Race and Trust

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Annu. Rev. Sociol. 2010. 36:453–75

First published online as a Review in Advance on April 20, 2010

The *Annual Review of Sociology* is online at soc.annualreviews.org

This article's doi:
10.1146/annurev.soc.012809.102526

0360-0572/10/0811-0453$20.00

Key Words

race/ethnicity, generalized trust, particularized trust, strategic trust, neighborhood context, ethnoracial socialization, social closure, reputation

Abstract

This review considers that aspect of the voluminous trust literature that deals with race. After discussing the social conditions within which trust becomes relevant and outlining the distinctive contours of the three most common conceptualizations of trust—generalized, particularized, and strategic—I elaborate on the extent and nature of ethnoracial trust differences and provide an overview of the explanations for these differences. Ethnoracial differences in generalized trust are attributed to historical and contemporary discrimination, neighborhood context, and ethnoracial socialization. The consequences for the radius-of-trust problem are discussed with regard to particularized trust. And ethnoracial differences in strategic trust are located in structures of trustworthiness—such as social closure—and reputational concerns. I end the review with a brief discussion of social and economic consequences for trust gaps.

INTRODUCTION

A recent report by the Pew Research Center (Taylor et al. 2007) indicates what social scientists have been reporting for some time: Americans are closely divided on the question of trust. Slightly less than half report that most people can be trusted, and 50% report that when dealing with most people, you can't be too careful (Taylor et al. 2007). But trust is not evenly distributed across American society. Among its myriad predictors, three demographic characteristics routinely stand out. Age has a strong, positive, nonlinear effect (Smith 1997, Robinson & Jackson 2001, Uslaner 2002). Education also matters; people with more education trust more (Uslaner 2002, Yamagishi 2001). And few writers on trust fail to discuss the extent and nature of, and explanations for, ethnoracial differences in trust. This is for good reason. According to the political scientist Uslaner (2002, p. 91), "Race is *the* life experience that has the biggest impact on trust."

This review of the literature on race and trust begins with a brief discussion of the social conditions within which trust becomes relevant before moving on to discuss the three most common conceptualizations of trust—generalized, particularized, and strategic. For each conceptualization, I elaborate on the extent and nature of, and explanations for, ethnoracial differences. I conclude with a brief discussion of the consequences for ethnoracial gaps. Throughout the article I draw from qualitative and quantitative research on blacks, whites, Latinos, and Asians, but for three reasons, the bulk of my focus is on blacks and whites: Most of the race and trust literature focuses on these two groups; ethnoracial gaps in trust are the starkest between these two groups; and huge black-white gaps in trust cannot be accounted for by class differentials, making an examination of these two groups particularly fascinating. This review is in part an effort to understand this large and unyielding gap.

TRUST-RELEVANT CONDITIONS

A review of the literature reveals the social conditions within which trust becomes relevant. First, trust is relevant in situations in which the outcomes about which trusters are invested are at least in part contingent on trustees' future actions. These are situations in which trusters give discretion to another to achieve an end that is important to them (Deutsch 1962, Baier 1986, Coleman 1990, Hardin 2002). Second, trust situations are those in which trustees have the freedom to choose between multiple options. They can either act in ways consistent with trusters' interests, or they can frustrate trusters' ambitions. As many have argued (Gambetta 1988, Giddens 1990, Hardin 2002), trust is irrelevant in situations in which the only option that potential trustees have is to act in ways consistent with trusters' interests. Indeed, according to Gambetta (1988, pp. 218–19), "For trust to be relevant, there must be the possibility of exit, betrayal, defection." Trustees' freedom to act, then, constitutes a second characteristic of trust-relevant situations. A third and most central characteristic is trusters' uncertainty, born from their relative ignorance about trustees' motivations and intentions (Giddens 1990, Misztal 1996). The greater trusters' ignorance about trustees' motivations and intentions, the greater is trusters' risk. As Giddens (1990, pp. 33) states, "There would be no need to trust anyone whose activities were continually visible and whose thought processes were transparent, or to trust any system whose workings were wholly known and understood. It has been said that trust is 'a device for coping with the freedom of others,' but the prime condition of requirements for trust is not lack of power but lack of full information." Finally, trust is relevant in situations in which the costs associated with a negative outcome are significant and potentially greater than the benefits associated with a positive outcome (Deutsch 1958, Coleman 1990). Although trust situations facilitate the

possibility of getting things done, they can also create possibilities for major losses.

Given this brief outline of the primary characteristics of trust-relevant situations, what is trust? A careful reading of the voluminous and flourishing trust literature, with noteworthy contributions from moral philosophers (Baier 1986, Hertzberg 1988, Seligman 1997), political scientists (Fukuyama 1995, Hardin 2002, Uslaner 2002), psychologists (Deutsch 1958; Rotter 1967, 1980; Yamagishi & Yamagishi 1994; Yamagishi 2001), and sociologists (Luhmann 1979, Barber 1983, Misztal 1996, Sztompka 1999), reveals three primary conceptualizations of trust—generalized, particularized, and strategic. While proponents of each approach theorize about how and why individuals respond the way they do when placed in trust-relevant situations, they offer fundamentally different insights about (*a*) what trust is a property of, (*b*) what trust is based on, (*c*) to whom or what trust is applicable, and (*d*) how trust functions in the larger society. In what follows, I outline the nature of trust as conceptualized by these different schools of thought. Then, for each, I provide an overview of the literature on the extent and nature of ethnoracial differences and explanations for these.

GENERALIZED TRUST

One of the most widely adopted conceptualizations of trust is that proposed by the social psychologist Julian Rotter, who defined trust as "a generalized expectancy held by an individual that the word, promise, oral or written statement of another individual or group can be relied on" (Rotter 1980, p. 1). It is the belief that "most people" can be trusted (conceptions of the term "most people" are discussed below). Interpersonal trust, as Rotter called it, is also known as social trust (Hardin 2002), thin trust (Putnam 2000), affective trust (Patterson 1999), psychological trust (Aguilar 1984), abstract trust (Paxton 1999), and the more widely used generalized or general trust (Yamagishi 2001). According to this conceptualization, trust is the property of the individual; it either is a reflection of individuals' internal states (see Uslaner 2002 for a discussion of the moral foundations of generalized trust) or is a product of early life experiences (Erikson 1964). Drawing from social learning theory, theorists in this vein argue that through early life experiences, especially those with parents (Rotenberg 1995, Weissman & LaRue 1998, King 2002), individuals develop a general expectancy of others' behavior. Thus, although not necessarily constant, generalized trust is relatively stable over time; it is not contingent on reciprocity or on evidence of another's trustworthiness (Uslaner 2002). Although generalized trust theorists do not discount the relevance of situational specificity in determining whether or not individuals trust—generalized trust will change in different environments or, to a lesser extent, as a function of individuals' life experiences—they do argue that individuals' trust is in great part contingent on individuals' psychological disposition to trust (Aguilar 1984, Yamagishi 2001).

