stakes or the level of consensus in society. Instead, it helps us solve collective dilemmas, but only in the private realm. Where there is a stronger state, as in Britain and especially Canada, even interpersonal trust has a limited role. It has no impact on whether we should cheat the government; and where government is very strong, it doesn't have much impact on our daily lives either.

Trust is the only measure of reciprocity that matters. There are sporadic significant coefficients for others obey commandments, but they are rare and display no coherent pattern. If trust were simply a summary of our experiences, it should be more highly correlated with our expectations of others. And others obey commandments, which surely is an expression of our experience, should have more pronounced effects on what we consider to be acceptable moral behaviors.

Religious values also count most when there is least consensus on moral behaviors, providing support for the idea that faith is a form of social capital. But religion doesn't work everywhere. Its effects are strongest in the most religious society (the United States) and weakest in the most secular (Britain). What makes one society more religious than another? Greeley (1991) suggests that greater pluralism, where faiths have to compete for believers, can promote stronger religious beliefs. And the United States abjures the idea of a state church in favor of highly decentralized and often democratic religious communities. The more pluralistic the religious environment, the more faith is likely to serve as a form of social capital.

In all three countries, personal moral codes are the central key to the puzzle. Nowhere do we see big impacts for others obey commandments. And everywhere self obey commandments are central to moral attitudes. Only in Britain do we see a clear pattern for self obey. In the United States and Canada, personal moral codes are important across the board.

Moral Codes and Reciprocity in Context

The Anglo-American democracies, indeed most societies, are not Montegranos. There is plenty of morality to go around and not that much immorality to disrupt daily life. To a large extent, what we consider moral reflects our own moral codes, often embedded in religious values, *and* our expectations of others' behavior.

But we should not press the distinction between ourselves and others too far. Our values depend upon expectations of reciprocity. If people were to cast aside values to behave as Hume suggested, our social fabric would wither. As Bok (1978, 26-27) argues:

The veneer of social trust is often thin. As lies spread--by imitation, or in retaliation, or to forestall suspected detection--trust is damaged. Yet trust is a social good to be protected just as much as the air we breathe or the water we drink. When it is damaged, the community as a whole suffers; and when it is destroyed, societies falter and collapse.

Values and expectations of reciprocity reinforce each other. As Hume argued, morality developed out of conventions. When Moses brought the Ten Commandments down from Mount Sinai, he did not address a population still in a state of nature. Warring parties would not accept moral codes based upon reciprocity. God, Jewish theology teaches, rewards