Who Are the Trustworthy, We Think?

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Working papers in Economics no. 222; this version July 22, 2006

Abstract

In a representative Swedish sample people were asked to judge the relative extent that

different groups of people are considered trustworthy in several dimensions, including their

political views and reading habits. A statistically significant effect of similarity on perceived

trustworthiness was found in each of the seven dimensions analyzed. For example, right-wing

voters consider Social Democratic voters to be much less trustworthy than right-wing voters,

and vice versa. Thus, it seems that perceived trustworthiness decreases quite generally with

the social distance. It is argued that social identity theory offers a plausible explanation.

Moreover, older people are generally considered more trustworthy than younger, and people

living in small cities are considered more trustworthy than people living in big cities.

Key words: social capital; trustworthiness; social distance; identity; social identity; self-

signalling

JEL classification: C42, Z13

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1. Introduction

Trust between people is important for how well the society is functioning in many different ways; see e.g. Arrow (1972), Fukuyama (1995) and Seabright (2004). From an individual point of view, however, it is less clear that increased trust is beneficial, since it depends on whether others will exploit the vulnerability that is associated with trusting someone. On the other hand, it is always beneficial for an individual to be *perceived trustworthy*, whether he actually is trustworthy or not. Obvious real life examples include the possibility to borrowing money, selling a used car and getting a job. It is therefore important to analyze who people in general consider to be more and less trustworthy, the task of this paper. In order to fulfil that task, we simply asked a representative sample in Sweden explicit questions about the relative extent to which they consider people belonging to different groups to be trustworthy.

Most survey-based economic research on trust otherwise focuses on differences in the extent to which people trust others in general (e.g. Alesina and La Ferrara 2002; Slemrod and Katuscak 2005), or particular public institutions, and corresponding implications such as differences in countries' growth rates (e.g. Knack and Keefer 1997; Zack and Knack 2001), and not on differences in the extent that different kinds of people are considered trustworthy. In the experimental literature, several studies have investigated, based on the so-called trust (or investment) game (Berg et al., 1995), whether trust depends on the social distance between people, ¹ with mixed results. ² However, there is increasing scepticism about the extent that

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¹ The term *social distance* is here used broadly in the same way as it is defined by the Encyclopedia of Psychology (2000): "the perceived distance between individuals and groups."

² Studies that found no significant differences in the levels of trust, as measured by the amount sent in the trust game, include Glaeser et al. (2000), analyzing race and nationality in a US student sample, Willinger et al. (2003) between French and German students, Bouckaert and Dhaene (2004) between Belgish-origin and Turkish-origin business men, and Johansson-Stenman et al. (2006a) between Hindus and Muslims in Bangladesh. On the other hand, Fershtman and Gneezy (2001) found a mistrust of men of Eastern origin based

trust games really measure trust; see e.g. Cox (2004), Johansson-Stenman et al. (2005, 2006b), Karlan (2005) and Schechter (2006). Moreover, and more fundamentally, what we are interested in here is not trust but *perceived trustworthiness*. The distinction is important since I may trust another person because I believe that he or she (e.g. ones spouse or close friend) will behave particularly trustworthy *towards me*. A Hells Angels member Adam may trust another member Bill more than he trusts Carl who is not a member, but at the same time realize that Bill is generally less trustworthy than Carl.

Moreover, even among anonymous people, the degree of trustworthiness may differ depending on some observed characteristics of the trusting person. Consider for example the situation when a person is looking for a job. The personnel will then not judge whether the applicant will be trustworthy towards them personally, but they will rather try to judge whether he or she is a trustworthy person in general, and hence suitable for the firm to employ. The same applies when a person would like to borrow money in a bank. It should be obvious then that observed differences in the perceived level of trustworthiness between different groups of people may be important for our understanding of discrimination, including labor market discrimination.

