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**“Back to the future”**

**Revisiting the contact hypothesis for participants of Turkish non-profit organisations and mixed organisations in Amsterdam**

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## **Abstract**

The contact hypothesis claims that interaction amongst ethnically homogeneous groups inhibits the development of generalised norms. Contact with the majority population, on the other hand, is seen as conducive towards generating trust and tolerance. Emphasis on contact is a recent shift in policy debates in the Netherlands and Amsterdam in particular, since ethno-national organisations were once considered desirable venues for integrating minorities. What is more, the contact hypothesis is reinvigorated in neighbourhood and country analyses on generalised trust across the Atlantic and is gaining a wider importance in European contexts.

This paper revisits the contact hypothesis by assessing the differences in Generalised Trust amongst participants of Turkish non-profit organisations and ethnically heterogeneous organisations in Amsterdam. Most voluntary sector research takes the contact hypothesis at its core and assumes that the concentration of ethnic minorities in non-profit organisations is detrimental for learning civic norms. These studies conclude that diversity within organisations is better for developing generalised norms, but do not examine the counterfactual; namely the participation in ethnically homogenous organisations. There are abundant studies on ethno-national organisations, but they concentrate on political participation of their members and its wider institutional impact. I address this gap in the literature by analysing the convergence of generalised trust among organisations and their participants by distinguishing between organisational and individual level variance. I achieve this through the analysis of purposively designed questionnaire data. The findings suggest that the contact hypothesis is problematic and should not be asserted uncritically.

## **Introduction**

For almost a decade, multiculturalism in Western Europe has become lifeless. Whether we look in policy documents, in journalistic accounts or academic debates, no one seems to argue in favour of the cultural retention of minorities. In the Netherlands, more specifically, the incorporation of ethnic minorities has become the site of an ideological battle around the notions of citizenship and nationhood (Scholten and Holzacker, 2009). These battles resonate with the old Chicago School assimilationist language in which a simple chain of events were held to be responsible for the accommodation of minorities into the mainstream. As with the old assimilationist debate, integration in the Netherlands is now seen by some policymakers as the endpoint to the cycle of inter-ethnic contact. Moreover, what is meant by integration is not only participation in socio-economic life, but also adherence to a set of common norms and values (Scholten and Holzacker, 2009, Joppke, 2004).

Amsterdam is no exception to the attack on multiculturalism, at least in official policy (Uitermark et al. 2005). Ever since a Dutch man from Moroccan descent murdered Theo van Gogh, the cineaste that fervently criticised Islam, ethnic concentration seems to have become taboo. Civil servants fear subsidising cultural activities and especially religious practices in voluntary organisations. Instead the local government promotes diversity under the rubric of enhancing “contact” between majority and minority populations. What risks to be forgotten is that ethnic organisations might still be contributing to the (political) integration of new and old immigrants –albeit by detour. The Chicago School was criticised precisely because it ignored differential routes that minorities take into, for example, the labour market, housing market, the educational system, etc. (see Portes and Zhou, 1993 and Alba and Nee, 1997). Not necessarily because immigrants do not want to intermingle with the majority population, but sometimes because they face discrimination or because they otherwise lack the resources (e.g. language skills) to participate in social life. The differential route was labelled as segmented assimilation and there acculturation was not seen as the only viable route. To be sure, ethnic organisations were initially created by the local government to facilitate integration rather than being the result of purposeful self-segregation by minorities (Penninx and Slijper, 1999).

In what follows below, I compare a segmented form of participation in voluntary organisations with a diverse setting that is now favoured by some policy makers and

sections of the Dutch public. I question the assumption that ethnic concentration in voluntary or non-profit organisations should a priori be regarded as problematic and take the view that we should put the “contact hypothesis” in voluntary organisations empirically at test. This paper investigates the effect of mixing, as opposed to ethnic concentration, on generalised trust in voluntary organisations. I take mixed organisations and Turkish organisations (as an example of ethno-national organisations where ethnic concentration is high) in Amsterdam as a case-study. The paper poses the following questions: To what extent does the level of generalised trust differ across Turkish and mixed organisations, and to what extent does it differ across their participants? I approach this question by separating organisational and individual level variance using a novel design that casts doubt on the alleged contact mechanism in mixed and ethno-national voluntary organisations. While inter-ethnic contact is assumed to be an important driver of generalised trust (see Putnam 2007), this is rarely examined in the context of voluntary organisations. Although participants of Turkish organisations have less generalised trust than participants of mixed organisations, I demonstrate that participants of mixed organisations in Amsterdam self-select into those organisations, controlling for their length of participation. Moreover, generalised trust is consistently better explained by higher educational levels of the participant. Trust is also higher among middle-aged participants as opposed to younger cohorts and to some extent; people who have experienced divorce or have been widowed are less inclined to say they trust others.

