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# **TRUST AS A FACTOR OF SUBJECTIVE LIFE SATISFACTION**

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## **TRUST AS A FACTOR OF SUBJECTIVE LIFE SATISFACTION<sup>2</sup>**

This paper analyses the relation between trust as the element of social capital and individual subjective life satisfaction. It answers the question of whether trustful people are happier than suspicious people. Using the concept of social capital, we consider three main types of trust: general, institutional and social. The article estimates the level of trust in Russia using data from value research in two federal districts in Russia. This research was conducted by the Centre for Comparative Social Research in summer 2012. The main hypothesis, that there a positive relationship between the level of trust and subjective life satisfaction, was tested using the method of structural equation modelling.

JEL Classification: Z.

Keywords: social capital, trust, subjective life satisfaction.

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## **Introduction**

Trust is a very important socio-economic phenomenon in the modern world. Trust is a prerequisite for any social action from making a contract to upbringing. Striving for economic growth and preserving stability are the main reasons for carrying out a research on trust in stable societies. Trust as a research topic gains special popularity during great social shocks.

As studies show [Gudkov, 2012], the level of trust in Russia remains low. It hinders the healthy development of Russian society. The spread of political rallies and protest movements is evidence of the trust crisis in Russia. Therefore, in the context of Russian society the problem of trust emerge full blown.

As a social phenomenon trust is often considered a basic element of social capital. According to Fukuyama [1995], trust is the expectation that arises within a community of regular, honest and cooperative behaviour based on commonly shared norms in that community. From an economic point of view, a high level of trust minimizes the risk of uncertainty by reducing transaction costs and provides the conditions for economic growth [Coleman, 2001]. Trust is the basis of social and political stability in society. It is also key to healthy interpersonal relationships. A lack of trust in any society is an essential limitation of socio-economic development.

Trust is a key factor in social well-being. At the same time, one of the most important indicators of social well-being is the assessment of people's subjective life satisfaction. The idea of using self-assessments of life satisfaction as a way of evaluating the quality of a society and its citizens goes back to Aristotle and beyond [Helliwell, 2003]. Whether and to what extent different types of trust correlate with life satisfaction in Russia are the main issues of this article.

## **Background**

There is a growing foreign literature about various types of trust, its preconditions, causes and consequences. Some studies are based on international

values surveys [World Values Survey, 2005; European Values Study, 1999/2000; Eurobarometer, 2006] and consider the differences between countries, based on generalized trust in fellow citizens and political or social institutions [Catterberg, Moreno, 2005; Mishler, Rose, 1997]. Some of these studies testify that most forms of trust are lower in Eastern European countries, including Russia, than in the Western ones. Other studies are dedicated to the psychological, cultural, and social causes of trust [Brehm, Rahn, 1997; Delhey, Newton, 2005]. This part of literature is linked to another important question, which is how to facilitate and build trustworthy political and social institutions [Kornai, Rose-Ackerman, 2004]. There are also many articles about the consequences of trust such as political legitimacy and the functioning of democratic institutions [Braithwaite, Levi, 1998; Warren, 1999] and about the economic effects of trust [Algan, Cahuc, 2010; Knack, Keefer, 1997; Knack 2001; Zak, Knack, 2001].

Russian researchers first became interested in the issue of trust in the middle of 1990s, when Russian society was going through hard times in its development [Kupreychenko, 2008] and has since been investigated by psychologists, sociologists, economists and political scientists. Russian researchers have considered various aspects of trust in socio-psychological studies [Kupreychenko, 2008; Skripkina, 2006; Sidorenkov, 2001], trust as a component of political and social consciousness [Levada, 2001; Gudkov, 2012], the socio-economic effects of trust [Tatarko, 2014; Polishchuk, Menyashev, 2011] etc. Within Russian trust research however, we have not found any literature concerning to the relation between different kinds of trust and subjective life satisfaction. The present article fills this gap.

