

## **Individual Religiosity, Religious Context, and the Creation of Social Trust in Germany**

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### **Abstract**

This contribution examines the role of religion as source of social trust. Going beyond the scope of the existing literature, I jointly evaluate the effect of individual religiosity and regional religious context by means of multilevel analysis. The results suggest that there is a double positive effect of Protestantism: Not only do Protestants tend to be more trusting, but a Protestant context also increases one's trust – regardless of individual religious beliefs. Furthermore, while church attendance is a powerful predictor for social trust, a context effect for regional levels of devoutness could not be detected. Lastly, religious diversity is not shown to decrease social trust.

*JEL Classification: R19, Z12, Z13*

### **1. Introduction**

The idea of religion as an important resource for social integration has long been a staple in the social sciences, dating back to the writings of Tocqueville and Durkheim. Recently, this idea has resurfaced within social capital theory. From its inception, the focus on social capital has indeed been linked to thoughts on religion. Coleman (1988), for instance, observes that it is the close interconnection between the school, parents, and the religious community that enables private Catholic schools to teach more effectively and keep students from dropping out, as compared to public or secular private schools. In his study on social capital in the US, Putnam (2000) finds that the most common form of associational membership is religious in nature and that individual religiosity rivals education as the most important explanatory factor for social

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capital endowment. Lastly, Fukuyama (1995) stresses the role of Protestant norms and values for a culture of trust that extends social trust from close kin to people in general and contrasts them with the distrustful familism inherent in Confucianism or Catholicism.

The central role played by religion in these pivotal accounts of social capital theory has frequently been overlooked. Up until now, “relatively little scholarly attention has been given to the role of religion in social capital formation” (Smidt, 2003, 3). In the present paper, I aim to contribute to this emerging debate by investigating the role of religion in the formation of *social trust*. Social trust is widely regarded as being an important aspect of social capital, for it taps an individual’s affective relation to the wider society and facilitates cooperation between people by reducing transaction costs (Fukuyama, 1995; Putnam, 2000; Uslaner, 2002). Relying on the *German Socio-economic Panel* (SOEP), I go beyond the scope of the existing literature by jointly evaluating the effect of individual religiosity and regional religious context using multi-level analysis.

## 2. Religion and Social Trust: Theory and Hypotheses

### 2.1 Individual Level Hypotheses

In the literature, there are two general explanations of why individual religiosity should encourage social capital formation (Putnam, 2000; Roßteutscher, 2008; Smidt, 2003, Wuthnow, 1990). The first perspective views religiosity primarily as a cultural or psychological phenomenon, thereby stressing the pro-social effects of religious beliefs, norms, and world views. The second perspective focuses on structural aspects of religiosity and thus the effects that result from social integration into a religious community.

#### *Religious Belief Hypothesis*

Since social trust has an important foundation in moral beliefs and views of human nature (Uslaner, 2002), differences in religious beliefs may explain variations in individuals’ propensity to place trust in others. Generalized social trust rests on the perception that most people are part of the same “moral community” (Uslaner, 2002). Therefore, theologies that advance inclusive doctrines of common grace, human potential, and goodness will encourage their adherents to be trusting (Welch / Sikkink / Sartain / Bond, 2004). These positive and inclusive views are most likely endorsed by majority religious traditions that are well integrated in the wider society, i.e., Protestantism and Catholicism.

However, religiosity may also lead to distrust of other people. This should be the case particularly for rigid religious groups whose view on human nature is

pervaded by ideas of sinfulness and whose identity is based on strong symbolic boundaries between believers and non-believers, members of the religious in-group and the rest of society (Welch / Sikkink / Sartain / Bond, 2004). Distrust may therefore be an attribute of fundamentalist or evangelical Protestants and other Christian sects. Additionally, with regards to Islam, it is also plausible to assume that members of the Muslim minority define themselves through a symbolic demarcation from the majority and therefore are less trusting of people in general.