Before discussing the results, I will elaborate the voluntary organisations and generalised trust nexus. Next I will discuss the shortcomings of previous research and demonstrate how the contact hypothesis has gained ground across the Atlantic and in Western Europe. I will argue that much of the confusion around research on generalised trust arises from conflating different levels of analysis and where the mechanisms behind the statistical findings are not explicitly mentioned. Secondly, at all levels of analysis contact seems now to explain differences in generalised trust (for discussion see Lancee and Dronkers, 2008). As I will discuss below, at each level of analysis there are different mechanisms at work that can explain differences in generalised trust. Only by distinguishing the levels of analysis and different mechanisms, will we be able to draw valid generalisations and exclude alternative explanations. In the section on the analytical design of this study, I demonstrate how my research strategy overcomes shortcomings of previous research. Using Multilevel

Modelling and Ordinary Least Square Regression, I test if generalised trust is affected by contact between ethnically diverse participants in Turkish and Mixed voluntary organisations in Amsterdam. Finally, I discuss the results and conclude the paper.

Although at face value, the question of what promotes generalised trust might seem solely an academic endeavour, implications of low levels of generalised trust in a given society are more far-reaching. Generalised trust is argued to be a prerequisite of a qualitatively better functioning political and economic system (Fukuyama, 2001, Knack and Keefer, 1997, Putnam, 1993). Based on experimental economics, Sønderskov (2010) argues that people who say that they trust others are co-operators in large-N collective action dilemmas, since they expect others to act similarly. He supports this argument with survey data in which he finds that people with higher levels of generalised trust are more likely to undertake activities that support the environment, such as recycling or donating money to environmental organisations. Therefore, if we are to take generalised trust as an important ingredient of a democratic and egalitarian polity we also need to know which settings help or impede its development. Equally, any policy in support of mixing or against ethnic retention in voluntary associations needs to be based on empirical evidence. In this vein, I aim to investigate whether ethnic concentration in voluntary organisations has the presumed negative effect on the development of generalised trust or whether individual characteristics and resources of the participants better explain this variation.

### **Why study generalised trust at non-profit or voluntary associations?**

Generalised trust refers to thin or abstract trust in the cooperativeness of others (Newton, 1999), which is best conceptualised as an evaluation of the generalised other in a given society (Sønderskov, 2010). A growing body of research emphasises the role of voluntary organisations as vehicles for the production of this attitude (for review see Stolle and Howard, 2008). Voluntary organisations are arguably the “schools of democracy” where people learn to become active citizens and adhere to norms of trust (Warren, 1999). However, it is argued that different types of organisations have varying effects on adherence to generalised trust of their members (Coffé and Geys, 2007, Maloney et al., 2008, Stolle and Rochon, 2001). A corollary to this literature is the assumption that participation in ethnic organisations induces particularised trust and attitudes, as opposed to generalised trust (Marschall and

Stolle, 2004, Newton, 1999, Paxton, 2007, Putnam, 2000, Theiss-Morse and Hibbing, 2005, Uslaner, 2002, Uslaner and Conley, 2003).

It is argued that ethnic organisations bring people together from the same background, and hence would impede the development of norms that transcend the in-group. Participating in organisations that bring people from dissimilar backgrounds is seen to be conducive towards adherence to generalised trust. These two different setups have been labelled as “bonding” and “bridging”. Putnam defines bonding organisations as those that are “inward looking and tend to reinforce exclusive identities and homogenous groups” (Putnam, 2000: 22). Bridging organisations are, however, “outward looking and encompass people across diverse social cleavages” (Putnam, 2000: 22). These assumptions put forward by Putnam, seem to be inherited from the civic republican theories of democracy. Since these theories emphasise an egalitarian public sphere, they sit uneasily with a segmented form of civil society on the basis of identity (see Warren, 2001).

