

Religious Affiliations and the Trust in Persons and Institutions of Canada¹

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Abstract

Using a pooled sample of approximately forty-four thousand Canadian adults drawn from Statistics Canada's General Social Surveys of 2003 and 2008, this paper explores variations in trust directed towards persons and institutions among individuals of various religious affiliations in Canada. Personal and institutional trust attitudinal items were examined and their constructs were isolated from the rest of social capital constructs. Levels of personal trust were found relatively higher among members of Protestant denominations and lower among Muslims, Hindus, Sikhs, and Jehovah's Witness adherents. Institutional trust levels were found more evenly matched across religious denominations. Though age, education, province of residence, and residence in Canada were strong predictors of trust, multivariate analysis using individual and place covariates found that, for some groups, the effects of religious affiliation did not disappear after these were introduced in the regression equations. Overall, results demonstrate the importance of religion and other socio-demographic variables in understanding processes of human capital formation in various religious groups in Canada.

Introduction

Along with interactions, networks, and participation, trust is said to be one important driving force in social capital formation (Putnam 2000; Johnston and Soroka 2001). Indicators of societal trust inform the quality of people's interactions with others, and the extent to which other people in the community are perceived as potential partners rather than as rivals. For some scholars, trust acts as a "lubricant" for the growth of social capital (Light and Bonacich 1988) while others see trust more as a "resource/stock" (Flap 1999; Paxton 1999), or as a product of social capital once "activated" (Granovetter 1985; Woolcock 2001). In the last decade, there has been a wealth of cross-national studies, which have been conducted to study the impact of trust on social cohesion, social capital, and well-being (Morrone et.al. 2009). Surveys such as the World Value Survey, Gallup World Poll, and the Eurobarometers have enabled the construction of "trust maps" covering different geographical regions of the world.

In the study of personal trust, analysts distinguish between generalized trust which reflects a conviction that most people can be trusted most of the time, and a more strategic or specific form of trust rooted in personal experience and specific to the nature of the event and the people whose trustworthiness is being evaluated (Uslaner 2002). Generalized trust is commonly measured through the standard question in the literature, which asks respondents whether people can generally be trusted (Rosenberg 1956). While focused trust evaluates trust placed in persons known or not known to

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respondents (family, colleagues, neighbours, strangers, etc.), strategic trust is commonly measured through a “wallet question” which taps whether respondents believe that a lost wallet or purse with money would be returned (Soroka et. al 2007). In all of these studies, there has been an interest in distinguishing between “thick” and “thin” trust (e.g., experiences embedded in personal roots and relationships vs. those had with more distant individuals) as well as the characteristics of the “radius” of trust where concentric circles of trust are formed around individuals (Fukuyama 2000; Welch et al. 2007).

In contrast to forms of personal trust, institutional trust focuses more on the perceived performance of institutions and organizations such as government, police, churches, schools, etc. (Hardin 1999). Under this rubric, there has been interest in identifying political trust (also called “systemic trust”) which has macro and micro-components according to whether it describes trust in the political system, social institutions, or trust in the personnel in charge of these institutions. In looking at institutional trust, often authors adopt an issue-oriented perspective, whereby citizens trust or distrust government or institutions because they are satisfied or dissatisfied with the current policies (Blind 2006). In broad terms, institutional trust may be seen as a “vertical trust” measure (where more of a “bridging” type of social capital elements come into play) compared to personal trust which is seen as a “horizontal trust” measure (comprising more “bonding” elements).

Religion is an important diversity marker, which is closely related to social identity and attachment to the country². Individuals who share the same systems of religious beliefs have similar patterns of social capital formation (Putnam 2000; Park and Smith 2000; Becker and Dhingra 2001; Wuthnow 2002; Uslaner 2000a, Uslaner 2000b). Religious groups are not expected to have equal levels of trust in persons and societal institutions. Various arguments are posited explaining why these trust-related differences among adherents of various faiths should be observed. Religious affiliations create “boundaries” of trust whereby people in similar religious relationships are considered to be more trustworthy than people outside the boundary (Fukuyama 2000; Uslaner 2002a). Greater trust is, thus, placed on in-group members compared to out-group ones. Trust boundaries are more noticeable in groups where more fundamentalist or conservative views are dominant. These views restrict social interactions of adherents with members of other faith-based groups, indirectly leading to greater mistrust directed towards them (Schoenfeld 1978; Iannacone 1994). In this sense, religion may be seen to generate not only “good” but also “bad” social capital that potentially may exclude individuals of others religious traditions (Jedwab 2008). Mistrust of persons and institutions is also linked to perceptions of inequality, intolerance, and discrimination (Bramadat and Wortley 2008). If immigrant members of some religious groups have escaped persecution in their homelands and/or face restrictions to their religious practice in their new countries, it is not unusual that they would feel ambivalent about individuals or institutions situated outside their faith-based boundaries (Alesina and La Ferrara 2002).

Rising levels of immigration are bringing large members of pre-Christian faiths, Christian, and non-Christian faiths to countries such as Canada (Beaman, 2009). As some religious groups increase in size³ and influence, there are greater challenges in terms of meeting demands for goods and services

² Two national polls conducted by the firm Leger Marketing commissioned by the Association for Canadian Studies in 2010 and 2012 found that more than one-third of Canadians (39% and 36% respectively) were somewhat or very attached to their religious beliefs.

³ Statistics Canada’s micro-simulation projections estimate that persons adhering to non-Christian religious beliefs in Canada will more than double from 2006, reaching between 5.3 million and 6.8 million (Statistics Canada 2010). By 2031, approximately one in two non-Christians (50%) will be a Muslim, compared to slightly more than one in three (35%) in 2006. Canadian religious diversity encompasses not only a multiplicity of Christian and non-Christian churches but, as reflection of secularization trends, presents us with an increasing number of individuals reporting no religion (now approximately one in four).

catering to religious groups (e.g., educational facilities and schools, health care facilities, and multilingual services), and in developing collective trust in a more clearly demarcated multi-faith environment (Beyer and Martin 2010). One of the consequences of rapid changes in the religious landscape of Canada has been the intensification of debates such as the public funding for religion-based schools in Ontario, court case decisions, Sharia Laws, range of Charter of Right provisions, and the implementation of the recommendations of the Bouchard-Taylor commission in Québec. At the centre of these debates are questions related to the mutual trust that exists between members of religious groups in order to achieve common goals, ensure progress in the inter-faith dialogue, and bring social stability and harmony to society (Bouchard and Taylor 2008)

The 2003 General Social Survey (GSS) found 56% of the Canadian population agreed with the statement that 'most people can be trusted' vs. 46% saying "cannot be too careful" (HRSDC 2004). Trust in others was relatively higher among males, those aged 45-64 and residents of the Atlantic and Prairies provinces. Aside from the GSS, there are other Canadian surveys which already provide us with valuable information about the state of societal trust among religious minorities in Canada. The most important ones are 2000-2001 and 2002-2003 Economic Community Security Surveys (ECS's) and the 2002 Ethnic Diversity Survey (EDS). These surveys contain various social capital modules and are large enough to provide sufficient national and regional sample counts for religious groups ensuring reliable results. The ECS's used Metropolitan oversamples (targeting diverse neighbourhoods in Montreal, Toronto, and Vancouver) as well as targeted populations which were added to a base sample to get more accurate estimates of generalized and focused/strategic trust measures (approximately seven and six thousand respondents respectively). The 2002 EDS was a stratified national survey of approximately forty-seven thousand respondents and followed the 2001 Census with the census providing the frame for the sample.

