

# Life satisfaction and trust in other people

March 2004

by Bobby Duffy

## MORI Social Research Institute

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## Summary and conclusions

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This report looks at two very current issues in social policy – life satisfaction and trust in others. These issues link into a number of debates, particularly how we measure the progress and impact of policy in a more rounded way and how we can reverse the apparent decline in feelings of community cohesion and citizenship.

The analysis uses data from the 2001 wave of the British Household Panel Survey (BHPS), and it was initially conducted as part of a project for the Prime Minister's Strategy Unit at the Cabinet Office. The main aims are to identify which factors are most associated with life satisfaction and trust in others, and then to segment the population into groups, to look particularly at the extremes – who are the most and least trusting and happy people? The key findings to emerge from this analysis are outlined below.

### Who's happiest?

Economic wealth in Britain has increased greatly over recent years but life satisfaction has not. This has led to debates about whether economic success should in fact be the main focus for government, and how we can test policy against its impact on a wider, more meaningful set of factors. One possible approach is to measure the impact of government actions on individual and national levels of life satisfaction. In this context it is crucial to understand what drives life satisfaction.

This study shows that views of income (not actual income) and self-assessed levels of health are the most important predictors of life satisfaction. This is in line with a number of other studies. In particular, the fact that absolute levels of income are not that important, rather our perceptions of how comfortable we are is backed up by studies that show the central importance of personal outlook in influencing life satisfaction. Other important factors positively related to happiness are being retired, talking to neighbours and doing sport. Being aged 35-44 and wanting to move out of your current home are negatively related to life satisfaction.

The most satisfied group this analysis could identify are healthy, comfortably-off retired people who live in less ethnically diverse areas and do not want to move. Area-based factors are shown as important throughout the analysis. In this study ethnic diversity comes out as the best predictor, but this will be partly due to the fact that ethnic diversity is also highly related to a number of other area characteristics, such as urbanity and population mobility.

The least satisfied people in the country have a long-term limiting illness, are less well-off (as shown by the fact that they cannot afford an annual holiday) and want to move home.

## **Who's most trusting?**

Trust in other people has also become a key concern for social policy in the UK. This is related to a number of linked debates, particularly on apparent declines in social capital and social cohesion. This matters because there are strong links between levels of trust and all sorts of positive economic and social outcomes.

As with life satisfaction, there have also been a number of discussions about the factors associated with levels of trust internationally and over time, but there has been little that has looked to explain variations in levels of trust in the UK at the present time. Again this will be important to help inform policy decisions.

The key drivers of trust in other people are education levels (those with degree-level qualifications or higher are more trusting) and age (younger groups are less trusting). The latter could be because trust develops in us as we get older, or, more worryingly that there is a cohort effect, with current generations having lower levels of trust than seen among previous generations, as suggested in US research.

The most trusting group found in this study have a first degree, do not want to move home and are involved in local groups. They are also much more likely to consider themselves middle class.

The least trusting group are not retired, do not have a degree and live in council homes in ethnically diverse areas where crime/vandalism is seen as a serious problem. Again the importance of area factors is worth noting. This overall picture of trust goes somewhat against the stereotypical image of trusting working and suspicious middle classes – but similar patterns have in fact been seen in a number of studies over the years.

## **Conclusions**

*Levels of life satisfaction and trust are difficult for governments to influence...*

This analysis raises a number of points. First of all we need to recognise that while the relationships identified here are important, we can only explain a minority of the variation in trust and happiness using demographic characteristics and attitudes, despite the comprehensive set of variables included. Genes and personality will be key in explaining the rest of the differences between people – and this does help to emphasise the fairly limited influence government action is likely to have. Causality is also far from clear-cut in this type of analysis, and a number of apparent relationships are actually more likely to be explained by prior personality factors. An obvious example of this is that while involvement in local community groups is related to higher levels of trust it is difficult to say to what extent this is because those who are more likely to get involved in local groups are already more trusting and to what extent involvement in groups in itself increases levels of trust in other people.

*...but they are related to a number of issues that can be affected by social policy, particularly education levels*

However, we also need to avoid being too fatalistic, as a number of studies have shown that we are not “hardwired” to a certain level of happiness – and most notably that personal outlook, educational success and many other factors that have a real influence on life satisfaction and trust are greatly influenced by our experience as young children. This provides another rationale for a focus on early years.

*Less emphasis on economic success is likely to increase happiness...*

As seen in other studies, actual income is not a key determinant of life satisfaction – but view of income is. Clearly this reflects the fact that people will generally be more satisfied with their life if they value what they have rather than constantly strive for more – and it has been shown that people do over-value the amount of happiness that extra income will bring them.<sup>1</sup> As pointed out by Richard Layard and others, this provides a rationale for government attempts to ameliorate the pressures of consumerism and work, and promote education that gives a more rounded view of happiness.

*...but would any government want to attempt this?*

While this is the correct course if the aim is to increase general happiness, there must be doubts about how realistic it is to expect a significant change in direction from any government. Governments that attempt to argue for less emphasis on economic factors are likely to be seen as attempting to manage expectations downwards, or to lack ambition. Layard points out that the first worker to suggest trading shorter hours for lower wages (which, beyond a certain minimum income, should increase his level of happiness) is likely to have his commitment questioned, and that this therefore provides a case for state intervention. But the same can probably be said for individual political parties – particularly given that we know that perceptions of economic management remains one of the key over-riding drivers of electoral success.<sup>2</sup>

*The increasing consumerism of public services will not make people happy*

Indeed in this context, it is worth noting that current approaches to management of public services could be contributing to the general trend where greater provision results in less happiness. That is, the increased emphasis on viewing public service users as consumers, borrowed from the private sector, leads to higher expectations that will always expand beyond delivery, and help create a state of continual dissatisfaction. This is not a concern for the private sector, which in the end is not focused on meeting needs or making people happy but in creating new needs and encouraging loyalty and repurchase. But again it is difficult to imagine a major change in direction for public service provision in the near future – it was much easier to establish consumer approaches in public service provision than it would be remove them.

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<sup>1</sup> Layard (2002/3)

<sup>2</sup> See The more things change – long-term trends in views of government, MORI, forthcoming

*Where people live has an important impact of life satisfaction and trust...*

This study also highlights how important area characteristics are to both levels of happiness and trust in others, and specifically that ethnic diversity in an area does seem to be associated with lower levels of trust and life satisfaction, in line with US evidence<sup>3</sup>. However, it is certain that the relationship is partially with factors associated with higher levels of diversity, such as deprivation, urbanity and population mobility. We need more and better data to unpick the relative importance of these factors.