To what extent are Americans disposed to trust? Generalized trust has been studied in primarily two ways: with experimental studies, such as prisoner's dilemma games, where researchers examine individuals' willingness to place trust in strangers—i.e., cooperate—under risky circumstances; and with standard survey questions that ask respondents about their perceptions of the general trustworthiness of most others. For roughly 60 years, researchers and pollsters have surveyed Americans about their trust in other people, most notably for the General Social Survey (GSS: 1972–1998) and the National Election Study (NES: 1964–1998). To determine trust in other people, respondents have been asked the following standard trust questions:

- "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?"
- "Do you think most people would try to take advantage of you if they got the chance, or would they try to be fair?"

- "Would you say that most of the time people try to be helpful, or that they are mostly just looking out for themselves?"

Depending on the study in question, researchers either analyze the responses to one of these (usually the first), to each of them, or to all three using an index of trust.

Regardless of the approach taken, research indicates that slightly less than half of the American people trust most people, a figure that marks the continuation of a relatively steady decline since the early 1960s (Paxton 1999; Putnam 1995, 2000; Uslaner 2002; Taylor et al. 2007). Drawing from the GSS and NES, for instance, Putnam (1995, 2000) finds that, between 1960 and 1988, trust in most people declined from 55% to just 35% (also see Uslaner 2002). And using the GSS, Paxton (1999) also finds that trust declined by roughly 0.5 percentage points annually, from 49% in 1975 to 37% in 1994. The question is, to what extent does generalized trust vary by race and ethnicity, and what factors explain these differences?

Ethnoracial Differences in Generalized Trust

Studies of trends reveal significant ethnoracial gaps in trust (Smith 1997, Patterson 1999, Alesina & La Ferrara 2002, Uslaner 2002). For instance, Smith (1997) finds that members of minority groups report substantially more misanthropy (less trust) than members of the majority. Among the 40 ethnic groups studied, misanthropy was highest among blacks. In descending order, they were followed by Asians, Amerindians, Hispanics from Spanish-speaking countries, more recent European immigrants from Southern and Eastern Europe, and middle European immigrants from countries such as France, French Canada, Germany, and Ireland. Misanthropy was lowest among descendants of early European immigrants from Scandinavia and Great Britain.

Most striking are black-white differences in misanthropy (Patterson 1999). Smith (1997) shows that whereas 51% of whites reported that most people are untrustworthy, 81% of blacks find most people untrustworthy, a difference of 30 percentage points. Blacks were also far more likely than whites to report that people are unfair (61% versus 32%) and unhelpful (63% versus 41%). Similarly, Uslaner (2002) shows that blacks were significantly and substantially less likely to report generalized trust compared with whites, by between 9 and 22 percentage points depending on the survey data employed. And Alesina & La Ferrara (2002) report that blacks were roughly 24% less likely than nonblacks to trust (see also Glaeser et al. 2000). Finally, the Pew Research Center's report (Taylor et al. 2007) on trust indicates that whereas 41% of whites reported high trust, just 20% of blacks and 12% of Latinos did, and, whereas just 32% of whites reported low trust, 61% of blacks and 53% of Latinos did (also see Patterson 1999, Putnam 2000).

Explaining Ethnoracial Gaps in Generalized Trust

A number of individual- and community-level factors account for variations in generalized trust, including age, marital status, and class, specifically educational attainment and income (Smith 1997, Patterson 1999, Robinson & Jackson 2001, Alesina & La Ferrara 2002, Uslaner 2002). Because indicators of class are positively correlated with trust, and because members of minority groups are less well educated and have lower incomes, on average, than whites, many have investigated the extent to which ethnoracial differences in class status might account for significant gaps in generalized trust (Smith 1997, Patterson 1999, Alesina & La Ferrara 2002). And, indeed, there is evidence indicating that class does account for trust gaps, at least between Hispanics and whites. Drawing from the 2000 NES, for instance, Kiecolt et al. (2006) find that, after controlling for education, Hispanic-white differences in generalized trust decline to insignificance.

In studies of black-white differences, however, the trust gap remains even after taking class indicators into consideration. Two

points are worth highlighting. First, class indicators are much more highly correlated with social trust among whites than blacks. For instance, using the 1972–1976 GSS, Uslaner (2002) reports that although the correlation between income and trust among whites is 0.228, among blacks the correlation is just 0.128. Second, across all levels of educational attainment, whites report much higher levels of trust than do their black counterparts. Here again, Uslaner (2002) illustrates the point well. Among those who have attended high school, 41% of whites report trusting others, compared with just 13% of blacks. Among those who attended or graduated college, 55% of whites compared with just 22% of blacks reported trusting others. Inconceivably, trust among the wealthiest blacks was similar to levels of trust expressed by the poorest whites (also see Patterson 1999). Although class indicators have limited utility in explaining the most striking gaps in ethnoracial trust, three sets of factors do: historical and contemporary experiences of discrimination, neighborhood and community context, and ethnoracial socialization.

Historical and contemporary experiences of discrimination. Ethnoracial differences in trust have most often been attributed to historical and contemporary experiences of discrimination. Specifically, members of ethnoracial minority groups are presumed to trust less because of the disadvantaged positions they hold in the socioeconomic structure resulting from actual and perceived interpersonal and institutional discriminatory treatment (DeMaris & Yang 1994, Brehm & Rahn 1997, Smith 1997, Patterson 1999, Claiborn & Martin 2000, Alesina & La Ferrara 2002). This is not surprising. Overwhelmingly, research indicates that nonwhites, but especially blacks and Latinos, experience discriminatory treatment across multiple institutional contexts. In the labor market context, audit studies of hiring discrimination reveal that differential treatment, which occurs at every stage of the hiring process, is three times more likely to favor white applicants than equally qualified black and Latino candidates (Cross et al. 1990, Turner et al. 1991, Pager 2003, Bertrand & Mullainathan 2004). Specifically, compared with whites, blacks and Latinos were less likely to submit employment applications successfully, get a callback, obtain an interview with someone in authority, and receive a job offer (Cross et al. 1990, Turner et al. 1991, Pager 2003, Bertrand & Mullainathan 2004). And even when blacks and Latinos do obtain interviews, they are treated less favorably. They wait longer for shorter interviews and receive fewer positive comments in the process (Turner et al. 1991). Audit studies of housing discrimination reveal similar patterns—black and Latino homeseekers are significantly less likely than whites with similar social and economic characteristics to receive information about and be shown available housing units, and they expend far more energy than their white counterparts to bring financial transactions to completion (Yinger 1995, Turner et al. 2002, Squires & Chadwick 2006). Even when they succeed in finding homes, lending institutions are less likely to approve their mortgage loan applications than they are for similarly qualified white loan applicants (Yinger 1995, Ross & Yinger 2002, Williams et al. 2005). And finally, in the penal system, previous research indicates that justice is not colorblind—blacks and Latinos are more likely to experience biased treatment, such as improper use of force, at the hands of legal authorities (Blumstein 1982, Locke 1995, Tonry 1995, Worden 1995, Cole 1999, Western 2006).