Answers to the generalized trust questions in the 2000-2001 and 2002-2003 ECS's revealed that there were relatively higher levels of trust among Protestant faith adherents such as Christian Reformed Churches, Mennonites, United Church, Lutheran, and Anglican members (60% or above). Lower levels were more frequently reported by members of groups such as Jehovah's Witness, Pentecostals, Muslims, and Hindus (below 40%). In terms of strategic trust measured by the "wallet" return question, police officers were more trusted to do so (91%), followed by neighbours (83%), grocery clerks (71%), and strangers (56%), Across all "wallet" return attitudinal items, adherents of non-Christian religions were the least trustful of Canadians compared to Christian ones. In terms of institutional trust, high levels of trust were placed on institutions such as the police, followed by business, and the courts. The lowest levels of trust in all these domains corresponded to Pentecostals, Jehovah's Witnesses, Sikhs, and Roman Catholics.

The 2002 EDS found that trust in family members was high regardless of their specific religious backgrounds. Using a five-point scale with a score indicating greater trust, the national average was 4.8 on the scale, and the breakdowns by religious affiliations were almost identical (Beyer 2010). There were, however, some differences with regards to attitudes towards neighbours and people at work/school. In this case, the national average was lower (around 3.8 scale points for each.). With the exception of Jews, the adherents to the other major non-Christian religions showed lower levels of trust in neighbours, particularly those reporting Hindu and Sikh religious affiliations. With respect to colleagues at work or school, the averages found were somewhat higher, but with Muslims, Buddhists, and Sikhs scoring below the national average. The EDS also showed that younger foreign-born adherents to non-Christian religions scored lower than their older counterparts though their average scores were relatively higher compared to the Canadian-born of the same ages. Those foreign-born were found to be less trusting than the Canadian-born though this difference was abridged when generational controls were introduced.

Both the ESC surveys and the 2012 EDS found that the levels of trust were heavily influenced by individual characteristics of faith members (e.g., gender, marital status, immigrant status, education,

etc.). One fundamental question remained, however, with regards to the potential impacts of place related predictors (i.e., diversity of the neighbourhood characteristics). It is argued that a larger presence of immigrants and linguistic minorities in the neighbourhood may partly explain why trust levels in religious groups may be relatively higher or lower (Marschall and Stolle 2004; Putnam 2007). Members of religious minorities may be less trusting where the majority is very dominant or vice-versa.

After examining the empirical evidence brought forward by those of the ECS's and EDS surveys, Bramadat and Seljak (2008) conclude that the data suggest that non-Christian groups such as Sikhs, Muslims, Hindus, Buddhists, Jews, and members of other non-mainstream Christian groups such as Jehovah's Witnesses, Mennonites, Pentecostals, and Evangelicals face significant trust-related challenges in Canada. Firstly, they have to integrate into structures that have been pre-determined first by Christianity, and secondly, they have to cope with both old and new forms of religious intolerance and discrimination which have emerged in recent years (e.g., the post 9-11 era). Their personal and institutional trust is eroded by different forms of intolerance and discrimination, which is exacerbated by transnational conflicts and prejudice, often directed to recent immigrants of different non-Christian faiths. This prejudice also extends to those individuals adhering to Aboriginal religions who are also subject to these exclusionary treatments (Seljak 2012).

Putting together relevant views of the literature and pertinent survey findings in Canada, it is possible to advance some general research hypotheses, which can be explored with empirical data such as those drawn from the national General Social Surveys of Canada 2003 (Social Engagement) and 2008 (Social Networks) conducted by Statistics Canada. These hypotheses range from measurement-related ones to potential structural associations between societal trust, religion, and other individual and place-related predictors. For example, would personal and institutional trust appear as relatively "independent" dimensions of societal trust in the battery of items of the GSS surveys? How correlated would these dimensions be? What differences in general, focused, strategic, and institutional trust among religious groups are apparent? For what Christian and non-Christian religious affiliations will the levels of personal and institutional trust be the highest? For what groups the lowest? Aside from religious backgrounds, what other individual and place-related characteristics will be the main predictors of personal and institutional trust? All of these research questions were empirically explored with a GSS pooled survey sample and presented in the main three sections of the report related to findings.

Data, Variables and Methods

Pooled GSS Sample 2003 and 2008

As indicated before, the data used for this analysis is a pooled sample of Cycle 17 (2003) and Cycle 22 (2008) of Statistics Canada's General Social Survey (GSS). The pooled sample represents all Canadian aged 15 years and older residing in Canada during these years with the exception of residents of the Yukon, Nunavut, and Northwest Territories, and those full-time residents of institutions. Both surveys' questions were specially developed to explore social capital dimensions and develop a better understanding of how societal trust is developed across different population segments with various identity markers. Pooling respondents from the two GSS surveys offered two important advantages for the analyst. Firstly, with a larger sample size, it is possible to boost religious minority group counts, increase the level of confidence in the point estimates, and decrease standard errors of population parameters of underlying statistical models. Limited counts for some groups such as Muslims, Sikhs, Buddhists, and other non-Christian groups in past surveys have hampered these goals. Secondly, and more importantly, larger population counts for particular geographic areas allow for a better assessment of potential residential impacts on the societal trust measures.

Several tasks were undertaken to ensure data matching and common content and mode of data

collection in the individual GSS cycles. These included an exhaustive inventory of social capital indicators and general socio-demographic characteristics. In order to accomplish this, key trust-related variables present in both cycle questionnaires were identified and isolated from their respective datasets. Variables were contrasted against each other and were standardized to a common coding. The final preparatory activity consisted of comparing the two surveys in terms of their socio-demographic and social capital attributes to determine if there were fundamental differences by cycle. An examination of age, gender, and provincial composition of the two GSS cycles revealed remarkable similarities in terms of these general attributes (with discrepancies amounting to less than 1% percentage points). A separate analysis of the 2003 and 2008 cycles based on the correlation matrices suggested that the direction and magnitude of responses on social capital indicators was roughly similar across the two cycles.

In terms of weighting strategies, Wendt's (2007) approach was followed in combining the samples. This strategy was simply to merge the datasets and divide the global weights by the number of cycles (two in this case). Respondents to the two surveys were added as if they were part of the sample of one population of about twenty-four million Canadians (circa 2005). Once these preparatory tasks were accomplished, the 2003 and 2008 datasets were merged to produce a combined dataset totalling 47,589 individuals (27,195 respondents to the GSS 2003, and 20,394 respondents corresponding to the GSS 2008).

Religious Affiliation Groups

The wording of the religion question in the surveys was fairly simple: *What, if any, is your religion?* The pooled GSS sample broke down the Canadian population in 17 categories of religious affiliation. After pooling, information about the religious affiliation of 3,589 respondents (7.5%) was missing leaving a net sample of 43,630 respondents for analysis. The religious affiliation of the net sample was as follows: No Religion (n=8,653, 19.7%), Roman Catholic (n=17,195 or 39.2%), Ukrainian Catholic (n=109 or 0.2%), United Church (n=4,420 or 10.1%), Anglican (n=3,457 or 7.9%), Presbyterian (n=944 or 2.2%), Lutheran (n=939 or 2.1%), Baptist (n=1,302 or 3.0%), Pentecostal (n=741 or 1.7%), Jehovah's Witness (n=221 or 0.5%), Other Christian (n=2,220 or 5.1%), Jewish (576 or 1.3%), Islam (n=571 or 1.3%), Buddhist (297 or 0.7%), Hindu (n=287 or 0.7%), Sikh (n=188 or 0.4%), and Other Religions (n=1710 or 3.9%).