According to previous research, a higher level of social capital generated by more trust in others leads to a higher level of subjective happiness [Chang, 2009; Helliwell, Putnam, 2004]. Trust as a basis of social capital is positively correlated with subjective happiness since social capital provides some sort of support and opportunities for sharing happiness. Moreover, the “happiness effect” of social

capital seem to be quite large, compared even with the effects of material affluence [Chang, 2009]. Those who feel they live in a trustworthy environment have much higher levels of subjective well-being [Helliwell, Wang, 2010]. People who trust others usually make contact easier; meanwhile, social connections are among the most robust correlates of subjective life satisfaction. People who have close friends and confidants, friendly neighbours and supportive co-workers are less likely to experience sadness, loneliness or have a low self-esteem [Helliwell, Putnam, 2004]. Trust is a belief which make life easier and more comfortable. When there is mutual trust between two actors it reduces the transaction costs since no formal contracts are needed [Yamagishi, 2001]. In a situation of trust there is reduced uncertainty about the future since it is assumed that the other party will stick to their commitments [Gundelach, Kreiner, 2004]. Finally, trust also opens up the possibility to reduce the control of compliance with an agreement. This is not only advantageous in terms of reduced transaction costs, but it also implies reduced suspicions about the breaking of agreements, which are often a source of interpersonal conflict [Yamagishi, 2001].

All the previous research shows that trust is positively linked to life satisfaction. However, the direction of causation underlying this correlation remains uncertain. Some researchers argue that trust is a property of social systems. So the level of trust reflects the condition of a society more than the personality types living in them [Putnam, 2000]. According to this approach, personal experiences determine an individual's level of trust [Hardin, 1993]. In this case trust has to be treated as a consequence of life satisfaction.

Our article is based on the “individual” theory of trust. It supposes that social trust is a core personality trait of individuals [Erikson, 1950; Allport, 1961; Rosenberg, 1956]. Trust develops from early childhood and tends to remain stable during the whole life, changing slightly as the result of negative experience. Uslaner [2002] argues that social trust is not dependent on the experience of

reciprocity. He underlines that the social-psychological origins of trust by considering optimism as a cause of general trust.

What do we mean by trust? There are many approaches to define the concept of «trust» depending on the aspects of the study. At the macro level trust can be defined as a basic element of social capital of society. Fukuyama [Harrison, Huntington, 2000] defines social capital as “an instantiated set of informal values or norms shared among members of a group that permit them to cooperate with one another”. In this context trust play a role of a lubricant because it can ease business practices, make parenting more comfortable, and lead to more efficient ways of getting things done. Coleman [2001] applies the methodology of rational choice in the context of social capital and defines trust as a type of rational social action. In this view, trust manifests as the behaviour of an individual whose outcome depends on the actions of others.

At the micro level trust is a form of human adaptation to the social environment. Skripkina [1997] points out that trust fulfils functions of conjunction with the world in a single system. It promotes a fusion of past, present and future in the integral act of life. Trust determines the measure of correspondence between an individual’s behaviour, decisions, goals and the surrounding world. In other words, the degree of individual trust in the social environment is determined by his perception of reality and the level of its satisfaction. According to Erikson’s epigenetic approach, trust in the world is a fundamental social attitude. This attitude determines the further development of person’s stance on the world [Delhey, Newton, 2003]. Here we consider trust as “a personal belief that another actor will stick to his or her commitments and will not suddenly defect from a formal or informal agreement for purely egoistic reasons” [Mueller, 2009].

As mentioned, we consider different types of trust: general trust, social trust and institutional trust. *General trust* is trust in people in general; it rests on the basic human need to belong. This type of trust is the foundation of collective

human activity. We suggest that people with general trust are good at social connections and have higher level of life satisfaction.

*H1: General trust is positively correlated with life satisfaction.*

*Social trust* is trust in the individual's social environment: neighbours, colleagues; it performs the function of protection and reproduction of the socio-psychological space. We suggest that people with trust in their social environment are more satisfied with their life mainly due to increased certainty about the future and a reduction in transaction costs, interpersonal suspicions, and conflicts.

*H2: Social trust is positively correlated with life satisfaction.*

*Institutional trust* is trust in different social institutions; it is trust in the formal institutions of the political and economic systems of society. It regulates interactions and facilitates decision-making in the context of uncertainty. We suggest that people with trust in different social institutions are more satisfied with their lives.