Importantly, members of groups targeted for discrimination are also more likely to perceive that they are discriminated against across multiple institutional contexts. In the labor market arena, blacks perceive that employers discriminate against them in the hiring process (Young 2004, Smith 2007). In the housing market, according to Charles (2001), a substantial minority of blacks and Latinos perceive that very often they are discriminated against by white sellers, real estate agents, and mortgage lenders (see also Farley et al. 1993) (note, however, that few Asians perceived

discrimination as a problem). Blacks and Hispanics are also significantly more likely than whites to perceive criminal injustice, less so for Hispanics but more so among middle-class blacks (Hagan & Albonetti 1982, Lasley 1994, Tuch & Weitzer 1997, Wortley et al. 1997, Hagan et al. 2005).

Because members of minority groups perceive that they are treated poorly and unfairly, relative to other groups, they distrust. For instance, Tyler & Huo (2002) examined the effect that individuals' perceptions of their experiences with the law had on their willingness to accept decisions handed down by legal authorities—the police and the courts. They theorized that individuals' willingness to obey the law is influenced less by whether or not they receive a favorable outcome than by individuals' sense that they had been treated fairly during the process (procedural justice) and that they could trust the motives of the legal authorities making decisions in their case (motive-based trust). Drawing from a telephone survey of residents from two California cities, oversampled for blacks and Latinos, Tyler & Huo (2002) report that individuals were far more satisfied with and accepting of decisions meted out by legal authorities if they perceived the procedures relating to their case to be fair, if they believed they were personally treated fairly, and if they trusted the motives of the legal authorities before them.

Furthermore, ethnoracial differences in procedural justice and motive-based trust explained ethnoracial differences in decision-acceptance and satisfaction. Specifically, Tyler & Huo (2002) report that, compared with whites, blacks and Latinos were more likely to perceive that the quality of decision making and the quality of the treatment they received were poor. They were also less likely to understand the actions taken by legal authorities in their case. As a result, they were less likely than whites to be satisfied with and accept decisions meted out. Even among high-risk offenders—young, minority men—procedural justice and motive-based trust were far more important than outcome favorability in determining their decision-acceptance and satisfaction—i.e., in determining the extent to which they trusted the law. Thus, the literature indicates that ethnoracial differences in trust have their roots in historical and contemporary experiences of discrimination.

Neighborhood and community context. Because dispositions to trust are thought to be given birth within the context of neighborhood-based social processes, ethnoracial differences in trust are also thought to have ecological roots (Hardin 2002, Marschall & Stolle 2004, Stolle et al. 2008, Sampson & Graif 2009, Sampson 2009). In the literature, though, there are generally two approaches to understanding the role that neighborhood context plays in the development of trust that speak to questions of ethnoracial gaps in trust. In the first approach, which draws inspiration from early scholars of community (Shaw & McKay 1942), researchers examine the effect that neighborhoods' structural properties have on levels of social organization to make sense of neighborhood inequality's persistence (Sampson & Groves 1989, Sampson et al. 1999), with noteworthy attention to how trust is both affected by and affects local processes of social organization. In the second approach, researchers focus on the extent and nature of interracial contact and interactions among neighbors as a basis for developing trust (Marschall & Stolle 2004, Stolle et al. 2008).

Since Shaw & McKay's (1942) classic work, researchers have sought to provide conceptual and empirical clarity about social factors and processes that create and maintain durable tangles of neighborhood inequality. Toward this end, researchers have paid special attention to the roles played by racial and class segregation and isolation (Wilson 1987, Massey & Denton 1993), concentrated poverty and disadvantage (Wilson 1987, Massey & Eggers 1990, Massey & Denton 1993, Sampson et al. 2008, Sampson 2009), and physical and social disorder (Sampson & Groves 1989; Sampson & Wilson 1995; Sampson et al. 1997; Sampson 1999; Sampson & Raudenbush 1999, 2004; Ross et al. 2001)

in the decline of communities' social organization. Although trust is rarely of central concern in this line of research (but see Sampson & Graif 2009), it has been identified as a key mediating factor in the structural and cultural processes that perpetuate racial and class inequality in the urban arena. By so clarifying, this line of research has helped to make transparent and comprehensible how varying levels of generalized trust assume specific racial hues.

The tangle of neighborhood inequality has its roots in structural inequality and residential segregation (Wilson 1987, Massey & Denton 1993, Sampson 2009). During severe economic downturns, most neighborhoods and communities are negatively affected. Some, however, experience declines far more profoundly than others. As with the recent Great Recession, for instance, Latinos and blacks have been disproportionately affected, but because blacks tend to reside in neighborhoods highly segregated by race and class (Massey & Denton 1993), and because they are less likely than whites to have resources that allow them to weather economic downturns (Oliver & Shapiro 1995), their growing rates of joblessness and resulting poverty become even more spatially concentrated and ecologically rooted.[1]

Unfortunately, when harsh economic downturns give rise to neighborhood concentrations of joblessness and poverty, they also begin an avalanche of other neighborhood social ills and characteristics of disadvantage—female headship, welfare receipt, density of black residents, and density of children (Wilson 1987; Wacquant & Wilson 1989; Sampson & Wilson 1995; Sampson et al. 1999, 2008)—that not only foreshadow the decline in the community's social fabric, but also presage a cycle of poverty and social dislocation, a poverty trap (Sampson 2009). According to Sampson & Wilson (1995), as rates of joblessness mount and concentrations of poverty increase in black communities, the ratio of employed men to women declines, leading to lower rates of marriage (Testa et al. 1989) and higher rates of family disruption and female headship (Sampson 1986, Wilson 1987 [1996]). As the prevalence of broken families increases, so, too, do rates of murder and robbery, especially among juveniles (Sampson 1986, Messner & Sampson 1991). Thus, Sampson & Wilson (1995) explain, it is indirectly through family disruption that joblessness and poverty cause neighborhood disorders, such as violent crime.

And neighborhood disorder significantly diminishes trust in the generalized other. Neighborhood disorder, both social and physical,[2] provides the structural roots for pervasive fear and distrust (Ross & Mirowsky 1999, Sampson & Raudenbush 1999). According to Ross et al. (2001), in resource-depleted neighborhoods where disorder is perceived to reign, residents distrust.[3] Disorder also

[1] Drawing from household data of black, Latino, and white neighborhoods in Chicago, Sampson (2009) shows that in predominantly white neighborhoods, there is essentially no relationship between unemployment and poverty—as rates of unemployment increase, rates of poverty do not. In predominantly Latino and racially heterogeneous neighborhoods, and especially in predominantly black neighborhoods, the relationship between unemployment and poverty is much stronger. Sampson speculates that whites are more likely to have the resources to weather economic downturns, whereas those who reside in Latino, black, and racially heterogeneous communities have little wealth to cushion the blow during rough economic times (see also Oliver & Shapiro 1995). Thus, Sampson (2009, pp. 266–67) concludes, "This finding suggests that the much tighter connection among economic-related indicators in black or minority areas compared to white areas is part of what helps create the synergistic intersection of racial segregation with concentrated racial resource disadvantage."

[2] Social disorder is indicated by people hanging out on the streets; by crime, drug, and alcohol use; by lack of police protection; by people who do not watch out for one another; and by residents feeling in danger. Physical disorder is indicated by graffiti, noise, vandalism, and dirt (Ross & Mirowsky 1999).

