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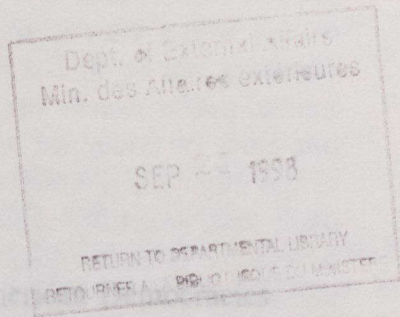
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Morality Plays: Social Capital and Moral
Behavior in Anglo-American Democracies

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Morality Plays:

Social Capital and Moral Behavior in Anglo-American Democracies

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Men, being naturally selfish, or endow'd only with a confin'd generosity, they are not easily induc'd to perform any action for the interest of strangers, except with a view to some reciprocal advantage, which they had no hope of obtaining but by such a performance. Now as it frequently happens, that these mutual performances cannot be finish'd at the same instant, 'tis necessary, that one party be contented to remain in uncertainty, and depend upon the gratitude of the other for a return of kindness. But so much corruption is there among men, that, generally speaking, this becomes a slender security; and as the benefactor is here suppos'd to bestow his favours with a view to self-interest, this both takes off from the obligation and sets an example of selfishness, which is the true mother of ingratitude. Were we, therefore, to follow the natural course of our passions and inclinations, we shou'd perform few actions for the advantage of others, from disinterested views; because we are naturally very limited in our kindness and affection.

David Hume, A Treatise on Human Nature (1960, 519)

A society such as Hume describes would be a harsh place. It would resemble the Italian village of Montegrano that Edward Banfield (1958, 110) described in the 1950s: "...any advantage that may be given to another is necessarily at the expense of one's own family. Therefore, one cannot afford the luxury of charity, which is giving others more than their due, or even justice, which is giving them their due." Montegrano is a mean world, where daily life is "brutal and senseless" (Banfield, 1958, 109), much like Hobbes's "nasty, brutish, and short" existence. All who stand outside the immediate family are "potential enemies," battling for the meager bounty that nature has provided. People seek to protect themselves from the "threat of calamity" (Banfield, 1958, 110).

We aren't all Montegrans. Most people make promises and honor them. They don't lie consistently or steal at all. Few even cheat government (or admit to it). Why? We usually don't get burned when we trust each other. Our world doesn't look quite so bleak, so we can afford to take the risks that trusting others entails. But trusting others is more than a rational gamble. It is also a moral decision, stemming from deeply-held values that go beyond direct experience.

I shall show how both expectations of reciprocity and values contribute to our intentions to behave morally, using data from the 1981 World Values Study (WVS) in the United States, the United Kingdom, and Canada. The WVS is a multi-nation survey that asks identical questions in each country. I focus on questions about moral behavior: Is it ever acceptable to lie, to cheat on taxes, to claim benefits you are not entitled to, and the like? What shapes peoples' attitudes toward moral behavior? I posit that trust in other people, together with personal moral codes, religious values, expectations of others' sense of morality, and ties to one's community all contribute to beliefs about morality. And I believe that your perceptions of how others behave are *not as critical* as your own moral code, your trust in others, and religious values.

But we should not expect the same patterns in each of the three Anglo-American democracies. Expectations of reciprocity should--and do--count most in individualistic political cultures, most notably the United States. Core values should--and do--matter everywhere. They take on particular importance in Britain and Canada, where reciprocity

among individuals is not quite so central.

Why We Trust

Montegranan behavior is consistent with Hume's argument about our natural selfishness. Hume provided the basis for much of contemporary public choice. It is irrational to contribute to the provision of a public good. It is always more profitable to be a free rider (Olson, 1965). More generally, it never makes sense for people to cooperate in any way wherever there are mixed motives. If you can gain at someone else's expense, as in Prisoners' Dilemma games, defection is always the dominant strategy.

Hume spelled out why: I can do little to prevent you from renegeing on me later on. If we make binding agreements that would link my commitments to yours, we could resolve collective action problems. Without someone to enforce this contract, you cannot rest easy that I will fulfill my obligation. For a promise is just "cheap talk" (Crawford and Sobel, 1982). It costs me nothing to make a promise. You will recognize that I have ventured little and discount the value of my commitment in your own estimation of the costs and benefits of cooperation.

If you have no incentive to contribute to a collective good, you have no reason to behave morally in other realms. Why should you keep your promises? Why, apart from any consequences of getting caught, would you refrain from stealing? You wouldn't. Moral behavior is the same generic problem as contributing to a collective good. Someone who doesn't want to levy a tax to build a bridge would seek to find ways of cheating on taxes to pay for it. Both problems revolve around trust. If you trust someone, you will believe his/her "cheap talk." You could resolve collective action dilemmas: People who trust others are more likely to cooperate in Prisoners' Dilemma games (Deustch, 1960). People might contribute if they believe that others will pay their share. They use a similar guideline for moral behavior, the Golden Rule: Do unto others as you would have them do unto you.

Public choice has taken multiple paths to account for how we get to cooperation. Two concern me here. One emphasizes life experiences, the other values. I believe that both are essential to understanding why people choose to behave morally. Both explanations posit trust as the way we get around collective action problems, but differ on where confidence in others comes from.

The first stays closer to the traditional public choice model. Diego Gambetta (1988, 217) sets out the problem of cooperation: "When we say we trust someone or that someone is trustworthy, we implicitly mean that the probability that he will perform an action that is beneficial or at least not detrimental to us is high enough for us to consider engaging in some form of cooperation with him." We learn from experience. Each interaction with someone in our community leads us to reestimate the costs and benefits of cooperation (Gauthier, 1986, 156; Hardin, 1992). Trust, on this view, is always contingent.

Hume (1960, 490) agreed that we learn by doing. We recognize that we are all better off if we fulfill our promises. From this experience we develop moral ideals about appropriate behavior that shape our future interactions. But experience is not sufficient to *maintain* reciprocity: "If we thought, that promises had no moral obligation, we never shou'd feel any inclination to observe them" (Hume, 1960, 518). The second argument about

cooperation agrees with Hume that experience alone will not account for moral behavior. Without a cooperative disposition we would never make the first move toward cooperation (Bates, 1988; Frank, 1988).

The two accounts differ over the roots of trust. Instead of seeing trust as simply a set of expectations about others' behavior, the second view considers confidence in others a form of "social capital." Social capital is a set of "moral resources" that leads to increased cooperation. On my account, it refers to a society's core values. The more traditional sense of the word--ties to one's community (cf. Putnam, 1993)--I call "social connectedness." Trust depends upon both. But core values are fundamental. *They can lead people to trust each other even when our expectations tell us to be wary.* Ties to one's community are important too. They foster a sense of mutual obligation.