*H3: Institutional trust is positively correlated with life satisfaction.*

Job satisfaction plays a special role in the estimation of correlation between trust and life satisfaction. Since labour activity is a very important part of human life, it has a significant correlation with life satisfaction. Previous research [Helliwell, Huang, 2005] show that subjective job satisfaction is an important factor in the perception of life satisfaction. It explains a significant part of variation in subjective life satisfaction due to work is an important part of people's life. People often spend most of their day at work. Work activity is usually the main source of income which is among the most significant determinants of life satisfaction [Verbic, Stanovnik, 2006; Ferrer-i-Carbonell, Van Praag, 2001; Ferrer-i-Carbonell, 2005]. Job satisfaction can play the role of a mediator between trust and life satisfaction. We suppose that job satisfaction is positively correlated with life satisfaction.

*H4: General trust through the medium of job satisfaction is positively correlated with life satisfaction.*

*H5: Social trust through the medium of job satisfaction is positively correlated with life satisfaction.*

*H6: Institutional trust through the medium of job satisfaction is positively correlated with life satisfaction.*

This research reveal the nature of the correlation of trust with life satisfaction in Russia.

## **Method**

### *Data*

This research based on the Value Survey in two federal districts of Russia which was conducted in the summer of 2012. The International Laboratory of Socio-Cultural Research at the Higher School of Economics collected information on values in different life domains in two federal districts of Russia: the Central and North-Caucasian. The selection of these districts takes into account the socio-cultural diversity of Russia. The results give information about people between 18–60 years living in private households. The total populations of the districts are 24,755 million people in the Central Federal District and 5,812 million in the North-Caucasian Federal District. The total number of interviews is 2061: 1024 in the Central and 1034 in the North-Caucasian. The sample was constructed in each district independently but using the same design schema. In each district the sample units at the different stages of selection were following: primary sample unit (PSU): electoral district (100 in total); secondary sample unit (SSU): households; sampling unit at the third stage of selection: persons within a household. Stratification of all PSUs by strata were formed from state administrative units: oblast, krai, republic. The number of PSUs selected in each strata was proportionate to the population in this strata (using controlled rounding): 100 in total. In each strata all electoral districts were listed and a number of PSU proportionate to the population was selected randomly with equal probability of selection (an electoral district contains approximately 2000 people), making a list of housing units in the selected PSUs. The list of all housing units was constructed

for each selected PSU and collected in one central database. Random selection was used to select needed number of households. The average number is 15, but varies in inverse proportion to anticipated response rates (which range from under 50% in Moscow to over 80% in some rural areas). At each selected housing unit, the interviewer listed all residents aged 18–60, first men then women, from the oldest to the youngest. A kish grid is then used to select one.

### ***Methodology***

In order to be able to test the main hypothesis, we analysed the causal links between independent and dependent variables. We used AMOS software (Analysis of Moment Structure) to create statistical models.

The dependent variables of measuring model includes:

- 1) *Life satisfaction* is a latent variable based on statements of questionnaire F 1.1, F 1.2, F 1.3, F 1.4, F 1.5 using an adapted Diener scale<sup>3</sup> [Diener 1985] (see Table 1);
- 2) *Job satisfaction* is a latent variable based on statements of questionnaire G16\_new, G17, G18 (questionnaire of European Social Survey) (see Table 1);

According to the Diener approach life satisfaction is assessed on the basis of five statements: 1) In most ways my life is close to my ideal; 2) The conditions of my life are excellent; 3) I am satisfied with life; 4) So far I have gotten the important things I want in life; 5) If I could live my life over, I would change almost nothing. Using a 7 point scale respondents indicate their agreement with each item.

Job satisfaction acts as a mediator improving the quality of our model.