In terms of socio-demographic characteristics, males were more predominant in the reported No Religion category (55%) while females were slightly predominant in Protestant groups such as the Jehovah's Witness, Pentecostal, United Church, and Presbyterian (54% each). There were also a greater proportion of older adults in the latter groups (55 years old and over). Reporting of Canadian ethnic origins was higher among adherents of Roman Catholicism (53%) and United Church members (40%) while British ancestries were more frequently reported among groups such as the United Church, Anglican and Presbyterian (66% or higher). With the exception of the Jewish group (42%), the remaining four major non-Christian groups were made up by individuals born abroad: Islam (91%), Hindu, (89%), Sikh (89%), and Buddhist (69%). Only one out of four members of the Jehovah's Witness and Pentecostal faiths reported being born abroad.

Respondents to the GSS 2003 and 2008 surveys were also asked: *Other than on special occasions, (such as weddings, funerals, or baptisms) how often did you attend religious services or meetings in the last 12 months?* Higher attendance to religious events (at least once a week) were reported for Jehovah's Witnesses (61%), Pentecostals (53%), Presbyterians (51%), and Baptists (47%). Lower attendance to religious events was more frequently reported for the following groups: 95% for No religion, 51% for Buddhists, 47% for United Church, and 42% for Roman Catholics. Respondents were equally asked the following question: *How important are your religious or spiritual beliefs to the way that you live your life?* More than one-third of all respondents (37%) indicated that these beliefs were very important in their lives. Percentages were higher for Baptists (64%), individuals reporting Other religions (67%), Muslims (60%), Other Christians (67%), Hindus, and Sikhs (57% each).

Dependent and Independent Variables

The following dependent and independent variables were used in this analysis

Dependent variables

Personal Trust Items: These comprised seven items related to general trust, focused trust, and strategic trust that were worded as questions:

- *General trust:* Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people? (1=Most people can be trusted, 2= cannot be too careful in dealing with people). Latter coding was transformed into a 1-5 point reversed scale to make it comparable to the remaining trust items.
- *Trust in family members:* Using a scale of 1 to 5 where 1 means 'Cannot be trusted at all' and 5 means 'Can be trusted a lot', how much do you trust each of the following groups of people: people in your family
- *Trust in colleagues:* Using a scale of 1 to 5 where 1 means 'Cannot be trusted at all' and 5 means 'Can be trusted a lot', how much do you trust each of the following groups of people: people you work or go to school with.
- *Trust in neighbours:* Using a scale of 1 to 5 where 1 means 'Cannot be trusted at all' and 5 means 'Can be trusted a lot', how much do you trust each of the following groups of people: neighbours.
- *Trust in Strangers:* Using a scale of 1 to 5 where 1 means 'Cannot be trusted at all' and 5 means 'Can be trusted a lot', how much do you trust each of the following groups of people: strangers.
- *Wallet returned by neighbours:* If you lost a wallet or purse that contained two hundred dollars, how likely is it to be returned with the money in it if it was found: by someone who lives close by? (1=Not at all likely, 2=Somewhat likely, 3=Very likely)
- *Wallet returned by strangers:* If you lost a wallet or purse that contained two hundred dollars, how likely is it to be returned with the money in it if it was found: by a complete stranger (1=Not at all likely, 2=Somewhat likely, 3=Very likely)

Institutional Trust Items: These comprised five attitudinal items that were worded as questions:

- *Trust in the police:* How much confidence do you have in: the police? (1= No confidence at all, 2=Not very much confidence, 3=Quite a lot of confidence, 4= A great deal of confidence).
- *Trust in the justice system:* How much confidence do you have in: the justice system and the courts? (1= No confidence at all, 2= Not very much confidence, 3=Quite a lot of confidence, 4= A great deal of confidence).
- *Trust in the health care system:* How much confidence do you have in: the health care system? (1= No confidence at all, 2= Not very much confidence, 3=Quite a lot of confidence, 4= A great deal of confidence).
- *Trust in the school system:* How much confidence do you have in: the school system? (1= No confidence at all, 2= Not very much confidence, 3=Quite a lot of confidence, 4= A great deal of confidence).
- *Trust in the welfare system:* How much confidence do you have in: the welfare system? (1= No confidence at all, 2= Not very much confidence, 3=Quite a lot of confidence, 4= A great deal of confidence).

Independent Variables:

Individual Covariates: These included characteristics such as region of residence, official languages and various socio-demographic attributes (age groups, gender, marital status, labour force status, level of schooling, number of children in the household, immigration status). These characteristics were represented by selected dummy variables in ordinary least squares (OLS) and random intercept regression equations predicting synthetic scores of personal and institutional trust.

Place-Related Covariates: These included both neighbourhood and city diversity-related characteristics. Operationally defined, they included municipal level and census tract (a proxy for neighbourhood) level characteristics⁴. At the municipal level, the log of the city population, the log of the immigrant population, the percent of municipal population that is Aboriginal (by identity), and the percent of the municipal population with a university degree were included. At the census tract level we include the percent of the census tract that is low income as defined by the Low Income Cut-off (LICO) and the percent of the census tract population that is comprised of immigrants who have been in Canada for 10 years or less were included. The impact of contextual characteristics in combination with individual characteristics (e.g., religious backgrounds) was assessed via fitting two random intercept multilevel models.

Methods

The analysis of the sample data proceeded in three phases. The first descriptive stage consisted in examining each attitudinal item to detect specific patterns of response. The second stage, a factor analytical one, involved isolating trust-related attitudinal items from the rest of the social capital items collected by the surveys and examining their relationships. Given that both personal and institutional trust are constructs that are not directly measurable, exploratory (EFA) and confirmatory factor analysis (CFA) were used to pinpoint key attitudinal items and calculate factor scores representing trust social capital in the various religious groups. Average factor scores for the personal trust and institutional dimensions were examined for various sub-populations. Finally, OLS and random intercept regression models using blocks of selected predictors were used to assess the direct impacts of religious backgrounds and those of potential individual and contextual covariates.

Data Findings

Descriptive Results

For all groups of the GSS pooled sample, the general trust average ranked above the midpoint of the scale showing an overall higher propensity of Canadians to trust people regardless of religious backgrounds (3.80 points in the 1-5 point scale). Chart 1 presents percent differences in average points from the overall mean for each religious affiliation group. Positive average percent differences were more visible among mainstream protestant groups such as United Church members (+6.6%), Lutherans (+6.2%), Anglicans (+5.2%), and Presbyterians (+4.7%). Negative differences were more equally visible among adherents of Islam (-9.7%), Jehovah's Witnesses (-9.2%), and Pentecostals (-6.4%).

