



# Religion and Trust

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## Abstract

This chapter investigates the relationship between religiosity and trust. First, the relevant literature is summarized and discussed. Second, a new light is shed on the relationship between religiosity and trust through the simultaneous examination of two dimensions of religiosity: individual and social. Finally, the relationship between religiosity and trust is explored using the example of the United States where it is found that social religiosity or belonging (services attendance, church membership) increases trust, while individual religiosity or believing (prayer, closeness to, and belief in God) lowers trust. Individuals who claimed to believe in God tend to trust other people less. The ingroup favoritism and outgroup distrust theory is used in this chapter to explain why connecting with God disrupts connection with humans. The chapter also underscores the

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importance of studying how religiosity affects trust, particularly given the significant impact that trust can have on human interaction and behavior.

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## Introduction

In *Democracy in America*, Alexis de Tocqueville (1956) argued that “trust alleviates pressures from the state, allowing it to function more effectively” (cited in Jamal 2007, p. 1332) (see also Religion and Democracy). Social order and daily life depend on trust (Rotter 1971). Trust is one of the major factors affecting and explaining human behavior (Fiske 2009), as it shapes human interaction in so many aspects of life: economic, political, civic, and notably social (e.g., see Berggren and Jordahl 2006; D’Hernoncourt and Méon 2012; Hempel et al. 2012; Lount 2010; Kramer 1999; Sosis 2005; Uslaner 2002, 2003; Helliwell 2006; Berggren et al. 2008).

When examining religious texts, it could be noticed that the Bible, the Torah, and the Quran urge its followers to place their trust in God only, and not in humans (e.g., Psalm 118:8(9), Jeremiah 17:5(7), Micah 7:5(6), the Quran promotes *Tawakkul*, an Islamic concept of utter trust in and dependence on God alone). These three different religions share in common a call for absolute trust and faith in God – a divine and supreme being who is all-powerful and can therefore provide support in hard times and stand by the side of those who trust and believe in them. Arguably, at least in some ways, the opposite of trusting in and relying on an almighty God is relying on human beings, who are feeble and in many cases lack the necessary power, or will, to help others in need. Faith and trust seem in many ways to be intertwined: to have faith in God means trusting in God completely in all different aspects of life and believing that God will solve any problems one might face.

It is perhaps not surprising that when people say, “I’ve lost faith in humanity,” what is usually implied is that they have lost trust in humanity due to an action that promoted a feeling of resentment towards other human beings (e.g., massacre, wars, people refusing to wear masks during a pandemic). Similarly, a religious person can lose faith in God when divine intervention fails to prevent a tragedy or a negative event from happening in their life, putting in check their faith and leading to feelings of mistrust and doubt about the existence of God. Thus, faith and trust are pinnacles of religion. A person cannot be fully religious if she does not trust and has faith in God. Considering how religion is such a powerful force shaping human society (see, e.g., Religion and Economic Growth, Religion and Economic Preferences, Religion and Entrepreneurship), interpersonal or generalized trust is an outcome of great importance, particularly given that 85% of the world population holds some form of religious belief and 94% of the US population believes in God (Sedikides 2010). Religious doctrine instructs followers on ethical, moral, and social conduct, being therefore a potential determinant of generalized trust (Iannaccone 1998; Tan and Vogel 2008). (For a discussion on how religion affects social conduct see Religion

and Family). This begs the question, do religious individuals trust other people less given that they are encouraged to put their trust solely in God?

This question is explored in this chapter by analyzing the effect of two dimensions of religiosity, individual and social, in the context of the United States. The terms “individual” and “social” religiosity are similar to “extrinsic” versus “intrinsic” religiosity or to the “private” versus “public” aspects of religiosity used in other scholarship. This chapter follows and extends the findings of recent scholarship showing that more trust is being predicted by social religiosity or belonging (services attendance, church membership), while individual religiosity or believing (prayer, belief in and closeness to God) predicts lower trust (Valente and Okulicz-Kozaryn 2021): The present findings are concurrent with much of the literature (Meuleman and Billiet 2011; Daniels and Von Der Ruhr 2010; Mencken et al. 2009; Uslaner 2012; Welch et al. 2004; Halman and Pettersson 2001) showing that social religiosity, such as churchgoing, may promote human social capital and trust. The caveat however is that these results apply only to religious homogeneous societies, such as the United States. Conversely, it is expected that individual religiosity, such as prayer or belief in God, can be characterized by ingroup favoritism and outgroup derogation/prejudice and hence may lower trust in others who fall out of the circle of trust between the believer and her God.