*...and the trend towards more changeable, diverse communities is a real challenge*

In any case, the simple point remains that stable, similar communities are happier and more trusting – while many areas are going in the opposite direction. There is probably little that governments can (or would want to) do to control these trends, but we do need to recognise them, particularly at a time when decisions are being made on the design of significant new housing areas, as part of the Communities Plan. It seems likely that the best approach remains programmes that encourage people to value diversity, while providing strong support for structures that encourage meaningful interaction between different groups.

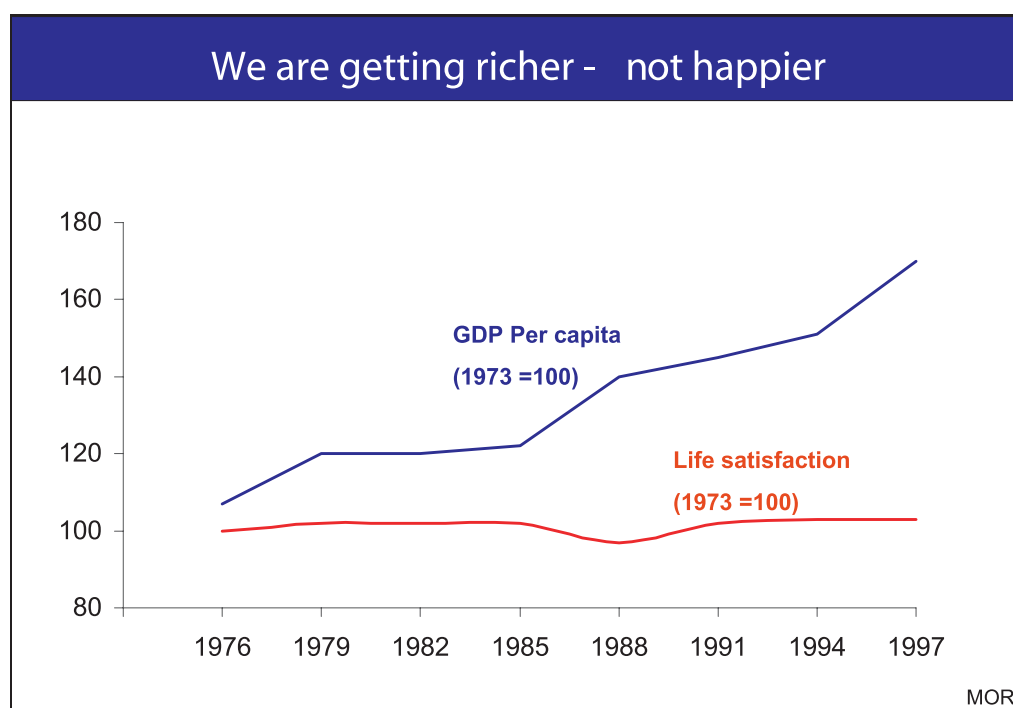
The analysis conducted here can be expanded in a number of ways. For example, as well as assessing the relative importance of different area factors it would also be very useful to unpick the influence of the interaction between personal and area characteristics – for example, the different effects of personal mobility versus local area population churn. This could be done using existing (such as BHPS) and forthcoming datasets, such as the Citizenship Survey and the household survey completed as part of the New Deal for Communities national evaluation. It would also be useful to assess whether and how the drivers of life satisfaction and trust, and the most/least satisfied/trusting groups have changed over time, to help understand whether we are seeing significant generational shifts in views and in particular whether any groups are being left behind.

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<sup>3</sup> Putnam, recent analysis and Participation in heterogeneous communities, Alesina and La Ferrara (2000), quoted in Layard.

## Who's happiest?

There has been increasing interest in life satisfaction as a legitimate target for social policy in recent years. This has been particularly driven by the observation that while economic wealth has increased greatly over recent years life satisfaction has not, as seen in the chart below.<sup>4</sup> Linked to this are the numerous discussions of how our society has become more hedonistic and consumerist, but that this had led to a lower, not higher, sense of fulfilment and concerns about the future sustainability of our current lifestyles.



This in turn has led to debates about whether economic success should in fact be the main target for government policy, and how we can test policy against its impact on a wider, more meaningful set of factors. This could be through the use of indices of progress or quality of life that take other aspects into account, and that include the negative and long-term effects of growth.<sup>5</sup>

<sup>4</sup> Layard (2002/3)

<sup>5</sup> There are a number of indices that adapt and add to economic measures in some way, such as the Index of Sustainable Economic Welfare (ISEW). See Life Satisfaction: The state of knowledge and implications for government, Donovan and Halpern (2002) for discussion. There are also a range of different sets of quality of life indicators, such as those developed by the Audit Commission/ODPM, and currently being developed as part of the Egan Review for the Communities Plan.



Alternatively we could attempt to measure the impact of government actions on individual and national levels of life satisfaction, as well as its distribution.<sup>6</sup>

In this context it is crucial to understand what drives life satisfaction. You might expect this to be an area that has been researched a great deal – and indeed there have been a number of studies that have asked people directly what makes them happy, that have compared the relative impact on happiness of different life events, that have compared levels of satisfaction across countries over time and have looked at the correlation of individual sets of issues with life satisfaction.<sup>7</sup>

However, there is surprisingly little recent work that has attempted to identify the factors that are most associated with overall life satisfaction, using a single set of data that can look across a fairly comprehensive range of variables.

## **This study**

The 2000 wave of the British Household Panel Survey (BHPS) allows us to do this, as it contains measures of overall life satisfaction, plus a large number of factors that could be expected to have an impact on happiness. These cover aspects such as:

- Socio-demographic variables, including age, gender, work status, ethnicity, household type, tenure, marital status etc;
- Actual income, saving and spending behaviour, consumer goods owned, as well as views of income and whether people feel they can afford items;
- Views of health, including whether they feel they have a long-term limiting illness and specific illnesses/health problems, but also whether people care for others within or outside the household;
- Frequency of a wide range of activities, such as doing sport, going to the theatre, helping local groups, going to the pub etc;
- Views of aspects of housing and the local area, including whether people want to move, views of local problems and feelings of safety;
- Views of community and neighbours;
- Past voting behaviour (whether voted and recall of who voted for) and future voting intention;

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<sup>6</sup> See for example Donovan and Halpern (2002), Layard (2002/3) and A better choice of choice, Levett et al (2003)

<sup>7</sup> A great deal of previous work is helpfully summarised in Layard's lectures. Also see The Good Life, a Demos collection of essays (1998). The HenleyWorld study and the Worcester paper in the Good Life both look at surveys where people are directly asked about influences on happiness.