The independent variables include different types of trust: general, social and institutional. Independent and dependent variables are latent and constructed

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<sup>3</sup> Russian version of Diener's scale was developed by researchers from International Laboratory for Socio-Cultural Research (NRU HSE). Results of CFA (Confirmatory factor analysis) was good, internal consistency was excellent (Cronbach's  $\alpha = 1$ ).

on the basis of the observed variables - questionnaire's statements, which were developed by International Laboratory of Socio-Cultural Research). The independent variables include:

- 1) *General trust* is a latent variable based on statements of the questionnaire B1.1, B1.2 (see Table 1);
- 2) *Social trust* is a latent variable based on statements of the questionnaire B1.3, B1.4, B1.5 (see Table 1);
- 3) *Institutional trust* is a latent variable based on statements of the questionnaire B1.6, B1.7, B1.8 (see Table 1).

This method was already adopted in Russian socio-psychology researches by Tatarko [2014 (a); 2014 (b)].

Data processing was carried out using the statistical package Amos 20.0.

## **Results**

The estimation was based on the direct maximum likelihood (ML) approach, the method of choice in the AMOS program. Table 1 presents the descriptive statistics of the observed variables included in the model. The higher value of a variable corresponds to a greater extent of respondents' agreement with the statement of questionnaire.

Table 1

**Descriptive statistics of the observed variables included in the model**

	N (number of cases)	Minimum	Maximum	Mean	St. deviation
B1.1 Most people can be trusted	2032	1	5	2,79	1,053
B1.2 Most people always act honestly	2028	1	5	2,64	1,012
B1.3 I trust my colleagues	1823	1	5	3,26	,939
B1.4 I trust my neighbours	2017	1	5	3,25	,979
B1.5 I trust people of another nationalities	2048	1	5		
B1.6 I trust federal government	1981	1	5	2,73	1,054
B1.7 I trust regional government	1976	1	5	2,71	1,061
B1.8 I trust municipal/ rayon authorities in place where I live	1969	1	5	2,70	1,086
G17 How satisfied are you with your main job?	1229	0	10	5,83	2,488
G18 And how satisfied are you with the balance between the time you spend on your paid work and the time you spend on other aspects of your life?	1224	0	10	5,44	2,493
G16_new Considering all my efforts and achievements in my job, I feel I get paid appropriately	1211	1	5	2,87	1,096
F1.1 In most ways my life is close to my ideal	2027	1	7	3,61	1,514
F1.2 The conditions of my life are excellent	2034	1	7	3,82	1,513
F1.3 I am satisfied with my life	2031	1	7	4,24	1,535
F1.4 So far I have gotten the important things I want in life	2030	1	7	3,97	1,612
F1.5 If I could live my life again, I would change almost nothing	1980	1	7	3,88	1,743

Next we considered the frequency distribution of the observed variables included in the model.

There is a low level of general trust. Most respondents are suspicious of people around them: 43,3% of respondents expressed distrust, and only 28,7% of respondents agreed that most people can be trusted. There is a similar situation with trust in people's honesty. 49.1% of respondents do not believe others are honest, 28.7% expressed an ambiguous position on this matter and only 22.2%

believe others are honest. Thus, we can state the low level of general trust in Russia.

The situation with social trust is more positive: 45.5% of respondents trust their colleagues to varying degrees; 46.2% trust their neighbours; and 32.2% trust people of other nationalities. Nevertheless, 20.4% of respondents do not trust their colleagues; 22.6% their neighbours; and 30.7% people of other nationalities.

Negative evaluations are highest for institutional trust. Most people do not trust public authorities of different levels. 43.9% of respondents do not trust the federal government; 44.4% do not trust regional governments. Only 25.3% of respondents trust the federal government; 25.4% trust regional governments.