This paper does not deal with ethnicity, race or religion *per se*. Rather, we are interested in the broader underlying issue of whether it is true that we consider people that are more similar to ourselves to be more trustworthy, *ceteris paribus*? The answer from this study is *Yes*. We asked people to judge the extent that different groups of people are considered

on Jewish Israeli students, and Fersthman, Gneezy and Verboven (2006) found that Flemish and Valloon students in Belgium trusted each other less than they trusted students of their own group and that students at an ultra-orthodox institution in Israel trusted students from a secular institution less than students from another ultra-orthodox institution, and vice versa. Buchan and Croson (2004) found in a hypothetical trust experiment that students in the USA and China would send much more to close relatives or students they knew well in comparison to unknown students or strangers.

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trustworthy in seven dimensions, of which some are not often investigated such as whether people read books or not or whether they live in small or big cities. We found a significant effect of similarity on perceived trustworthiness in each of the dimensions analyzed. Thus, it seems that perceived trustworthiness decreases quite generally with the social distance. These results can be seen as examples of in-group bias, i.e. that people belonging to the same group as oneself is evaluated and treated better than people outside the group, which is a phenomenon that psychologists such as Brewer (1979) have long observed.

Moreover, we also found some general differences between the perceived trustworthiness of people from different groups, and in particular that older people are considered more trustworthy than younger, and that people living in small cities are considered more trustworthy than people living in big cities. The reminder of this paper is organized as follows: The survey design and descriptive results are presented in Section 2, whereas Section 3 presents econometric results and Section 4 provides some concluding remarks.

2. The survey and descriptive results

The survey was mailed to 1400 randomly selected adults above the age of 18 years in Sweden during spring 2002. The response rate of the overall survey was 58%. Due to missing responses of the targeted questions, the number of observations included in the analysis is around 700, i.e. about 50% of the total selected sample. The sample analysed is fairly representative of the overall underlying sample of adults in Sweden; the last column of Table 2 provides mean values and standard deviations of the explanatory variables used. We have a slight over-representation of women and university-educated as well as middle-aged people.

The interest in using survey methodology has increased recently not only within the trust and social capital literature, but also within many other fields of economics such as

happiness research (e.g. Di Tella et al. 2001, 2003; Luttmer 2005), concerns about relative income (e.g. Johansson-Stenman et al. 2002; Solnick and Hemenway 2005), wage setting in labor economics (e.g. Agell and Lundborg 2003; Agell 2004) and public economics (e.g. Fong 2001; Alesina and La Ferrara 2005). Despite this, it is probably no exaggeration to say that a large share of economists (in contrast to many other social scientists) remains sceptical to survey evidence (Bertrand and Mullainathan 2001). This may partly be explained by economists' emphasis on monetary incentives; if people's behaviour is assumed to solely be motivated by material incentives it is indeed hard to understand why they would respond truthfully to survey questions. However, people are evidently motivated by many other factors, and some issues that we are intrinsically interested in are moreover difficult to analyze empirically with revealed preference methodologies. According to Sen (1973, p.258): "we have been too prone, on the one hand, to overstate the difficulties of introspection and communication and, on the other, to underestimate the problems of studying preferences revealed by observed behavior." Still, the skepticism also has good reasons, in particular when dealing with ethical issues where people may overestimate the extent they would act ethically in real life (e.g. Kahneman and Knetsch 1992; Kahneman et al. 1999).³ In our case one may expect that many people consider it more "honorable", or that it reflects less prejudices, and it is certainly more politically correct, to believe that there are no differences between groups of people with respect to their trustworthiness. For this reason one may expect the observed trustworthiness differences from the survey responses to be biased downwards. Indeed, it turned out that as many as 21.6% considered both groups of people equally trustworthy in each of the seven comparisons. It appears reasonable that many of

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³ It should be emphasized that this does of course not imply that Daniel Kahneman would be sceptical to methods based on questionnaires and hypothetical choices in general. Indeed, there are probably few, if any, that have made a larger scientific contribution trough such methods than him.

these could be seen as protest responses, and that they largely reflect unease with comparing the trustworthiness of groups of other people. Since this is not what we are interested in measuring, one could argue that we should drop these responses. On the other hand, some of them may reflect genuine judgments, and they are therefore kept in the analysis. The estimated differences in perceived trustworthiness can then be seen as conservative.