### *Religious Network Hypothesis*

In addition to cultural aspects of individual religiosity, much of the following literature stresses the structural side of religious life and its distinct effect on social capital accumulation: “[S]ocial ties embodied in religious communities are at least as important as religious beliefs” (Putnam, 2000, 67). The congregation is a place where people from different segments of society come to know one another as like-minded, benevolent, and cooperative. Interactions within a religious group are usually characterized by trust, as well as frequently by trust that is met, returned, or reciprocated, thereby providing a suitable training ground for a generalized propensity to trust (Sztompka, 1999, 131). However, it could also be the case that strong integration in a religious group only fosters trust among its own members and not in people in general. This may apply especially to religious groups that are not firmly rooted in society.

## **2.2 Contextual Level Hypotheses**

Religiosity is not only a property of individuals but also of collectives. The religiosity of a collective serves as a cultural as well as structural context for individuals and is therefore likely to have an impact on social trust independent from individual religiosity (Finke / Adamczyk, 2007). In the following, I will consider three such aspects of religious context and their impact on individual-level social capital formation: the dominant religious cultural tradition in a given region, overall levels of devoutness, and the degree of religious diversity.

### *Religious Culture Hypothesis*

An influential line of thought stresses the role religious traditions play for the culture and social life in a given nation or region (Inglehart / Baker, 2000; Norris / Inglehart, 2004). According to this perspective, distinctive worldviews that were historically linked with or once originated from religious traditions have left deep imprints on contemporary moral beliefs and social attitudes (Inglehart / Baker, 2000). In contrast to individual religious beliefs, these values are now part of the general culture and are shared by most of the citizens in a

given region – regardless of whether they consider themselves to be religious or not. As Germany is a confessionally mixed country with a (primarily) dominant religious tradition of Protestantism in the north and a dominant culture of Catholicism in the south, there should, according to the religious culture thesis, be clear cultural differences across the respective regions that are visible even today.

One fundamental cultural consequence of a Protestant tradition lies in its inherent imperative to extend virtues like truth-telling, reliability, and reciprocity beyond the narrow circle of one's own family, thereby encouraging the extension of trust to people in general, including strangers (Fukuyama, 1995). A region's Protestant legacy will thus result in a pronounced contemporary culture of trust. Catholicism, on the other hand, might be conducive to an "amoral familism" (Banfield, 1958). The development of trust in a given population could therefore be impeded by its Catholic heritage (Putnam, 1993).

### *Social Control Hypothesis*

A central claim of social capital theory is that social networks also have external effects and therefore constitute public goods, i.e., they also influence and benefit people in the broader community who are not part of and/or do not contribute to the network themselves (Coleman, 1988; Putnam, 2000). Accordingly, one would not only expect effects from individual religious involvement and church attendance, but also from the general levels of devoutness and church-going within a given region (Ruiter/deGraaf, 2006). In other words, regional church attendance rates serve as structural contexts that may impact the social capital available to both religious and secular people.

An important external effect of dense social networks that encourages the development of social trust is that they facilitate the sanctioning of social norms and the exercise of social control (Coleman, 1988). People who are highly involved in religious affairs and well integrated into a religious community are very likely to conform to pro-social norms and refrain from deviant acts and untrustworthy behaviors (Stark/Bainbridge, 1996). Since deviant behavior will generally be lower in devout contexts with high levels of church attendance, all people living in these contexts – religious and secular alike – benefit from the maintenance of social order and are encouraged to trust one another.

### *Religious Cleavage Hypothesis*

Whereas the religious culture thesis stresses the shared cultural background of a region, the religious cleavage hypothesis focuses on religious differences and divisions and the potentially negative impact of religious diversity on social capital formation (Delhey/Newton, 2005). A classic assumption in the social

sciences holds that social integration – and therefore the formation of social trust – is based on shared values that are thought to result from religious homogeneity. Growing religious heterogeneity, which is primarily, but not exclusively due to immigrants from Islamic countries, may however lead to conflicts between religious groups and pose a potential threat to social connectedness. Since social trust largely rests upon perceived similarities and a sense of familiarity, religious diversity may lead to a decrease in regional trust levels (Delhey/Newton, 2005).

### 3. Data and Methods

In order to test the proposed hypotheses, I draw on survey data from the 2003 wave of the German Socio-economic Panel (SOEP) (Wagner/Frick/Schupp, 2007). In contrast to many other survey projects, the large  $N$  of the SOEP allows for a reasonable analysis of religious minorities such as Muslims. Another useful feature is the availability of the so-called *Geocodes*, which can be used to assign respondents to the 97 *Raumordnungsregionen*--functionally confined units located between the regional levels of NUTS 1 and NUTS 2. The resulting hierarchical data structure is suitable for multilevel analysis. The total sample size consists of  $N = 20.501$  individuals nested in  $N = 97$  regions.