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## The Relationship Between Religion/Religiosity and Trust

The investigation presented in this chapter was inspired by Helliwell and Putnam (2004) who acknowledge the connection between trust and religiosity, but did not elaborate beyond a few sentences: “church attendance creates community level social capital (whether bridging or bonding depends on the divide under consideration), while belief in God provides alternative types of support for an individual’s well-being [...] those who have strong belief in God are significantly less likely to think that others can be trusted [...] This suggests that trust in God and trust in others are substitute modes of belief for individuals” (p. 1441).

A limitation of the literature on the determinants of trust as reviewed by Camerer (2003) and Hoffmann (2013) is that religiosity is largely overlooked. There are a few studies that link religiosity to trust (Iannaccone 1998; Wald et al. 2005; McCleary and Barro 2006; Wald and Wilcox 2006; Meuleman and Billiet 2011; Daniels and Von Der Ruhr 2010; Mencken et al. 2009; Uslaner 2012; Halman and Pettersson 2001; Veenstra 2002; Welch et al. 2004, 2007; Berggren and Jordahl 2006; Berggren and Bjornskov 2009; Traunmuller 2009; Smidt 1999; Orbell et al. 1992; Dilmaghani 2017). Considering the broad and deep influence that religion can have on people and societies, it is a serious limitation in the understanding of trust formation.

Much of the research done on the relationship between religiosity and trust is mainly focusing on religious affiliation to a particular faith. Affiliation with a hierarchical religion such as Catholicism and Islam was found to have a negative effect on trust (e.g., La Porta et al. 1996; Fehr and Fischbacher 2002; Bellemare and Kroger 2007; Zak and Knack 2001; Bjornskov 2007). Some studies find no

statistically significant relationship between religious affiliation and trust (Bjornskov 2007; Alesina and Ferrara 2000; Alesina and Ferrara 2002). Yet, other studies find that Protestantism (Uslaner 2002; Traunmuller 2009; Dingemans and Van Ingen 2015), Hinduism and Buddhism (Bjornskov 2007), and Latin American Catholicism (Brañas-Garza et al. 2009) have a positive effect on trust.

The effect of religious affiliation on trust was also investigated across various Christian denominations, and it was found that affiliation with more conservative denominations lowers trust, while affiliation with more liberal denominations results in more trust (Daniels and Von Der Ruhr 2010). The relationship between religious affiliation and trust depends on the degree of religious homogeneity within a society (Berggren and Jordahl 2006; Berggren and Bjornskov 2011). Affiliation with a mainline denomination was found to be resulting in more trust than affiliation with minor denomination (Veenstra 2002; Welch et al. 2004, 2007; Berggren and Bjornskov 2009; Traunmuller 2009; Smidt 1999; Orbell et al. 1992). Berggren and Bjornskov (2009) quote findings from two studies: Being a Protestant in Germany or being a Catholic in Latin America increases trust. The idea is that you will trust most people if you are a member of the denomination that most people in your country belong to.

In addition to religious affiliation, the effect of the intensity of religious commitment, religiosity, on trust has also been investigated by researchers. Using the US General Social Survey data from 1972 to 2012, a recent study by Loveland et al. (2017) reported three main findings that are similar to those presented in this chapter. First, they showed that service attendance predicts more trust. Secondly, they reported that those who consider the Bible to be a book of fairy tales trust others more compared to those who consider it the true word of God. Finally, they found that nonbelievers or those who believe in a higher power, but not God, trust others more compared to those who believe in God.