In Table 1 there is nevertheless a clear tendency that people consider those who are similar to themselves, in all dimensions analyzed, to be more trustworthy. For example, among right-wing voters more than 40% consider right-wing voters to generally be more trustworthy than Social democratic voters, and less than 2 % consider Social democratic voters to be more trustworthy. The pattern is reversed when Social Democratic voters are asked. Here almost 60% consider Social democratic voters to be more trustworthy than rightwing voters, whereas only about 0.5 % considers right-wing voters to be more trustworthy. In order to have a single measure that reflects relative trustworthiness, a simple balance measure is constructed as follows: Each response from left to right is coded as -2, -1, 0, +1 and +2. Then the mean value of the responses for each comparison is calculated. If, for example, all respondents would have ticked the "group 2 a bit more" alternative, then the balance measure would equal 1, whereas if all would have ticked the "Equally much" alternative the measure would equal zero. Thus, the higher the balance measure, the more is the comparison group 2 trusted compared to group 1, and vice versa. For example, social democratic voters on average tick 0.54 steps to the rights, whereas right-wing voters tick 0.7 steps to the left, implying a difference of 1.24 steps, which is clearly substantial. When comparing the balance measures of the compared sub-samples we get the expected pattern in each of the comparisons considered: Respondents that live in a worker family consider industry workers to be more trustworthy than university educated people, whereas the opposite holds for university educated respondents. Similarly, respondents that are Christian believers consider Christian believers to be more trustworthy than convinced atheists, whereas the opposite holds for atheistic respondents. There are less strong effects when comparing people with different reading habits and incomes, but the differences are in the expected, self-serving direction. We also see that both the young (below 30) and the old (above 45) believe that people around the age of 50 are more trustworthy than people around 25, although the latter respondents think so to a larger extent. This can be compared to the recent finding by Holm and Nystedt (2005) that senders in trust games when they can choose receivers prefer receivers of a similar age as themselves. In the light of the findings here, this may not be because people of the same generation as themselves are considered more trustworthy generally, but rather that they believe that the receivers will behave particularly trustworthy towards them. Are the respondents' judgments that older people are more trustworthy on average correct? According to the findings by List (2004) they probably are. He found in a number of field experiments that the strength of non-selfish social preferences increases with age, corrected for other variables.

Similarly, both people living in big cities and those who do not believe that people living in small cities are more trustworthy, although the latter respondents think so to a larger extent. Considering the criminal statistics in virtually all countries, this overall judgment seems quite reasonable too. In summary we see that the respondents believe that people that are similar to themselves in all dimensions analyzed are considered relatively more trustworthy. Moreover, in Table 2 it is shown that most of those observed differences between the sub-samples are highly significant, based on non-parametric tests.

From the last row of Table 1 it follows that several times as many respondents believe that they themselves are more trustworthy than others, compared to those who believe the opposite. This is consistent with a large literature in psychology, showing that people tend to systematically overestimate their own abilities in various dimensions; see e.g. Taylor and Brown (1994) or Baumeister (1998) for overviews.

3. Econometric Analysis

In Table 3 and 4 we test whether the observed differences remain statistically significant also when correcting for other explanatory variables. The overall pattern remains the same. For example, the -0.59 parameter associated with being a right-wing voter in the first column of Table 3 implies that, compared to others right-wing voters tick 0.59 steps more to the left, on average. The difference between right-wing voters and social democratic voters is thus 0.59+0.58 steps, i.e. 1.17 steps which is a substantial, and not only statistically significant, difference. People that live in a worker family also trust Social democrats more, which is not surprising since this has traditionally been the largest "worker party". We also see that Christians, on average, trust Social Democrats less, which may be explained b the fact that this party has a history of being quite explicitly against the church (as has many other socialist and left parties all over the world).

When comparing the trustworthiness between university educated versus industry workers, we have in addition to the expected effect of living in a worker family and university education that right-wing voters trust university educated more. This is also quite logical since right-wing voters presumably tend to believe more in personal ambitions and that outcome differences to a larger extent reflects individual effort (cf. Alesina and La Ferrara 2005; Benabou and Tirole 2006a). It is interesting though that this effect quantitatively is almost as large as the sum of the university education and "worker family" effects.