- Views on a series of value statements, about the role of the state and individuals;
- We have also matched into the dataset two area-based variables that have had a large impact on other measures of satisfaction in previous studies – the level of *deprivation* in the area (as measured in the Index of Multiple Deprivation) and the level of *ethnic heterogeneity*. The latter is a measure of the level of ethnic diversity locally that takes account of both the number of different ethnic groups in an area and the proportion in each – so, for example, an area with 50% white people and 50% black people will have a lower ethnic heterogeneity score than an area with 50% white, 20% black, 20% Asian and 10% Chinese.

This does leave a few gaps on factors that have been seen to be important in previous work. In particular, genetic make-up has been shown to have a significant effect on life satisfaction<sup>8</sup> – but clearly cannot be studied in this type of analysis. However, it would have been useful to be able to include more measures of personality and personal values – but BHPS has relatively little of this type of information.

There are three main stages to the analysis. First we look at the key drivers of life satisfaction, using multiple regression. We then segment the population into different groups according to their levels of satisfaction. We finally look in more detail at the characteristics of the most and least satisfied groups.

## **1. Key drivers of life satisfaction**

The first stage involves putting all relevant variables into a multiple regression model to assess which are the “key drivers” of life satisfaction – that is, those factors most associated with happiness.

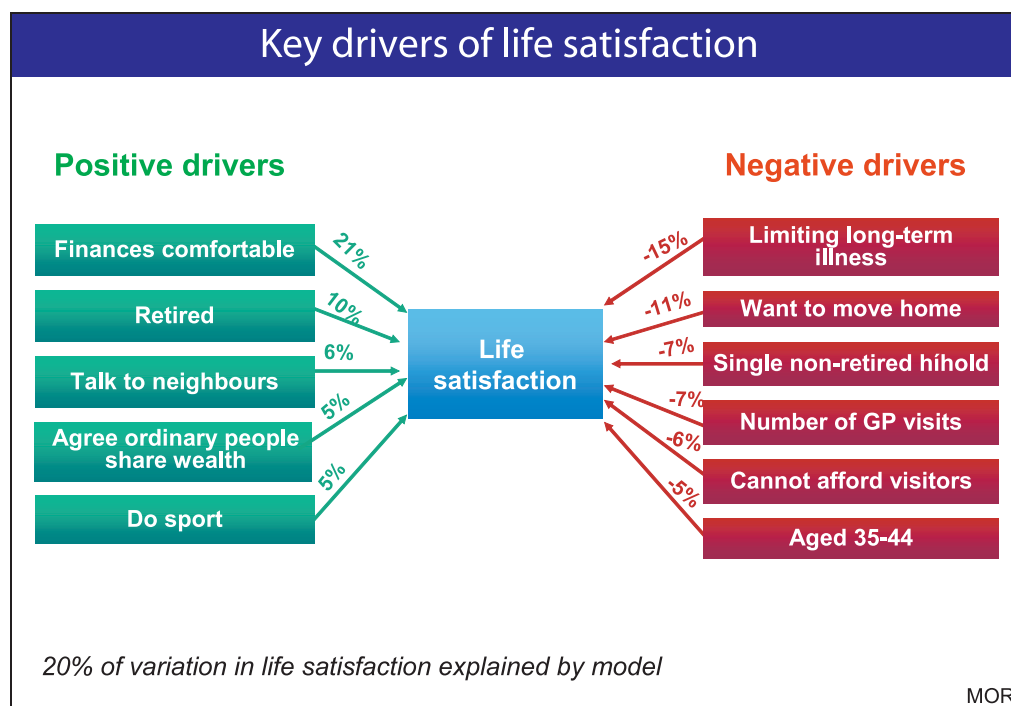
The results from this can be represented in the very simple diagram below. This shows the relative strength of the factors on the right hand side in explaining levels of life satisfaction. The first point to note is that overall the model with these factors included can “explain” 20% of the variation seen in life satisfaction. This is a fairly high proportion for this type of attitudinal variable – but we need to remember that this means that 80% of the variation is unaccounted for – and will be caused by other factors we are not measuring here (such as genes, upbringing and personality).<sup>9</sup>

The strength of relationship with the factors is indicated by the percentage – the higher the absolute value of the percentage the stronger the predictor of life satisfaction that factor is. The direction of the relationship is also shown, with those in red and with minus signs negatively related to life satisfaction (so, for example, those who have limiting long-term illness are less satisfied with their lives than those who do not).

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<sup>8</sup> Layard (2002/3)

<sup>9</sup> See Donovan and Halpern (2002) for discussion.



This model confirms a number of relationships seen in other studies – and highlights some more surprising factors.

- View of income comes out as the single strongest predictor of life satisfaction. It is interesting that none of the actual measures of income, savings or assets that were included come out as strong predictors of happiness – but this measure, and a little lower down the list, whether people feel they cannot afford to have visitors, do. Of course, this will be partly due to the fact that income/savings/assets on their own do not give an indication of financial commitments/outgoings and therefore “purchasing power”. But this will also reflect that it is not so much our absolute level of income (once we get beyond a minimum level) that determines our levels of happiness as our view of our needs. This is backed-up by the fact that actual income and view of income are only weakly related; a quarter of those in the lowest income quintile feel they are living comfortably, and a quarter of those in the highest income quintile say they are finding things difficult.
- Limiting long-term illness is an important negative driver of life satisfaction, as we would expect and has been seen in a number of previous studies.<sup>10</sup> The only other health measure that comes through in this overall model is the number of visits people make to the GP, which is likely to be largely a proxy for health levels although it will also be influenced by the fact that parents/carers spend more time accompanying dependants.

<sup>10</sup> See for example A statistical method for measuring how life events affect happiness, Clark and Oswald (2002)

- Retired people tend to have higher levels of life satisfaction. This will be largely due to an age effect – a number of studies have shown that in general older (and younger, as opposed to middle) age groups are happier. Conversely single person non-retired households tend to have lower levels of life satisfaction. Again this will be partly an age effect, as the majority of this group are in the middle 35-55 age group that is shown to be less happy in a number of studies. But it will also reflect the direct impact of living alone – again, studies have shown the positive relationship between marriage and levels of happiness.<sup>11</sup>
- The factors related to home and area are worth noting – in particular that wanting to move has such a strong negative relationship with life satisfaction. We know that when people want to move it is mainly because of the nature of their home (particularly size of accommodation) and their area (disliking current area or wanting new type of area).<sup>12</sup> On the other hand, talking to neighbours is a positive driver of life satisfaction – the more people speak to neighbours the happier they tend to be (note that this is even after controlling for factors that are related to both factors, such as being retired).
- The only activity that comes out in this overall life satisfaction model is doing sport, which again has been seen in a number of studies. Happiness is directly related to the frequency of participation in sport, which is likely to be a result of both the direct impact of the activity itself and the social aspects of participation.