Contrary to the above, Putnam (2007) recently asserts that residents of homogenous neighbourhoods have a greater propensity to trust the generalised others. Heterogeneity of environment, on the other hand, would inhibit the development of out-group and even in-group ties, consequently leading to isolation. Putnam reaches this conclusion based on neighbourhood research, not on associations, and is therefore not directly contradicting his previous conclusions on the virtuous effect of diversity (bridging) within associations. However, one could extend his argument from neighbourhoods to associations and question whether in-group ties are necessarily detrimental for adherence to generalised trust. The association between generalised and particularised trust that is sketched by the researchers above does not need to be a zero-sum relation. There are two other scenarios possible that research so far has ignored. Not only participation in ethnic associations could go hand in hand with the development of generalised trust (‘compatibility model’), a more optimistic model also suggests that participation in ethnic associations would increase one’s level of generalised trust (‘win-win’ model) (Rijkschroeff and Duyvendak, 2004: 21). In fact, participation in ethnic organisations is generally related to participation of ethnic minorities in the host society politics (Berger et al., 2004, Fennema and Tillie, 1999, 2001, Jacobs et al., 2004, Koopmans, 2004, Tillie, 2004, Tillie and Slijper, 2007, Togeby, 2004). There are variations amongst Western European countries, notably explained by how national repertoires of citizenships produce opportunities and

constraints for migrants to set up associations (Vermeulen, 2005) and consequently affect their level of political participation (Odmalm, 2005).

To date a systematic comparison of generalised trust for members of ethno-national associations and mixed associations is lacking in the literature. More importantly, if the contact mechanism is at work, we should be able to find substantive differences in levels of generalised trust between participants in ethno-national and mixed associations controlling for their length of participation.

### **Generalised trust research: the state of the art**

Apart from voluntary organisations, there are three other levels of analysis on which empirical studies of generalised trust are based: country; neighbourhood; and the individual level. I will discuss these below. Although country level and neighbourhood effects are not central to my paper, studies offered on these levels are worth discussing, since conflating the levels of analysis runs the risk of ecological fallacy and consequently has led to the current confusion about what generates or inhibits generalised trust. Initially, there was no mechanism offered as to why people would become more trustful of their environment apart from the political culture (civicness) of their country. The political culture approach was preoccupied by the predispositions that would explain a stable democratic system. However, many already argued that it is difficult to separate effects from cause. Recent reinvigoration of political culture under the rubric of social capital also lacks a mechanism in explaining why people become trustful apart from civic participation (see Levi, 1996, Tilly, 2005).<sup>1</sup> Since voluntary organisations were taken to explain the difference, contact between diverse others is then assumed to be the driving force. Contact mechanism is the socialisation effect occurring from interethnic contact (Pettigrew, 1998). Contact with diverse others is often argued to be conducive to the development of generalised trust (Hewstone, 2009). Recent studies, take the contact mechanism to be at work at different levels of analysis –surprisingly even at the country level. Moreover, with some notable exceptions, most studies either take contact as a proxy for trust or trust as a proxy for contact.

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<sup>1</sup> It can equally be the case that trusters are the ones who join civic life in the first place.

I aim, however, at disentangling whether contact is the mechanism behind generalised trust more and above individual characteristics and resources.<sup>2</sup> Voluntary organisations are a small enough setting to investigate the effects of face-to-face contact on generalised trust. Voluntary organisations are also an interesting setting since the conditions that might inhibit contact are virtually absent. That is to say, in non-voluntary contexts, such as schools and work places, conflict might inhibit contact, which is a necessary condition for generalised trust to be developed (Hewstone, 2009). If conflict arises in voluntary organisations, it would most likely result in the participant opting out of the activity, since in voluntary organisations (especially mixed organisations) relationships are based on weak ties where loyalty is less of an issue and the cost of exit very low (see Hirschman, 1970). Furthermore, at the neighbourhood level constrict theory explains the lack of generalised trust by anomie and social exclusion (Putnam, 2007). This theory is not relevant to a situation where people are already active.

