

with a large Catholic population concentrated in a Francophone enclave, than they are in the more pluralist United States and the less devout United Kingdom. Nor is there evidence that religious values matter more for Catholics than Protestants. Religious values may serve as a guide to moral behavior when we are less concerned with reciprocity. They may also reinforce group identity. If you trust your own kind much more than you trust all other people, the values you share with your group will be essential components of your personal moral code.

### Making Sense of the Patterns

Beyond summarizing the tables, what can we learn about what underlies moral codes in each country? Even though we only have eight cases of moral behavior, looking at patterns of coefficients across both moral measures and nations can be instructive.

First, we see that Canadians share a moral code with the United States more than either does with Britain. The mean scores in Table 1 for Canada and the United States correlate at .903. Canada and Britain are related at only .593, the U.S. and the U.K. at .692. This surface similarity is deceiving. Canada is distinctive. It places far less emphasis on interpersonal trust than either Britain or the U.S. The correlations of the (unstandardized) *b*'s for trust are .325 for the U.S. and Britain, but are *negative* for both countries with Canada (-.433 and -.482, respectively). There is a strong individualistic tradition in both Britain and its biggest colony, but it is lacking in Canada.

The correlations for trust coefficients is modest for the United States and Britain, but it is positive. Yet, there is even less commonality than we suspect. The correlation between the *t* ratios for trust in Britain and the United States is -.797. In Canada, the *t* ratios are tiny compared to the United States (averaging -.241 compared to -2.002), but they display a similar pattern ( $r = .634$ ); Canada also differs from the UK ( $r = -.549$ ). In both Britain and the United States, trust matters more for interactions among people than dealings with government. But in dealings with others, trust helps Britons reject the temptation to deceive (buying stolen goods or joyriding). It is more central for Americans on more routine aspects of moral behavior (as well as buying stolen goods): claiming benefits, keeping money, and hitting a car without making a report.

For Americans, trust matters most when the stakes are greatest. Confidence in others is less important where there are few costs. Joyriding may not impose any financial loss on the injured party. Avoiding fares on public transportation is a small ticket item. Buying stolen goods, keeping money you found, and getting benefits you are not entitled to may produce financial gains. Not making a report on a car you damage may save you increased insurance premiums. Lying does not always (generally?) bring a gain. These impacts show why trust is a key element of social capital in America. It delivers not only when we need it most, but when the stakes are highest. I constructed a measure of "big effects."<sup>13</sup> The correlation with the regression coefficients for trust is -.916. In Britain, the correlation is far more modest (-.343), while in Canada it is positive, though small (.191). Americans chip in their social capital when it matters most. They are more tolerant for small ticket items.