## **2. CHAID models – segmenting the population**

CHAID (Chi-squared Automatic Interaction Detector) is a statistical technique that breaks the population under study down into groups that are dissimilar from each other, by using a series of statistical tests. It therefore provides similar information to regression-based models, by showing those factors that are most related to life satisfaction. But it also allows us to identify how these interact – and therefore identify those people that are most and least satisfied with their life.

The chart below summarises the analysis, starting from the whole population at the top and then splitting it into progressively smaller groups as we move down. The groups have been organised so that the most satisfied with their lives are to the left and the least satisfied to the right.

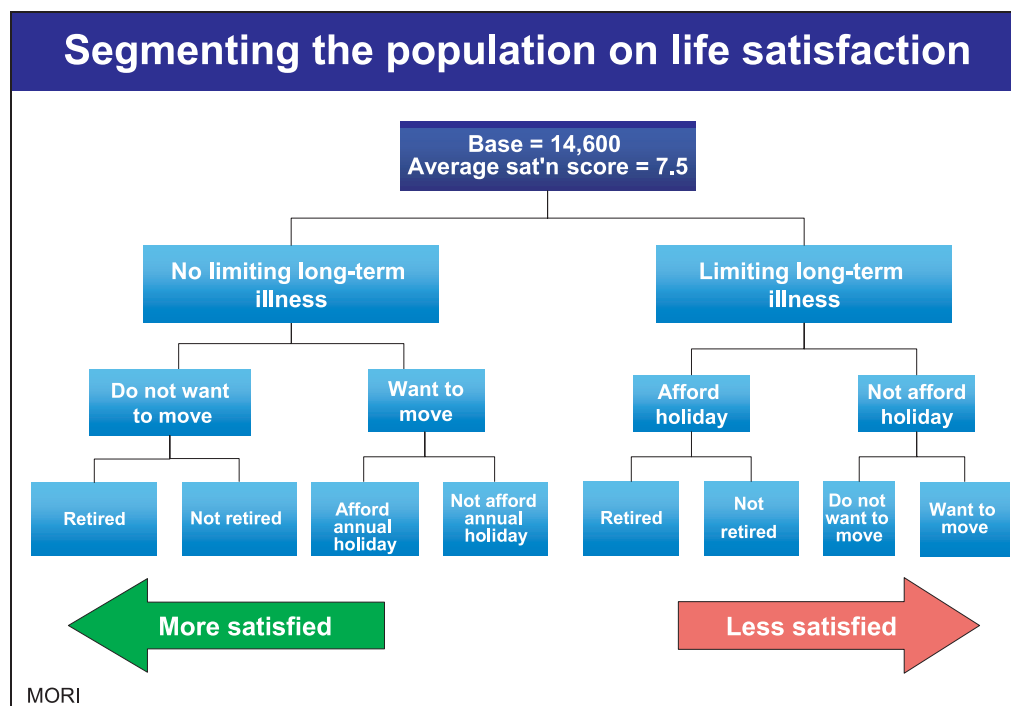
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<sup>11</sup> For example Argyle in the Good Life (1998) and Layard (2002/3)

<sup>12</sup> These account for the majority of reasons given in a range of surveys, for example Survey of English Housing and the Housing Attitudes Survey.

The first factor CHAID brings out is limiting long-term illness, and as we would expect, those with long-term illness have lower levels of life satisfaction. These two groups are both then broken down further by whether they want to move and whether they can afford an annual holiday, with the most satisfied group at this level being those who have no long term illness and do not want to move.

The model continues breaking the population down by a series of factors that come out as the strongest predictor at each level. Below we have just shown how the population is segmented at the first three levels. At one end of the happiness spectrum we have the healthy retired, who want to stay in their home and area. And at the other end we have the sick and less well off (cannot afford an annual holiday), who want out of their home or area.

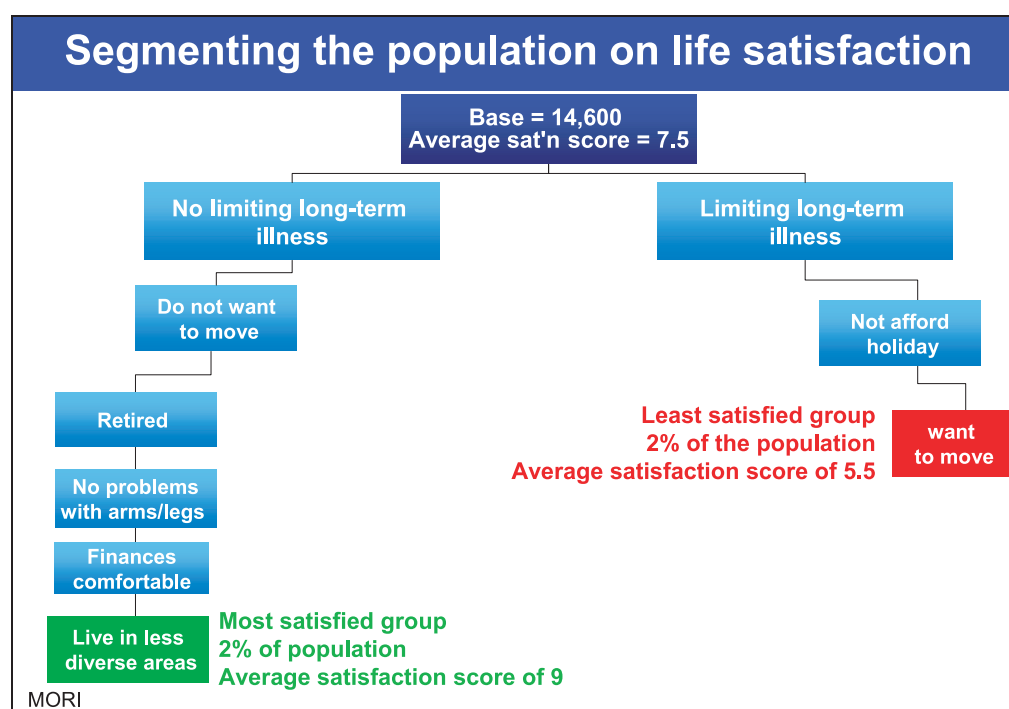


In fact, the analysis continues to split the larger segments down, until we end up with the two most and least happy groups. This is easier to see in the chart below, which shows only the extremes.