#### *Individual level effects*

At the individual level, Stolle's (1998) research puts forward the assumption that voluntary association membership would increase one's level of generalised trust, and found that the length of membership did not affect generalised trust for members. She concluded that high trusting people might self-select into membership. She also found that organisations that induced their members towards active engagement with other members by organising events and organisations with higher proportions of foreigners had a larger proportion of trusting members. This perspective suggests that engagement in ethnically homogenous associations could impede the development of generalised trust, although there is no empirical evidence offered for this hypothesis.

While the self-selection argument seems a straightforward conclusion, earlier evidence pointed to a different direction. When members and non-members were investigated some researchers found significant, albeit small differences, in generalised trust (Brehm and Rahn, 1997). These researchers suggested that the direction of the relationship runs from joining to trust than the other way around (for review see Paxton, 2007).

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<sup>2</sup> In searching for a mechanism based explanation, I follow Hedström and Swedberg (1998). They object against empirical studies that on the one hand employ 'grand theories' and on the other hand use statistical testing between variables without paying attention to the processes behind the explained phenomenon.

In summary, it is still not quite clear whether members of voluntary organisations –ethnic or otherwise– are self-selecting into low and high trusting groups or whether associations have socialising effects on their members (for review see Stolle and Howard, 2008). There is some evidence that youth socialisation into voluntary organisations is related to adult participation and that over the long run (from youth to adulthood), associational activity might contribute towards the generation of social trust (Stolle and Hooghe, 2004).

At the very least, there is consensus that at the individual level, socio-demographic attributes and individual resources, such as income and educational levels correlate positively with generalised trust. In other words, generalised trust is expressed by the “winners in society” (Newton, 1999, Putnam, 2000, Whiteley, 1999). Sex and age are indirectly related to trust since women may find themselves among vulnerable groups in society, and the middle-aged have control over their financial position.

#### *Neighbourhood and country effects*

Recently there is also focus on the proportion of ethnically homogeneous and heterogeneous population in neighbourhoods in order to explain differences in generalised trust (Putnam, 2007). This type of research assumes that contact with diverse others would explain differences in generalised trust, although it is not investigated as such. Here it is assumed that in ethnically homogenous neighbourhoods people might gather together often, whereas in ethnically heterogeneous neighbourhood contact is ‘constricted’, which consequently leads to lower levels of generalised trust at that level. Although this hypothesis has recently received a great deal of media and academic attention, there were already quite a few studies in the US, Canada and Australia that preceded it (Alesina and La Ferrara, 2000, 2002, Costa, 2003, Leigh, 2004, Marschall and Stolle, 2004, Stolle et al., 2008).<sup>3</sup> Overall, the findings are not straightforward and more importantly, many of these studies did not distinguish between different levels of analysis or they did not explicate the mechanism by which ethnic diversity affects generalised trust. European research is on the rise.<sup>4</sup>

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<sup>3</sup> Research by Marschall and Stolle (2004) finds a positive relation between ethnic heterogeneity and generalised trust.

<sup>4</sup> For British results see Fieldhouse and Cutts (2008) and Letki (2008), for Belgian data see Coffé and Geys (2005) and for Dutch results see Gijssberts et al., (2008).

Firstly, Hooghe et al. (2009) question whether the almost exclusive focus on US data can render the generalisations plausible. They argue that US society has experienced rising income inequality in the past decades. As argued before, income inequality strongly correlates with generalised trust. In addition, the US experience of diversity might also be exceptional as race relations have not always been easy. This historical difference with Europe also makes the generalisations based on US data questionable. Furthermore, Hooghe et al. (2009) propose to study the effect of ethnic heterogeneity for European countries with a multilevel model. The latter model is more appropriate for their analyses as it can simultaneously provide information on how much of the variation is explained by individual characteristics and how much of it can be attributed to country differences. Rather than the proportion of migrants in a country, they also include dynamic data in their analyses such as the inflow of immigrants. Theoretically, they argue that it is this inflow that could make the different groups feel threatened by each other and thus report that others cannot be trusted. Their analyses, however, does not find any significant and substantive evidence for the negative heterogeneity claims in Western Europe, although there is a relatively high level of variance on generalised trust between countries.

