unhappy
  - It Fluctuates
27. In the past five years, have you had anxiety (either periodically or consistently)?
- Yes
  - No
28. Would you say that you have a lot of friends?
- Yes
  - No
29. Which category best describes your total household income?\*
- \*If a dependent, this includes the income of your parents or guardians.*
- Less than \$20,000
  - \$20,001 - \$35,000
  - \$35,001 - \$45,000
  - \$45,001 - \$55,000
  - \$55,001 - \$65,000
  - \$75,001 - \$100,000
  - \$100,001 or more
  - Prefer not to answer



30. Which category best describes only your personal income?
- Less than \$20,000
  - \$20,001 - \$35,000
  - \$35,001 - \$45,000
  - \$45,001 - \$55,000
  - \$55,001 - \$65,000
  - \$75,001 - \$100,000
  - \$100,001 or more
  - Prefer not to answer
31. How often do you socialize with your neighbors?
- On a daily basis
  - On a weekly basis
  - On a monthly basis
  - On a yearly basis
  - I rarely spend time with my neighbors.
32. In general, how often do you spend time with your friends?
- On a daily basis
  - On a weekly basis
  - On a monthly basis
  - I rarely spend time with my friends.
33. How often do you socialize with at least one family member?
- On a daily basis
  - On a weekly basis
  - On a monthly basis
  - I rarely spend time with my family.
-

APPENDIX C  
 DESCRIPTIVE STATISTICS  
 FOR ALL DEMOGRAPHIC VARIABLES

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
Religious Affiliation	Christian, Protestant/Other	29	26.1%
	Christian, Catholic	29	26.1%
	Hindu	6	5.4%
	Mormon	1	.9%
	Muslim	8	7.2%
	Unaffiliated	38	34.2%
Political Affiliation	Democrat	44	41.5%
	Green	1	.9%
	Independent	7	6.6%
	Libertarian	5	4.7%
	Republican	15	14.2%
	Unaffiliated, or none	34	32.1%
Vote in 2016 Presidential Election	No	59	48.8%
	Yes	62	51.2%
Grandparent Military	No	45	40.9%
	Yes	65	59.1%
Political, Civic, and/or Social Affiliations	0	55	45.8%
	1-2	43	35.8%
	3-5	18	15.0%
	5 or more	4	3.3%

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
Student Loans	No	48	40.0%
	Yes, for some expenses	29	24.2%
	Yes, for most expenses	34	27.9%
	Yes, for all expenses	9	7.4%
Inheritance	No	52	43.7%
	Yes	37	31.1%
	Not sure	30	25.2%
Healthcare Insurance	No	12	10.1%
	Yes	107	89.9%
Insurance Type	Private	95	80.5%
	Public	11	9.3%
	None	12	10.2%
Insurance Payer	Self	7	5.9%
	Parents	96	80.7%
	None	12	10.1%
Victim of Violence	No	79	66.4%
	Yes	40	33.6%
Life Satisfaction	Very Satisfied	26	22.0%
	Mostly Satisfied	63	53.4%
	Somewhat Unsatisfied	28	23.7%
	Very Unsatisfied	1	.8%
Daily Happiness	Very Happy	13	12.3%
	Mostly Happy	67	63.2%
	Somewhat Happy	24	22.6%
	Very Unhappy	2	1.9%
Anxiety	No	32	27.1%
	Yes	86	72.9%

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
Many Friends	No	53	44.5%
	Yes	66	55.5%
Neighbor Socialization	I rarely spend time with my neighbors	61	52.6%
	On a daily basis	10	8.6%
	On a weekly basis	28	24.1%
	On a monthly basis	14	12.1%
	On a yearly basis	3	2.6%
Friend Socialization	I rarely spend time with my friends	6	5.2%
	On a daily basis	64	55.7%
	On a weekly basis	32	27.8%
	On a monthly basis	13	11.3%
Family Socialization	I rarely spend time with my family	1	.9%
	On a daily basis	74	64.3%
	On a weekly basis	34	29.6%
	On a monthly basis	6	5.2%