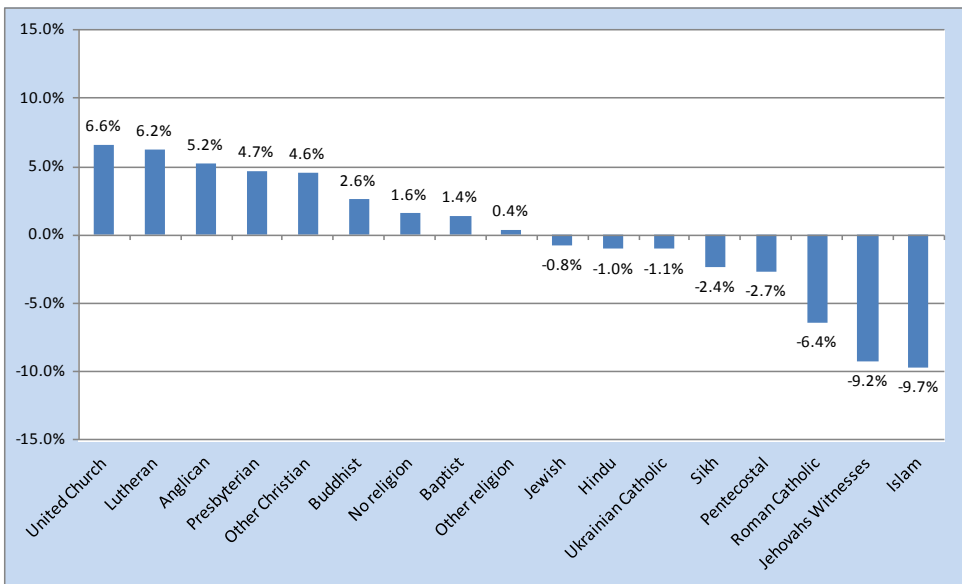
Table 1 presents percent differences for each attitudinal item measuring focused trust, strategic trust, and institutional trust items. With regards to focused trust items and regardless of religious affiliations, family members were more trusted than neighbours, colleagues, and strangers (means of 4.71 points compared to 3.51, 3.74 and 2.09 points respectively). Strangers were clearly the least trusted of all social groups in the radius surrounding individuals. While Christian groups displayed positive

⁴ Municipal level characteristics were drawn from the 2001 and 2006 censuses of Canada, with respondents from the 2003 GSS matched to 2001 census data, and respondents from the 2008 GSS matched to 2006 census data. Selected census tract level information was available on both cycles of the GSS.

percent differences across the four focused trust attitudinal items, non-Christian groups displayed negative ones. Adherents to Islam and Hinduism scored percentages well below the mean with respect to trusting neighbours, colleagues, and strangers (-6.0% and above). Sikhs were somewhat mistrustful of neighbours and strangers (-8.1% and -4.4% respectively) while Buddhists and Jews were particularly mistrustful of strangers (-5.2% and -9.1% respectively). Table 2 also highlights differences for the two strategic trust items measured by the “wallet” return questions. With respect to a possible wallet return by neighbours, the least prone to say this would occur were Jehovah’s Witnesses (-11.1%) and adherents of Islam (-9.3%). In terms of “wallet” return by strangers, the lowest confidence in this happening corresponded to Jehovah’s Witnesses (-9.5%), Roman Catholics, (-8.1%) and adherents to Islam (-6.1%).

With regards to institutional trust items, table 1 revealed a narrower range of percent differences from means across the five Canadian institutions evaluated by respondents. Individuals reporting no religious affiliation in the GSS’s were consistently more mistrustful of all institutions. The police was widely trusted by all religious group members and trusted much higher than the other four institutions compared (mean of 3.20 compared to 2.76, 2.90, 2.92 and 2.54 points respectively). Differences in trust levels in the police between Christian and non-Christian groups were found to be minimal. Christian groups, however, were less trustful in the justice and courts, schools, and welfare systems compared to non-Christians, Hindus, Muslims, and Sikhs who displayed higher than average levels of trust in the Justice and Courts (+9.0% or above). Jehovah’s Witnesses were the least trustful in the health care system compared to other religious affiliation groups (-5.2%) while Muslims and Hindus were the most trustful of this system (+6.4% and + 7.1% respectively). Finally, Hindus were the most trustful group with respect to schools (+8.3%), and Muslims expressed a great deal of trust in the welfare system (+9.1%).

Chart 1: Weighted Average Scores of General Trust: Percentage Differences from Overall Mean* by Religious Affiliation Groups, Pooled GSS Sample 2003 and 2008



*-Overall mean=3.80 points. Question: Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people? (1= cannot be too careful in dealing with people... 5=Most people can be trusted).

Table 1: Weighted Average Scores of Trust Items: Percent Differences from Overall Means Religious Groups, Pooled GSS Sample 2003 and 2008

Trust Items	Focused Trust: Trust in				Strategic Trust: wallet return by		Institutional Trust: Trust in				
	Family	Neighbours	Colleagues	Strangers	Neighbours	Strangers	Police	Justice&Courts	Health System	Schools	Welfare sys
Scale Means (points)	4.71	3.51	3.74	2.09	2.28	1.50	3.20	2.76	2.90	2.92	2.54
Christian	0.9%	2.5%	1.3%	3.3%	2.1%	2.6%	0.6%	-3.2%	-1.4%	-2.0%	-3.2%
Roman Catholic	-0.9%	-2.1%	0.0%	3.5%	-0.1%	-8.1%	1.6%	0.3%	2.3%	2.9%	4.9%
Ukrainian Catholic	-0.9%	-3.7%	-0.7%	1.4%	-4.4%	-3.2%	0.0%	-4.4%	-1.1%	-0.3%	2.2%
United Church	2.5%	11.9%	4.9%	12.1%	5.2%	1.2%	3.2%	-2.4%	0.1%	-0.2%	-3.8%
Anglican	1.8%	-1.9%	0.2%	-0.9%	9.3%	6.5%	1.8%	-1.4%	-0.1%	-1.1%	-3.4%
Baptist	0.6%	-3.5%	-2.9%	-1.6%	3.8%	1.8%	0.1%	-3.2%	0.0%	-2.4%	-3.6%
Lutheran	1.6%	9.2%	3.3%	10.3%	9.0%	6.4%	2.7%	-2.9%	-1.4%	-0.1%	-5.4%
Pentecostal	-0.6%	-3.0%	0.7%	-7.7%	-1.6%	4.6%	-2.4%	-5.3%	-0.8%	-3.0%	-3.7%
Presbyterian	2.0%	11.9%	5.1%	14.5%	5.8%	5.3%	3.7%	-3.1%	-0.3%	-2.4%	-5.0%
Jehovahs Witnesses	-0.9%	-2.6%	-0.5%	1.8%	-11.1%	-9.5%	-0.6%	-4.3%	-5.2%	-1.8%	1.7%
Other Christian	1.7%	7.7%	3.0%	6.6%	-0.3%	3.3%	-1.1%	-2.3%	-1.8%	-3.4%	-2.8%
Non Christian	-1.3%	-4.7%	-2.6%	-7.9%	-1.9%	-1.1%	-0.7%	5.6%	1.9%	2.5%	3.7%
Jewish	-0.7%	-0.3%	-0.6%	-5.2%	0.8%	3.0%	-0.8%	3.4%	-1.4%	-3.4%	-2.2%
Islam	-3.5%	-6.6%	-6.6%	-11.1%	-9.3%	-6.1%	2.0%	11.2%	6.4%	6.0%	9.1%
Hindu	-1.5%	-12.4%	-7.4%	-19.1%	-3.4%	-3.1%	0.5%	11.5%	7.1%	8.3%	6.3%
Sikh	-2.7%	-8.1%	-2.8%	-4.4%	-4.2%	-2.6%	1.4%	9.9%	-0.5%	4.8%	4.6%
Buddhist	-0.7%	-3.2%	0.2%	-9.1%	1.3%	1.7%	-5.3%	2.1%	-0.3%	-0.5%	5.5%
Other Religion	1.0%	2.1%	1.5%	1.7%	3.3%	0.7%	-1.9%	-4.6%	-0.2%	-0.4%	-1.4%
No religion	1.2%	4.6%	2.6%	7.3%	-4.1%	-1.7%	-4.9%	-4.4%	-2.8%	-3.1%	-3.1%