The least satisfied group stays the same, but there is a more satisfied group than seen in the chart above. These are healthy retired people, who do not want to move, but who also see themselves as relatively comfortably off and who live in an area where there is a low level of “ethnic heterogeneity”. This is an important factor to come out of the analysis – it is another area-based variable which provides a measure of the ethnic diversity of an area.

However, we need to be careful when interpreting this, as ethnic heterogeneity is associated with other potentially intervening factors that are not included in the model – for example, it could be acting as a proxy measure for the urbanity or population churn of areas, given the still very strong concentration of ethnic minority groups in faster-changing urban areas. In any case, it does illustrate again the importance of the nature of area in influencing happiness.

This group makes up just 2% of the population, but with a satisfaction score of 9 (out of a possible 10) just about all of them are very satisfied with their lives.



### 3. Looking at the most and least happy groups

The factors that come out in the CHAID give us a fairly good picture of the types of people in these groups. However, it does leave gaps – and to get a fuller understanding of those at the extremes of happiness it is useful to look at their profile on other factors

A number of the profile differences of the most satisfied group can be explained by the fact they are retired – most obviously their older age profile and work status patterns. They are also much more likely to be married (as we would have predicted given previous studies) and to be living in detached houses that they own outright.

The least satisfied group are in a sense more interesting. They are more evenly spread throughout the age groups than we might have expected, with only a slight concentration in the 35-54 age bands compared with the overall sample. They are more likely to be divorced/separated/widowed than the population as a whole (and given the age profile this will be much more because of separation/divorce), and the dominating work status is long term sick/disabled, although they are also twice as likely to be looking after the family than the sample as a whole. Their housing is much more likely to be a purpose built council flat – but again these unhappy people are represented in reasonable proportions across most tenures and housing types

<b><i>Life satisfaction – Most and least satisfied groups</i></b>			
	<b>Most satisfied</b>	<b>Least satisfied</b>	<b>All</b>
	%	%	%
Male	44	45	45
Female	56	55	55
16-24	0	11	15
25-34	0	14	18
35-44	0	25	20
45-54	4	22	16
55-64	23	15	13
65+	<b>74</b>	13	18
Married	<b>62</b>	41	54
Widowed/divorced/separated	34	35	19
Never married	5	24	27
White	99	93	97
Non-white	*	7	3
Employed	0	20	51
Unemployed	0	9	4
Retired	100	16	21
Sick/disabled	0	<b>38</b>	4
Looking after family	0	14	7
Detached House	<b>47</b>	6	24
Semi-detached house	23	21	32
Terraced house	11	20	19
Purpose built flat	5	<b>35</b>	12
Own outright	<b>72</b>	11	25
Buying on a mortgage	8	17	46
Council renter	12	<b>48</b>	16
RSL renter	2	15	5
Private renter	4	6	7
Single parent families	1	13	5
Single non-retired households	2	<b>20</b>	7

There are also some key differences between the two groups on their views of class. In particular, the most satisfied group are much more likely to see themselves as middle class than the least satisfied group. Perhaps more to the point, the least satisfied group are twice as likely to feel that class has a great deal of impact on opportunities. This view of curtailed life chances is likely to be an important factor in their lower levels of life satisfaction.

And finally in this section, as we would expect, there is a strong link between trust in others and life satisfaction, with the least satisfied group particularly unlikely to trust other people. Again this clearly will not be a simple cause and effect relationship, but an interaction between these two and other factors that influence both. We look at trust in more detail next.

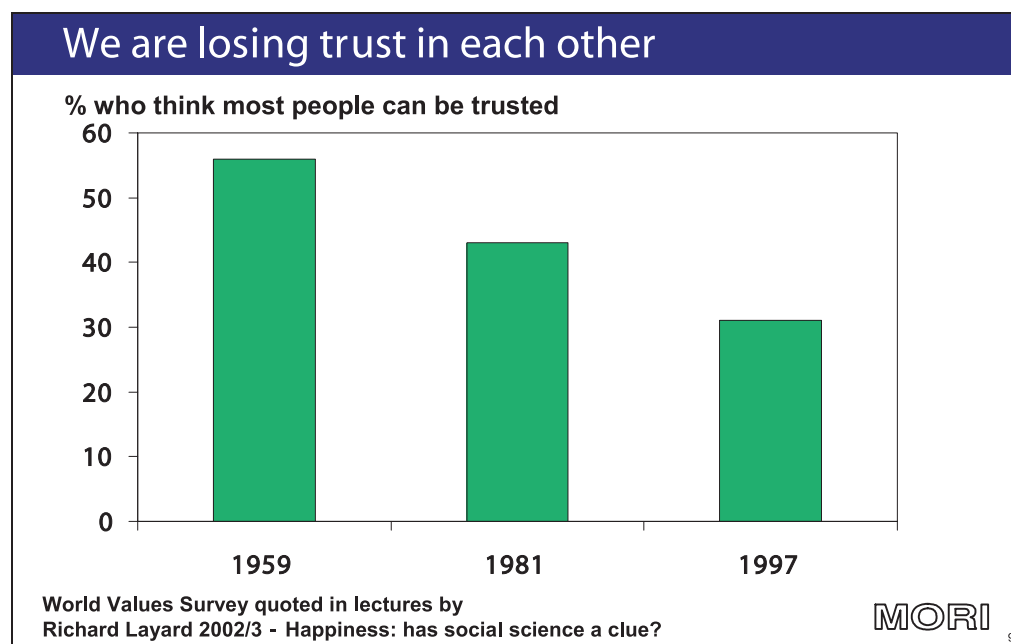
<b><i>Life satisfaction – Most and least satisfied groups</i></b>			
	<b>Most satisfied</b>	<b>Least satisfied</b>	<b>All</b>
	%	%	%
Believe are working class	38	46	43
Believe are middle class	<b>48</b>	19	33
Believe do not belong to class	1	5	3
Believe class affects opportunities a great deal	21	<b>42</b>	25
Other people can be trusted	50	<b>14</b>	36



## Who's most trusting?

Trust in other people has also become a key concern for social policy in the UK. Again this is related to a number of linked debates, particularly on the perceived decline of social capital and social cohesion – as people are increasingly living privatised lives we are also seeing lower levels of community activity, support and trust.