[3] Interestingly, Sampson & Raudenbush (2004) show that although individuals' perceptions of neighborhood disorders are positively correlated with independent observations of neighborhood conditions, regardless of their own race or ethnicity, their perceptions of neighborhood disorder are more strongly shaped by the concentration of minority residents—black and Latino—in that neighborhood. All things being equal, the greater the concentration of black and Latino residents, the greater the likelihood that individuals perceive neighborhood disorder. Neighborhood disorder, it seems, has a black and brown face.

indirectly affects trust by feeding individuals' perceptions of powerlessness, which amplifies the effect of disorder on distrust.

Although the effect of neighborhood disorder on trust can be attenuated,[4] neighborhood actors' responses to disorder-inspired fear and distrust often further weaken a community's social fabric, especially when disorder comes in the form of violent crime. Previous research has shown that residents who have the resources to leave disorderly, crime-ridden neighborhoods do so (Sampson 1986, 1999). For instance, Morenoff & Sampson (1997) report that in Chicago neighborhoods where violent crime increased, populations dwindled and neighborhood social organization declined, and Skogan (1990) shows that in neighborhoods with high rates of crime and disorder, a higher percentage of residents report an intention to move. In their departure, out-migrating residents are followed by businesses, whose departure also weakens the community social fabric, both by contributing to the worsening local business climate (Wilson 1987, Sampson 1999) and by removing from the community key sites for social interaction. With the departure of these two key neighborhood actors, actors that both represent and provide greater connections to mainstream society (Wilson 1987), concentrations of joblessness and poverty deepen, and social isolation solidifies. Finally, lacking the resources to leave, the truly disadvantaged remain behind. Their physical presence, however, disguises their psychological absence, since, motivated by fear and distrust, they, too, are no longer contributing to the life of the community.

Weakened by physical and psychological withdrawal, the neighborhood's collective efficacy diminishes. According to Sampson et al. (1997, p. 918), collective efficacy is "the social cohesion among neighbors combined with their willingness to intervene on behalf of the common good" (see also Sampson et al. 1999, Sampson 2004). Collective efficacy, which only survives under conditions of trust, erodes with increases in concentrated poverty (Sampson & Morenoff 2006), and when it does, residents are ill equipped to right local wrongs and solve pressing community issues, such as crime and other forms of social disorder. Thus, according to Bursik (1986), crime is not only the product of urban change; crime also produces change by fundamentally altering the composition of the community's population, which further deepens the community's concentration of poverty and disadvantage and cements the tangled webs of neighborhood inequality.

To the extent that trust assumes specific racial hues, it is because the social factors and processes that create and maintain durable tangles of neighborhood inequality are stratified by race—specifically, blacks are disproportionately exposed to neighborhoods and communities of concentrated disadvantage (Wilson 1987, Wacquant & Wilson 1989, Massey & Denton 1993, Sampson & Wilson 1995, Sampson 2009). According to Sampson (2009), in the 10 largest American cities, the overwhelming majority of poor whites live in nonpoor neighborhoods, and few live in neighborhoods characterized by concentrated disadvantage. Among blacks, the opposite is true. Few poor blacks live in nonpoor neighborhoods. A substantial minority live in neighborhoods characterized by concentrated disadvantage, and in some major cities, such as New York, the overwhelming majority of poor blacks live in such neighborhoods (Sampson & Morenoff 2006). Furthermore, according to Sampson (1999), whereas most whites from broken families reside in communities characterized by family stability, most poor blacks reside in neighborhoods characterized by family disruption. Thus, to the extent that blacks trust less than whites, the literature indicates that this is because even when blacks and whites share the same socioeconomic status, they reside in neighborhoods that are extremely different. And indeed, Ross et al. (2001) find that once indicators of neighborhood social and

[4]The effect is diminished among residents who believe that they have some measure of control over what happens to them (Ross et al. 2001). Distrust is also attenuated for those who create and maintain connections with neighbors (Ross & Jang 2000).

physical disorders—essentially, indicators of neighborhood disadvantage—are considered, black-white gaps in trust disappear. The question of ethnoracial gaps in trust, then, is at least in part a question of neighborhood inequality.

Neighborhood context matters, too, to the extent that neighborhoods are important sites for interracial contact and interactions that shape individuals' dispositions to trust or distrust. This is the second approach that researchers have taken that speaks to the question of ethnoracial gaps in trust. In general, in neighborhoods characterized by ethnoracial heterogeneity, people trust less (Alesina & La Ferrara 2002, Putnam 2007). Indeed, although in general people are far more likely to trust others like them—those of the same race, ethnicity, religion, and class, for instance—in neighborhoods characterized by ethnoracial diversity, even trust in one's own kind declines significantly (Putnam 2007).

But the negative relationship between neighborhood-level ethnoracial heterogeneity and generalized trust is attenuated by more frequent and substantive cross-racial/ethnic interactions. For instance, using the Detroit Area Study and census tract data aggregated to the neighborhood level, Marschall & Stolle (2004) examined the effect of context on generalized trust. Specifically, they investigated the extent to which racial residential heterogeneity, social interaction, and interracial experiences with neighbors shaped blacks' and whites' generalized trust. They reasoned that to the extent that individuals live in racially heterogeneous neighborhoods and can develop knowledge-based trust in neighbors of different racial and/or ethnic backgrounds, as a result of having social interactions and direct experiences with them, then these positive out-group experiences might feed a propensity to trust the generalized other. Their evidence suggests that among blacks, this was indeed the case (also see Schuman & Hatchett 1974). In contexts where blacks had high levels of interaction with others of diverse ethnoracial backgrounds, they were significantly more likely to report trusting most others. Among whites, however, these factors mattered little; for whites, generalized trust was contingent on their racial attitudes and the educational status of the neighborhood. Similarly, in a cross-national study, Stolle et al. (2008) report that although ethnic diversity tends to have deleterious effects on generalized trust in the United States and Canada, these effects are attenuated by regular interactions with ethnoracially dissimilar neighbors. Thus, neighborhood context also matters for the development of generalized trust to the extent that it provides opportunities for dissimilar neighbors to take part in social interactions and interracial experiences that feed a knowledge-based trust, which then informs individuals' dispositions to trust most people.

Ethnoracial socialization. Greater distrust among members of ethnoracial minority groups can also be attributed to ethnoracial socialization or to the mechanisms, whether subtle or overt, deliberate or unintentional, through which verbal and nonverbal messages are conveyed to the younger generation about race and ethnicity (Hughes & Johnson 2001, Hughes et al. 2006, Lesane-Brown 2006). Gaps in trust, then, are in part the by-product of the extent and nature of differences in ethnoracial socialization. In general, ethnoracial socialization is prevalent in American society—most parents report transmitting messages about race and ethnicity to their children (Thornton et al. 1990, Knight et al. 1993, Phinney & Chavira 1995, Hughes 2003); most adolescents report receiving messages about race and ethnicity from their parents and other adults in their lives (Bowman & Howard 1985, Biafora et al. 1993, Stevenson et al. 1996); and most adults report having received messages during childhood from their parents and other adults (Sanders Thompson 1994). But its prevalence varies by race and ethnicity as well as by the substantive content of the messages transmitted (Hughes et al. 2006).