Factor Analytic Results

After obtaining a preliminary descriptive of the trust items, the second phase of the analysis involved isolating trust dimensions in the context of other constructs of social capital. This meant carrying out a factorial analysis of the twelve trust items plus the twenty-five other social capital items related to membership in organizations, sense of belonging, and linguistic bonding which were also collected by the general social surveys. This approach was considered relevant, as trust dimensions are likely to be closely associated to other dimensions of social capital as the literature suggests (see Pendakur and Mata 2012).

Both exploratory and confirmatory factor analysis (EFA and CFA) were used to identify the best solution or number of dimensions, and to establish the reliability of the factors themselves. EFA yielded a restricted number of factors that were correlated with observed variables and summarized their values. Seven factors were extracted with eigenvalues greater than 1.0 (Kaiser-Guttman criteria) suggesting that each of these factors has a strength of more than a single variable. Based on analysis of orthogonal and oblique rotations with different numbers of factor solutions, EFA suggested an optimal five-factor solution which included only twenty-three items out of the original thirty-seven ones⁵. These factors

⁵ Items selected for the CFA phase contribute to a simple factor structure and met a minimum criterion of having a primary factor loading of .3 or above and having no cross-loading of .3 or above. Aside from the societal trust items, the other social capital-related items selected for the CFA phase included those related to membership in organizations, linguistic bonding, and sense of belonging. **Memberships in organizations:** In the past 12 months, were you a member or participant in: a) A political party or group? b) A sports or recreation organization (such as a hockey league, health club, golf club; c) a cultural, education, or hobby organization (such as theatre group, book club, or bridge club)? d) A religiously affiliated group (such as a church youth group, choir)? e) A school group, neighbourhood, civic, or community association (such as PTA, alumni, block parents, neighbourhood watch)? f) A service club or fraternal organization (such as Kiwanis, Knights of Columbus, the Legion)? (coded as: Yes=1, No=0). **Linguistic bonding activities in institutions:** Thinking of all the people you met through these organizations: How many have the same mother tongue as you? (coding: 1=A few, 2= About half, 3=Most, 4=All). Thinking of all the friends you had contact with in the last 12 months how many have the same mother tongue as you? ((coding: 1=A few, 2= About half, 3=Most, 4=All). **Sense of belonging:** How would you describe your sense of belonging to your: a) local community b) province c) Canada (coding: 1=very weak, 2= somewhat weak 3=strong, 4=very strong)

were identified as tapping dimensions of individual trust, institutional trust, linguistic bonding, membership in organizations, and sense of belonging.

CFA confirmed the validity of these five major constructs underlying the correlations between indicators (see table 2). The goodness of fit statistics corresponding to this model suggested a relatively good fit: RMSEA=.044, CFI=.838 and TLI=.898⁶. In the CFA, the highest loadings for the personal trust factor corresponded to trust in neighbours and generalized trust in individuals (loadings of +0.72 and +0.56). The second trust construct, trust in institutions, particularly in the justice system and schools (loadings= +0.64 and +0 .60), trust in the health care system, welfare, and the police were also significant variables representing this construct (loadings higher than +0 .50). With respect to the other constructs, the third construct reflected memberships in several types of organizations such as cultural and neighbourhood groups (loadings of +0.53 and +0.49 respectively). The fourth factor, reflecting linguistic homogeneity of networks, the third construct, includes two variables related to the respondent's linguistic similarities to their institutional and friendship network (loadings of +0.75 and +0 .59 respectively). The final factor tapped sense of belonging to three different social and geographical entities such as the province, Canada, and the neighbourhood. The highest loading for this construct reflects belonging to the province (loading= +0.76). In terms of significant inter-factor correlations (see table 3), the personal trust displayed had low and positive associations with institutional trust ($r=+0.09$) and the sense of belonging factor ($=+0.13$).

After isolating the societal trust factors via CFA, factor scores⁷ for personal and institutional trust were estimated for each religious affiliation group. Average weighted factor scores revealed some polarities between religious affiliation groups in terms of both personal and institutional trust. While some groups showed agreement in both dimensions, in others the level of personal trust was not commensurate with that of institutional trust. For instance, members of the United Church of Canada, Presbyterians, Lutherans, and members of other Christian denominations scored at least +0.11 scale points above average in personal trust, and near average scores (0.00 points) in institutional trust. On the other hand, Buddhists, Sikhs, Jehovah's Witnesses and Muslims scored -0.13 scale points below average in personal trust, and either average or above average scores in institutional trust. The average score of Roman Catholics was -0.08 scale points in personal trust and +0.04 in institutional trust.

⁶ The RMSEA (root mean square error of approximation) statistic is a measure of model fit which incorporates penalty for model complexity. An RSMEA of .05 indicates a close model fit between observed and implied covariance structures. The TLI (Tucker Lewis) and CFI (Comparative Fit) indices are additional measures of model fit where values close to 1 reveal a close fit (Browne and Kudeck ,1993).

⁷ A factor score is a numerical value that indicates a person's relative spacing or standing on a latent factor (five in this case). Factor scores follow a standard normal scoring (standard deviation units) with mean 0 and approximate variance 1. About 99% of cases fall between -3 and +3 scale points.

Table 2: CFA Five Factor Solution* of Social Capital Related Items, Weighted Factor Loadings, Pooled Sample GSS 2003 and 2008

Attitudinal Items		Factors					
		Trust in Institutions	Membership in organizations	Bonding	Trust in individuals	Belonging	Proportion of variance explained by factor
Trust in institutions	Schools	0.60					0.36
	Police	0.55					0.30
	Justice	0.64					0.41
	Health system	0.59					0.34
	Welfare system	0.56					0.31
Membership in:	Cultural org		0.53				0.28
	Political party		0.23				0.05
	Recreational group		0.39				0.15
	Religious org		0.33				0.11
	Neighbourhood assoc		0.49				0.24
	Service org		0.24				0.06
Bonding	Member in org using same mother tongue			0.75			0.56
	Friends share same mother tongue			0.59			0.34
Trust in individuals	Neighbours				0.72		0.52
	Generalized trust in individuals				0.56		0.31
	Family members				0.35		0.12
	Colleagues				0.52		0.27
	Stranger				0.64		0.40
	Wallet returned by neighbour				0.51		0.26
	Wallet returned by stranger				0.39		0.15
Sense of belonging	To province					0.76	0.57
	To neighbourhood					0.52	0.27
	To Canada					0.57	0.32

*All loadings/correlations significant at the $p < .01$ level. RMSEA=.044, CFI=.838,TLT=.898

Table 3: CFA Five Factor Solution* of Social Capital Related Items, Weighted Factor Correlations, Pooled Sample GSS 2003 and 2008

	Trust in Institutions	Membership in organizations	Bonding	Trust in individuals	Belonging
Trust in Institutions	1.00				
Membership in organizations	0.00	1.00			
Bonding	0.01	-0.01	1.00		
Trust in individuals	0.09	0.04	0.03	1.00	
Belonging	0.07	0.02	0.02	0.13	1.00

*All loadings/correlations significant at the $p < .01$ level. RMSEA=.044, CFI=.838,TLT=.898

Table 4 presents average factor scores of personal and institutional trust for selected socio-demographic groups of the pooled GSS sample. In terms of personal trust, the higher levels corresponded to older individuals (65 plus years and older), those reporting Dutch or German ethnic origins, those who attended religious services at least once a week, and those who had English as their official language.