APPENDIX D

DESCRIPTIVE STATISTICS FOR ALL  
INDEPENDENT VARIABLES OF INEQUALITY

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Economic Inequality on Rise (Possible Range of Scores 0-5; Low Perception of Inequality=0 High Perception of Inequality=5)	121	4.07	.863	1	5
Social Inequality on Rise (Possible Range of Scores 0-5; Low Perception of Inequality=0 High Perception of Inequality=5)	121	3.74	1.124	1	5
Some Economic Inequality is Necessary (Possible Range of Scores 0-5; Low Preference of Inequality=0 High Preference of Inequality=5)	120	3.15	1.113	1	5
Some Social Inequality is Necessary (Possible Range of Scores 0-5; Low Preference of Inequality=0 High Preference of Inequality =5)	120	2.23	1.158	1	5
All People Have Equal Chances to Succeed* (Possible Range of Scores 0-5; High Perception of Inequality=0 Low Perception of Inequality=5)	121	1.88	1.115	1	5
Economic Inequality is No Issue (Possible Range of Scores 0-5; Low Perception of Inequality=0 High Perception of Inequality=5)	121	1.55	.741	1	5

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Social Inequality is No Issue (Possible Range of Scores 0-5; Low Perception of Inequality=0 High Perception of Inequality=5)	121	1.64	.855	1	5
Easier for Poor to Become Rich (Today)* (Possible Range of Scores 0-5; High Perception of Inequality=0 Low Perception of Inequality=5)	121	2.08	1.077	1	5
If Poor Worked Harder, Better Off Socially* (Possible Range of Scores 0-5; High Perception of Inequality=0 Low Perception of Inequality=5)	121	2.14	1.075	1	5
If Poor Worked Harder, Better Off Economically* (Possible Range of Scores 0-5; High Perception of Inequality=0 Low Perception of Inequality=5)	121	2.21	1.058	1	5
Easier for Poor to Become Rich (In the Past) (Possible Range of Scores 0-5; Low Perception of Inequality=0 High Perception of Inequality=5)	121	2.70	1.100	1	5
Wealth Disparity Bothers Me (Possible Range of Scores 0-5; High Tolerance of Inequality=0 Low Tolerance of Inequality=5)	120	3.98	1.053	1	5
Social Disparity Bothers Me (Possible Range of Scores 0-5; High Tolerance of Inequality=0 Low Tolerance of Inequality=5)	120	4.18	.935	1	5
Ideal Distribution of Wealth (Possible Range of Scores 0-5; High Tolerance of Inequality=0 Low Tolerance of Inequality=5)	120	3.94	1.031	1	5
Actual Distribution of Wealth (Possible Range of Scores 0-5; High Perception of Inequality=0 Low Perception of Inequality=5)	120	1.30	.603	1	3

APPENDIX E  
 DESCRIPTIVE STATISTICS FOR ALL  
 DEPENDENT VARIABLES OF TRUST

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
General Trust of People (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	3.09	.931	1	5
“Different” Strangers (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	2.99	.917	1	5
Generally Trust Neighbors (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	3.50	.867	1	5
Completely Trust Family (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	4.11	.982	1	5
“Similar” Strangers (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	120	3.39	.813	1	5
Completely Trust Neighbors (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	2.89	1.047	1	5

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Trusting of Few People* (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	1.84	1.049	1	5
Completely Trust Friends (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	3.84	.949	1	5
Trust Colleagues Completely (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	2.88	1.005	1	5
Cannot Trust Anybody* (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	3.60	1.085	1	5
Older People (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.08	1.001	1	5
Younger People (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.41	.870	1	5
People of Same Age (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.00	.900	1	5
Can't Be Too Careful* (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.34	1.025	1	5



Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Leaving Possessions Unattended (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	2.55	1.252	1	5
Hesitant Trusting Different Culture/Ethnicity* (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.92	1.017	1	5
Complete Trust of Different Religion (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.32	1.062	1	5
Trust Again, if Trust Broken Once (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.57	1.150	1	5
Trust Again, if Trust Broken Repeatedly (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	1.66	.916	1	5
Distrust of Some Institutions* (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.25	1.110	1	5
Likely to Judge or Discriminate in Future* (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.14	1.138	1	5
Education System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.31	.954	1	5
Financial System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.16	1.106	1	5

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Mass Media (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	1.86	.799	1	5
Military System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.02	1.128	1	5
Penal System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.30	1.010	1	5
Legal System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.61	1.041	1	5
Religious System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.93	1.190	1	5
Medical System (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.63	.989	1	5
Teachers or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.84	.739	2	5
Bankers or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.23	.898	1	5
Television Broadcasters or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	121	2.31	.794	1	5

