

Confidence in others also matters most for Americans when there is less agreement on the undesirability of an act. Trust is less important on joyriding than it is on keeping money you have found. This parallels my findings on social capital and collective action (Uslaner, 1996): Trust has bigger effects on nonconsensual forms of participation (where some people do them, others don't) than on consensual modes (where most people either participate or don't). The story is similar on the approbation of moral behavior. When we are more divided over ethical standards, we look to both our values and to our expectations of what others will do.

In neither Britain nor Canada do big effects matter. In Britain, there is a very modest effect for consensus ($r = -.170$). In Canada, trust has bigger impacts on *more* consensual actions ($r = .504$). What, then, shapes the impact of trust in these two nations? The relationship between citizens and each other is the key. I divided the moral behaviors into two targets: government (claiming benefits, cheating on taxes, and avoiding fares) and personal (the other five). This government index is correlated with the regression coefficients for trust at .713 for the UK and -.612 for Canada.

The signs indicate that trust is more important for interpersonal dealings and less consequential for government in Britain. This makes sense: British culture is torn between majoritarianism and consensus. The Westminster system is the embodiment of the former, the unwritten Constitution (and the individualistic and consensual norms that underlie it) of the latter. Interpersonal trust induces moral behavior for interactions among ordinary folks. Daily lives reflect social traditions, especially consensus and liberty. There is no impact for dealings with the government, which are more polarizing and majoritarian. We see just the reverse pattern in Canada, though we should not make too much of it since trust matters little in Canada. (The only case where it counts at all is for claiming benefits).

From one's personal moral assessment to clear standards of good and evil to marital faith, a pattern begins to emerge, though it is not consistent across the three nations. *In most cases, core values that don't depend on reciprocity have their greatest effects when they are most needed, when there is least consensus on what is acceptable moral behavior.* We see this pattern for self obey commandments in Britain ($r = -.886$), for clear standards in two of the three countries ($r = -.813$ in the United States and $-.742$ in Britain), and for marital faithfulness everywhere ($r = -.811$ for the U.S., $-.703$ for the U.K., and $-.741$ in Canada). In the United States and Canada, there is even a moderately strong relationship with other obey commandments ($r = -.579$ and $-.656$).

Social trust matters most in countries with strong traditions of individualism. Its impacts here are most powerful in the United States, followed by Great Britain. Canada, with its stronger group identifications and collectivist orientation, depends less on trust to achieve collective action. But even in individualistic societies, trust isn't equally as important in all arenas. Putnam (1993, 169) argues that social capital is a moral resource that expands as we use it. The American pattern best describes this idea of social capital. Confidence in others counts most when we need it most: when the stakes are highest and when there is less consensus within society on what is acceptable. Trust builds support for doing the right thing; it fills in the gaps that individual moral codes leave open. Trust helps out in societies with a mixture of collective and individual values, such as Britain. But it doesn't work in quite the same way. Confidence in others doesn't depend on either the