The social capital explanation does not denigrate the role of expectations of others' behavior, but argues that it is insufficient to explain cooperation or moral behavior. There must be something else that prompts people to make the first cooperative move. And this part of social capital is values (cf. Coleman, 1990, 320). As James Q. Wilson (1993, 231) argues: "We are faithful both because we wish others to accept our word and because we consider dishonesty and infidelity to be signs of wickedness." These values are the core elements of social capital and I use the term "social connectedness" to emphasize the set of community ties that Coleman and Putnam consider essential to capital.

Our fundamental beliefs lead us to behave morally even when we might be better off looking out for ourselves. Core values are not contingent. The Ninth Commandment does not say, "Thou shalt not bear false witness against thy neighbor unless (s)he defects first." Our ideals provide guidance for how we should behave *especially in the face of contrary evidence in our environment.*¹

What are the values that constitute social capital? How do they promote cooperation? And where do they come from? I see two values as fundamental: trust in others and religious ideals.² Trust helps us to look beyond our own self-interest and to longer-term stakes. Tocqueville (1945, 122) referred to this "enlightened regard" as "self-interest rightly understood." It leads people to "willingly sacrifice a portion of their time and property to the welfare of the state." Trust provides the glue that binds people together in the absence of enforceable contracts policed by external agents.

Trust as a value is different from trust as a strategic calculation. It is not a statement of unconditional commitment. Trust reflects a fundamentally optimistic view of human nature. Trusters have great confidence that the future will be better than the past and that we can solve most of our pressing problems. Trusters behave morally because they have fundamentally optimistic views of human nature (Deutsch, 1958, 278). Their sanguine expectations makes trusters willing to take greater risks than might be justified by the objective situation. They are more likely to be exploited than distrusters. But optimism will tide them over to the next encounter, where they are likely to trust again because of long-term socialization and a positive outlook on life. They may become more cautious--and demand some verification--if they lose big. But their world involves more than constant updating of information to determine what one's strategy should be for the next encounter (Hardin, 1992, 162, 170). It takes either a lot of small losses or one big one to shake a truster's confidence.

We can minimize our risks by cooperating only with our own kind or our close friends. People will burrow themselves into their own communities and trust only people they know. They will be suspicious of people unlike themselves. Their trust is "particularized." But it is generalized confidence that underlies the idea of social capital (Uslaner, 1996; Yamigichi and Yamigichi, 1994). The more dependent we are on our close associates and kin, the more we think of the world in terms of "we" and "they." We won't trust "most people." Cultures that emphasize individual rights and especially consensus, such as the United States and the United Kingdom, depend heavily on generalized trust for a vibrant civic life and for moral behavior. Countries that emphasize group rights, such as Canada, structure their civic lives around particularized trust. But this type of confidence excludes outsiders--and it is less likely to induce moral behavior or active participation in civic life.

Trust is not the only core value that leads us to behave morally. Religion also matters mightily. Tocqueville (1945, 126-127) sees religion as the moral underpinning of self-interest rightly understood. Faith creates communal bonds that foster social connectedness, participation, and moral behavior. Religious values and involvement with institutions of faith promote participation in other arenas: charitable contributions (Hodgkinson *et al.*, 1990, 107-109), voting (Rosenstone and Hansen, 1992, 273), and volunteering (Dynes and Quarantelli, 1980; Wuthnow, 1991, 199-200).

Many, perhaps most, of our moral standards come from religious guidance such as the Ten Commandments and other maxims from the Bible. The major religions offer great rewards or punishment for behavior in the secular world. People with faith have "something within," a spiritual commitment that religious values should shape behavior in the secular world (Harris, 1994). And religious values, as Tocqueville argues, abjure pure self-interest. Hillel asked, "If I am for myself alone, what am I?" while Jesus argued that we should "turn the other cheek" against transgressors. People who attend religious services regularly are less concerned with creature comforts and place a higher value on being helpful (Rokeach, 1973, 128). Experimental work in psychology shows that religious people place a high value on honesty: Subjects who returned pencils they borrowed ranked salvation more highly than those kept the pencils (Rokeach, 1973, 133).

Moral values help overcome collective action problems because they provide a sense of *shared* idealism. People don't develop value systems by themselves. Shared ties are the basis of a communal language of morals. If you are divorced from your community, you are less likely to share its values. Ideals and community ties both work to promote moral behavior.

Trusting people are more likely to develop community ties and to work toward cooperative outcomes (Putnam, 1993, 170; Putnam, 1995; Uslaner, 1996). Something as simple as being married or belonging to a union helps connect people to their neighborhoods and the broader communities. As Putnam (1993, 90) argues, "...a dense network of secondary associations both embodies and contributes to effective social collaboration." And ties to one's community create moral obligations (Putnam, 1993, 111, *emphasis in original*):

Collective life [in regions in Italy where many people have social connections] is eased by the expectation that others will probably follow the rules.

Knowing that others will, you are more likely to go along too, thus fulfilling

their expectations. In the less civic regions nearly everyone expects everyone else to violate the rules. It seems foolish to obey the traffic laws or the tax code or the welfare laws, if you expect everyone else to cheat.

Trust, religious values, and community ties all lead people to make the leap beyond self-interest toward moral behavior. If you live in a world where most people are moral, you can make a reasoned calculation that obeying a society's maxim is a safe bet.

Social Capital and Culture

The three Anglo-American democracies are not mean worlds. Each ranks in the upper half of trusting nations, though hardly at the top. In 1981 50 percent of Canadians, 45 percent of Americans, and 44 percent of the British agreed that "most people can be trusted." The three share a similar heritage: Canada and the United States are former British colonies. But they have evolved into distinctive political cultures.

One common view sees the United States at the individualistic pole and Britain, with its monarchy and strong class divisions at the collectivist end. Canada lies in between (Hartz, 1964, 34; Kornberg, 1990, 713). It resisted independence from Britain as America fought its revolution, still has a strong Tory tradition. But it is also a creature of its southern neighbor. Canadians often joke (or lament): "The United States is destined to be our best friend, whether we like it or not." So Canada is a mixture of American individualism, often echoed in the Prairie provinces, and British collectivism, strongest in Ontario.

An alternative view, which I favor, focuses on the British tradition of support for individual rights, as encapsulated in the Magna Carta, dating from 1215--long before European settlement in the New World. On this perspective, the British and American cultures both emphasize liberty (on Britain, see Russell, 1823, chs. 12-13). American society emphasizes individualism (Hartz, 1955). British culture puts greater emphasis on one's obligations to the larger society (Conover *et al.*, 1991, 822). Despite these differences, the two societies look a lot like each other. Americans and the British are strikingly similar in their support for--or opposition to--civil liberties (Barnum and Sullivan, 1990). Both recognize the need for reciprocity to achieve collective ends (Conover *et al.*, 1991, 818). American individualism is tempered by a sense of social responsibility (Tocqueville, 1945, 122), while British collectivism is limited by belief in fundamental liberties.