Ethnoracial socialization, however, does not necessarily inspire distrust. The most prevalent and frequently occurring component of ethnic socialization is cultural socialization,

which refers to practices through which parents teach children about their racial and/or ethnic heritage and history and promote cultural traditions and pride (Ou & McAdoo 1993, Knight et al. 1993, Phinney & Chivara 1995, Hughes & Chen 1997, Hughes 2003). It is this component of ethnoracial socialization that accounts for its prevalence, a prevalence that varies little by race and ethnicity. Although reports vary, previous research indicates that over 70% of black parents (Biafora et al. 1993, Phinney & Chavira 1995, Hughes & Chen 1997, Hughes & Johnson 2001, Caughy et al. 2002, Hughes 2003, Coard et al. 2004), roughly two-thirds of Japanese parents (Phinney & Chavira 1995), and over 85% of Dominican, Mexican, and Puerto Rican parents report transmitting cultural messages to their children (Knight et al. 1993, Hughes 2003). Furthermore, it does not necessarily promote distrust. Hughes & Chen (1997), for instance, find no evidence to attribute parents' promotion of mistrust among their children to the cultural socialization they received from their own parents during childhood.

Ethnoracial gaps, however, are substantial when it comes to preparation for bias, a second major component of ethnoracial socialization. Preparation for bias, or bias socialization, reflects parents' efforts to inform their children about the extent and nature of discrimination faced by members of their in-group as well as strategies to effectively cope with discriminatory treatment (Hughes & Chen 1997, Hughes & Johnson 2001, Lesane-Brown 2006, Hughes et al. 2006). And black parents are far more likely than parents of other ethnoracial groups to report preparing their children for bias.[5] For instance, Hughes (2003) reports that whereas 62% of Puerto Rican and 68% of Dominican parents prepared their children at least once for bias in the past year, among black parents 88% had, and among those parents who had, black and Dominican parents did so with significantly greater frequency than did their Puerto Rican counterparts. And Phinney & Chavira (1995) show that whereas among Japanese American parents 17% communicated with their children about the problematic nature of prejudice and 28% transmitted messages about how to cope with prejudice, among black parents 81% shared concerns about prejudice and 75% shared coping strategies.

Importantly, too, unlike cultural socialization practices, which do not necessarily inspire distrust, preparation for bias does. Indeed, Hughes & Chen (1997) show that parents who received bias socialization as children not only were significantly more likely to prepare their own children for bias, but they were also more likely to promote racial mistrust toward out-group members as well. Furthermore, parents who perceived that their children received unfair treatment by adults or other children because of race were also more likely to promote mistrust in their children (Hughes & Johnson 2001). Thus, a strong correlation between bias socialization and distrust exists. In part, then, because blacks are more likely to receive bias socialization as children, they are more likely to distrust as adults.

The third major component of ethnoracial socialization is the promotion of mistrust, which refers to the practice of explicitly encouraging children to be wary of, and maintain social distance from, out-group members (Biafora et al. 1993, Hughes et al. 2006, Lesane-Brown 2006). Studies that examine parents' promotion

[5]On measures of bias socialization, however, significant intraracial difference exists, in terms of receiving both information about racial discrimination and coping strategies. For instance, Biafora and colleagues (1993) examined cultural mistrust and racial awareness among a sample of African American, U.S.-born Haitian, foreign-born Haitian, U.S.-born Caribbean, and foreign-born Caribbean youths. These respondents were presented with the statements, "Members of my family have told me about problems they have had because they are Black" and "Members of my family have talked with me about dealing with racism and prejudice." In answer to the first, agreement was highest and lowest among African Americans and U.S.-born Haitians (62% versus 42%), respectively. In answer to the second, agreement was again highest among African Americans (70%) and lowest among foreign-born Haitians (54%). Foreign- and U.S.-born Caribbean youths fell in the middle.

of mistrust indicate that this is an uncommon practice.[6] Few report ever promoting mistrust (typically a range of 3% to 18% is reported); fewer still report doing so regularly (Biafora et al. 1993, Hughes & Johnson 2001). For instance, Hughes & Chen (1997) show that just 10% of the black parents in their sample reported ever telling their child to keep a distance from whites, and only 2.5% did so frequently. In addition, only 15% told their children to distrust whites, and slightly less than 2% of respondents did so often or very often.[7] Even at such low rates, however, black parents are likely more apt to explicitly promote mistrust than are other ethnoracial groups. Few researchers, however, have conducted comparative studies of racial socialization in general, and those who have conducted such studies have not engaged the question of mistrust directly.

PARTICULARIZED AND CROSS-ETHNIC TRUST

Depending on how trust is measured, members of minority groups may actually trust more (Smith 1997, Simpson et al. 2007). Whereas generalized trust refers to the belief that most people can be trusted, particularized trust refers to the belief that most people "like me" can be trusted. It is a belief in the trustworthiness of one's own kind. According to Uslaner (2002), because they do not assume that most others share their basic moral values, particularized trusters use social categories, such as race, religion, and class status, to categorize people as members of either in-groups or outgroups. In so doing, they create moral communities that are far less inclusive than generalized trusters. The optimism that they feel toward others is limited to in-group members, who are viewed positively and assumed to be trustworthy. These are the people they rely on.

Recent studies indicate that people are more likely to express greater trust in, and act trustworthy toward, those they perceive to be like themselves. They assess presumed in-group members more positively (Platow et al. 1990), have greater expectations of fairness from in-group members (Boldizar & Messick 1988), and cooperate more with them by allocating greater resources to them (Tajfel 1970, Tajfel et al. 1971, Jetten et al. 1996, Gaertner & Insko 2000, Glaeser et al. 2000, Fershtman & Gneezy 2001, Simpson et al. 2007). For instance, combining an attitudinal survey with trust experiments, Glaeser and colleagues (2000) find that when paired with a partner of a different race, study participants acted less trustworthy—they sent less money back, on average, than those partnered with others of the same race. Deploying a similar experimental design, Simpson et al. (2007) also found that trust (cooperation) was greater between same-race pairs than between different-race pairs (for more evidence that people are more likely to trust those from the same race or ethnic group, see also Fershtman & Gneezy 2001, Barr 2004, and Karlan 2005).

Among the many predictors of particularized trust, race, according to Uslaner (2002, p. 107) is "the *most powerful* determinant."[8] Drawing from the Pew, NES, and World Values Study surveys, Uslaner reports that blacks are much more likely to trust other blacks than they are to trust most people—i.e., whites. Specifically, whereas 70% of blacks report that other blacks can be trusted, just 23% report that most people, presumably whites, can. Furthermore, blacks report greater trust in other blacks than whites express in blacks—59%. Being Asian, too, is highly predictive of having faith in one's own kind. Deploying an experimental research design, Simpson et al.

[6] Overwhelmingly, these are studies of racial socialization with samples of black parents. Few such studies are conducted with nonblack populations (Hughes et al. 2006).