As with life satisfaction, part of the reason for the interest has been the identification of less than positive trends over time, for example, a significant decline in the proportion of people who say others can be trusted, from around 60% in the 1950s to as low as half that now, depending on which figures you believe.<sup>13</sup> This decline matters because, as with life satisfaction, there are strong links between levels of trust and all sorts of positive economic and social outcomes.<sup>14</sup> Further, as is recognised by economists, sociologists and philosophers alike, trust tends to work in spirals, where loss of trust on one side is quickly reciprocated – and downward trends can have particularly vicious consequences.<sup>15</sup>



<sup>13</sup> Social Capital in Britain, Hall (1999), with additional figures quoted in Layard, using data from the World Values Survey. However, it has to be said that evidence on this is not clear-cut and the decline may not be as dramatic as suggested – for example, the same question was asked in British Social Attitudes survey 2000 and here 44% said that most people can be trusted.

<sup>14</sup> See Social Capital, Aldridge, Halpern and Fitzpatrick (2002) for discussion.

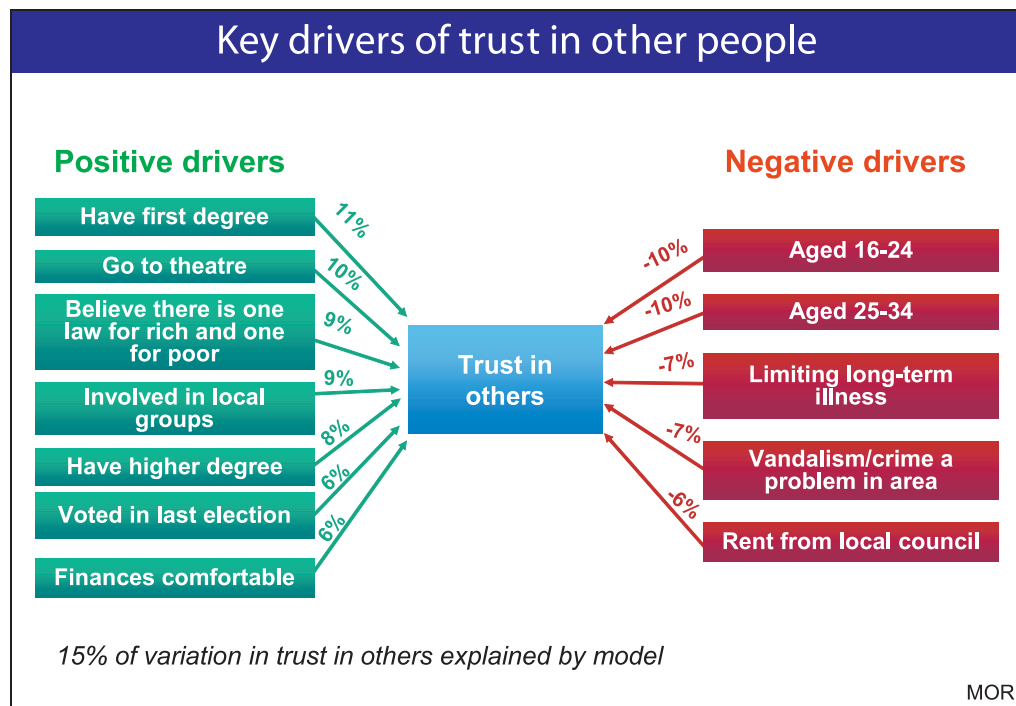
<sup>15</sup> See for example A question of trust: The BBC Reith Lectures (2002) by Onora O'Neill

As with life satisfaction, there have also been a number of discussions of the factors associated with levels of trust internationally and over time,<sup>16</sup> but there has been little that has looked to explain variations in levels of trust in the UK at the present time.

This section takes the same approach as the analysis of life satisfaction, looking firstly at the key drivers of trust in other people then segmenting the population into groups with very different levels of trust.

## 1. Key drivers of trust in other people

The key drivers of trust in others are shown in the diagram below. Overall the model with these factors included can “explain” 15% of the variation seen in levels of trust - a reasonable level, but again this leaves a large proportion unexplained (likely to be related to personal values and disposition, which are not really measured in the survey).



In general, the regression analysis indicates that people with higher levels of trust are more educated, older and better off. In detail, it shows that:

- having a degree is the single strongest predictor of trust in other people. Having a higher degree is a further positive factor. This has in fact been seen in other studies in the UK, where any sort of higher education is associated with higher levels of trust and community

<sup>16</sup> See for example the seminal work on the US experience, Bowling Alone, Putnam (2000)

engagement.<sup>17</sup> Cultural pursuits also come out strongly, with theatre-going a surprisingly strong predictor of levels of trust in other people.

- age is also key, with being both 16-24 and 25-34 negatively associated with trust – that is, those aged 35+ tend to be more trusting. This could be because trust develops in individuals as they get older, or because there is a cohort effect, with the most recent generations having lower levels of trust than seen among previous generations. The former is in a sense more worrying, as it suggests a significant long-term decline. There is evidence of this in US work, but it is less clear in the UK.<sup>18</sup>
- involvement in local groups is a relatively predictable associated factor. Some point to this as a rationale for the support of voluntary groups, but other research makes it clear there is no simple cause and effect relationship here. In particular, there is evidence that some individuals have a “joining” characteristic that is set fairly early on in life and is the prior explanatory factor of both trust and voluntary activity levels.<sup>19</sup> Having said that, there is thought to be at least some direct positive impact from participation in groups – particularly where these bring together different types of people. Those who voted are also more likely to be trusting in others, which is again likely to be because those who vote and trust others already have greater feelings of civic duty.
- it is also interesting that those who believe there is one law for the rich and one for the poor are more likely to be trusting. As noted above, given that the more trusting are not generally poor themselves, this suggests that trust in others is associated with a generally sympathetic attitude towards the circumstances faced by different groups. This seems a believable relationship – it suggests a kind of liberal-educated outlook that seems to fit with other characteristics. However, it is worth noting the possibility that these factors are related because of a “social desirability” bias seen with these types of question. That is, those that say they trust others because they feel it is a socially desirable response (rather than their real view) are also more likely to give a socially desirable response to questions on the life chances of the rich and poor. This is always a potential problem with questions such as this, where people may feel they will be judged by their response and attempt to show themselves in the best light. However, it seems unlikely that this is the major factor – if only because it is not clear what the socially desirable response is. That is, some argue that the decline in trust over the last few decades is actually because people increasingly feel they should say they do not trust when asked these type of questions, to avoid being seen as naïve in the face of fashionable cynicism.<sup>20</sup>

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<sup>17</sup> See for example Hall (1999)

<sup>18</sup> Putnam (2000)

<sup>19</sup> See for example Democracy and social capital, Uslaner (1999); The causal mechanism between trust in authorities and trust in others, Rothstein (2001).