Moving to the next column, we see that the effects with respect to the respondent's age is the expected ones, and also that both Social democratic and right-wing voters trust 50 years old relatively more than others do. Both of these parties have a relatively high average

age of their voters. Both parties can also be seen as conservative, albeit in different ways. The right-wing party is ideologically conservative, and part of this implies that one should show respect for older people. The social democratic party is ideologically far from conservative, but since this party has been in power in 64 out of the last 75 years in Sweden, it is conservative in the sense that it wants to preserve much of the current structure in society. Moreover, the generation that built up much of the current Social Democratic institutions in Sweden are currently old. Women, on the other hand, tend to view younger people to be relatively more trustworthy. A possible explanation is that gender equality has increased over time, and that younger men are for this reason considered to be relatively more trustworthy than older men.

People that live in big cities tend to consider others that live in big cities to be more trustworthy, and the same applies to women. A reason might be that the larger social control in smaller cities and in the countryside to a larger extent has reduced the liberty of women compared to men. This is also consistent with the demographic structure where women to a larger extent than men are moving from the countryside to bigger cities. The difference between how Christians and atheists judge the relative trustworthiness between Christians and atheists is 0.57+0.7=1.27 steps which is a huge difference. That right-wing voters consider Christians to be more trustworthy is not surprising, since this party has historically been considered as a pro-Christianity party. We also have an age effect that older respondents consider Christians to be more trustworthy, possibly reflecting that "it was better before" when Sweden was much less secularized. On the other hand we have that a higher eq. household income implies that atheists are considered more trustworthy, perhaps reflecting that the morality of gift-giving (in particular by the rich) emphasized in Christianity is less popular among the rich.

We also have quite large effects on the relative trustworthiness of people with different reading habits. Besides the expected effects of the reading habits of the respondents, right-wing voters tend to trust "readers" more, presumably for a similar reason that they trust university educated more. Christians also trust readers more, which may reflect that reading edifying books, and the Bible in particular, is essential to many Christians. Respondents with higher income trust high-income people more, and so do right-wing and university educated respondents. The latter may partly reflect that they expect that they will earn more money in the future.

We see very little systematic variation about the extent to which people believe that they themselves are more trustworthy than others. The only significant effect at the 5 % level is that those who never or rarely read books to a lower extent believe that they are more trustworthy than others. Of course, we cannot say from this study whether this reflect a real difference or not. However, it appears reasonable that it might, since reading books to some extent is related to the ability of overcoming self-control problems, and being trustworthy is presumably to a certain extent also about self-control.

The pattern from Table 4, which presents ordered probit instead of OLS estimates, with respect to statistical significance is almost identical to the one of Table 3. Overall, the basic pattern is clear also from the regression analysis: people who are similar to themselves are considered to be more trustworthy.

4. Discussion and conclusion

We have obtained clear survey-based evidence that people consider others that are similar to them, in what seems to be almost any dimension, to be more trustworthy generally. This appears to be a potentially important reason behind various kinds of discrimination, and possibly to some extent also behind macro economic issues; Easterly and Levine (1997)

showed for example that the degree of ethnic diversity, in terms of an ethnolinguistic fractionalization index, can explain much of the observed cross-country differences in progrowth policies as well as political stability.

Of course, there are potential problems with the method used, as with all methods that can be used to measure differences in perceived trustworthiness between groups of people. In such a situation, methodological pluralism is valuable in order to test the robustness of the findings, and survey methodology should therefore primarily be seen as a complement rather than a substitute to other methods, e.g. such that rely on monetary incentives and revealed behaviour.