Lower levels of personal trust were more predominant among visible minority groups (e.g., South Asians), Aboriginals, and those who had French as their official language. Following the item descriptive findings, the variability of average factor scores in the institutional trust domain was found lower than in the personal trust domain. Higher average scores were noticeable for those aged 55-64 years old, those foreign born with less than three years of residence in Canada, and those with South Asian ancestries. Lower average scores were more predominant among those reporting Aboriginal ethnic ancestries, those who spoke non-official languages, and those who regarded religion as not important in their lives.

Chart 2 presents a plot of personal vs. institutional average factor loadings of religious groups by immigrant status. By visually inspecting this plot, it is possible to identify position points corresponding to their Canadian-born and foreign-born sub-populations⁸. The origin point (0,0) roughly represents average scores in both dimensions. The plane is divided into four quadrants (I=high-low, II=high-high, III=low-high, IV=low-low). Of particular interest are the positions of groups located within quadrants I (high trust in both dimensions) and IV (low trust in both dimensions).

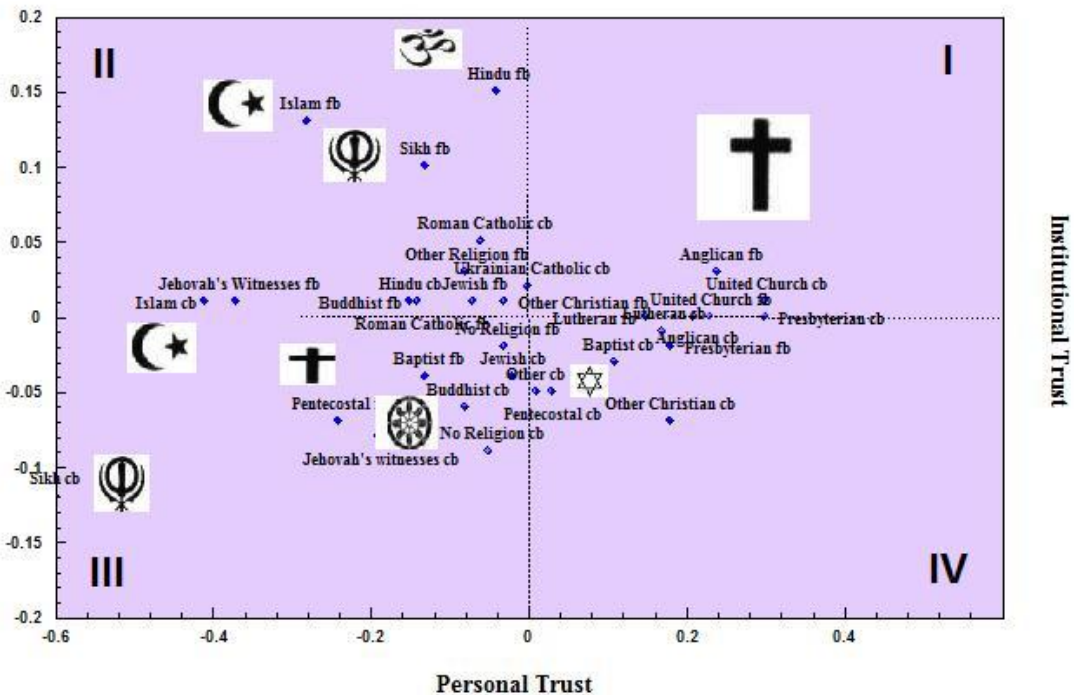
Protestant groups (Canadian and foreign born) were found mostly present in quadrants I and IV, which shared, in common, higher levels of personal trust. Higher discrepancies between Canadian-born and foreign-born religious group adherents are visible in quadrants II and III which differ only in their levels of institutional trust. While foreign-born Hindus, Sikhs, and Muslims displayed lower than average levels of personal trust, they displayed the highest levels of institutional trust. There were noticeable differences (i.e., reflected in greater plane distances) with their Canadian-born counterparts. For instance, foreign-born Jehovah's Witness adherents had a greater level of institutional trust than their Canadian-born counterparts. Also noticeable were the lower average levels of institutional trust displayed by those who reported not having any religious affiliation. Canadian-born Sikhs were a clear outlier in the plot, displaying the lowest level of personal and institutional trust of all the religious groups examined.

⁸ Group positions may be identified due to the property of quasi "orthogonality" (at right angles) which exists between the personal and institutional trust dimensions underlying the attitudinal items. Bi-plane plots are also useful in studying attitudinal distances between groups in Euclidean spaces.

Table 4: Weighted Personal and Institutional Trusts Scores: Average Factor Scores by Selected Demographic Backgrounds of Respondents, Pooled Sample GSS 2003 and 2003

Sub-populations	Personal	Institutional
75+ years old	0.21	0.07
Atlantic region residence	0.18	0.02
65-74 years old	0.18	0.04
Dutch ethnic origins	0.17	-0.02
At least once a week religious attendance	0.11	0.04
German ethnic origins	0.11	-0.04
English OL	0.10	-0.04
F.B. 15+ years residence	0.09	-0.02
Ukrainian	0.09	-0.05
Prairies region residence	0.08	-0.04
British Columbia&North residence	0.08	-0.08
Religion very important in life	0.08	0.01
At least once a month religious attendance	0.08	0.04
British and/or French ethnic origins	0.05	0.01
Ontario region of residence	0.03	-0.01
Canadian-born	0.02	0.00
45-54 years old	0.02	-0.02
A few times a year religious attendance	0.02	0.03
Religion somewhat important in life	0.01	0.01
Females	0.01	0.00
Other European ethnic origins	0.00	-0.03
55-64 years old	0.00	0.12
Males	-0.01	0.00
Bilingual OL	-0.02	0.00
35-44 years old	-0.04	-0.02
No religious attendance	-0.05	-0.04
Polish ethnic origins	-0.06	-0.07
Other OL combinations	-0.08	-0.07
Religion not very important in life	-0.08	0.00
At least once a year religious attendance	-0.08	0.03
Chinese ethnic origins	-0.10	0.02
25-34 years old	-0.11	-0.02
Other OL's	-0.11	0.01
Italian ethnic origins	-0.11	-0.04
15-24 years old	-0.13	0.02
Religion not at all important in life	-0.14	-0.06
F.B. 5 years or less residence	-0.16	0.10
French OL	-0.16	0.09
South Asian ethnic origin	-0.17	0.07
F.B. 5-14 years of residence	-0.19	0.01
Quebec region of residence	-0.20	0.09
Aboriginal ethnic origins	-0.30	-0.08
Other ethnic origins	-0.30	0.05