*Social trust* is measured by a total of three survey items. On a scale from “totally agree” (1) to “totally disagree” (4), respondents were asked to respond to the following statements: *On the whole one can trust people*; *Nowadays one can't rely on anyone*; and *If one is dealing with strangers, it is better to be careful before one can trust them*. The responses were rescaled so that higher values denote greater trust and then combined into a weighted index by means of factor analysis.<sup>1</sup>

There are two explanatory variables at the individual level and three at the context level. At the individual level, *religious belief* is inferred from respondents' religious affiliation. This variable has five categories, distinguishing between “non-religious” (0), “Catholics” (1), “Protestants” (2), “other Christian groups and sects” (3), and “Muslims” (4). For *church attendance* I created a simple dummy variable, where 1 indicates regular church attendance “at least once a month” and 0 “less often / never.”

At the contextual level, a region's *religious cultural tradition* is measured by the percentage of Protestants in the population. *Regional devoutness* is measured by the regional population share that goes to church at least once a month. To capture *religious diversity* within a given region, I calculate a Herfindahl-Index based on the religious affiliation variable. The index ranges

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<sup>1</sup> Because the indicator variables are ordinal, the factor analysis is based on a polychoric correlation matrix. The retrieved factor scores were multiplied by 100 in order to make the regression coefficients in the analyses better readable.

from 0 to 1, where 0 denotes complete religious homogeneity and 1 complete religious heterogeneity.

In order to avoid spurious effects, several controls on both the individual and contextual levels are considered. At the individual level, I include respondents' sex, age, and age squared, as well as dummy variables for East Germans and for foreign citizenship. Respondents' educational level is measured using the CASMIN classification. I also include a measure of household income and organizational membership. At the contextual level, I include a dummy for the socialist legacy in all regions of the former GDR. The regional GDP per capita and regional degree of urbanization (measured as number of residents per square kilometer of settlement and traffic area) are also controlled for.<sup>2</sup>

#### 4. Empirical Evidence

To empirically test the individual and contextual level hypotheses, I employed multilevel analysis or hierarchical linear modeling using STATA SE 10.1. Only cases with non-missing values on all variables were considered in the analyses.

In a preliminary step, I estimated a so-called 'empty model' (M0 in table 1), which primarily serves as reference for successive models. A likelihood-ratio test suggests that there is variance on the regional level and therefore that multilevel analysis proves to be an appropriate procedure ( $\chi^2(1) = 424.11$ ,  $p < .0001$ ). The next model introduces individual level predictors and controls (M1). Looking at the coefficients, notable differences between religious beliefs can be clearly observed. In general, only Protestants show a greater propensity to place trust in people. Adherents of other religious beliefs, i.e., Catholics, other Christians, and Muslims, are no different from secular people when it comes to trusting others. Conversely, the lack of significant effects for these religious groups suggests that their members do not distance themselves from the rest of society. The religious belief hypothesis is therefore only partially supported.

Judging from the size of the coefficients and the levels of significance, regular church attendance seems to be a more important factor for social capital formation than the adherence to any particular faith. Individuals actively involved in religious life and strongly integrated into a religious community are more trusting than less integrated persons. This is in line with the prediction of the religious network hypothesis.

Having tested the individual level hypotheses, I now turn to the contextual hypotheses on religion and social capital. Indicators for the regions' Protestant

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<sup>2</sup> These last two measures are taken from the INKAR 2003 data released by the Federal Office for Building and Regional Planning.

cultural tradition, their devoutness as well as their religious diversity are added to the model (see M2 in table 1). Results show that religious context generally has an independent effect on individual level social capital. However, not all religious properties of a given region are of equal importance. In fact, only a regional cultural tradition of Protestantism is conducive to social capital formation. Individuals in cultural contexts shaped by a religious tradition of Protestantism are generally more trusting than individuals in Catholic dominated contexts –their personal religious affiliation (or lack thereof) notwithstanding. The religious culture hypothesis is supported by the empirical evidence.