Finally, although beyond the main task of this paper, we may speculate about the reason behind the observed pattern. There are of course several possible explanations, e.g. based on evolutionary selection, and psychologists have proposed different explanation to the more general phenomenon of in-group bias. Let us just consider a single one that is consistent with the data: *social identity theory*. Tajfel (1981, p. 255) defines social identity as "the individuals' knowledge that they belong to certain social groups together with some emotional and value significance to them of their group membership." According to social identity theory, one important reason why people display in-group bias is that this enhances social identity, thereby elevating the self-esteem or self-image of group members (e.g. Tajfel and Turner 1986). A testable implication of this theory is that we should observe larger ingroup bias in dimensions that are more important for our social identity. This is also what we found. The quantitatively largest effects are between Christians and atheists and between

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⁴ A related reason is self-signalling which has received much attention within economics recently (e.g. Benabou and Tirole 2002, 2004, 2006b). In a world where our self-knowledge is imperfect and where we prefer to have a positive self-image, we may consider people that are similar to ourselves as more trustworthy simply because by doing so we would also signal to ourselves that we are more trustworthy than others.

Social Democratic and right-wing voters. Both of those dimensions are presumably very important in many people's perception of their social identity, and for their self image; cf. Akerlof and Kranton (2000, 2002). Another implication of the theory (and which is implied also by some other theories) is that we should bias our perception of ourselves versus others in a self-serving way, and the results here also indicate that we are, on average, quite successful in maintaining that we are indeed more trustworthy than others. Apparently we like that.

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Table 1. Perceived relative trustworthiness between groups of people as responses to the following question: Some people seem to be more trustworthy. They are honest and do not try to cheat on others. Now we want to know which people you consider to be more trustworthy, on average. If you think that people in the left group are much more trustworthy, you tick the square most to the left, and vice versa. If you believe that they are somewhat more trustworthy, you tick the second square to the left, and vice versa. Use the middle alternative only when you think that there is no difference between the groups. No answers are "right" or "wrong"; we are interested in your sincere judgement.

Sample	n	Comparison group 1	Group	Group	Equally	Group	Group	Comparison group 2	Balance
•			1 much	1 a bit	much	2 a bit	2 much		measure*
			more	more		more	more		
All	701	Right wing party voters	3.6%	9.3%	61.2%	20.8%	5.1%	Social Democratic voters	+ 0.15
Right-wing party voters	130	Right wing party voters	14.6%	26.9%	56.8%	0.8%	0.8%	Social Democratic voters	- 0.54
Social Democratic voters	191	Right wing party voters	0.0%	0.5%	41.9%	45.0%	12.6%	Social Democratic voters	+ 0.70
All	703	Industry workers	6.0%	12.8%	68.1%	10.8%	2.3%	University educated	- 0.09
Lives in a "worker family"	253	Industry workers	10.7%	16.6%	66.0%	4.7%	2.0%	University educated	- 0.29
University educated	269	Industry workers	0.4%	7.1%	74.7%	15.6%	2.2%	University educated	+ 0.12
All	705	People around age 25	1.0%	3.0%	55.6%	31.4%	9.1%	People around age 50	+ 0.45
People aged 30 or below	149	People around age 25	0.7%	7.4%	59.1%	26.9%	6.0%	People around age 50	+0.30
People aged 45 or above	556	People around age 25	1.4%	1.1%	50.9%	34.3%	12.3%	People around age 50	+ 0.55
All	700	People living in big cities	1.3%	4.0%	55.0%	29.7%	10.0%	People living in small cities	+ 0.43
People living in big cities	180	People living in big cities	3.3%	3.9%	61.1%	28.3%	3.3%	People living in small cities	+0.24
People not living in big cities	520	People living in big cities	0.6%	4.0%	52.9%	30.2%	12.3%	People living in small cities	+0.50
All	700	Christian believers	5.9%	17.0%	63.9%	9.7%	3.6%	Convinced atheists	- 0.12
Christian believers	96	Christian believers	21.9%	28.1%	49.0%	1.0%	0.0%	Convinced atheists	- 0.71
Convinced atheists	59	Christian believers	0.0%	1.7%	50.8%	28.8%	18.6%	Convinced atheists	+0.64
All	692	People that read fiction each day	3.0%	14.6%	78.2%	3.6%	0.6%	People that never read fiction	- 0.16
People that read fiction every or almost every day	151	People that read fiction each day	6.0%	24.5%	68.2%	1.3%	0.0%	People that never read fiction	- 0.35
People that never or rarely read fiction	210	People that read fiction each day	1.4%	6.2%	84.3%	7.1%	0.9%	People that never read fiction	0.00
All	698	Low income people	5.2%	16.1%	70.1%	8.2%	0.6%	High income people	- 0.17
Eq. household income per capita less than 7500 SEK/month	164	Low income people	6.7%	20.7%	67.1%	4.3%	1.2%	High income people	- 0.27
Eq. household income per capita more than 15,000 SEK/month	176	Low income people	4.5%	8.0%	74.4%	12.5%	0.6%	High income people	- 0.03
All		Yourself	28.1%	26.6%	41.9%	1.6%	1.8%	People in general	- 0.78