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Soldiers or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.38	.948	1	5
Prison Guards or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.62	1.023	1	5
Judges or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	2.89	1.054	1	5
Preachers or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.10	1.116	1	5
Doctors or Similar Others (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	122	3.93	.784	1	5
President Donald Trump (Possible Range of Scores 0-5; Low Trust=0 High Trust=5)	120	1.64	1.067	1	5
General Trust (Possible Range of Scores 0-1; Trusting=1 Not Trusting=0)	119	.61	.491	0	1
U.S. Government (Possible Range of Scores 0-1; Trusting=1 Not Trusting=0)	121	.23	.423	0	1
Politicians (Possible Range of Scores 0-1; Trusting=1 Not Trusting=0)	119	.14	.351	0	1

Variable	<i>n</i>	<i>M</i>	<i>SD</i>	Min.	Max.
Police Officers (Possible Range of Scores 0-1; Trusting=1 Not Trusting=0)	117	.59	.494	0	1
Corporations (Possible Range of Scores 0-1; Trusting=1 Not Trusting=0)	119	.23	.421	0	1
Media to Cover Important Social Problems (Possible Range of Scores 0-1; Trusting=1 Not Trusting=0)	117	.34	.476	0	1

\*Indicates a reverse-coded variable.

APPENDIX F  
COMPARISON OF INSTITUTIONAL  
TRUST VARIABLES

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
<b>Education System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	4	3.3%
	Disagree	25	20.5%
	Neutral or Not Sure	27	22.1%
	Agree	61	50.0%
	Strongly Agree	5	4.1%
<b>Teachers or Similar Others in the Education System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	0	0.0%
	Disagree	7	5.7%
	Neutral or Not Sure	23	18.9%
	Agree	74	60.7%
	Strongly Agree	18	14.8%
<b>Financial System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	12	9.8%
	Disagree	20	16.4%
	Neutral or Not Sure	37	30.3%
	Agree	43	35.2%
	Strongly Agree	10	8.2%
<b>Bankers or Similar Others in the Financial System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	4	3.3%
	Disagree	19	15.6%
	Neutral or Not Sure	51	41.8%
	Agree	41	33.6%
	Strongly Agree	7	5.7%

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
<b>Mass Media</b>	Strongly Disagree	43	35.5%
(Low Trust=Strongly Disagree High Trust=Strongly Agree)	Disagree	56	46.3%
	Neutral or Not Sure	19	15.7%
	Agree	2	1.7%
	Strongly Agree	1	.8%
	<b>Television Broadcasters or Similar Others in the Media System</b>	Strongly Disagree	16
(Low Trust=Strongly Disagree High Trust=Strongly Agree)	Disagree	60	49.6%
	Neutral or Not Sure	38	31.4%
	Agree	6	5.0%
	Strongly Agree	1	.8%
	<b>Military System</b>	Strongly Disagree	14
(Low Trust=Strongly Disagree High Trust=Strongly Agree)	Disagree	24	19.7%
	Neutral or Not Sure	40	32.8%
	Agree	34	27.9%
	Strongly Agree	10	8.2%
	<b>Soldiers, Marines, or Similar Others in the Military System</b>	Strongly Disagree	5
(Low Trust=Strongly Disagree High Trust=Strongly Agree)	Disagree	13	10.7%
	Neutral or Not Sure	47	38.5%
	Agree	45	36.9%
	Strongly Agree	12	9.8%
	<b>Penal System</b>	Strongly Disagree	31
(Low Trust=Strongly Disagree High Trust=Strongly Agree)	Disagree	40	32.8%
	Neutral or Not Sure	37	30.3%
	Agree	12	9.8%
	Strongly Agree	2	1.6%

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
<b>Prison Guards or Similar Others in the Penal System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	18	14.8%
	Disagree	36	29.5%
	Neutral or Not Sure	47	38.5%
	Agree	16	13.1%
	Strongly Agree	5	4.1%
<b>Legal System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	23	18.9%
	Disagree	29	23.8%
	Neutral or Not Sure	44	36.1%
	Agree	25	20.5%
	Strongly Agree	1	.8%
<b>Judges, Lawyers, or Similar Others in the Legal System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	14	11.5%
	Disagree	28	23.0%
	Neutral or Not Sure	43	35.2%
	Agree	32	26.2%
	Strongly Agree	5	4.1%
<b>Religious System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	18	14.8%
	Disagree	26	21.3%
	Neutral or Not Sure	34	27.9%
	Agree	34	27.9%
	Strongly Agree	10	8.2%
<b>Preachers, Priests, or Similar Others in the Religious System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	13	10.7%
	Disagree	21	17.2%
	Neutral or Not Sure	39	32.0%
	Agree	39	32.0%
	Strongly Agree	10	8.2%