Findings from other contexts are mixed and show discordance. In the case of Haiti, Auriol et al. (2021) found that more religious people show more trust in others in general and they are also more trustworthy. In the Middle East and North Africa (MENA) context, where Islam is the predominant religion, Spierings (2019) found that in countries where the government is regulating religion, regular service attendance predicts more trust, but religious diversity in the society can undermine this effect. On the other hand, Jamal (2007) found that mosque attendance has no significant effect on the level of social trust in three Muslim Arab countries: Egypt, Jordan, and Morocco. In Nigeria, it was found that religiosity, measured as attendance in religious activities, is not predicting trust but higher frequency of attendance in religious events lowers trustworthiness among a sample of undergraduate students who are predominantly Christian (Ezirim et al. 2021). In the Chinese context, Xu et al. (2018) did a field experiment to investigate the effect of religion (Christianity) and religiosity (measured as church attendance) on trust. They found that compared to others, Christians tend to show more trust and are considered more trustworthy by other Christians and non-Christians. They also reported that highly religious Christians show more trust in others compared to less religious Christians. Using survey data, Niu and Zhao (2018) found that trust is positively associated with

religious affiliation and involvement in religious activities among rural-urban Chinese migrants. Using a database of about 20,000 respondents from 18 Latin American countries, Brañas-Garza et al. (2009) found that church attendance is positively correlated with trust. Interestingly, and contrary to the definition employed in this chapter, they refer to church attendance as individual religiosity. Using the European Values Survey data for 46 European countries, Dingemans and Van Ingen (2015) found that service attendance affects social trust positively at the individual level, but not at the country level. They also found that the importance of God in people's life is negatively correlated with social trust. In the German context, it was found that church-attendance's positive effect on the formation of social trust is substantial and stronger than the affiliation with any particular faith (Traummüller 2009). The relationship of religiosity with trust may also be nonlinear. For instance, high-attendance and fundamentalism predicts lower trust (Schoenfeld 1978; Hoffmann 2013).

In addition to the wide use of survey data, the relationship between religiosity and trust was also investigated using other methodological approaches such as randomized experiments (e.g., Auriol et al. 2021; Tan and Vogel 2008; Thunström et al. 2021). In the US context, Tan and Vogel (2008) found that highly religious people are more trustworthy. Also, Thunström et al. (2021) examined how trust and trustworthiness vary across religions and religiosity in the US context where it was found that Christians trust Muslims and nonbelievers less than they trust other Christians, but Muslims and nonbelievers trust all groups the same. They also reported that religious people trust other religious people more on the condition that they are from the same religion while nonbelievers tend to place less trust in highly religious people.

Finally, and with regard to the main focus of this chapter, individual and social religiosity, there is substantial research showing that social religiosity (belonging) increases trust (e.g., Smidt 1999; Veenstra 2002; Begue 2002; Welch et al. 2004; Traummüller 2009), while there are only two studies examining the negative effect of individual religiosity (believing) (Helliwell and Putnam 2004; Valente and Okulicz-Kozaryn 2021).

In addition to its positive effect on social trust, social religiosity is also found to be positively correlated with other important social outcomes. In the United States, many studies show that the "frequency of religious service attendance is the most consistent correlate of subjective wellbeing" (Lim and Putnam 2010, p. 915). Lim and Putnam (2010) found that attending religious services is positively affecting life satisfaction mainly through the mediation of friendships built by individuals in their congregations. Interestingly, they also found that private aspects of religiosity, including prayer, are not significantly associated with life satisfaction once service attendance and congregational friendships are controlled for in their models. Furthermore, the effect of social religiosity, mainly service attendance, on volunteering spills over to nonreligious people who show more likelihood to volunteer for both religious and nonreligious causes if they have personal ties and friendships with regular churchgoers (Lim and MacGregor 2012).

## The Case of the United States

The United States has been witnessing a steady decline in levels of trust since the mid-1950s (Rotter 1971; Putnam 2001). Simultaneously, the religious landscape in the United States has gone through a drastic change in the last few decades. Religious affiliation rates are firmly declining, while the share of nonreligious adults continues to grow (Pew Research Center 2019). Those developments raise the following questions: Are these two trends related to each other? What is the relationship between religiosity and trust?