^{*}Constructed as the mean value of the responses where each response from left to right is coded as -2, -1, 0, +1, +2. Thus, the higher the balance measure, the more is the comparison group 2 trusted compared group 1, and vice versa.

Table 2. Wilcoxon and Mann-Whitney rank test (WMW) and Kruskal-Wallis test (KW) of differences in the underlying distributions between sub-samples, with respect to differences in perceived trustworthiness between people of different groups.

Tests of equal underlying distributions between the samples:	Test	P-value					
Perceived relative trustworthiness between Right-wing party voters and Social Democratic voters							
Right-wing party voters and Social Democratic voters	WMW	0.000					
Right-wing party voters and other voters (neither right-wing nor Social Democratic)	WMW	0.000					
Social Democratic voters and other voters	WMW	0.000					
Right-wing party voters, Social Democratic voters and other voters	KW	0.000					
Perceived relative trustworthiness between Industry workers and University en	ducated						
Low educated and University educated	WMW	0.000					
Low educated and Neither low nor university educated	WMW	0.022					
University educated and All	WMW	0.000					
Lives in a "worker family", University educated and All	KW	0.243					
Perceived relative trustworthiness between People around age 25and People arou	ınd age 50						
People aged 30 or below and People aged 45 or above	WMW	0.000					
People aged 30 or below and People between 30 and 45	WMW	0.288					
People aged 45 or above and All	WMW	0.004					
People aged 30 or below, People aged 45 or above and All	KW	0.000					
Perceived relative trustworthiness between People living in big cities and People livin	g in small	<u>cities</u>					
People living in big cities and People not living in big cities	WMW	0.001					
Perceived relative trustworthiness between Christian believers and Convinced	atheists						
Christian believers and Convinced atheists	WMW	0.000					
Christian believers and All	WMW	0.000					
Convinced atheists and All	WMW	0.000					
Christian believers, Convinced atheists and All	KW	0.000					
Perceived relative trustworthiness between People that read fiction each day and People th	at never re	ad fiction					
People that read fiction every or almost every day and People that never or rarely read	WMW	0.000					
fiction							
People that read fiction every or almost every day and All	WMW	0.001					
People that never or rarely read fiction and All	WMW	0.000					
People that read fiction every or almost every day, People that never or rarely read fiction	KW	0.000					
and All							
Perceived relative trustworthiness between Low income people and High incom	ne people						
Eq. household income per capita < 7500 SEK/month and Eq. household income per	WMW	0.000					
capita > 15000 SEK/month							
Eq. household income per capita < 7500 SEK/month and All	WMW	0.113					
Eq. household income per capita > 15000 SEK/month and All	WMW	0.001					
Eq. household income per capita < 7500 SEK/month, Eq. household income per capita >	KW	0.000					
15000 SEK/month and All							

Table 3. OLS-regressions of perceived relative trustworthiness between groups of people. *t*-values in parenthesis.