Variable	<i>Value Labels</i>	<i>n</i>	Valid Percent
<b>Medical System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	5	4.1%
	Disagree	11	9.0%
	Neutral or Not Sure	27	22.1%
	Agree	60	49.2%
	Strongly Agree	19	15.6%
<b>Doctors, Nurses, or Similar Others in the Medical System</b> (Low Trust=Strongly Disagree High Trust=Strongly Agree)	Strongly Disagree	1	.8%
	Disagree	3	2.5%
	Neutral or Not Sure	27	22.1%
	Agree	64	52.5%
	Strongly Agree	27	22.1%



APPENDIX G

REGRESSION ANALYSIS RESULTS

**Table A-1. Simple Linear Regression: Inequality Predictors for Institutional Trust Composite**

Independent Variable	Dependent Variable: Institutional Trust Composite				
	B	SE	<i>p</i> -value	<i>F</i>	<i>R</i> <sup>2</sup>
Economic Inequality on Rise	-.210	.280	.455	.561	.005
Social Inequality on Rise	-.172	.168	.308	1.05	.011
All People Have Equal Chances to Succeed	.393	.210	.065	3.484	.030
Economic Inequality is No Issue	-.016	.510	.975	.001	.000
Social Inequality is No Issue	.712	.298	* .019	5.710	.049
If Poor Worked Harder, Better Off Socially	.258	.197	.194	1.71	.017
If Poor Worked Harder, Better Off Economically	.466	.198	* .021	5.54	.058
Wealth Disparity Bothers Me	-.545	.253	* .034	4.63	.050
Social Disparity Bothers Me	-.603	.295	* .044	4.17	.040
Ideal Distribution of Wealth	-.287	.201	.156	2.043	.020
Actual Distribution of Wealth	.606	.171	*** .001	12.57	.103

Note. \*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p < .001$ .

**Table A-2. Simple Linear Regression: Inequality Predictors for Worker of Institution Composite**

Independent Variable	Dependent Variable: Worker of Institution Composite					
	B	SE		<i>p</i> -value	<i>F</i>	R <sup>2</sup>
Economic Inequality on Rise	-.345	.239		.151	2.09	.020
Social Inequality on Rise	-.066	.144		.649	.208	.002
All People Have Equal Chances to Succeed	.398	.180	*	.029	4.88	.033
Economic Inequality is No Issue	-.461	.438		.294	1.11	.010
Social Inequality is No Issue	.527	.258	*	.044	4.17	.036
If Poor Worked Harder, Better Off Socially	.076	.171		.655	.200	.002
If Poor Worked Harder, Better Off Economically	.254	.169		.135	2.27	.025
Wealth Disparity Bothers Me	-.263	.225		.246	1.362	.015
Social Disparity Bothers Me	-.345	.250		.170	1.907	.019
Ideal Distribution of Wealth	-.072	.174		.680	.172	.002
Actual Distribution of Wealth	.473	.150	**	.002	10.014	.076

Note. \*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p < .001$ .

**Table A-3. Logistic Regression: Actual Distribution of Wealth Predictor with Trust Outcomes**

Dependent Variable	Independent Variable: Actual Distribution of Wealth					
	B	SE	Wald $\chi^2$	p	95% CI OR	Nagelkerke $R^2$
General Trust of People	.307	.634	.234	.629	[.392, 4.712]	.004
“Different” Strangers	-.522	.684	.582	.446	[.155, 2.269]	.012
Generally Trust Neighbors	.435	.823	.280	.597	[.308, 7.752]	.005
Completely Trust Family	-.194	.843	.053	.818	[.158, 4.300]	.001
“Similar” Strangers	.262	.853	.095	.758	[.244, 6.913]	.002
Completely Trust Neighbors	.778	.635	1.501	.221	[.627, 7.566]	.025
Trusting of Few People	.693	.731	.899	.343	[.477, 8.378]	.016
Completely Trust Friends	.198	.822	.058	.810	[.243, 6.105]	.001
Trust Colleagues Completely	1.139	.630	3.268	.071	[.909, 10.740]	.060
Cannot Trust Anybody	.069	.712	.009	.923	[.265, 4.324]	.000
Older People	-.198	.625	.100	.751	[.241, 2.791]	.002
Younger People	-.421	1.103	.145	.703	[.076, 5.708]	.003
People of Same Age	.043	.623	.005	.946	[.307, 3.541]	.000
Can’t Be Too Careful	.391	.651	.361	.548	[.413, 5.298]	.006
Leaving Possessions Unattended	.354	.571	.385	.535	[.465, 4.362]	.005