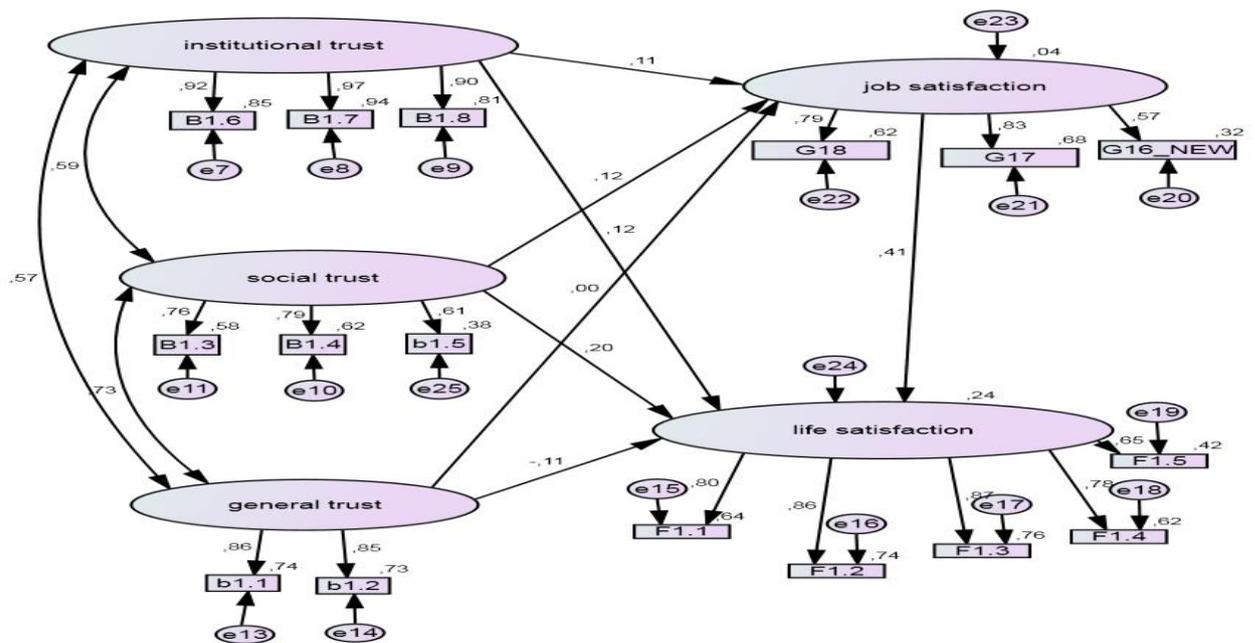
Generally, the vast majority of respondents are satisfied with their job. There is an average level of satisfaction with their work-life balance. For wage satisfaction 38.2% are not satisfied with their wage, 28.9% of respondents are satisfied and 32.9% were not sure.

Five different statements to determine the life satisfaction were used: "In most ways my life is close to my ideal", "The conditions of my life are excellent", "I am satisfied with my life", "So far I have got the important things I want in life", "If I could live my life again, I would change almost nothing". The frequency distribution of these variables indicates the average level of life satisfaction.

A certain trend is observed in the distribution of one variable reflecting satisfaction with life ("I'm happy with my life"). The higher scores of life satisfaction were more spread (except for the highest scores of life satisfaction).

The main research hypotheses were tested by method of structural equation modelling.

Two models were built to test this hypothesis. The first model is a partial mediation model (Fig. 1). In this model trust predicts life satisfaction both directly and through job satisfaction. The second model is a full mediation model (Fig. 2) where the relation between trust and life satisfaction is totally mediated by job satisfaction. Both figures show the standardized coefficients.