	Perceived trustworthiness of								
	Social	University	People around	People living	Convinced	People that never	High income	People in	Mean value
	democratic	educated	age 50 relative	in small cities	atheists	read fiction	people	general	of the
	voters relative to	relative to	to people	relative to	relative to	relative to people	relative to	relative to	explanatory
	Right wing	Industry	around age 25	people living	Christian	that read fiction	Low income	Yourself	variables
	voters	workers		in big cities	believers	each day	people		
Intercept	2.03***	1.85***	2.26***	2.55***	1.79***	1.84***	1.68***	1.14***	
_	(22.34)	(19.40)	(23.11) 0.27***	(24.21)	(18.1)	(25.53)	(19.40)	(9.0)	
Right-wing party	-0.59***	0.34***	0.27***	-0.12	-0.17**	-0.19***	0.31***	0.13	0.19
voter	(-8.25)	(4.55)	(3.51)	(-1.49)	(-2.19)	(-3.46)	(4.46)	(1.29)	
Social	0.58***	-0.070	0.12^{*}	0.054	0.033	-0.029	0.068	-0.072	0.28
Democratic voter	(9.68)	(-1.10)	(1.93)	(0.78)	(0.50)	(-0.61)	(1.12)	(-0.87)	
Lives in a	0.12**	-0.12*	0.026	-0.014	0.029	0.047	-0.092	0.007	0.37
"worker family"	(2.01)	(-1.95)	(0.42)	(-0.021)	(0.45)	(1.03)	(-1.63)	(0.091)	
University	0.075	0.26***	-0.088	-0.11	-0.085	-0.022	0.15***	0.075	0.38
educated	(1.26)	(4.15)	(-1.40)	(-1.56)	(-1.32)	(-0.47)	(2.65)	(0.92)	
Aged between 40	0.029	-0.076	0.21***	0.042	-0.039	-0.041	-0.066	0.13^{*}	0.50
and 60	(0.52)	(-1.30)	(3.65)	(0.66)	(-0.64)	(-0.95)	(-1.24)	(1.69)	
Aged 60.1 or	-0.007	-0.0002	0.31***	0.17	-0.25**	-0.082	-0.14	0.10	0.11
above	(-0.08)	(-0.002)	(3.21)	(1.61)	(-2.53)	(-1.14)	(-1.56)	(0.83)	
Living in a big	-0.026	-0.088	0.060	-0.20***	0.0060	-0.081*	-0.049	-0.044	0.26
city	(-0.43)	(-1.34)	(0.91)	(-2.83)	(0.089)	(-1.66)	(-0.83)	(-0.52)	
Christian believer	-0.17**	0.091	0.18**	0.030	-0.57***	-0.16***	0.019	0.053	0.13
	(-2.21)	(1.13)	(2.24)	(0.34)	(-6.96)	(-2.59)	(0.26)	(0.50)	
Convinced atheist	-0.020	-0.056	-0.029	-0.022	0.70***	0.026	-0.11	0.093	0.08
	(-0.21)	(-0.57)	(-0.30)	(-0.21)	(6.90)	(0.36)	(-1.26)	(0.71)	
Reads fiction	-0.0007	-0.048	-0.12	-0.010	0.12*	-0.20 ^{***}	0.0053	0.094	0.22
every or almost	(-0.01)	(-0.68)	(-1.64)	(-0.13)	(1.68)	(-3.78)	(0.084)	(1.02)	
every day	, ,	` ′	` ′	` ,	` ′	` '	, ,	, ,	
Never reads	0.006	-0.091	0.035	0.068	-0.012	0.15***	-0.070	-0.19**	0.30
fiction	(0.09)	(-1.38)	(0.53)	(0.94)	(-0.18)	(3.11)	(-1.12)	(-2.16)	
Eq. household	-0.034	0.016	0.030	0.0022	0.12**	0.058	0.098**	0.028	1.21 (10,000
income per capita	(-0.74)	(0.33)	(0.62)	(0.042)	(2.51)	(1.63)	(2.25)	(0.44)	SEK/month)
Female	0.083	0.059	-0.13 ^{**}	-0.15**	0.050	0.067	0.025	-0.050	0.53
	(1.51)	(1.02)	(-2.22)	(-2.36)	(0.83)	(1.55)	(0.48)	(-0.66)	
R^2	0.291	0.113	0.081	0.051	0.175	0.096	0.087	0.027	

Table 4. Ordered probit regressions of perceived relative trustworthiness between groups of people. *t*-values in parenthesis.