Independent Variable: Actual Distribution of Wealth							
Dependent Variable	B	SE	Wald $\chi^2$		<i>p</i>	95% CI OR	Nagelkerke $R^2$
Hesitant Trusting Different Culture/Ethnicity	-1.056	.688	2.359		.125	[.090, 1.339]	.043
Complete Trust of Different Religion	-.177	.628	.079		.778	[.245, 2.869]	.001
Trust Again, if Trust Broken Once	.916	.591	2.403		.121	[.785, 7.963]	.036
Trust Again, if Trust Broken Repeatedly	-.178	1.107	.026		.872	[.095, 7.333]	.001
Distrust of Some Institutions	.604	.661	.833		.361	[.500, 6.681]	.014
Likely to Judge or Discriminate in Future	.000	.673	.000		1.000	[.268, 3.738]	.000
President Donald Trump	2.447	.841	8.467	**	.004	[2.223, 60.068]	.201
General Trust	.801	.610	1.721		.190	[.673, 7.365]	.024
U.S. Government	2.170	.564	14.802	***	.000	[2.899, 26.441]	.198
Politicians	1.386	.602	5.302	*	.021	[1.229, 13.018]	.078
Police Officers	.843	.567	2.207		.137	[.764, 7.066]	.029
Corporations	1.484	.568	6.839	**	.009	[1.450, 13.420]	.090
Media to Cover Important Social Problems	.949	.538	3.114		.078	[.900, 7.413]	.040

Note. \*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p < .001$ .

**Table A-4. Logistic Regression: Ideal Distribution of Wealth Predictor with Trust Outcomes**

Dependent Variable	Independent Variable: Ideal Distribution of Wealth					
	B	SE	Wald $\chi^2$	<i>p</i>	95% CI OR	Nagelkerke $R^2$
General Trust of People	1.584	.839	3.563	.059	[.941, 25.251]	.073
“Different” Strangers	1.136	.861	1.810	.187	[.567, 16.858]	.042
Generally Trust Neighbors	.624	.765	.666	.414	[.417, 8.353]	.012
“Similar” Strangers	-.773	1.115	.481	.488	[.052, 4.106]	.014
Completely Trust Neighbors	-.230	.747	.094	.759	[.184, 3.436]	.002
Trusting of Few People	-.484	.851	.323	.570	[.116, 3.270]	.006
Trust Colleagues Completely	-.236	.720	.108	.743	[.193, 3.236]	.002
Cannot Trust Anybody	.463	.760	.371	.543	[.358, 7.042]	.007
Older People	.930	.748	1.544	.214	[.585, 10.977]	.028
Younger People	-1.825	.769	5.632	* .018	[.036, .728]	.111
People of Same Age	1.099	.861	1.629	.202	[.555, 16.208]	.039
Leaving Possessions Unattended	.606	.694	.762	.383	[.470, 7.148]	.013
Hesitant Trusting Different Culture/Ethnicity	1.055	.769	1.882	.170	[.636, 12.958]	.034
Complete Trust of Different Religion	-.381	.875	.189	.664	[.123, 3.799]	.004
Trust Again, if Trust Broken Once	1.767	1.073	2.709	.100	[.714, 47.964]	.067

Independent Variable: Ideal Distribution of Wealth							
Dependent Variable	B	SE	Wald $\chi^2$		<i>p</i>	95% CI OR	Nagelkerke $R^2$
Trust Again, if Trust Broken Repeatedly	-.968	.892	1.178		.278	[.066, 2.182]	.026
Distrust of Some Institutions	-1.259	.657	3.670		.055	[.078, 1.029]	.063
Likely to Judge or Discriminate in Future	2.251	1.087	4.286	*	.038	[1.127, 80.052]	.108
President Donald Trump	-2.499	.850	8.647	**	.003	[.016, .435]	.212
General Trust	1.079	.612	3.107		.078	[.886, 9.767]	.043
U.S. Government	-1.884	.610	9.542	**	.002	[.046, .502]	.135
Politicians	-.533	.722	.546		.460	[.143, 2.414]	.009
Police Officers	-.788	.638	1.525		.217	[.130, 1.588]	.022
Corporations	-.561	.656	.732		.392	[.158, 2.065]	.010
Media to Cover Important Social Problems	.613	.695	.776		.378	[.472, 7.209]	.012

Note. \*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p < .001$ .