Following Valente and Okulicz-Kozaryn (2021), both religiosity and trust can be measured using standard social surveys such as the US General Social Survey. Trust can be defined as having confidence or faith that some other person (or being), upon whom humans must depend, will not act in ways that cause us painful consequences (Fiske 2009). Using data from the General Social Survey in the United States, trust can be measured as:

*trust*. “Generally speaking, would you say that most people can be trusted or that you can’t be too careful in dealing with people?” 1 = “cannot trust,” 2 = “depends,” 3 = “can trust.”

Social religiosity is about human social capital – socializing with other humans in religious settings, such as churchgoing, while individual religiosity is about individual connection with a God, such as prayer (Okulicz-Kozaryn 2010). Using the US General Social Survey, social religiosity can be measured by the following two items:

*attend*. “How often do you attend religious services?” 0 = “never” to 8 = “more than once wk”,

*member*. “Now we would like to know something about the groups or organizations to which individuals belong. Here is a list of various organizations. Could you tell me whether or not you are a member of each type?” “Church-affiliated groups” 1 = “yes,” 0 = “no”.

And individual religiosity can be measured with examining three items:

*pray*. “About how often do you pray?” 0 = “never” to 6 = “several times a day”,

*believe*. “Please look at this card and tell me which statement comes closest to expressing what you believe about God.” 1 = “don’t believe” to 6 = “know god exists”,

*close*. “How close do you feel to God most of the time? Would you say extremely close, somewhat close, not very close, or not close at all?” 1 = “does not believe” to 5 = “extremely close”.

The results for the US case displayed in Table 1 show that there is only a moderate overlap between social and individual religiosity. In other words, for a specific

**Table 1** Pairwise correlation matrix

Variable	Member	Pray	Believe	Close	Trust
Attend	0.56**	0.53**	0.44**	0.43**	<b>0.04**</b>
Member	.	0.37**	0.26**	0.27**	<b>0.07**</b>
Pray	.	.	0.59**	0.59**	<b>-0.05**</b>
Believe	.	.	.	0.61**	<b>-0.09**</b>
Close	.	.	.	.	<b>-0.06**</b>
Trust	.	.	.	.	.

Source: Valente and Okulicz-Kozaryn (2021) based on the GSS 1972–2018

\*  $p < 0.05$ , \*\*  $p < 0.01$

person, one dimension of religiosity may be high but the other low. For instance, individual religiosity may exist without social religiosity – one may be close to God but not affiliated with a religious social group (Davie 2006). The opposite is possible as well – in addition to believing without belonging, there can be belonging without believing (e.g., church going purely for social reasons without religious belief).

How does religiosity correlate with trust? As expected, Table 1 shows a positive correlation between social religiosity measures and trust and a negative correlation between individual religiosity measures and trust. While, statistically significant, however, the correlation magnitudes are small.

One of the explanations of such negative correlation between individual religiosity and trust could be borrowed from the ingroup favoritism and outgroup derogation/prejudice theory. Although the theory (Tajfel 1982; Tajfel et al. 1971; Byrne 1971; McPherson et al. 2001) has traditionally been applied to humans only, arguably it can also help explain the relationship between humans and God. A person often forms a very close and strong relationship with God, a different being, and hence, there is an ingroup and an outgroup – the ingroup consists of a person and her God, and the outgroup is other humans. Once in a circle of trust with God, it may be difficult to trust other people since humans are far inferior. The crux of the connection is between a person and her God – this is the source of trust – it is rather binding than bridging social capital. Perhaps, other humans may be allowed into one’s circle of trust if they trust the same God. The ingroup theory to some degree stems from the process of “categorization.” People often categorize others as “us” or “them” (e.g., race, status, language, and sometimes arbitrary clues). Hence, there may be a categorization “my God” versus “their God.”