Chart 2: Personal vs. Institutional Trust: Weighted Average Factor Scores by Religious Background and Immigrant Status of Respondents, Pooled Sample GSS 2003 and 2003



*- Not shown are groups with $n=30$ or less. Symbols: fb=foreign-born, cb=Canadian-born

Regression Model Results

Individual Covariates Models

To assess the impact of various individual predictors of both personal and institutional trust, three OLS regression models (OLS) were examined: (1) a simple model using only religious affiliation categories as predictors, (2) combined religious affiliation categories, province of residence and language predictors, and (3) an expanded model containing the previous predictors plus other relevant socio-demographic predictors. The focus of the analysis was to determine the extent to which the effect of religion on trust could be explained totally or partially by other relevant covariates.⁹

Results for the OLS models are presented in table 5. The base model (model 1) tested mean differences between group means and the comparison group (members of other religions). Very modest proportions of explained variance were achieved for both personal and institutional trust scores (4% and 2% respectively). The direction and statistical significance of the regression coefficients reflected the patterns found in the previous analytical phases (i.e., positive effects for adherence to Protestant faiths and negative ones for the non-Christian ones with the exception of Jewish and Jehovah's Witness religions). The introduction of province of residence and use of official language predictors (model 2) increased the proportions of explained variance by an extra 2%. Model 2 showed that residing in Quebec

⁹ Religious attendance and religious importance covariates were not included in the regression equations due to their high degree of collinearity with religious affiliation predictors.

and/or Ontario residences as well as the use of at least one non-official language had detrimental effects on personal trust scores. Coefficients for institutional trust for these predictors were found either very small and/or non-statistically significant.

Regression model 3 incorporated a wider gamut of individual predictors. This model was relatively more successful with respect to personal trust scores ($R^2=.13$) and more limited in terms of institutional trust ($R^2=.06$). Net from other influences, membership in Protestant faiths such as the United Church, Anglican and/or Presbyterian, increased the personal trust by no less than +0.13 scale points. Working in the opposite direction, affiliation with Jehovah's Witness, Sikh, and Muslim faiths decreased personal trust scores by an average of -0.07 scale points or below. Personal trust increased linearly with greater age and education. A shorter period of immigration in Canada, Quebec, and/or Ontario residence as well the usage of a non-official language negatively affected personal trust. Marital status, gender, employment status, and/or presence of children in households did not have visible effects on personal or institutional trust. In terms of institutional trust, reflecting the limited model fit, most predictors were found either very small or non-statistically significant.

Individual and Place Covariates Models

In the final stage of multivariate analysis, two random intercept regression models incorporated both individual and place-related characteristics (i.e. 2001 and 2006 Census city and CT characteristics) were fitted to the data. This choice responded to the potential problem of unobserved heterogeneity (i.e., respondents from the same area sharing same contextual characteristics), which breaks one of the assumptions requiring that observations be independent of one another. In random intercept models, fixed and random effects are simultaneously estimated taking into consideration potential data clusterings that can occur in terms of individual characteristics within geographical units such as cities or census tracts. Random intercept models produce more efficient estimates of regression coefficients and provide better standard errors, confidence intervals, and significance tests than standard OLS estimates (Raudenbush and Bryk 2002).

Results for the random intercept models for personal and institutional trust are presented in table 6. Individuals were clustered in 1,278 cities where respondents lived. Intraclass correlation coefficients (IC's) for both regression models were found relatively low (.04 and .01 respectively) suggesting weak correlation of the observations (cases) within their clusters. The introduction of place related characteristics did not affect the membership effects of the Protestant groups but eliminated the previously seen effects of membership in Muslim and Sikh faith groups which became statistically non-significant. This result suggests that place related characteristics play a larger explanatory role in attitudes for members of the latter groups.

Turning to the effects of place-related characteristics, the only ones found statistically significant were the logs of city population size and the logs of city immigrant population size. These coefficients were small in size and worked in opposite directions. While the log of the city size decreased personal trust and increased institutional trust (regression coefficients of -0.07 and +0.03 scale points per log unit), the log of the city immigrant population increased personal trust and decreased institutional trust (regression coefficients of +0.02 and -0.03 scale points per log unit respectively). In conjunction with the previous OLS regressions, random intercept models results suggest that the influence of religious affiliation on trust cannot be discounted as a potential driver of attitudes towards people and institutions in Canada.

Table 5: OLS Regression Models Explaining Personal and Institutional Trust among Religious Groups, Individual Covariates, Pooled GSS Sample 2003 and 2008

Predictors		Model 1		Model 2		Model 3	
		Personal	Institutional	Personal	Institutional	Personal	Institutional
		b	sig.	b	sig.	b	sig.
	Constant	-0.01		-0.03		-0.02	
Religious Backgrounds	No religion	-0.03		-0.04		-0.08	0.01 ns
	Roman Catholic	-0.07		0.07		0.05	0.03 ns
	Ukrainian Catholic	-0.03 ns		0.02 ns		0.01 ns	0.01 ns
	United Church	0.31		0.04		0.34	0.06
	Anglican	0.23		0.03		0.26	0.04
	Presbyterian	0.28		0.02 ns		0.30	0.03
	Lutheran	0.18		0.02 ns		0.19	0.04
	Baptist	0.07		0.00 ns		0.05	-0.01 ns
	Pentecostal	-0.03		-0.03		-0.08	-0.05 ns
	Jehovah's Witness	-0.23		-0.03 ns		-0.26	-0.07
	Other Christian	0.12		-0.01 ns		0.13	-0.01 ns
	Jewish	-0.03 ns		0.01 ns		0.05	0.00 ns
	Islam	-0.28		0.15		-0.21	0.14
Buddhist	-0.12		0.02 ns		-0.07	0.04	
Hindu	-0.04		0.16		-0.02 ns	0.15	
Sikh	-0.17		0.11		-0.20	0.12	
Region of Residence	Quebec			-0.28	0.07	-0.29	0.06
	Ontario			-0.12	-0.03 ns	-0.11	-0.03 ns
	Prairies			-0.07	-0.06	-0.06	-0.06
	BC			-0.03 ns	-0.08	-0.04	-0.08
Official Language	French			-0.06	0.06	-0.09	0.06
	Other OL only			-0.13	0.04	-0.12	0.00 ns
	Bilingual			-0.01 ns	0.01 ns	-0.01 ns	0.01 ns
	English, French and other OL			-0.12	-0.05	-0.09	-0.06
Immigrant Status	15 years+ in Canada					-0.09	-0.02 ns
	6-14 years in Canada					-0.25	0.02 ns
	5 years or less in Canada					-0.19	0.09
Marital Status	Married/Living Common Law					0.09	0.01 ns
	Widowed					0.01 ns	-0.03 ns
	Separated/Divorced					-0.09	-0.03 ns
Gender	Females					-0.03 ns	0.00 ns
Education	High School					0.07	-0.01 ns
	PS Non University					0.08	-0.03 ns
	University					0.15	-0.01 ns
	Bachelor, Phd					0.33	0.05 ns
Age Group	30-44 years old to 44					0.07	-0.05
	45-59 years old					0.21	-0.03 ns
	60-74 years old					0.26	0.01 ns
	75+ years old					0.32	0.07
Employment Status	Paid Worker					-0.02 ns	0.01 ns
# Children in Household	One child					-0.02 ns	0.00 ns
	Two children+					0.05	0.01 ns
Adjusted R2		0.04	0.02	0.06	0.04	0.13	0.06

Comparison groups: Other religions, Atlantic residents, English OL, Canadian Born, Single, Males, No HS schooling, 15-24 age group, Non Paid employment, No children in Household. ns=non significant coefficient at the p>.05 level.