**Table A-5. Comprehensive Multiple Regression Models for Institutional Composite**

Dependent Variable: Institutional Composite					
Independent Variable	B	SE	$\beta$		<i>p</i>
MODEL A					
ADW	.470	.188	.258	*	.014
Religious Affiliation	.358	.148	.250	*	.017
MODEL B					
ADW	.291	.265	.126		.276
Political Affiliation	-.391	.159	-.283	*	.017
MODEL C					
ADW	.141	.322	.060		.664
Religious Affiliation	-.396	.183	-.284	*	.035
Political Affiliation	.197	.184	.145		.290
MODEL D					
ADW	.601	.170	.322	**	.001
Gender	-.161	.136	-.108		.240
MODEL E					
ADW	.609	.172	.324	**	.001
Political Affiliation	.010	.128	.007		.940
MODEL F					
ADW	.631	.182	.321	**	.001
Race/Ethnicity	.009	.130	.006		.945
MODEL G					
ADW	.634	.180	.326	**	.001
Gender	-.015	.129	-.011		.909
Race/Ethnicity	-.213	.140	-.141		.131
MODEL H					
ADW	.636	.190	.322	**	.001
Household Income	.423	.138	.296	**	.003
MODEL I					
ADW	.525	.172	.279	**	.003
Student Loans	-.299	.132	-.208	*	.025

Dependent Variable: Institutional Composite					
Independent Variable	B	SE	$\beta$		<i>p</i>
MODEL J					
ADW	.560	.166	.297	**	.001
Life Satisfaction	.469	.143	.289	**	.001
MODEL K					
ADW	.601	.192	.298	**	.002
Daily Happiness	.357	.153	.223	*	.022
MODEL L					
ADW	.596	.170	.317	**	.001
Anxiety	-.314	.147	-.194	*	.035
MODEL M					
ADW	.544	.171	.288	**	.002
Victim of Violence	-.323	.134	-.219	*	.018
MODEL N					
ADW	.224	.266	.097		.402
Life Satisfaction	-.211	.169	-.145		.214
Victim of Violence	.328	.170	.219		.058
Political Affiliation	-.354	.159	-.253	*	.029
MODEL O					
ADW	.210	.261	.091		.425
Student Loans	-.330	.157	-.237	*	.040
Life Satisfaction	.357	.165	.239	*	.034
Political Affiliation	-.270	.156	-.193		.089
MODEL P					
ADW	.646	.216	.307	**	.004
Household Income	.409	.153	.278	**	.009
Daily Happiness	.266	.175	.159		.132
MODEL Q					
ADW	.612	.179	.319	**	.001
Neighbor Socialization	.160	.132	.113		.228

Note. \*  $p < .05$ . \*\*  $p < .01$ . \*\*\*  $p < .001$ .



## REFERENCES

- Abascal, Maria, and Delia Baldassarri. "Love Thy Neighbor? Ethnoracial Diversity and Trust Reexamined." *American Journal of Sociology* 121, no. 3 (November 2015): 722-782. Accessed November 5, 2017. <http://dx.doi.org/10.1086/683144>.
- Bellah, Robert N., Richard Madsen, William M. Sullivan, Ann Swidler, and Steven M. Tipton. *The Good Society*. New York City, NY: Vintage Books, 1991.
- Bourdieu, Pierre. *In Other Words: Essays Towards a Reflexive Sociology*. Stanford, CA: Stanford University Press, 1990.
- Cass, Connie. "Poll: Americans Don't Trust One Another." *USA Today*. Last modified November 30, 2013. Accessed October 01, 2017. <http://www.usatoday.com/story/news/nation/2013/11/30/poll-americans-dont-trust-one-another/3792179>.
- Durkheim, Émile. *The Division of Labor in Society*. New York, NY: The Free Press, 1964.
- "The Equality Trust," The Equality Trust: Working to Improve the Quality of Life in the UK by Reducing Economic Inequality, accessed September 01, 2018, <https://www.equalitytrust.org.uk>.
- Erikson, Erik. H. *Childhood and Society*. New York, NY: W. W. Norton, 1950.
- Erikson, Erik H. *Identity: Youth and Crisis*. New York, NY: W. W. Norton, 1968.
- Fehr, Ernst, Urs Fischbacher, and Michael Kosfeld. "Neuroeconomic Foundations of Trust and Social Preferences: Initial Evidence." *American Economic Review* 95, no. 2 (May