In addition, trust in God may satisfy one’s desire for control which is a fundamental human motive (Yzerbyt and Demoulin 2010). This type of trust in God would also induce the formation of independence and self-sufficiency orientation through which feelings of freedom from the need to count on others would start to develop. Indeed, God can be conceptualized as an attachment figure (Kirkpatrick 2005; Rowatt and Kirkpatrick 2002). Religious people may perceive God to be the provider of safety in a similar way that an infant would perceive its caregiver.

## Discussion

The opposite effects of social and individual religiosities on trust may seem unexpected to many people, as most forms of religiosity (with notable exception of violent extremism) are generally seen as positive. God is the most powerful being imaginable, and independence/self-sufficient orientation is in general activated by power (Vohs et al. 2006, 2008; Lammers et al. 2012; Keltner et al. 2003; Inesi et al. 2011; Galinsky et al. 2015; Anderson and Berdahl 2002). Hence, it can be argued that individual religiosity can produce independence and self-sufficient orientation. Such self-sufficient orientation may also result in feelings of freedom from the need to depend on others. Therefore, individual religiosity can promote individualism and self-dependence and weaken connection with fellow humans. Religiosity, in general, may also promote outgroup prejudice especially in religiously diverse societies (Epley et al. 2008; Sosis 2005; Hall et al. 2010). Social religiosity, on the other hand, promotes trust in other humans (Meuleman and Billiet 2011; Daniels and Von Der Ruhr 2010; Mencken et al. 2009; Uslaner 2012; Welch et al. 2004; Halman and Pettersson 2001). Social religiosity is a “social glue” (Gervais et al. 2011) – in some situations and settings, it may be the major, or even the only, form of social engagement and interaction between humans.

Norenzayan and Sharif (2008), in their review, suggest possible mechanisms and explanations. Individual religiosity or believing, while increasing volunteering, charity, and trustworthiness, does not need to increase trust – one reason is that there is no punishment and ostracism for not trusting; trust is not something that is clearly put on display like charity or volunteering. In other words, religiously induced pro-sociality and reputation sensitivity do not need to translate into generalized or interpersonal trust. Religiosity induces socially desirable responding (SDR), but again, trust is concealed and not manifested as doing volunteer work or charity. The findings of this chapter provide support for Norenzayan and Sharif (2008) speculation that religiosity induction of socially desirable behaviors such as volunteering and charity is due to impression/reputation management or self-deception – believers make trusting impressions, but in reality, trust less, and believers project an overly positive image of themselves in evaluative contexts, possibly to avoid shame or guilt.

The effects of religiosity on trust can have many policy implications. Trust is critical for economic exchange and overall functioning of society – human society, its organization and interactions critically depend on trust (Rotter 1971; Fiske 2009; Botsman 2012; Sosis 2005). It is also becoming increasingly difficult to live without trusting people, because the economy and everyday life requires collaboration, sharing, and trusting others. For instance, see: [http://www.ted.com/talks/lang/en/rachel\\_botsman\\_the\\_currency\\_of\\_the\\_new\\_economy\\_is\\_trust/](http://www.ted.com/talks/lang/en/rachel_botsman_the_currency_of_the_new_economy_is_trust/).

Religion can help the functioning of society as well (e.g., nonprofits, charities), but these are rather social aspects of religiosity, not individual. Yet, if religious people see others as morally inferior, there can be a divide in society and less trust (Berggren and Bjornskov 2009; Uslaner 2012).



Trust has been on decline in the United States for decades (Putnam 2001), and now, after the COVID-19 pandemic crisis, overall trust has arguably decreased even further. As daily life starts to resume back to “normality,” society will need to grasp the ripple effects of the pandemic on trust: social religiosity activities were largely suspended. Churches/temples/synagogues moved their services to online platforms and all social interactions were significantly diminished, while many people found solace in prayer and in their personal connection with God (individual religiosity). Knowing how social religiosity promotes trust, while individual religiosity diminishes it, can help religious leaders shape their congregations and religious activities around social forms of religiosity and encourage a sense of belonging and fellowship among their followers. Individual forms of religiosity, such as prayer, should also be promoted and valued, but making people aware that it can make one distrustful of others might be a good wake up call to those who should love others as themselves and do unto others as they wished was done unto them. It is important to underscore that religious freedom is one of the essential tenets of a free society, and no attempts should be made to diminish it. At the same time, however, a negative relationship between individual religiosity and trust needs to be pointed out, and there needs to be an honest debate about its implications.