Table 6: Random Intercept Regression Models Explaining Personal and Institutional Trust among Religious Groups, Individual and Contextual Covariates, Pooled GSS Sample 2003 and 2008

Predictors	Personal		Institutional	
	b	sig	b	sig
Constant	0.43		-0.18	
Religious Backgrounds				
No Religion	-0.03	ns	-0.01	ns
Roman Catholic	0.04	ns	0.08	
Ukrainian Catholic	0.03	ns	0.09	
United Church	0.11		0.09	
Anglican	0.16		0.09	
Presbyterian	0.08		0.07	
Lutheran	0.02	ns	0.06	
Baptist	0.09	ns	-0.05	ns
Pentecostal	0.00	ns	-0.04	ns
Jehovah's Witnesses	-0.08		-0.14	ns
Other Christian	0.04	ns	0.04	ns
Jewish	0.08	ns	-0.06	ns
Islam	-0.05	ns	0.03	
Buddhist	-0.19		0.02	ns
Hindu	0.01	ns	0.05	
Sikh	0.04	ns	0.04	ns
Place Related				
Percentage LICO in CT	0.00	ns	0.00	ns
Percentage of new immigrants in CT (<10 years)	0.00	ns	0.00	ns
Log of city population	-0.07		0.03	
Log of the city immigrant population	0.02		-0.03	
Percentage Aboriginal in city population	0.00	ns	0.00	ns
Percentage university degree in city population	0.00	ns	0.00	ns
Intraclass correlation	0.04		0.01	
Log Likelihood	-42156.3		-15171.9	

Comparison groups: Other religions, Atlantic residents, English OL, Canadian Born, Single, Males, No HS schooling, 15-24 age group, Non Paid employment, No children in Household. Coefficients for individual covariates not shown. ns=non significant coefficient at the $p>.05$ level

Conclusions

Statistics Canada's General Social Survey (GSS) is an annual cross-sectional telephone household survey that has been gathering social data on Canadian adults since 1985. Using a pooled GSS 2003 and 2008 sample, the intent of the study was to assess how religious affiliations affect trust in conjunction with other individual and contextual characteristics. This task started by describing individual attitudinal items patterns of response which was followed by identifying personal and institutional trust concepts, estimating their factor scores, and running OLS and random intercept models using sets of independent variables as predictors of these scores.

Given its national scope, the GSS's only captured broad patterns and trust in the population and provided no breakdowns for many religious groups such as new Christian and non-Christian faiths, including Aboriginal religions. Also, given that many religious minorities live in the major metropolitan areas of the country, it is most likely that their levels of trust might have been diluted due to the sample design of these surveys. Despite these data limitations, however, the study found important differences in personal and institutional trust among religious affiliation groups in Canada. It confirmed that religious affiliations have direct and/or indirect impacts on trust directed towards persons and institutions. Individual and place-related predictors did not eliminate the effects of memberships such as those pertaining to several Protestant denominations as well as those pertaining to Jehovah's Witness, Muslim, or Sikh faiths. Although the effects of religious memberships were smaller in magnitude compared to those of individual characteristics such as age, education, and period of residence in the country, the former characteristics were by no means less important.

Place effects on societal trust were found not statistically significant with the exception of city size and city immigrant population size. In reading these results, it is important to reflect how societal trust is being developed in the different localities where members of the different faiths live. With a few exceptions across all of Canada's largest urban centres, the most residentially concentrated of the five non-Christian religions are Sikhs while Muslims and Buddhists are the least concentrated ones (Beyer and Martin 2010). This probably means that personal and institutional trust is being formed in a more "closed enclave" for Sikhs compared to Muslims and Buddhists. The lower average trust for Quebec and/or Ontario residents may be partly explained by the highest levels of residential concentration for the major non-Christian religions in certain neighbourhoods. More research is necessary to better understand how residential concentrations impact trust among non-Christian groups and non-mainstream Christian groups such as Jehovah's Witnesses and Pentecostals.

Either in the form of beliefs, associational memberships, philanthropy and/or volunteering, religious affiliation affects the way people develop trust towards other people and organizations. The study found, however, that members of religious faiths do not trust either persons or institutions in the same way and that trust-related stocks of social capital are uneven among religious groups in Canada. Confirming what was found in the ESC and EDS Canadian surveys, the highest levels of both personal and institutional trust were found among those affiliated with the Protestant mainstream churches such as the United Church, Presbyterian, Anglican, and Lutheran Church of Canada. This higher level of trust reflects perhaps not only compositional aspects of this population but basic worldviews prevalent among adherents.

The most important finding, however, was related to the relatively lower levels of personal trust found among Muslims, Sikhs, and Jehovah's Witnesses. The first two are mostly constituted by immigrant visible minorities, and the latter by Canadian-born non visible minorities. Muslims face what has been called Islamophobia of the post 9-11 era. There have been several studies in Canada about the emergence of this phenomenon with particular attention to the portrayal of Muslims in Canadian media, racial profiling, and the disproportionate impact of Canada's Anti-Terrorism Act on Muslim Canadians (Marhraoui 2008; Jamil 2012; Karim 2012). Due to the highly visible nature of the turban, kirpan, and

Air India bombing issues, Sikhs have also long been a flashpoint for racism and anti-immigrant sentiment in Canada. There have been longstanding debates between Sikhs and Canadian institutions regarding the permission or prohibition of the turban and the kirpan in schools, work safety regulations, access to legions, and wearing uniforms of the Canadian police forces and the RCMP (Nayar 2004). Finally, a secondary Christian group such as the Jehovah's Witnesses is no exception in terms of being a visible target for prejudice and discrimination. Historically, Witnesses had to deal with censorship of their literature, the court's refusal to recognize them as a legitimate religion, litigations with hospitals, school integration, and issues related to the well-being of children.

Neighbours and strangers had "thin trust" characteristics and were assessed more unfavourably than other groups situated in the social radius of respondents. Trust of faith members appeared not to be necessarily linked to contacts with particular institutions but closely tied to experiences in streets, neighbourhoods, and other public spaces where faith members are more likely to interact with these types of individuals. In this light, social policies need to combat the erosion of trust among religious group members on two wide fronts: 1) the removal of experiences of prejudice and discrimination on a personal level and, 2) any unfavourable social climate present in public spaces such as schools, workplaces, commerce, and other institutional domains of life. Personal trust boosts institutional trust and vice-versa. If social policy interventions are successful in this regard, it will be possible to strengthen the social capital of religious groups who have some deficits in terms of personal and/or institutional trust. Interventions should enhance the positive contributions to society of all religious traditions and develop mutual respect, dependability on each other and common frameworks to solve problems together. The latter implies creating welcoming environments for worship, cooperation and inter-faith dialogue for community residents regardless of religious traditions and backgrounds.

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