- 2005): 346-351. Accessed November 5, 2017.  
<http://dx.doi.org/10.1257/000282805774669736>.
- Fukuyama, Francis. *Trust: The Social Virtues and the Creation of Prosperity*. New York City, NY: Free Press, 1995.
- Glaeser, Edward, David Laibson, Jose Scheinkman, and Christine Soutter. "Measuring Trust." *Quarterly Journal of Economics* 115, no. 3 (August 2000): 811-846. Accessed November 5, 2017. <http://dx.doi.org/10.1162/003355300554926>.
- Johnson, Mark. *The Meaning of the Body: Aesthetics of Human Understanding*. Chicago, IL: University of Chicago, 2007.
- Katz, Lawrence F., and Alan B. Krueger. "The Rise and Nature of Alternative Work Arrangements in the United States, 1995-2015." Working Papers 603. Princeton University, 2016. Accessed October 24, 2018.  
<http://dataspace.princeton.edu/jspui/bitstream/88435/dsp01zs25xb933/3/603.pdf>.
- Mauss, Marcel. *The Gift: The Form and Reason for Exchange in Archaic Societies*. Translated by W. D. Halls. New York City, NY: W.W. Norton, 2000.
- Mishel, Lawrence, Josh Bivens, Elise Gould, and Heidi Shierholz. *The State of Working America*. 12<sup>th</sup> ed. Ithaca, NY: Cornell University Press, 2012.
- Misztal, Barbara A. *Trust in Modern Societies: The Search for the Bases of Social Order*. Cambridge, MA: Polity Press, 1996.
- Morgan, Josh. "The Decline of Trust in the United States: A Look at the Trend and What Can Be Done About It." *Medium*. Last modified May 20, 2014. Accessed October 01,

2017. <http://medium.com/@monarchjogs/the-decline-of-trust-in-the-united-states-fb8ab719b82a>.
- National Employment Law Project. "The Low-Wage Recovery and Growing Inequality." August 2012. Accessed October 24, 2018. <http://www.nelp.org/wp-content/uploads/2015/03/LowWageRecovery2012.pdf>.
- Obama, Barack. "Remarks by the President on Economic Mobility." U.S. Office of the Press Secretary. Posted December 04, 2013. Accessed October 01, 2017. <http://obamawhitehouse.archives.gov/the-press-office/2013/12/04/remarks-president-economic-mobility>.
- Ortiz-Ospina, Esteban, and Max Roser. "Trust." Our World in Data, 2018. Accessed March 17, 2018. <http://ourworldindata.org/trust>.
- Osberg, Lars, and Timothy Smeeding. "'Fair' inequality? Attitudes toward pay differentials: The United States in comparative perspective." *American Sociological Review* 71, no. 3 (June 2006): 450–473. Accessed November 10, 2017. <http://dx.doi.org/10.1177/000312240607100305>.
- Politizane. "Wealth Inequality in America" (video). YouTube. Posted November 20, 2012. Accessed October 01, 2017. <http://youtu.be/QPKKQnijnsM>.
- Putnam, Robert D. *Bowling Alone: The Collapse and Revival of American Community*. New York City, NY: Simon & Schuster, 2000.
- Putnam, Robert D. "E Pluribus Unum: Diversity and Community in the Twenty-first Century: The 2006 Johan Skytte Prize Lecture." *Scandinavian Political Studies* 30, no. 2 (June 2007): 137-174. Accessed November 15, 2017. <http://dx.doi.org/10.1111/j.1467-9477.2007.00176.x>.