Cultural similarities trump institutional differences (Barnum and Sullivan, 1990, 731-735). A Westminster system should provoke sharp differences in a society with strong class differences. But a strong commitment to national consensus among all classes tempers tendencies toward majoritarianism (Christoph, 1965; Russell, 1823, 17-18).

The British see their society as an organic whole bound together by national symbols such as the Crown (Conover *et al.*, 1991). Theirs is the least diverse society. Americans believe that they have--or can--transform heterogeneity into a common culture: E pluribus unum, one out of many, is the national motto. Canada has weaker social bonds. It has at least two "founding nations" (the English and the French). While Britain sees itself as homogenous and the United States views itself as a melting pot, Canadians have fewer national symbols. They consider their society a mosaic, where ethnic and religious communities are expected to maintain their own identities. Canadians define their culture

more by what they are *not* than by what they are (Lipset, 1990, 53). They are not Americans, nor are they a single culture or 25 million people with inalienable rights.

Canada has a strong state, in part to defend its industries and culture against even the most benign intrusions from the United States and in part to mediate the tensions that inhere in an ethnically divided society (Lipset, 1990, 50-51). A powerful state reflects weaker social attachments, especially bonds between citizens. Instead, Canadians refer to group rights, with the state as the arbiter among the interests in the mosaic. When particularized trust is more critical than interpersonal confidence, groups often resort to an outside arbitrator such as the state. They don't trust each other enough to work things out without intervention.

Britain has strong class cleavages and Canada has long been threatened with secession from Quebec Francophones. African-Americans constitute a significant fault line in the United States as well, but neither blacks nor the British working class are as numerous or concentrated geographically as French Canadians. Thus, *interpersonal* trust should be most important in shaping various forms of collective action, including moral behavior, in the United States and Britain than in Canada. A key, though not the only, component of trust is reciprocity. So expectations of others' moral behavior should be more central in the United States and Britain.

Where national identity is weak, as in Canada (or Montegrano), people rely more on particularized trust than generalized confidence.³ But particularized trust doesn't go as far in producing collective action or, by extension, moral behavior as generalized trust (cf. Uslaner, 1996). When you are primarily concerned with your own kind, you are less likely to be concerned with the welfare of people who are not part of your own group. Particularized trust has a different dynamic than generalized confidence. It reflects the exclusionary world of a Montegrano, where people fear for the future. Where people are primarily concerned with their own kind, they do not make the link between trust and optimism. So the nexus between optimism for the future and trust is weaker in Canada than in the United States or the United Kingdom.⁴ Trust in people may not be so critical in Canada because it does not follow the same logic as it does in the United States and the United Kingdom.

Culture also shapes how--or whether--religion will promote collective action. I have argued that religion is an important form of social capital. Putnam disagrees (1993, 107). He argues that religion is an alternative to social capital in Italy. The Catholic Church there is hierarchical; it dissuades people from becoming involved in their communities. Who is correct? Both of us. Religion is not of one piece.

The Catholic Church in Italy is a state religion, governed hierarchically, with a strong authoritarian tradition. It discourages popular participation in civic life. Adherents often recede from civic life; the many who reject the church's pull cannot be influenced by its values. But religion has a different tradition in the United States. American churches and synagogues are governed more democratically; they have been at the forefront of many egalitarian social movements, spurred on by both utopian and messianic undertones (Lipset, 1991, 19-23). There is no state church in the United States. The many denominations compete with each other for influence, thereby expanding their influence (Greeley, 1991). Churches in the United States play active roles in politics (Verba, Schlozman, and Brady,

1995). Britain has a state church, organized hierarchically (though not as much as Italy's). But the Church of England, like many Protestant denominations, has shied away from controversy. The church has a more limited role in civic life in Britain (Lipset, 1963, 71-72).

Promoting civic participation is not the same as inculcating values. Some churches prompt people to get involved, others shy away from getting their flocks involved. But all religions teach moral precepts. I suggest that a country's religious culture should play a key role in how values shape ideas about what is moral. A hierarchical state religion may not get its message across as well as a more pluralistic and democratic religious culture (Greeley, 1991). We should thus see stronger effects of religious values on moral values in the United States than in Britain. Canada should stand in the middle. Its Catholic Church is hierarchical and conservative (Lipset, 1990, 16; McRoberts, 1993, ch. 2). But it is concentrated in Quebec and has only modest influence elsewhere. In the rest of Canada, we see a religious diversity that resembles the United States more than Britain (Lipset, 1990, 83-87). Religion is not as potent a force in Canada as it is in the United States (Lipset, 1990, 84-85), but faith in North America should matter more than it does in Britain.

Regardless of the culture, personal moral codes should be the central force shaping our views of what is morally acceptable. These ideals could be more important in collectivist cultures, not because of anything inherent in these societies, but because we expect a smaller role for trust and expectations of others' behavior. Personal morality might have a bigger role to carry in Britain and Canada than in the United States.

Measurement Issues

The data I shall analyze come from the 1981 World Values Study (WVS) for the United States, the United Kingdom, and Canada. The WVS has a good set of questions tapping our conceptions of morality. It asked whether a series of behaviors could ever be justified. The WVS did not inquire about whether people actually performed any of the acts. This problem is not severe, since people might be more truthful about evaluating prospective behavior than in admitting any actual misdeeds. The acts, listed in order of their acceptability, are: (1) keeping money that you have found; (2) failing to report damage you've accidentally done to a parked car; (3) lying in your own interest; (4) cheating on taxes "if you have the chance"; (5) avoiding a fare on public transportation; (6) claiming government benefits you are not entitled to; (7) buying something you know was stolen; and (8) joyriding.

Respondents rated each item on a ten point scale, with one indicating that the activity is never justified and ten always justified. I present the means and standard deviations for the three countries in Table 1, listed in order of acceptability in the United States. Morality reigns in all three cultures. In no nation are any of the eight items permissible. Only keeping money that you find is acceptable to many people. Americans and Canadians are most willing to pocket cash they find. The British are more reluctant to take the money and run. They see this as more objectionable than lying or cheating on taxes. For all three countries, joyriding is the least acceptable activity.