With regards to regional levels of devoutness however, no significant effect on social trust can be found. Whereas individual church attendance proved to be an important factor explaining social trust, living in a context with many regular church-goers adds nothing to the explanation. Additionally, and contrary to a widely held assumption, religious diversity poses no threat to social integration. While the estimated coefficient in model 2 is negative in sign, it is nowhere near statistical significance. Religious homogeneity does not seem to be a prerequisite for social trust that extends toward people in general. Neither the social control hypothesis nor the religious cleavage hypothesis hold up to empirical scrutiny.<sup>3</sup>

## 5. Conclusion

In this paper, I aimed to examine the role of religion as a source of social trust. The results suggest that both individual religiosity and regional religious contexts matter for the formation of social trust in Germany. In particular, individual Protestant beliefs and a regional cultural tradition of Protestantism foster generalized social trust. In fact, one could speak of a *double positive effect* of Protestantism in the creation of social trust.

Furthermore, attendance of religious services is a powerful predictor for social trust. People who are actively involved in their religious community display higher levels of trust. However, no contextual effect for high regional levels of church attendance could be detected; the expectation that high church attendance rates would deter delinquency and thereby encourage social trust (Stark / Bainbridge, 1996) was not met. These negative findings may very well be due to the chosen level of aggregation. Regions might still be too large to establish the effects of a devout surrounding. The present results might therefore be conservative and understate the true effects which could possibly be observed at the level of villages or neighborhoods.

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<sup>3</sup> Following a referee's suggestion, I also estimated separate models for East and West Germany respectively. While this led to smaller sample sizes at the contextual level and related problems of multicollinearity, the main findings remained robust. Results are available upon request.

*Table 1*  
**Effects of individual religiosity and religious context  
on social trust (HLM)**

	M0		M1		M2	
	<i>Est.</i>	<i>S.E.</i>	<i>Est.</i>	<i>S.E.</i>	<i>Est.</i>	<i>S.E.</i>
<i>Fixed Effects</i>						
Intercept	.64	(1.74)	12.74*	(.058)	-18.73	(13.51)
<i>Level 1</i>						
Catholic <sup>a</sup>			1.49	(2.04)	1.73	(2.06)
Protestant <sup>a</sup>			6.14***	(1.75)	5.89***	(1.76)
Other Christian <sup>a</sup>			0.21	(4.14)	0.13	(4.14)
Muslim <sup>a</sup>			-0.87	(4.14)	-0.70	(4.14)
Church Attendance			16.86***	(1.71)	16.89***	(1.71)
Sex			1.49	(1.22)	1.45	(1.22)
Age			-2.12***	(0.21)	-2.12***	(0.21)
Age <sup>2</sup>			0.02***	(0.00)	0.02***	(0.00)
East German			-12.12***	(2.48)	-8.14**	(3.05)
Foreigner			-8.30**	(2.82)	-8.49**	(2.82)
Education			5.22***	(0.28)	5.22***	(0.28)
Household Income			0.01***	(0.00)	0.01***	(0.00)
Organizational Membership			7.41***	(1.28)	7.34***	(1.28)
<i>Level 2</i>						
% Protestant					25.75*	(10.82)
Devoutness					19.35	(20.03)
Religious Diversity					-10.16	(15.41)
Socialist Legacy					2.70	(6.47)
GDP per capita					0.82*	(0.34)
Urbanization					0.00	(0.00)
<i>Random Effects</i>						
Level 1 Variance (Residual)	6810.63	(71.70)	6471.78	(68.13)	6471.03	(68.12)
Level 2 Variance (Intercept)	241.19	(41.29)	161.35	(29.68)	132.73	(25.19)
<i>Model</i>						
Level 1 N	18141		18141		18141	
Level 2 N	97		97		97	
Deviance	211781.12		210828.05		210811.61	
AIC	211787.12		210860.05		210855.61	

Unstandardized coefficients; standard errors in parentheses; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$ ;  
<sup>a</sup> reference group: no religion.



Finally, given the fact that Germany is becoming increasingly more diverse, it is of importance to once again note that religious diversity in a region does not lead to a decrease in social trust and thus need not jeopardize social integration.

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