	Perceived trustworthiness of							
	Social	University	People around	People living	Convinced	People that never	High income	People in
	democratic	educated	age 50 relative	in small cities	atheists	read fiction	people	general
	voters relative to	relative to	to people	relative to	relative to	relative to people	relative to	relative to
	Right wing	Industry	around age 25	people living	Christian	that read fiction	Low income	Yourself
	voters	workers		in big cities	believers	each day	people	
Intercept	2.14***	1.63***	2.20^{**}	2.45***	1.60***	1.97***	1.47***	0.48***
	(12.95)	(10.13)	(13.68)	(15.72)	(10.0)	(10.11)	(8.77)	(3.2)
Right-wing party	-1.08***	0.60***	0.43***	-0.18	-0.25**	-0.43***	0.62***	0.15
voter	(-8.46)	(4.78)	(3.57)	(-1.52)	(-2.09)	(-3.19)	(4.74)	(1.32)
Social	1.05***	-0.13	0.21**	0.067	0.063	-0.061	0.12	-0.081
Democratic voter	(9.79)	(-1.26)	(2.02)	(0.67)	(0.61)	(-0.52)	(1.16)	(-0.83)
Lives in a	0.20^{*}	-0.21**	0.035	-0.0091	0.034	0.13	-0.18*	0.0007
"worker family"	(1.95)	(-2.07)	(0.35)	(-0.094)	(0.34)	(1.13)	(-1.77)	(0.007)
University	0.12	0.43***	-0.15	-0.15	-0.13	-0.074	0.27***	0.090
educated	(1.17)	(4.15)	(-1.51)	(-1.56)	(-1.29)	(-0.64)	(2.57)	(0.93)
Aged between 40	0.054	-0.14	0.36***	0.075	-0.035	-0.093	-0.12	0.16^{*}
and 60	(0.57)	(-1.45)	(3.82)	(0.81)	(-0.37)	(-0.85)	(-1.23)	(1.73)
Aged 60.1 or	-0.018	-0.00042	0.50***	0.25^{*}	-0.36**	-0.13	-0.23	0.11
above	(-0.12)	(-0.003)	(3.26)	(1.67)	(-2.36)	(-0.71)	(-1.41)	(0.72)
Living in a big	-0.021	-0.12	0.097	-0.28***	0.0046	-0.18	-0.091	-0.054
city	(-0.20)	(-1.16)	(0.93)	(-2.68)	(0.044)	(-1.53)	(-0.83)	(-0.53)
Christian believer	-0.27**	0.16	0.28^{**}	0.039	-0.88***	-0.37**	0.058	0.080
	(-2.08)	(1.25)	(2.19)	(0.30)	(-6.85)	(-2.53)	(0.43)	(0.64)
Convinced atheist	-0.034	-0.056	-0.047	-0.019	1.10***	0.062	-0.22	0.10
	(-0.20)	(-0.34)	(-0.30)	(-0.12)	(6.87)	(0.33)	(-1.35)	(0.65)
Reads fiction	-0.016	-0.064	-0.19	-0.028	0.21^{*}	-0.44***	-0.002	0.11
every or almost	(-0.14)	(-0.55)	(-1.65)	(-0.25)	(1.84)	(-3.53)	(-0.016)	(1.04)
every day								
Never reads	0.008	-0.13	0.052	0.081	-0.0067	0.46***	-0.12	-0.22**
fiction	(0.07)	(-1.12)	(0.49)	(0.78)	(-0.06)	(3.59)	(-1.12)	(-2.15)
Eq. household	-0.075	0.023	0.044	-0.00093	0.19^{**}	0.15*	0.20^{**}	0.032
income per capita	(-0.95)	(0.24)	(0.58)	(-0.012)	(2.43)	(1.73)	(2.46)	(0.43)
Female	0.13	0.088	-0.21**	-0.23***	0.080	0.16	0.032	-0.064
	(1.37)	(0.93)	(-2.28)	(-2.48)	(0.86)	(1.49)	(0.33)	(-0.72)
Cut-off values	0.85	0.76	0.63	0.62	0.94	1.04	0.89	0.70
	3.15	2.95	2.75	2.53	3.01	3.95	3.23	2.45
	4.35	3.89	3.91	3.59	3.81	4.77	4.40	2.73