Table 1 about here

Americans are somewhat stricter than either the British or Canadians. Their mean score is 2.187, compared to 2.310 and 2.356. The U.S. standard deviation is also smaller: 1.916 compared to 2.108 and 2.032. For all three countries, the strongest taboos occur for actions that appear the most dishonest: joyriding and buying stolen goods. Americans and Canadians have the most similar values, as predicted. The correlation of mean scores across the eight moral behaviors is .902. The British stand apart from both: The correlations are .692 with the United States and .593 with Canada.

What drives attitudes toward these moral behaviors? If our moral code (or collective action more generally) reflects our experience, then we should condition our conduct on our expectations of others. If values rather than experience form the core of our moral codes, how others behave will be less central to our standards for behavior. Our ethical sense will reflect how we see ourselves as moral beings. If I believe that I generally do the right things, I will be loathe to endorse behavior that most people regard as unethical. The 1981 survey allows us to distinguish between peoples' own beliefs and their expectations of others. The WVS study asked respondents to indicate how well prescribed and proscribed behaviors in the Ten Commandments applied to themselves and to most people. The commandments relating to religious belief did not scale with those from every day life. The behaviors I employ are: (1) honor thy father and mother; (2) thou shalt not kill; (3) thou shalt not commit adultery; (4) thou shalt not steal; (5) thou shalt not bear false witness against a neighbor; (6) thou shalt not covet a neighbor's wife; and (7) thou shalt not covet a neighbor's goods. Respondents rated themselves and others on a three-point scale, with one indicating that the commandment fully applies, two that it applies to a limited extent, and three that it doesn't apply at all.

The questions on the Ten Commandments are distinct from those on moral behavior. The latter ask us which types of behavior are acceptable: How wrong is it, for example, to lie? The former ask us to judge ourselves and others as ethical people: Do we lie (bear false witness)? It is difficult to separate the causal chain from moral behavior to perceptions of one's own (and others') good deeds. But certainly the argument from experience places heavy emphasis on what people do rather than what they say. A smooth-talking con artist with a big smile can (and maybe more likely) to bilk you than someone with a sneer on his face. And we often justify our own moral worth by how we perceive our own behavior.

People rate themselves very highly. Almost everyone says that they obey all seven commandments. They are far less charitable to "most people." For every one of the commandments, we express only modest confidence in others: We believe that most people don't practice what we preach. The mean scores in the United States range from 1.557 for "thou shalt not kill"--hardly an expectation of a peaceful society--to 1.726 for "thou shalt not covet thy neighbor's goods." In Britain, expectations of others range from 1.428 for killing to 1.893 for adultery. The Canadian scores mimic Britain's: 1.633 for murder to 1.993 for adultery. We think very highly of our own morality, but give our fellow citizens little credit for holding similar values.

I created factor scores for self and other observance of the commandments. If we condition our moral beliefs on how we expect others to behave, we should find stronger

impacts for "others obey commandments." If we decide how to behave primarily on the basis of our own values, then "self obey commandments" should have much stronger effects on moral beliefs. In all three countries, both "self obey" and "other obey" are strongly unidimensional. It is easier to disentangle the self and the other than we might suppose. The simple correlations between the two measures are .255 for the United States, .307 for Canada, and .409 for the U.K.⁵ The modest correlations with "self obey commandments"--and its component parts--reflects the limited range of people's estimation of themselves. There isn't much variation to go around.

The WVS also includes the standard interpersonal trust question: "Do you believe that most people can be trusted, or can't you be too careful in dealing with people?" Trust is not an estimate of how we expect others to behave. But neither is it a reflection of how we judge ourselves. Neither others obey commandments or our moral judgments about ourselves is strongly related to trust.⁶ The weak connection between "others obey commandments" and trust shows that confidence in others reflects more than simple reciprocity. Trust is a broader world view that does not depend upon expectations of others' behavior. I view trust as a core value partially based on experience, but also reflecting a more general sense of optimism that goes beyond what simple calculations might yield.

For religious values, I used two questions that tap distinct components of faith: Does the respondent believe that there are clear standards of good and evil and does (s)he believe in hell. The former is a simple expression of right and wrong that doesn't demand religious beliefs. But clear standards of good and evil are more important among religious people.⁷ If you believe that there are straightforward criteria for moral behavior, you don't need to look back at experience. Your values tell you what to do. Belief in hell indicates compliance with ethical standards out of fear for an afterlife. I chose these two measures because they represent different perspectives on religious values (positive versus a negative incentives), because each is clearly connected to moral behavior, and because (not surprisingly) they had among the highest correlations with the moral behavior items of the multitude of items in the WVS.

The WVS has few good measures of social connectedness.⁸ Two measures that I employ are being married and being a member of a union. Marriage gives you a greater stake in your community. Married people need to consider the needs of others--as well as the moral approbation for violating key norms of society. Unions also provide a sense of solidarity that should reinforce society's core values among members.⁹ I explored other potential indicators of social connectedness such as having children, owning one's own home, and length of time in the community. But none was significant.

Beyond marriage, I employ a measure of how important people believe faithfulness is to a successful partnership. If our experience begins at home and spills over to more general behavior, then attitudes about marital fidelity should have a strong impact on moral behavior. The importance of marital faithfulness to ethical standards is a straightforward test of the linkage between personal experience and expectations for the larger society.

I employ three controls. Educational differences also point to fault lines in the society. Education is a surrogate for position in society; it is a key determinant of social trust (Putnam, 1995). The WVS measure is only a trichotomy (elementary school, high school, and college), so it does not pick up the nuances that extra years of education bring

(Putnam, 1995; Uslaner, 1996). But there are key differences in education levels across the three countries. Forty three percent of British respondents only went to grade school, compared to 14 percent of Americans and 18 percent of Canadians. Only 13 percent in the U.K. have gone to college, compared to 30 percent in Canada and 37 percent in the United States. I thus expect education levels to matter most in Great Britain, reflecting the class polarization there.

If the primary conflict in Britain is along class lines, the key fault line in America is race. In Canada, the big struggle is linguistic. Quebec Francophones now seek to be *maitres chez nous*, to separate from the rest of Canada. There are also racial tensions in Canada and Britain. For Britain, I classify non-Europeans (blacks, Asians, and a lone Arab) as the out-group. For Canada, I consider both the French (who in this sample live exclusively in Quebec) and a category coded as "other ethnics" (presumably dominated by blacks and Asians).