[7] One study, however, did report relatively high rates of promoting mistrust. Caughy and colleagues (2002) report that 65% of the parents in their study promoted mistrust among their children. It is thought that their figures are so different from most because of how they worded questions to respondents (Hughes at al. 2006).

[8] Optimism, education, and age are all highly negatively correlated with particularized trust (Uslaner 2002).

(2007) also find evidence of the primacy of race for understanding trust. They report that when predicting trusting behavior between paired participants in the investment game, the only significant predictor was whether or not paired participants were different in terms of race.

The Radius-of-Trust Problem

Two of the three standard trust questions listed above ask respondents to consider the trustworthiness of "most people." Increasingly, this reference has raised important methodological concerns (DeMaris & Yang 1994, Helliwell & Putnam 2004, Reeskens & Hooghe 2008). Specifically, because no one knows with any certainty what individual respondents understand the term "most people" to mean, there is concern that in comparing individuals' responses, we very well might be comparing apples (most people imagined broadly to include those whom respondents do not know, will likely never meet, and are quite dissimilar to) and oranges (most people imagined narrowly to include only those with whom respondents come into regular contact, such as their family members, friends, neighbors, and coworkers).

This uncertainty has important implications for understanding ethnoracial gaps in generalized trust. Indeed, reported gaps in generalized trust may in part reflect ethnoracial differences in how respondents interpret questions about most people. Given that whites are in the numerical majority in American society, survey respondents, regardless of ethnoracial identity, are likely to imagine whites when queried about others' trustworthiness. To the extent that this is true, responses by whites could be interpreted as indications of their levels of trust in in-group members. Responses by members of ethnoracial minority groups, however, might be indications of their levels of trust toward the majority out-group—most white people.

Previous research suggests that this is the case. For instance, Smith (1997) notes that among blacks, perceptions of most people's trustworthiness map on quite well to blacks' perceptions of whites' trustworthiness. While they distrust most people, they report a lot of trust in other blacks. Thus, one might reasonably argue that ethnoracial differences in imaginings of most people are at least in part shaping ethnoracial differences in reports of generalized trust. Motivated in part by the radius-of-trust concern, for instance, Simpson et al. (2007) examined black-white differences in trusting and trustworthiness, and their evidence indicates that blacks are no less trusting than are whites, as determined by their willingness in experiments to cooperate, and they are significantly more trustworthy than whites, as determined by their greater willingness in experiments to reciprocate. More research is needed, however, to determine the extent to which ethnoracial gaps in generalized trust reflect differences in perceptions of the radius of trust.

STRATEGIC TRUST

Strategic trust, also known as the rational choice account of trust (Coleman 1990, Hardin 2002), thick trust (Williams 1988), knowledge-based trust (Hardin 2002), and personalized trust (Marschall & Stolle 2004), is the third major conceptualization of trust in the literature. From a strategic trust perspective, trust refers to individuals' expectations that specific trustees will act in accordance with their interests in specific situations or around specific issues, expectations based on information about trustees' motivations and intentions. The more trustees' motivations and intentions seem aligned with that of trusters on a particular issue, the greater the probability that trustees will keep their trust in the future, and the greater trusters' trust in trustees (see Conviser 1973, in which the importance of shared preferences is discussed).

But trustees' motivations and intentions are not always known or knowable. As a result, trusters must often rely on what they know of trustees' past behavior to assess their trustworthiness in a particular situation. According to Blau (1964), trust and trustworthiness in dyadic relationships emerge from a history of successful reciprocal exchanges. The initiation of informal exchange relationships is

typically characterized by relatively small-scale exchanges, such as borrowing or lending a book. As these smaller obligations are honored and riskier exchanges are undertaken with success, uncertainty about exchange partners' reliability declines, and trust between partners grows (Kollock 1994). Iterated exchanges also have a tendency to breed stronger, more cohesive, and more affective bonds (Lawler & Yoon 1996, 1998). For both of these reasons, the likelihood that future exchanges will occur increases as trustees' motivations and intentions seem clear (Molm et al. 2000). Unpaid obligations, on the other hand, lead to distrust and erode the chances of long-term exchanges because actors whose credits go unpaid will likely withdraw from future exchanges or change the extent and nature of the exchanges to which they do commit. As Burt (2001, p. 33) explains, "Where people have little history together, or an erratic history of cooperation mixed with exploitation, or a consistent history of failure to cooperate, people will distrust one another, avoiding collaborative endeavors without guarantees on the other's behavior." Under these conditions, there is little likelihood of trusting or acting on trust.

When uncertain about trustees' motivations and intentions, trusters can also rely on their network of formal and informal relations to gain information about trustees' prior behavior in trust-relevant situations. In other words, they can seek to learn more about trustees' reputations. According to Wilson (1985, p. 27), "Reputation is a characteristic or attribute ascribed to one person by another." It is through the network that knowledge about how an actor behaves in the context of one relationship spreads to others with whom the actor might deal. To reduce perceptions of risk associated with uncertainty, actors look to reputation on the assumption that past behavior is indicative of how individuals will act in the future. All else being equal, the greater one's reputation, the lower the perceived risk of loss and the greater others' willingness to partake in reciprocal exchanges. In the formal economic sense, then, reputation acts as a signal, leading to an expectation of quality from which calculations of risk can be made and decisions about whether and how to act can be determined (see Kollock 1994 for evidence of reputation's role in the formation of stable exchange relationships under conditions of uncertainty).

But trusters' overlapping social connections with trustees have another benefit. Even if trustees' short-term goals might warrant breaking trusters' trust, their long-term desire to maintain good relations with those who might hear word of their defection should motivate them to act in trusters' interests anyway (Coleman 1990, Hardin 2002). As Coleman (1990, p. 108) explains, "The more extensive the communication between the trustor and the other actors from whom the trustee can expect to receive placements of trust in the future, the more trustworthy the trustee will be." Specifically, Coleman proposed that some network structures, such as those characterized by social closure, are superior to others in promoting trustworthiness. Typically found in smaller communities, social closure describes network relations that are dense, overlapping, and close-knit. Everyone is either directly or indirectly connected to all others through short chains, and the information channels created by these connections pass news and gossip quickly throughout the network. As a result, there is little that anyone can do without having others in the network discover it, a monitoring capacity that encourages trustworthy behavior. Portes & Sensenbrenner (1993) build off of Coleman's notion of social closure to develop their concept of enforceable trust. With enforceable trust, embeddedness in networks characterized by social closure or by diverse overlapping ties provides actors with community-backed assurances that potential exchange partners will honor obligations or face appropriate sanctions, such as shunning or social exclusion. These assurances reduce the risks associated with reciprocal exchanges. They pave the way for trusting behaviors.