Both types of religiosities, social and individual, draw a circle of trust. There is a fundamental problem with circles: by definition there has to be people inside but also outside of the circle; otherwise, what is the point of a circle of trust? A case in point is the strong bonding trust among Jewish diamond merchants and the Maghribi (Muslim traders) that provides them a comparative advantage in doing business (Sosis 2005). There is a comparative disadvantage, too. It is likely that everybody else would trust members of these groups less, and members of these groups would also trust everybody else less. Therefore, strong trusting relationships within these religious groups are formed at the expense of the out-group (Sosis 2005).

In addition, trust can be conceptualized as control or dominance (Nooteboom 2002, p. 11). By trusting God, a person is also controlled or dominated by God: she must follow tenets (e.g., the ten commandments) and will be rewarded (heaven) or otherwise punished (hell). Religion, in general, can be conceptualized as a form of control, “opium for masses,” and has been used numerous times in history in that way, from ancient and medieval religious holy wars to recent colonialism.

There is also the issue of strength in regard to trust. Religiosity, especially individual religiosity, can produce extremes in terms of trust when very strong, or unconditional trust, happens within the circle: very few people trust other humans unconditionally, but many do trust in God unconditionally. Such unconditional trust happens at the expense of generalized trust – a person trusts unconditionally within her circle either because she cannot trust anybody else or she does not have to trust anybody else. Either way, there is likely to be a tradeoff: the more religious ingroup trust, the less interpersonal generalized trust.

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## Future Research

There are many venues for future research exploring the relationship between religiosity and trust. In addition to standard social science surveys such as the General Social Survey discussed here, there are datasets focused on measurement of religiosity – see, for example, the Association of Religion Data Archives at <https://www.thearda.com>.

The social survey correlational evidence presented in this chapter is a first step, but better research designs can be used in future research. For instance, religious priming can be used in an experimental setting (Batara et al. 2016; Hess and Almazov 2019; Shariff et al. 2016). There can even be an opportunity to find natural experiments – there are more or less exogenous shocks in religiosity – for instance, religiosity changed dramatically as a result of the postwar separation in East Germany (Nunziata and Toffolutti 2019) and after the Taliban takeover of Afghanistan.

Furthermore, it would be useful to examine the link between religiosity and trust in other societies. For instance, there are very religious and not so trusting countries such as Poland and MENA countries. On the other hand, there are irreligious and very trusting countries, such as Scandinavia. Religious diversity matters, too – in religiously diverse societies, religiosity is likely to produce outgroup prejudice (Hall et al. 2010).

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## Summary

This chapter provides an analysis of the relationship between religion and trust. While the focus is mostly on the literature, it confers and provides evident from newer research that examined simultaneously two dimensions of religion on trust: individual and social religiosity. The chapter starts by discussing how faith and trust are intertwined and how religion and trust are both powerful factors shaping human society. The chapter examine the literature and then uses the United States as a case study to explore the effect of individual and social religiosity simultaneously on trust. This chapter follows and extends the findings of recent scholarship showing that more trust is being predicted by social religiosity or belonging (services attendance, church membership), while individual religiosity or believing (prayer, belief in and closeness to God) predicts lower trust. Then, it provides a detailed discussion of these findings and use ingroup favoritism and outgroup distrust theory to explain why connection with God seems to disrupt connection with other people. Emphasis is placed on the importance of studying how religiosity affects trust by drawing on the impact that trust and religion can have on society at large. Finally, avenues for future research are outlined.

## Cross-References

- ▶ [Religion and Democracy](#)
- ▶ [Religion and Economic Growth](#)
- ▶ [Religion and Economic Preferences](#)
- ▶ [Religion and Entrepreneurship](#)
- ▶ [Religion and Family](#)

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