When there is a dominant race or class, people who endure discrimination may come to reject the values of the larger culture. They may reject attempts at socialization into "white" or "upper class" values. Those at the very bottom, the "underclass," has little to lose--and might even feel good--by flouting the standards set by the ruling culture. Because there are few non-Europeans in the British sample, I don't expect strong effects for ethnicity there. The non-Europeans in Britain may be less likely to sympathize with norm-busters for a different reason. Unlike African-Americans or Quebecois, they have a more tenuous status within the UK. Are they "true Brits" or outsiders who maintain their own culture (cf. Conover *et al.*, 1991, 823)? You can't be alienated from a culture that you aren't part of. There are far sharper cleavages in social capital in the United States (where 17 percent of blacks say that "most people can be trusted" compared to 49 percent of whites) and in Canada (where 32 percent of Francophones are trusting compared to 54 percent of Anglophones) than in Britain (where 36 percent of non-Europeans are trusting compared to 43 percent of Europeans).

People also become more concerned with morality as they get older. Young people with few stakes in the community feel less tied down by moral codes. Age also brings marriage and children. As we grow older, we are more concerned with passing traditional values, even ones that we might not have always accepted, to the next generation. Younger people will thus be less tied to standards of ethical behavior.

Morality in Three Cultures

How do the balance of forces stack up on the eight measures of moral behavior? I estimate identical regression models for each in the United States, the United Kingdom, and Canada. Aside from the different ethnicities, the remaining variables are the same across the nations. Since the predictors are the same and the questions linked, it is hazardous to estimate each equation separately. Instead, I use the method of seemingly unrelated regressions (SUR) developed by Zellner (1963) to adjust for correlations among the residuals across equations. I present the results of the SUR regressions. I present the results for the United States in Table 2, for the United Kingdom in Table 3, and for Canada in Table 4.

Tables 2-4 about here

Tocqueville got it right when he visited America a century and a half ago. Americans are moralists, motivated in part by trust in others but even more by a broad moral code that is based on religious values. *On all eight equations, self obey commandments, clear standards of good and evil, and marital faithfulness are significant, often at $p < .0001$ or better.* Expectations of reciprocity matter only for avoiding fares on public transportation and keeping money that you found (would others do the same?). But even here, the coefficients are smaller than those for self obey commandments. For four behaviors--cheating on taxes, lying, avoiding fares, and joyriding--belief in hell is significant.

The most powerful effects for clear standards of good and evil (from the regression coefficients) come on lying in your own interests and keeping money you found. When you lie, you lie *to someone*. If you find money and a wallet, you also know who your victim is.¹⁰ All of the other items involve cheating a government or some anonymous victim. Opportunities to lie more often arise with people we already know. We may worry that we will be punished in the hereafter for immoral behavior (note the strong effect for belief in hell). But we are primarily motivated by our moral code: beliefs in our own morality and simple standards of right and wrong. Keeping money you found also calls forth moral values--but it is the most dramatic case of how experience matters as well. Here we find the most powerful impact for others obey commandments and trust in other people, as well as a strong coefficient for belief in hell.

Trust has big effects on keeping money, buying stolen goods, claiming benefits you are not entitled to, and hitting a car without making a report. This list has two common elements. Three of the four items (with claiming benefits being the exception) involve *implicit contracts with strangers*. You are not likely to know whose car you hit, who was ripped off in the heist for your stolen goods, or how much the person who lost her wallet will miss it. Your commitment to do the right thing reflects a moral bond and an expectation of reciprocity with people you don't know. Lying, in contrast, involves an acquaintance. Cheating on taxes and avoiding fares (as well as claiming benefits, the exception) revolve around an impersonal government. Interpersonal trust in the United States is a deal among rugged individualists, not a contract with the American government.

Alienation from the larger society plays a big role in shaping moral behavior. Blacks are less likely to endorse all eight societal norms. The effects are large across most questions. Only joyriding has a modest impact. The effects are most pronounced for lying and keeping money you found, as we found for clear standards of good and evil. If, like Montegrans, you believe that the system is fundamentally stacked against you, you won't expect reciprocity for any good deeds you do.

Social connectedness affects moral behavior too. Being married makes one more likely to choose the right course in six of eight cases. Only hitting a car and making no report and cheating on taxes fail to reach significance. The biggest effects come on avoiding fares on public transit and buying stolen goods. In each case, marriage may change the social situation. If you are traveling with your spouse, cheating on fares might prove embarrassing. If you bring home something new, your spouse is likely to ask you where you got it. So marriage leads to social pressures. It may also bring forth a greater sense of

responsibility to the larger society, so that we are not quite as tempted to engage in undesirable behavior. Union members are also more likely to endorse moral behavior, at least on five of the eight questions. The biggest impacts are for keeping money found, cheating on taxes, and lying.

Union membership does produce solidarity, but only in the United States. Union members are more likely to object to claiming benefits you aren't entitled to, to cheat on taxes, to avoid fares on public transportation, and to hit a car without making a report. Three of the four items involve government: Unions tie people to larger institutions. On the other hand, we see no effect at all for education. At least part of the null effects come from the coding of education. A more refined measure would likely show greater effects among the college educated (cf. Putnam, 1995; Uslaner, 1996). But we shall see stronger effects for Canada and especially the U.K. Finally, we see strong effects of age throughout.

The British Secular Morality

Moral behavior in the United States is driven mostly by personal morality, guided by religion. For the more collectivist British culture, expectations of reciprocity don't matter quite as much. The Brits are a moral people, but their ideals are more driven by secular values than religion. *Self-obey commandments is significant in all eight equations. The coefficients are almost uniformly higher in the U.K. than in the U.S.* The shared moral codes of British citizens picks up where religious values leave off. There are only sporadic significant relationships for clear standards of good and evil (for lying and cheating on taxes at $p < .05$ or better and for keeping money and hitting a car with no report at $p < .10$). Only joyriding gives a significant ($p < .10$) coefficient for belief in hell. And marital faithfulness is significant for only half of the measures of moral behavior, all of which involve some element of deception (buying stolen goods, lying, cheating on taxes, and keeping money).

Expectations of reciprocity matter less in the more collectivist U.K. than in the United States. Others obey commandments is significant only for lying. And trust is not so central. It counts most for buying stolen goods and for joyriding; it barely makes the grade for lying and keeping money. As in the United States, interpersonal trust counts most for relations among individuals, especially strangers. It matters less when you have to decide to whether to cheat the government, whether your target is tax money, fares on public transportation, or benefits.

As in America, connections count. Marriage makes one less likely to endorse amoral behavior. So does growing older. But union membership in a more class-oriented society doesn't bring much solidarity. Union families are *more prone* to say that it is acceptable to claim benefits you aren't entitled to and to cheat on taxes. This probably reflects the greater class consciousness of the British in general and union members in particular. It could reflect class tensions--and a Robin Hood attitude: take from the government and redistribute to the lower classes. When you find someone else's money, you must return it. You could be taking money from a fellow worker.

There is no ethnic division. But, as we saw with union households, the Brits are polarized by education level. Even this crude measure produces powerful effects for most of

the moral behavior questions. Only keeping money you found fails to have a significant coefficient.