My exposition of strategic trust thus far has intimated other distinctions between strategic and generalized trust. First, whereas in the

generalized trust approach trust inheres in individuals, in the strategic trust approach trust inheres in relations, specifically those between trusters and trustees. According to Hardin (2002, p. 3), "my trust of you depends on our relationship, either directly through our own ongoing interaction or indirectly through intermediaries and reputational effects. If we have no or only a passing relationship, we are not in a trusting relationship."[9] From the strategic trust perspective, then, trustees' trustworthiness is crucial to the question of trusters' trust; others' trustworthiness is virtually irrelevant in the generalized trust account. Furthermore, trust is highly contingent on the specific trustees and specific issues in question. From this perspective, A does not just trust, as in the generalized trust account; nor does A just trust B, as in the particularized trust account. Instead, A trusts B to do X. As Hardin states, "I might ordinarily trust you with even the most damaging gossip but not with the price of today's lunch (you always—conveniently?—forget such debts), while I would trust you with respect to X but not with respect to ten times X" (p. 9). In other words, context matters. Finally, whereas the generalized trust approach deploys social learning theory to explain individuals' dispositions to trust—dispositions that are rooted in trusters' past experiences—from a strategic trust approach trusters' trust is based on the previous and ongoing experiences they have had with trustees in question, or, to the extent that this might be lacking, trust is based on what they know about trustees' reputation with relevant others. The early past experiences of the generalized trustee is contrasted here with the ongoing experiences with specific others around specific issues of the strategic truster. Early past experiences are not irrelevant, but they are secondary to knowledge of another's motivation and intentions.

[9]Not all of those who take a rational choice approach to trust would agree with Hardin's (2002) statement that "[i]f we have no or only a passing relationship, we are not in a trusting relationship." Indeed, for Coleman (1990), trust can be both generalized and strategic.

Ethnoracial Differences in Strategic Trust

To my knowledge, there are no quantitative investigations of ethnoracial differences in strategic trust, but research undertaken generally indicates less strategic trust relations among blacks, especially native-born (American) blacks, than other ethnoracial groups. Ethnoracial differences in strategic trust are primarily explained by pointing to the structure of groups' networks of relations (Coleman 1990, Portes & Sensenbrenner 1993). Because some ethnoracial groups are more likely to be embedded in networks characterized by social closure, which allows for monitoring of members and provides effective sanctions whenever members fall out of line, they are more likely to trust, in the strategic sense, and thus they improve their chances for survival, conflict resolution, and economic prosperity.

Stack's (1974) ethnographic classic, *All Our Kin*, is a brilliant illustration of how embeddedness in networks characterized by social closure facilitates the development of trust. Stack studied the coping strategies that families in one poor black community employed to survive persistent poverty and racism. In this three-year participant-observation of The Flats, the poorest section of a black community in fictitiously named "Jackson Harbor," Stack (1974) discovered that residents survived poverty by developing extensive networks of relationships with kin and nonkin alike and that these relationships were built on and characterized by ongoing obligations of typically generalized exchange. Within these networks, residents regularly gave to and received goods, services, and resources from family members and friends. Residents also trusted that their generosity would be reciprocated, even if they were uncertain about what they would receive in return and when their network partners would reciprocate. Trust developed because residents who systematically failed to fulfill their obligations became the source of much gossip and were eventually excluded from the network's familial-based system of resource distribution;

such exclusion often meant the difference between making ends meet and going hungry. With these potential costs for noncompliance, residents felt secure that others would abide by the rules of the exchange game. Thus, according to Stack, if only to survive in the face of persistent poverty, poor black families developed relationships of trust and cooperation. They could not afford to do otherwise.

Contrary to Stack's claims, however, trust and trustworthiness are not always bedfellows of persistent poverty and racism. Indeed, as the quantitative research on neighborhood inequality and social disorganization has shown, and as many qualitative studies also indicate (Banfield 1958; Carstairs 1967; Foster 1967; Liebow 1967; Suttles 1968; Aguilar 1984; Smith 2005, 2007), poverty and racism often erode trust. Previous research indicates that it is not poverty per se that creates the conditions for trusting relationships; it is structures of trustworthiness within and despite the context of persistent poverty that do and that allow for group members' survival. A noteworthy example of the effect of network structures on trust and cooperation is Uehara's (1990) study of the ability and willingness of recently jobless, poor black women to mobilize their ties for instrumental action. Uehara discovered that the women who were embedded in high-density, high-intensity networks were much more likely to engage in generalized exchanges than were women embedded in networks low in both because the former were better able to control each other's behavior through tracking, monitoring, and sanctioning, which created an environment of trustworthiness that promoted extensive exchanges.

Suttles's (1968) rich ethnographic account, *The Social Order of the Slum*, also highlights trust, rooted in local structures of trustworthiness in one slum community, the Addams area of Chicago. Suttles implicates loose network structures and relatively poor monitoring capacities to explain black residents' distrust in each other. In this regard, Suttles contrasted blacks with Italians, whose community was nothing if not provincial. An inward society, by Suttles's account, the Italian community was one in which everyone knew everyone else and had known everyone for some time. These strong, overlapping, and intertwined associations were linked through kinship, close friendships, and local associations, which provided an "intricate communication network" that enabled residents to spread "gossip, slander, invective, and confidentiality." This information allowed them to monitor each other's activities and, along with effective sanctions, keep behaviors in check. Structures of trustworthiness undoubtedly afforded Italians in the Addams area a great foundation for building social capital. Suttles did not observe the same structures, however, among the black residents of the Addams area. Unlike the Italians, who knew each other well and trusted each other very much, blacks in the area were characterized by Suttles (1968, p. 124) as a "highly fluid population in which acquaintances are temporary or, at least, expected to be temporary." Thus, whereas the Italian community's trusting relations allowed them to resolve conflicts and achieve cohesion, lacking this, black residents had few means to resolve issues and maintain relations.

To explain poor blacks' difficulty in creating and maintaining stable, long-lasting, trusting relationships, Suttles (1968) pointed to their residence in public housing projects. Relationships among blacks, he argued, were inherently unstable because housing regulations required families to move once their household incomes exceeded a certain level. Thus, housing regulations created such high turnover among black residents that trust between residents was difficult if not impossible to develop and nurture over time.

Finally, qualitative studies also point to the roles that social closure and reputation play in facilitating the development of trust needed for rotating credit associations and character loans. For instance, in Bonnett's (1981) study of rotating credit associations among West Indians of Brooklyn, New York, he notes that defaults by members were so infrequent that organizers were uncertain how they would respond if placed in that situation. According to Bonnett,

organizers essentially instituted "structures of trustworthiness" that ensured contributors' compliance. Organizers, for instance, often limited participation to members of their own social networks, that is, those they knew well and could trust. To the extent that organizers were uncertain about a contributor's trustworthiness, they would schedule the contributor in question to receive his or her payout in the final rotation, leaving no incentive for him or her to default. In rare cases when contributors did default, community members penalized them by damaging their reputations. Word spread fast. And when contributors defaulted, it was not only in New York that other West Indians were informed. Those in London and the West Indies were informed as well. By tainting defaulters' reputations in this way, community members reduced the likelihood that others in the community would trust and thus cooperate with those who failed to fulfill their obligations and comply with group norms. The organizers also lowered the risk that others would default in the future. It is noteworthy that in the many studies of ethnicity-based rotating credit associations, native-born blacks are found to lack these. It is often assumed that they do because they lack the structures of trustworthiness that make these informal systems possible (see also Light 1972 for a discussion about ethnic groups' deployment of rotating credit associations for ethnic entrepreneurship).