**Figure 1. Model of link between the level of trust and life satisfaction (partial mediation model)**

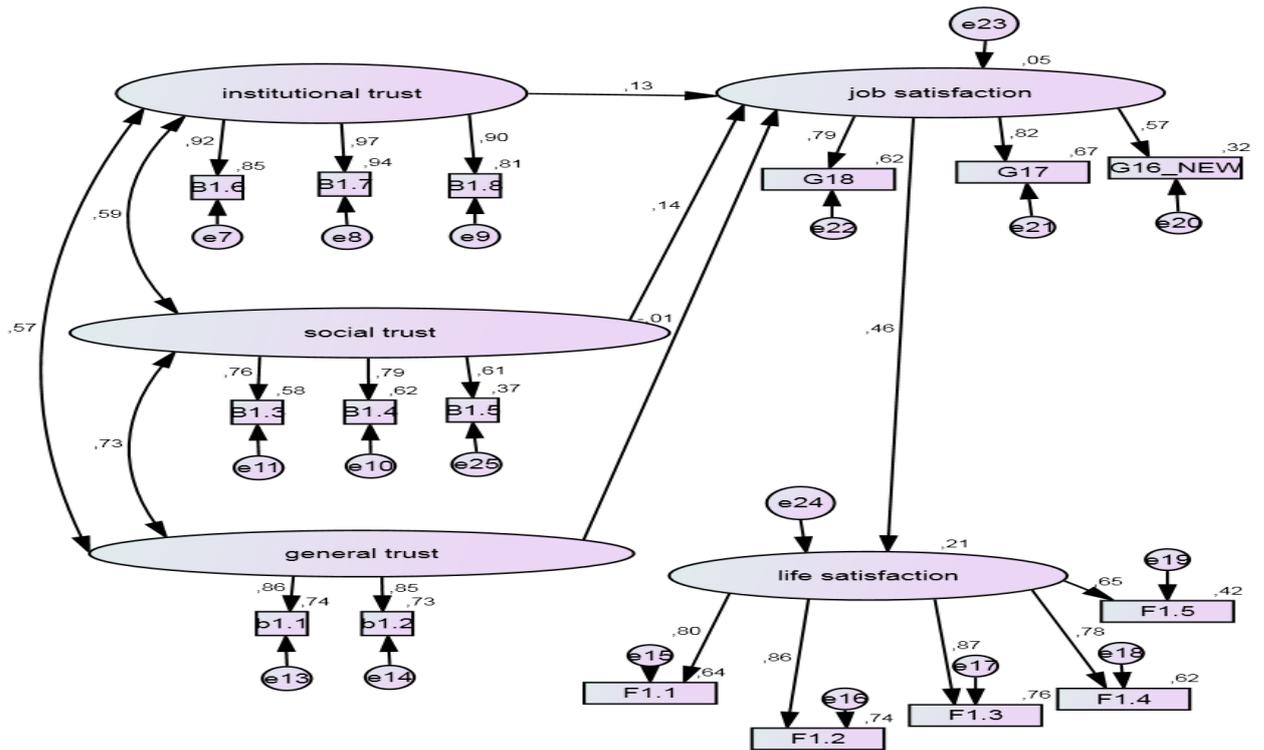
Table 2 includes the parameters of the quality of the models. According to the indicators of the measurement model, latent factors are well described by the included observed variables.  $\chi^2$  statistical procedures, which test the hypothesis that the frequency distribution of certain events observed in a sample is consistent with the particular theoretical distribution. Degrees of freedom (df) is the number of values in the final calculation of a statistic that are free to vary. When the variables are the same, the best explanatory model is that with higher df. The Goodness-of-Fit index (GFI) is how well results fit the model. A value of  $GFI \geq 0.95$  is recognized as indicative of a good fit, but a cut-off criterion of  $GFI \geq 0.90$  is enough for a suitable model [Nasledov, 2013]. The PCLOSE value indicates the probability of a close model fit. The closer PCLOSE to 1 the better quality of the model. RMSEA is the Root Mean Square Error of Approximation. N is the number of cases. The analysis of these indicators allows us to conclude that the quality of the partial mediation model is better than the quality of the full mediation model.

**Indicators of the structural models' quality**

	$\chi^2$	Df	CFI	RMSEA	PCLOSE	N
Measurement model	312	94	0,981	0,045	0,948	1170
Partial mediation model	312	94	0,967	0,045	0,948	1170
Full mediation model	357	97	0,963	0,048	0,732	1170

All the coefficients are statistically significant except the regression coefficient between job satisfaction and social trust, and between job satisfaction and general trust. In the model all variables underlying the factors were interval. All kinds of trust are positively interrelated. In the framework of this model trust has both a direct and indirect connection with life satisfaction. Job satisfaction is a mediator in this model. Institutional and social trust has a positive link to life satisfaction, while general trust has a negative relation.

It is arguable that among all types of trust, social trust makes the biggest contribution to the life satisfaction: the regression coefficient of social trust is 0.2; the regression coefficient of general trust is -0.11; the regression coefficient of institutional trust is 0.12.