Attitudes toward morality depend less on reciprocity or religious values in Britain than in America. Ideals in the U.K. are driven more by a secular set of values that are not based on contingencies. How others respond is less critical in Britain than in the United States. While race polarizes the acceptance of moral strictures in the United States, class divides the British population. While unions provide social capital binding people to one another in America, they sometimes lead people away from collective moral behavior in Britain.

Canada: A Middle Ground?

Canada should be a middle ground between Great Britain, the mother country, and the United States. On the surface, Canada does seem to be a mixture. Like Britain, moral behavior in Canada is largely driven by self obey commandments. Like the United States, religious values matter for six of the eight moral behaviors (though just barely for cheating on taxes). And marital faithfulness is important for all measures except lying (!)--where it has powerful effects in both the United States and Britain.

The British culture appears more individualistic than the Canadian. Canadians put *less* emphasis on interpersonal ties than the British do. People in both countries put little emphasis on whether others obey commandments. But trust in others matters some of the time in the United Kingdom. It affects only claiming benefits that you are not entitled to in Canada, and there at the generous $p < .10$ level. Both the British and Canadians depend heavily on personal moral codes.

But these value systems take different forms. The British constitutional tradition emphasizes individual rights. The Canadian culture is more statist and collectivist, with an emphasis on group rights rather than individual liberties. So there are often sharp ethnic differences on moral behavior. Other ethnics and especially Quebecois are less likely to endorse the standards of moral behavior favored by Anglophones. Francophones are more likely to accept cheating the government (claiming benefits and avoiding fares).¹¹ They are also less bothered by deceiving fellow citizens (buying stolen goods, lying, joyriding, and keeping money). Other ethnics, who are not well integrated into the Canadian mosaic, are also more tolerant of people who reject traditional moral values. If you believe that people outside your own group can't be trusted, you are less likely to sacrifice your own self-interest for the larger collectivity (Uslaner, 1996).¹²

In a more collectivist environment, encompassing institutions such as labor unions don't provide much social capital. But one's own personal life can be critical. Marriage has more powerful effects in Britain than in the United States and is more important yet in Canada. Canadians have similar education levels to Americans, and it is not surprising that they are less stratified by education. As elsewhere, age is consistently significant.

Canadians are like Americans (and unlike Britons) in a key way: Religious values are critical for moral behavior. The impacts are stronger for both clear standards of good and evil and belief in hell than we find in the United States. Putnam (1993) argued that religion was antithetical to social capital in heavily Catholic societies. But there is little support for his argument with respect to moral behavior. Religious values are more potent in Canada,

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."¹³ 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.

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

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

people (including giving them the Commandments) when they show that they behave righteously. He punishes, as with Noah and the Ark and (some believe) the Holocaust, when they have lost their way.

In a mean world such as Montegrano, people won't reach the consensus necessary to impose clear standards of good and evil. In a nicer environment, we will face far less difficulty. There will always be some people who seek to get around society's strictures. And that is why experience matters too. But if we had to learn from experience without guidance from more general principles, our task would be far more difficult and less likely to succeed.

That is why trust reflects optimism. A world of pessimists, such as Montegrans, would not develop the values that lead people to adhere to moral behavior. Only a world of optimists would. If someone takes advantage of you, you need to have a fundamentally positive view of human nature to keep up trust. If you were playing a game against rational egoists, optimism would give way to exploitation (Axelrod, 1984). Yet, most of us don't live in a Montegrano. Against their better instincts, optimists are likely to attribute a run of encounters with misanthropes as a stroke of bad luck.

Whatever the costs of deceiving yourself that the world is a better place than experience shows, believing that everyone wants to exploit you can be costlier in the longer run. Living in a world of pessimists leads to more destructive behavior, while living among optimists makes people more likely to behave well (Frank, 1988). Values and experience may work in different ways. Sometimes one picks up the slack for the other. But, as *most* of the correlations with mean scores show, they largely reinforce each other. If you lack one, you probably can't get to the other.

These remarks apply equally to our three Anglo-American democracies and to other, more statist and hierarchical nations. Social trust is most critical where the collective action problem appears most severe, in more atomistic societies where people put their confidence in others they are not likely to know--or know much about. People who strongly identify with a socioeconomic class or an ethnic group, to the exclusion of others, will develop a truncated sense of social capital. They may help their own kind, but will take a less active role in their communities (Uslaner, 1996). Sharp cleavages in a society are a powder keg for social capital. Once we begin to think tribalistically, we no longer have enough goodwill for all of our fellow citizens. The more that American blacks, the French in Canada become pessimistic for their future, the less social trust they will have. And the less social capital the society will have to spread around.

Canada's problem is distinctive. It has an aggrieved ethnic group that is an overwhelming majority in its own enclave. This creates a dynamic of ethnic tension--and its consequent problems for social trust--that is different from the problems of its Southern neighbor. African-Americans aren't so geographically concentrated. This simple demographic fact makes it more difficult for blacks to seek redress of their grievances through a separate identity.

We see precisely the opposite dynamic for group identification in Canada and the United States. African-Americans may be less trusting than whites, but they *don't* distrust whites as much as whites distrust them. In the 1992 American National Election Study, blacks rated whites 71.5 on a feeling thermometer, compared to whites' own mean score of

71.3 ($p < .90$, two-tailed test). Whites were less positive (62.0) toward blacks than African-Americans were toward themselves (88.0). So the minority group feels positively toward the majority, but not vice-versa. In Canada, the minority distrusts the majority: A 1991 survey by the Canadian Broadcasting Company and the Globe and Mail shows that 78 percent of Anglophones believe that English Canadians care about French Canadians, compared to only 48 percent of Francophones. But there was virtually no difference on whether French Canadians care about Anglophones (60.3 percent and 64.9 percent respectively).¹⁴ A minority that feels divorced from the larger society can detract from social capital. A minority that still identifies with the larger society may contribute less to generalized trust. Since it does not withhold fundamental loyalties, the smaller group may develop its own social institutions and norms without challenging those of the larger society.

There is an irony in these results for the study of social capital. We should be careful in making inferences about a country's set of values from aggregate figures. Recall that Canada ranks *slightly higher* (50 percent) on interpersonal trust than either the United States or Britain. But stronger divisions within the society make generalized trust less potent as a source of social capital. The simple level of trust is not a fail-safe guide to its potency. Social capital depends on social context.