- Rothstein, Bo, and Eric M. Uslaner. "All for All: Equality, Corruption, and Social Trust." *World Politics* 58, no. 1 (October 2005): 41-72. Accessed December 15, 2017. <http://dx.doi.org/10.1353/wp.2006.0022>.
- Saez, Emmanuel, and Gabriel Zucman. "Wealth Inequality in the United States Since 1913: Evidence from Capitalized Income Tax Data." *The Quarterly Journal of Economics* 131, no. 2 (May 2016): 519-578. Accessed November 15, 2017. <http://dx.doi.org/10.1093/qje/qjw004>.
- Smith, Tom W., Michael Davern, Jeremy Freese, and Michael Hout. General Social Surveys, 1972-2016. NORC at the University of Chicago. Accessed November 14, 2017. <http://gssdataexplorer.norc.org>.
- Stephany, Fabio. "Who Are Your Joneses? Socio-Specific Income Inequality and Trust." *Soc Indic Res* 134, no. 3 (October 2016): 877-898, accessed June 04, 2018, <http://dx.doi.org/10.1007/s11205-016-1460-9>.
- Taborda, Joana. "United States Unemployment Rate 1948-2018." Trading Economics. Last modified October 05, 2018. Accessed October 24, 2018. <http://tradingeconomics.com/united-states/unemployment-rate>.
- United States Department of Labor. U.S. Bureau of Labor Statistics. Glossary. Last modified June 07, 2016. Accessed October 24, 2018. <http://www.bls.gov/bls/glossary.htm>.
- Uslaner, Eric M. "A Reconsideration of Olivera's 'Changes in Inequality and Generalized Trust in Europe'." *Soc Indic Res* 128, no. 2 (July 2015), 723-729, accessed December 15, 2017, <http://dx.doi.org/10.1007/s11205-015-1053-z>.
- Uslaner, Eric M. "Trust as a Moral Value." University of Maryland—College Park, September 2001, accessed January 02, 2018,

- [http://siteresources.worldbank.org/EXTECAREGTOPSOCDEV/Resources/Uslaner\\_Trust\\_moral\\_value.pdf](http://siteresources.worldbank.org/EXTECAREGTOPSOCDEV/Resources/Uslaner_Trust_moral_value.pdf).
- Uslaner, Eric M. *The Moral Foundations of Trust*. Cambridge, UK: Cambridge University Press, 2002.
- Uslaner, Eric M. *Segregation and Mistrust: Diversity, Isolation, and Social Cohesion*. Cambridge, UK: Cambridge University Press, 2012.
- Weber, Max. *Economy and Society: An Outline of Interpretive Sociology*. Vol. 1. Edited by Guenther Roth and Claus Wittich. Berkeley, CA: University of California Press, 1978.
- Wilkinson, Richard G., and Kate Pickett. *The Spirit Level: Why Greater Equality Makes Societies Stronger*. New York City, NY: Bloomsbury Press, 2010.
- Wilkinson, Richard G. "How Economic Inequality Harms Societies" (video). TED. Posted July 2011. Accessed September 01, 2017. [http://www.ted.com/talks/richard\\_wilkinson](http://www.ted.com/talks/richard_wilkinson).
- Zak, Paul J. *The Moral Molecule: The Source of Love and Prosperity*. New York City, NY: Penguin Group, 2012.

## VITA

Elyse L. Davis was born on February 4, 1988, in Independence, Missouri. She attended Raytown High School for secondary school. During her secondary education, she also took classes at the University of Missouri—Kansas City. She graduated in 2006 and earned a Diploma. For her tutoring efforts, she was awarded an A+ Scholarship. However, she decided to pursue a university education instead. Prior to completing her postsecondary education, she worked in the financial industry. She later received the Independence Jaycees, James Lynn, and Phi Kappa Phi Scholarships at the University of Missouri—Kansas City, where she pursued a Bachelor of Arts in Sociology with a Cultural Anthropology emphasis. She graduated in May 2016 with Summa Cum Laude honors.

As she is passionate about education and helping others, Elyse pursued non-profit work from an early age. She has actively helped numerous non-profits, including Reach Out and Read, Turn the Page, Operation Breakthrough, and Literacy KC. She was most active in charity work with Phi Kappa Phi, the nation's oldest interdisciplinary honor society. She served as a chapter President and worked as a council representative at the national level for Phi Kappa Phi, assisting with literacy campaigns both locally and nationally.

Upon completion of her degree requirements, she will be moving to Boston, Massachusetts with her partner. She will seek further postsecondary education and a research position in her field.