<sup>20</sup> See for example Libby Purves in the Times, 20 May 2003

- there are then a range of negative drivers of trust in others, that tend to be associated with less well-off groups – limiting long-term illness, living in areas where vandalism/crime are problems, renting from the council and finding it difficult to cope on their income. Again it is worth noting that an area-based factor comes out so strongly here, as well as with life satisfaction. It seems that where people live is a key determinant of a number of important quality of life aspects, as we would expect from our other research.

This overall picture might appear surprising, since we might associate older middle classes with a more suspicious attitude towards others – but it is very similar to patterns seen in other studies.<sup>21</sup> However, we do have to bear in mind that people do not always express their true views when asked questions such as this, and the pattern could also be partly explained by the fact that less well-off and less educated groups are just more honest about their lack of trust in others.

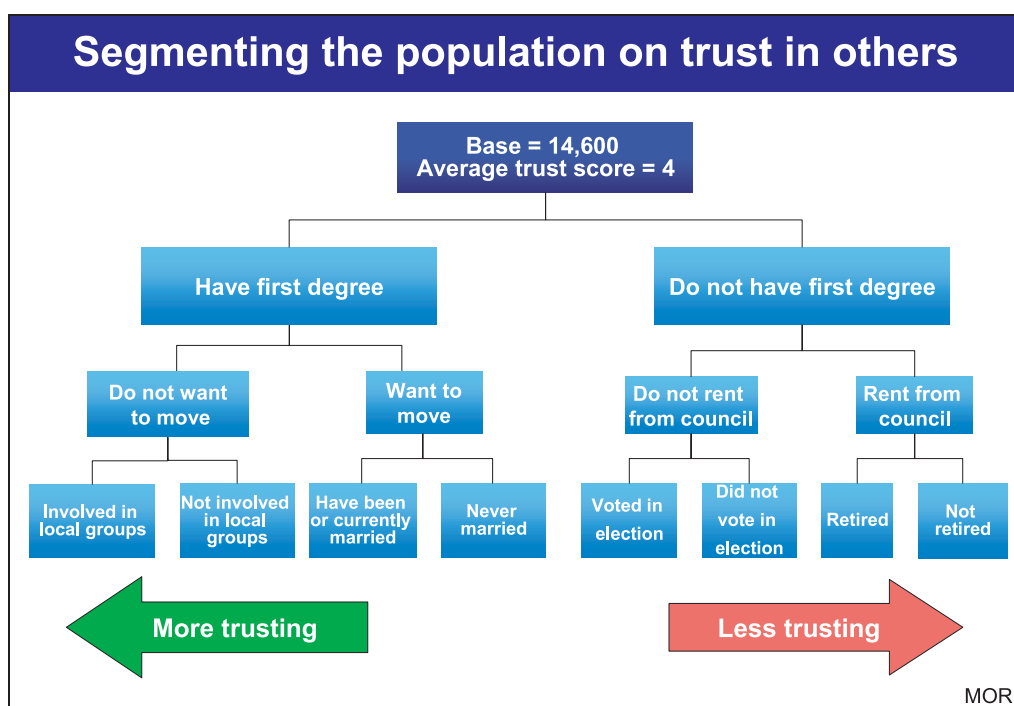
## **2. CHAID models – segmenting the population**

The first factor CHAID brings out is having a first degree, and as we would expect given the results from the regression, those with a degree have higher levels of trust in others. These two groups are both then broken down further – the less trusting group by whether they are council tenants and the more trusting group by whether they want to move.

As with the life satisfaction model, the population is broken down by a series of factors that come out as the strongest predictors at each level – in this case, whether people voted in the last election, their involvement in local groups and whether they are retired or married. This continues until we have the most and least trusting groups in the population.

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<sup>21</sup> Hall (1999)

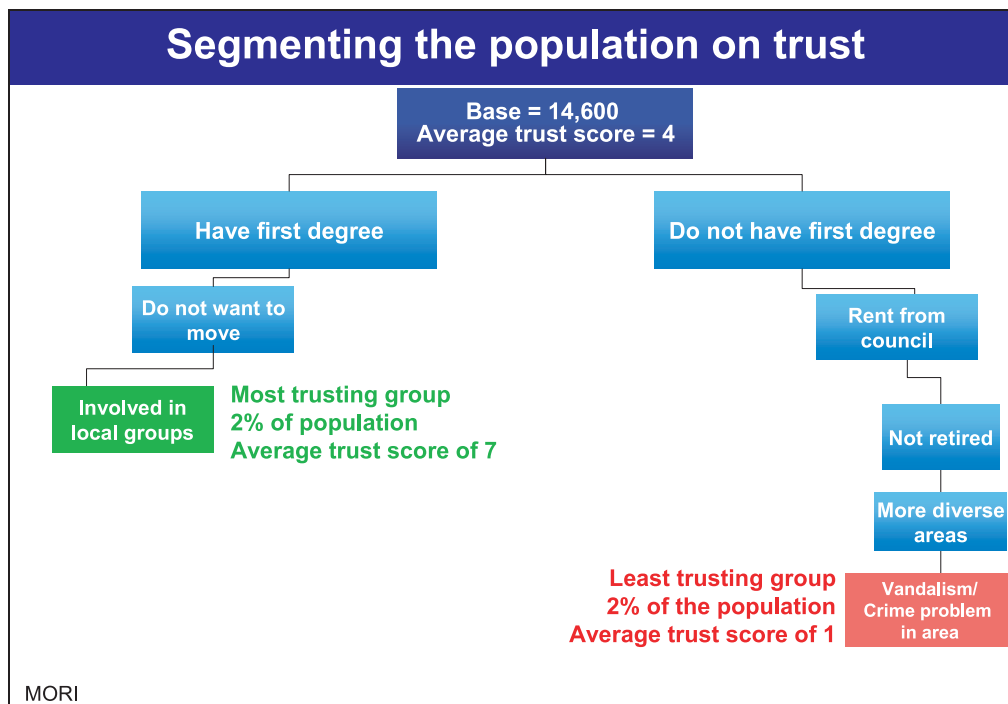


Again, the extreme groups are easier to see in the chart below. And we can see that the most trusting group are in fact those who have a degree, do not want to move home and who are involved in local groups – these people make up 2% of the population.

We need to include more factors to identify the least trusting group. These are those who do not have a degree, who rent from the council, are not retired and live in areas where vandalism/crime is a serious problem and where there is a relatively diverse range of ethnic groups. As with life satisfaction, this does not necessarily mean that ethnic diversity in an area in itself results in a lack of trust among the population. However, it is also worth noting that ethnic heterogeneity proves to be a more prominent factor than the level of deprivation in an area, which has been shown to be strongly linked to trust, as well as a number of other attitudinal variables.<sup>22</sup>

In any case, once again the nature of the local area where people live is seen to be a key determinant of attitudes.