TABLE 1

Means and Standard Deviations of Moral Behavior Measures

	United States		United Kingdom		Canada	
	<u>Mean</u>	<u>Std Deviation</u>	<u>Mean</u>	<u>Std Deviation</u>	<u>Mean</u>	<u>Std Deviation</u>
Keep Money Found	3.907	2.817	2.665	2.265	3.831	2.979
Hit Car/No Report	2.541	2.551	2.618	2.309	2.111	1.976
Lie in Own Interest	2.467	2.049	2.957	2.324	2.686	2.250
Cheat on Taxes	2.074	1.996	2.785	2.526	2.203	2.155
Avoid Fare/Public Transportation	1.950	1.830	2.269	2.015	2.333	2.230
Claim Government Benefits Unfairly	1.669	1.635	1.800	1.672	2.465	2.313
Buy Stolen Goods	1.665	1.496	2.048	1.947	1.901	1.824
Joyride	1.226	.950	1.342	1.203	1.317	1.140

TABLE 2

Regressions for Moral Behavior Indicators in the United States

Independent Variable	Stolen Goods	Claim Benefits	Joyriding	Lying	Cheat on Tax	Avoid Fare	Keep Money	Hit Car
Trust in People	-.195*** (.074)	-.181** (.083)	-.035 (.049)	-.114 (.102)	.020 (.100)	-.065 (.091)	-.285** (.141)	-.262** (.134)
Self Obey Commandments	-.221# (.045)	-.201# (.051)	-.120# (.030)	-.337# (.062)	-.258# (.061)	-.122** (.056)	-.205** (.086)	-.464# (.097)
Others Obey Commandments	-.036 (.037)	.015 (.041)	.036 (.024)	.069 (.050)	-.058 (.050)	-.080** (.045)	-.182*** (.070)	-.050 (.091)
Clear Standards of Good and Evil	-.112*** (.037)	-.070** (.041)	-.038* (.025)	-.242# (.051)	-.167*** (.050)	-.138*** (.046)	-.236*** (.071)	-.130** (.067)
Believe in Hell	-.022 (.085)	-.077 (.097)	-.087* (.057)	-.198** (.118)	-.312*** (.116)	-.180** (.106)	-.189 (.164)	-.165 (.155)
Marital Faithfulness	-.774# (.136)	-.584# (.153)	-.364# (.090)	-1.009# (.187)	-.830# (.184)	-.652# (.167)	-1.046# (.259)	-1.049# (.245)
Married	-.256*** (.073)	-.211*** (.082)	-.129*** (.049)	-.200** (.100)	-.046 (.099)	-.482# (.090)	-.301** (.139)	-.130 (.132)
Union Household	-.054 (.049)	-.094** (.055)	.008 (.033)	-.172*** (.067)	-.147** (.066)	-.121** (.060)	-.104 (.093)	-.246*** (.088)
Education	.026 (.057)	.023 (.064)	-.026 (.038)	.041 (.078)	.164 (.077)	.044 (.070)	-.023 (.108)	-.026 (.102)
Race	.319# (.087)	.531# (.099)	.091* (.058)	.782# (.120)	.518# (.118)	.462# (.108)	.887# (.167)	.376** (.158)
Age	-.017# (.002)	-.012# (.002)	-.006# (.001)	-.015# (.003)	-.018# (.003)	-.020# (.003)	-.031# (.004)	-.011*** (.004)
Constant	1.475# (.272)	1.744# (.308)	1.220# (.182)	1.580*** (.375)	1.064** (.370)	1.923# (.337)	3.667# (.522)	2.190*** (.493)
R ²	.151	.092	.059	.140	.120	.132	.120	.042
Standard Error of Estimate	1.383	1.564	.925	1.907	1.878	1.711	2.652	2.506

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* p < .10 ** p < .05 *** p < .01 # p < .0001

TABLE 3

Regressions for Moral Behavior Indicators in the United Kingdom

Independent Variable	Stolen Goods	Claim Benefits	Joyriding	Lying	Cheat on Tax	Avoid Fare	Keep Money	Hit Car
Trust in People	-.377** (.132)	-.032 (.116)	-.173** (.087)	-.201* (.156)	-.177 (.177)	-.047 (.140)	-.244* (.152)	-.182 (.158)
Self Obey Commandments	-.376# (.081)	-.235*** (.071)	-.086* (.054)	-.651# (.096)	-.452# (.109)	-.172** (.086)	-.503# (.093)	-.463# (.097)
Others Obey Commandments	-.021 (.075)	.035 (.066)	-.037 (.050)	-.238*** (.089)	-.009 (.101)	.034 (.080)	.043 (.087)	-.050 (.091)
Clear Standards of Good and Evil	-.072 (.073)	.054 (.065)	-.058 (.048)	-.234*** (.087)	-.191** (.098)	.014 (.078)	-.120* (.084)	-.141* (.088)
Believe in Hell	-.083 (.144)	.025 (.127)	-.018* (.095)	-.142 (.170)	.158 (.194)	.141 (.153)	-.137 (.166)	-.090 (.173)
Marital Faithfulness	-.387** (.185)	-.107 (.163)	-.057 (.122)	-.389** (.218)	-.444** (.248)	-.181 (.196)	-.372** (.213)	-.137 (.222)
Married	-.387*** (.140)	-.525# (.123)	-.289*** (.092)	-.321** (.165)	.040 (.188)	-.367*** (.148)	-.228* (.161)	-.461*** (.168)
Union Household	-.028 (.074)	.145** (.065)	.062 (.049)	-.119* (.088)	.107 (.101)	.097 (.079)	-.143** (.086)	.061 (.089)
Education	-.278** (.113)	-.373*** (.010)	-.249*** (.074)	-.193* (.134)	-.321** (.152)	-.371*** (.120)	.157 (.130)	-.331*** (.136)
Non-European	-.216 (.525)	-.130 (.462)	-.084 (.345)	-.069 (.620)	.012 (.704)	.052 (.555)	-.133 (.604)	-.961* (.630)
Age	-.028# (.004)	-.023# (.003)	-.011# (.003)	-.029# (.005)	-.032# (.006)	-.036# (.004)	-.030# (.005)	-.033# (.005)
Constant	3.385# (.448)	3.310# (.395)	2.362# (.295)	4.030*** (.529)	3.411# (.602)	4.123# (.474)	3.493# (.516)	4.547# (.538)
R ²	.171	.128	.061	.189	.112	.132	.188	.151
Standard Error of Estimate	1.785	1.572	1.174	2.108	2.397	1.890	2.056	2.143

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* p < .10 ** p < .05 *** p < .01 # p < .0001