**Figure 2. Model of link between the level of trust and life satisfaction (full mediation model)**

### Discussion

Social trust is at the highest level among the analysed types of trust. The situation with institutional and general trust is substantially worse. This could be caused by the fact that social trust is more specific than other types of trust. For social trust, people evaluate their attitude not to an abstract image, but to certain people.

The level of general trust in these Russian districts remains low. This finding is confirmed by the results in other studies about Russia [Gudkov, 2012; Doverie i nedoverie, 2013]. Doverie i nedoverie [2013] showed that in the Soviet Union the level of general trust was 54% but in 1990 it plunged to 25%. In 1991 it increased slightly to 38%. After that it has been monotonically decreasing.

According to our research, the level of institutional trust is also low. This finding was confirmed in other studies. For example, according to “Trust

Barometer 2012”, 51% of Russians do not believe in the honesty of the government. Russians confide in business more than government: only 23% of respondents distrusted business [Trust Barometer, 2012]. Sasaki et al. [2009] detailed their findings about the low level of institutional trust. They point out that the further from the central regions of Russia, the higher level of trust in government.

One of the most important and new findings of this study is that social and institutional trust is positively correlated with the degree of life satisfaction in two districts of Russia. Social trust has the most significant connection with life satisfaction. This finding is aligned with the previous research which indicates that those who have more interaction with their neighbours and more trust in others, tend to have a higher level of subjective happiness [Chang, 2009]. This can be explained by the fact that trust in people from daily life is often more important to happiness than trust in public institutions and people in general.

General trust has a negative relation with life satisfaction. This could be explained by the fact that trustful people are more likely to be disappointed. Indeed, credulity has both positive and negative effects. There are numerous studies which are dedicated to the negative consequences of high levels of trust in all people [Bies et al., 1997; Lewicki et al., 1998; Luhmann, 1979]. In these studies the negative effects of high level of trust are analysed, and the benefits of an optimal combination of trust and distrust are shown. This optimal combination of trust and distrust can maintain the harmonious relations of person with others and with himself [Bodalev, 1965].

Job satisfaction plays a special role in the estimation of life satisfaction. Since work is a very important part of human life, it could be considered a mediator between trust and life satisfaction.

To sum up it should be noted that trust estimates social integration. A low level of trust in society indicates the presence of barriers to the effective collaboration of its members. Lack of integration in society is the result of a low

level of trust. The level of trust defines people's estimation of the social environment and in this way the level of trust is linked to subjective life satisfaction. In other words, increasing the trust level in society is essential for improving the subjective well-being of its members.

### **Conclusion**

In the present article we have analysed the effect of different types of trust on life satisfaction. Due to our research we have got some main findings:

1. In general there is a low level of trust in the two analysed Russian districts, but this level depends on the type of trust. Most respondents do not trust the surrounding people (general trust) or public authorities (institutional trust). At the same time they trust certain people in their life (neighbours, work colleagues, etc.)
2. Among these types of trust, social trust has the strongest link to life satisfaction. This could be connected with the fact that social trust is more certain than other types of trust. For social trust people evaluate their attitude not with an abstract image but to specific people.
3. General trust has a negative relation with life satisfaction, therefore to achieve the main purpose of social policy—to increase the level of subjective well-being among population—it is necessary to establish trustful conditions for members of society. Until the crisis of trust in Russia is reversed, formal social reforms will not achieve the intended effect. The opportunities and the mechanisms of establishing trustful conditions for members of any society are important issues for future researches.

## **Limitations**

1. Our data covered only two federal districts of Russia. Our results are valid only for these parts of Russia.
2. Our study is limited to the employed population because job satisfaction was used as a mediator in our model.
3. The question of whether job satisfaction can play the role of mediator between trust and life satisfaction remains debatable. Our analysis shows that people who are satisfied with their job have a high level of trust and a high level of life satisfaction. But we accept that this link between life satisfaction, trust and job satisfaction could be explained by other factors such as, level of education, or income etc.

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