<sup>22</sup> The 2001 Citizenship Survey shows that 52% in the least deprived areas say many people in their area can be trusted and only 25% in the most deprived areas. Also see for example, Frontiers of Performance in Local Government, MORI 2000



### 3. Looking at the most and least trusting groups

Again we can look at the profile of these two groups in more detail.

The least trusting group are more likely to be women and younger than the population as a whole. They are also likely to be single parents who have never married, and much more likely to be either unemployed, sick/disabled or looking after their family. Reflecting the fact that they are all council tenants, this group are also much more likely to live in purpose built flats.

The most trusting group are in fact more likely to be in the 35-54 age group - which again might be seen as something of a surprise. However, this will reflect the fact that this group are much more likely to have other characteristics associated with trust - in particular, the most trusting are much more likely to be married, to be employed and to live in detached houses.

<b><i>Trust in others – most and least trusting groups</i></b>			
	<b>Most trusting</b>	<b>Least trusting</b>	<b>All</b>
	<i>%</i>	<i>%</i>	<i>%</i>
Male	46	39	45
Female	54	<b>61</b>	55
16-24	<b>4</b>	20	15
25-34	14	<b>26</b>	18
35-44	<b>30</b>	<b>26</b>	20
45-54	<b>24</b>	13	16
55-64	17	12	13
65+	12	<b>3</b>	18
Married	<b>74</b>	36	54
Widowed/ divorced/ separated	10	25	19
Never married	16	<b>38</b>	27
White	97	93	97
Non-white	3	7	3
Employed	61	40	51
Unemployed	1	<b>12</b>	4
Retired	19	0	21
Sick/ disabled	*	<b>15</b>	4
Looking after family	6	<b>21</b>	7
Detached house	<b>55</b>	1	24
Semi-detached house	22	29	32
Terraced house	9	25	19
Purpose built flat	5	<b>35</b>	12
Single parent families	2	<b>18</b>	5
Single non-retired households	7	12	7

The most trusting group very much see themselves as middle class - but there is much less difference on whether class is seen to affect life chances between the most and least trusting. This backs up the picture of this group as a relatively “caring middle class”, who are sympathetic towards the situations faced by less well-off groups.

<b><i>Trust in others – most and least trusting groups</i></b>			
	<b>Most trusting</b>	<b>Least trusting</b>	<b>All</b>
	<i>%</i>	<i>%</i>	<i>%</i>
Believe are working class	<b>14</b>	45	43
Believe are middle class	<b>67</b>	17	33
Believe do not belong to class	2	6	3
Believe class effects opportunities a great deal	21	36	25



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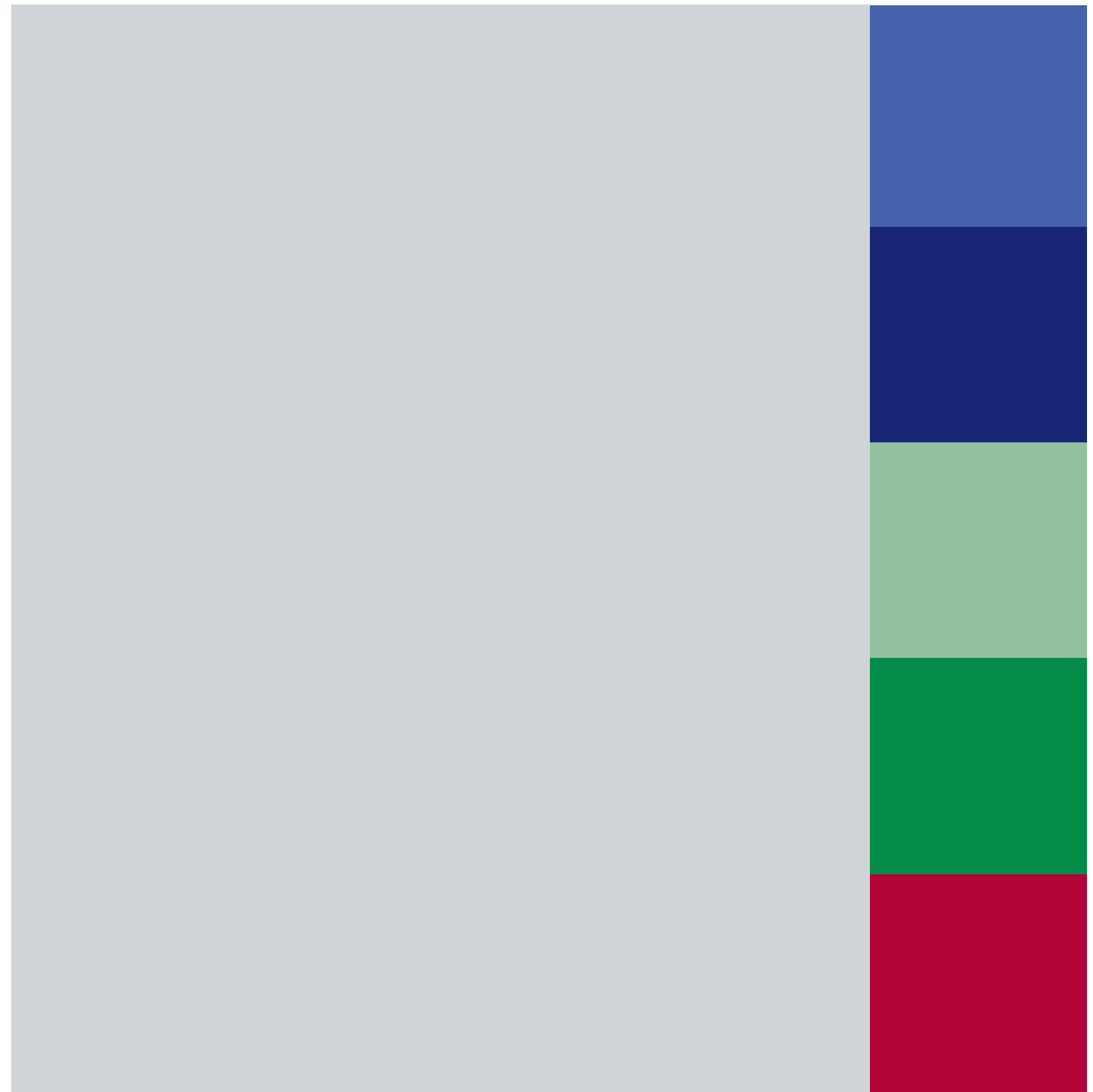
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