TABLE 4

Regressions for Moral Behavior Indicators in Canada

Independent Variable	Stolen Goods	Claim Benefits	Joyriding	Lying	Cheat on Tax	Avoid Fare	Keep Money	Hit Car
Trust in People	-.039 (.117)	-.207* (.147)	-.032 (.079)	-.040 (.150)	-.059 (.148)	-.051 (.140)	.179 (.195)	.042 (.133)
Self Obey Commandments	-.367# (.064)	-.068 (.081)	-.095** (.043)	-.300# (.083)	-.271*** (.081)	-.163** (.083)	-.325*** (.107)	-.233*** (.073)
Others Obey Commandments	-.001 (.062)	-.126* (.078)	.044 (.042)	-.040 (.079)	.031 (.078)	-.084 (.079)	-.113 (.102)	-.106 (.070)
Clear Standards of Good and Evil	-.054 (.064)	-.135** (.081)	.001 (.043)	-.112* (.082)	-.071 (.081)	.106* (.082)	-.016 (.106)	-.124** (.073)
Believe in Hell	.087 (.120)	-.291** (.151)	-.044 (.081)	-.511*** (.154)	-.206* (.152)	-.285** (.154)	-.398*** (.200)	-.092 (.137)
Marital Faithfulness	-.341** (.171)	-.470** (.156)	-.248** (.115)	-.174 (.220)	-.407** (.216)	-.642*** (.219)	-.935*** (.284)	-.362** (.195)
Married	-.754# (.124)	-.325** (.156)	-.226*** (.083)	-.450*** (.159)	-.379*** (.156)	-.562# (.159)	-.854# (.206)	-.498*** (.141)
Union Household	.078 (.069)	-.116* (.087)	.059 (.047)	-.004 (.089)	.170 (.088)	.064 (.089)	-.040 (.086)	.160 (.079)
Education	-.278** (.113)	-.227** (.110)	-.007 (.059)	.089 (.112)	-.006 (.110)	-.078 (.112)	-.225* (.145)	-.084 (.100)
French	-.236** (.141)	-1.704# (.178)	-.172** (.095)	-.533*** (.181)	-.004 (.179)	-.680# (.181)	-.567*** (.235)	-.146 (.161)
Other Ethnic	-.215* (.141)	-.445*** (.178)	-.008 (.095)	-.337** (.181)	-.218 (.179)	-.140 (.181)	-.753*** (.235)	-.143 (.161)
Age	-.020# (.004)	-.021# (.005)	-.008*** (.002)	-.018# (.005)	-.016*** (.005)	-.015*** (.005)	-.036# (.006)	-.021# (.004)
Constant	2.614# (.412)	2.455# (.519)	1.360# (.278)	3.028# (.529)	2.095# (.522)	2.216# (.530)	5.023# (.686)	2.262# (.470)
R ²	.200	.211	.066	.133	.081	.118	.167	.112
Standard Error of Estimate	1.643	2.070	1.109	2.110	2.080	2.109	2.737	1.874
N	886							

* p < .10 ** p < .05 *** p < .01 # p < .0001

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NOTES

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1. Jewish law teaches that expressions of faith are based upon *exceptions to rationality*. Were moral commandments merely rational responses to our environment, there would be no need for values (much less religious commandments).
 2. Elsewhere I deal with a third value, social egalitarianism (Uslaner, 1996). But the World Values Study has no good measures for this value, so I do not include it here.
 3. The correlation between generalized and particularized trust is particularly low for Quebecois. Trust in others is related to confidence in fellow countrymen at only .049 and trust in Francophones at .093. For Anglophones, generalized trust is more strongly related to both types of particularized confidence (.216 for all countrymen and .170 for Francophones).
 4. The gammas between trust and hope for the future in the 1981 WVS are .334 for the United States, .402 for the United Kingdom, and just .184 for Canada. When the WVS in 1990 asked Canadians about trust in their fellow countrymen and trust in French Canadians, there was no identical question about expectations for the future. The closest I could come is whether hard work will likely lead to success. For Quebecois, the correlation between generalized trust and belief that hard work will pay off is -.026 (the wrong direction), while the correlation with particularized trust (faith in fellow French Canadians) is .155. For Anglophones, the correlation between generalized trust and hard work is .054; for trust in fellow countrymen (presumably other Anglophones), it almost doubles to .098.

5. The higher correlation for the U.K. may reflect its greater homogeneity. If people resemble you, their behavior is more likely to be similar to your own.
6. The self factor is correlated with social trust at just .047, the other factor at .107 in the United States. In Britain the correlations with trust are .015 and .067, respectively. For Canada, they are .081 and .143.
7. The gamma between the importance of God in daily life and clear standards of good and evil is about .35 for all three countries, about the same as we find for the importance of religion and whether one believes in a personal God. The correlation is within the bounds of other measures of religiosity.
8. There are questions on membership in organizations and volunteering, but I do not use them. It is doubtful that membership in organizations or volunteering *precedes* moral behavior. More likely, people with high ethical standards are more likely to volunteer (Hodgkinson *et al.*, 1990). Second, even if we put aside theoretical doubts, neither membership nor volunteering had much effect on moral behavior in estimations I made for the U.S.
9. Union membership is a trichotomous variable: Respondent is a member, someone else in the household is a member, and no one is a member.
10. If you find money with no identification, the moral dilemma vanishes.
11. Ironically, Francophones are no more likely to cheat on taxes, which is a national pastime in their mother country.
12. The 1990 World Values Study asked whether Canadians trusted their fellow countrymen and whether they trusted French Canadians. Quebecois and Anglophones alike were generally more strongly motivated by group trust than by interpersonal confidence ("most people can be trusted").
13. I scored buying stolen goods, claiming benefits, keeping money, and hitting a car as 1, lying at an intermediate .5, and the other measures as zero.
14. I am indebted to Ken LeClerc of the CBC for providing me with these data. Neither the CBC nor the Globe and Mail is responsible for my interpretations. The 1990 World Values Study has a question (variable 350) on ethnic identity. More whites

than blacks give their primary identification as "American" (29.5 percent compared to 18.3 percent). But the difference in Canadian identity between Anglophones and Francophones is far greater (47.0 percent to 10.4 percent).



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- 5.81 The difference in the importance of God in daily life and the standards of good and evil is about .35 for all countries south of the equator and .25 for all countries north of the equator. The correlation is within the bounds of other measures of religiosity.
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8. Union membership in the household is a good predictor of moral behavior. In the U.S., if you have a union member, someone else in the household is a union member.
9. If you find more union members in the household, you are more likely to have a union member.
10. Ironically, Protestants are more likely to be union members than Catholics, who are more likely to be non-union members.
11. The 1990 World Values Survey shows that Anglo-Americans and Anglophones are more likely to be union members than other groups.
12. I scored buy-in and buy-out. I found that Anglo-Americans and Anglophones are more likely to buy in than other groups.
13. I am indebted to the CBC for the data on the 1990 World Values Survey. More whites

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