Portes & Sensenbrenner (1993) describe other such associations among New York City's Dominicans and Miami's Cuban population. About the former, they note the existence of "networks of informal loan operations" that were primarily used to fund new businesses. Decisions to loan were based solely on the borrower's reputation, and there was no question that the debtor would repay the loan in full because, as Portes & Sensenbrenner explain, retribution against defaulters was swift, including coercion and ostracism, and Dominicans had few other means for economic advancement outside the Dominican community. In Miami's Cuban community, too, character loans were employed (until the early 1970s) with great success. No one defaulted. As with the Dominicans' informal loan operations, character loans were secured for business start-ups based solely on debtors' personal reputation. If debtors had defaulted, they would have been excluded from the Cuban community with no other source of support upon which to rely. These three examples of informal credit and savings associations highlight the importance of trusting relations, which are the product of trustworthiness in social structures, for facilitating trust and cooperation among members of a community. Lacking trustworthiness in social structures, native-born blacks are less likely than other ethnoracial groups, including immigrant blacks, to trust, in the strategic sense. That they do lack trustworthiness in structures can be attributed to their greater likelihood of living in communities of concentrated disadvantage (Sampson 2009).

CONSEQUENCES OF ETHNORACIAL DIFFERENCES IN TRUST

Trust, generalized, particularized, and strategic, has been associated with a whole host of benefits, not only for individuals, but for communities and nations as well. Luhmann (1979) describes trust as a "social lubricant" that "reduces complexity." In so doing, trust encourages solidarity, cohesion, consensus, and cooperation (Suttles 1968, Rotter 1980, Fukuyama 1995, Misztal 1996, Yamagishi 2001), which reduces transaction costs (Putnam 2000) and promotes health (Kawachi et al. 1997), happiness (Rotter 1980, Yamagishi 2001), safety (Sampson & Raudenbush 1999), the development of mutually beneficial, cooperative relationships (Cook et al. 2005), economic prosperity (Fukuyama 1995), and democracy (Brehm & Rahn 1997, Putnam 2000; but see Uslaner 2002).

Given the benefits often associated with generalized, strategic, and even particularized trust, groups that trust less and distrust more are at a distinct disadvantage in terms of social and economic well-being. And indeed, many

point to blacks' lower trust toward whites and each other to explain their poorer social and economic outcomes. Fukuyama (1995), for instance, writes that pervasive distrust is one of the key factors delaying economic advancement in the black community. He argues that blacks' distrust of others and each other has hindered their ability to start their own businesses that would, at the very least, cater to the unique needs of the black community while providing opportunities for economic advancement. This, after all, Fukuyama argues, is how most immigrant groups have achieved mobility. Fukuyama locates blacks' low rates of self-employment in their low levels of social cohesion and in-group trust, a product of the particularly harsh and atomizing system of American slavery. Lacking cohesion and trust, native-born blacks in particular have been unable to organize informal systems of economic support, such as rotating credit associations (see also Bonnett 1981 and Light 1972) and character loans (Portes & Sensenbrenner 1993), which have been critical sources of funds that other ethnoracial groups have used for business start-up and survival. Thus, according to Fukuyama, native-born blacks' relatively delayed social and economic mobility has as much if not more to do with their lack of social cohesion, solidarity, and in-group trust than it does with structures of inequality.

My own research also suggests that pervasive distrust among the black poor hinders jobseekers' abilities to find out about and get jobs. Specifically, employing in-depth interviews and survey data of 105 low-income blacks from one Midwestern city, I found that those in possession of job information and influence overwhelmingly approached job-finding assistance with great skepticism and distrust (Smith 2005, 2007). Over 80% of respondents in my sample expressed concern that jobseekers in their networks were too unmotivated to accept assistance, required great expenditures of time and emotional energy, or acted too irresponsibly on the job, thereby jeopardizing contacts' own reputations in the eyes of employers and negatively affecting their already tenuous labor market prospects. Consequently, they were generally reluctant to provide the type of assistance that best facilitates job acquisition in low-wage labor markets where employers rely heavily on informal referrals for recruitment and screening. Although some remain skeptical about the importance of these micro-level processes for understanding persistent joblessness among the black poor (Quillian & Redd 2008), I posit that these interpersonal trust dynamics are central, essentially cementing the disadvantage initiated by larger macro- and meso-level forces (see Sampson 2009).

Pervasive distrust has also been found to encourage delinquency among adolescents, dissatisfaction and rejection of legal authorities' decisions, and noncooperation around crime prevention and conflict resolution. Among black adolescents, Taylor and colleagues (1994) have found that distrust toward whites is positively associated with a greater willingness to break the law (see also Biafora et al. 1993). Specifically, after controlling for class background, adolescents in their sample who reported distrust and suspicion toward whites were significantly less likely to report respect for the law and more likely to think it okay to take part in relatively minor acts of delinquency. According to Tyler & Huo (2002), blacks' and Latinos' poor experiences with legal authorities lead them to distrust the law and reject decisions that legal authorities make. And in *Code of the Street*, Anderson (1999) contends that pervasive distrust, both toward the law and toward other blacks, specifically those residing in neighborhoods of concentrated disadvantage, has led to individualistic approaches to handling conflicts and gaining respect that are based on violence and retribution; these approaches have only increased rates of violent crime.

Finally, pervasive distrust has also been found to hamper cooperation around child care. In *Managing to Make It*, Furstenberg and colleagues (1999) describe how pervasive distrust among neighbors led to individualistic approaches to childrearing within poor black communities (see also Sampson et al. 1999). The most successful inner-city parents were

those who went outside of their communities to find the social and institutional supports they needed to raise well-adjusted children while isolating themselves from neighbors whose influence they feared would have a detrimental effect on their children. Less successful parents also tended to self-isolate, but they did so without seeking extracommunity supports, leaving them relatively ill equipped either to protect their children or to provide them with the necessary skills and resources they need for healthy child development. Thus, although in some instances distrust can act as an effective coping or protective mechanism (Grier & Cobbs 1968), for most individuals, communities, and nations, the negative consequences for pervasive distrust and ethnoracial differences in the propensity to trust, whether generalized, particularized, or strategic, cannot be overstated.

CONCLUSION

Race is the most important determinant of trust. This review of the literature is an effort to explicate why. Although the review includes qualitative and quantitative research on blacks, whites, Latinos, and Asians, the bulk of the review focuses on blacks and whites because most of the research focuses on these two groups, the trust gap is starkest between these two groups, and the black-white trust gap cannot easily be accounted for by such factors as class. Instead, a careful review of the literature highlights the roles of historical and contemporary discrimination, neighborhood context, and ethnoracial socialization to explain ethnoracial differences in generalized trust, and differences in the extent of embeddedness in structures of trustworthiness help us to understand ethnoracial differences in strategic trust.

DISCLOSURE STATEMENT

The author is not aware of any affiliations, memberships, funding, or financial holdings that might be perceived as affecting the objectivity of this review.

ACKNOWLEDGMENTS

I thank Michael Burawoy and Claude Fischer for their helpful insights and critical feedback. For their invaluable research assistance, I thank Kara Young and Peggy Wong.

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of Sociology
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