A second type of research focuses on contact between ethnic minorities and differences between neighbourhoods with higher as opposed to lower proportions of ethnic groups. Lancee and Dronkers (2008) argue that neighbourhood and country level effects should not be confused as there are different underlying processes behind these two levels that might generate differences. They argue that country level differences might be due to 'history, political environment and/or the media exposure of immigration related issues in a country' (Lancee and Dronkers, 2008: 1). Neighbourhood level differences might be due to contact. Although this argument is convincing, the analyses of Lancee and Dronkers (2008) has some shortcomings for investigating the relationship between generalised trust and contact. They intend to replicate Putnam's (2007) contact hypothesis, but their data lacks direct measures of social trust. Instead they rely on contact between the respondent and their ethnic neighbours as a proxy for trust. In addition, they construct a second proxy based on social distance, or how much one approves of their children's friend and partner being from a different ethnic background. These measures are problematic in the sense that it is the relationship between contact and a positive emotion towards the generalised

other that we are interested in, and evidence for that relationship is precisely lacking here.

In a report by the Dutch government, the relationship between ethnic heterogeneity and generalised trust is investigated (Gijsberts et al., 2008). The results suggests that there is less contact in these types of neighbourhoods, but when looking at generalised trust the results suggest that diversity does not affect it so much. It seems rather the effect of the composition of these neighbourhoods in terms of socio-demographic characteristics of its inhabitants. It is logical to assume that housing for ethnic minorities seems to be constrained by socio-economic factors (for discussion see Gijsberts et al., 2008, van der Laan Bouma-Doff and van der Laan Bouma, 2005).

As the discussion above has shown, there are different mechanisms at work behind the generation of generalised trust, and only by separating different levels of analysis we will be able to specify these. In what follows, I will focus on the contact mechanism, not at the neighbourhood level, but in voluntary organisations. Voluntary organisations are small enough for cooperative interaction between people to take place. Not only is neighbourhood investigation more complex, but people may not use their living environment to interact with others. Although there are many studies on the effects of participation in voluntary organisations as discussed before, they widely ignore a contextual analysis. I examine whether contextual organisational factors, more specifically, the ethnic composition of the organisation, affects generalised trust differently. Based on the contact mechanism I hypothesise:

- 1) There are substantive differences in generalised trust among organisations.
- 2) The longer a participant is active in an organisation with more than one ethnic group in the organisation the higher their level of generalised trust.

### **Design and measures**

To demonstrate whether generalised trust is affected by mixing in voluntary organisations, I will draw on data that I collected in 2009 and 2010 in Amsterdam by visiting non-profit organisations<sup>5</sup> or circulating questionnaires via their board. The originality of the approach below lies in the fact that I can distinguish between individual and organisational level variances in generalised trust in order to single out the contextual effect of ethnic concentration in associations.

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<sup>5</sup> Occasionally, when the board found that my visit would disrupt the event, I circulated questionnaires via them. I instructed the board member to include a diverse set of participants.

Using Multilevel modelling has many advantages over the ordinary fixed effects regression models (Staal et al., 2008). Most importantly, if we are to control for contextual factors, we need to have data on several participants of each organisation. This would consequently enable one to generalise the results to other organisations. In studies where a random sample of the population is asked to name their membership of different types of organisations are in fact ignoring contextual effects, since they lack data on other participants of the same organisation.

The design below is a comparative case study with an embedded large N that allows for cross-sectional analysis. It is a case-study, since I can only infer the results to a specific population: participants in Turkish organisations and mixed organisations in Amsterdam. This population is, however, representative of a crucial situation. If we consider the Turkish and mixed organisations as *critical* or *crucial* cases<sup>6</sup> (Yin, 1993: 40; 54; Gerring, 2007: 115-122), they meet the necessary condition for testing the contact hypothesis. Hence, I would be able to generalise whether the contact mechanism or its rivals are better candidates in explaining differences in generalised trust. If we do not find evidence for the contact mechanism comparing these two settings, it would be unlikely to find theoretical support for this mechanism in other ethno-national organisations or mixed organisations.

### *Selection of organisation and participants*

I designed a stratified random sample to select the Turkish organisations and in the case of mixed organisations a snow ball method complemented the stratified random sample. The selection of participants was fairly at random, since I visited events when they were organised and the participants were not informed about my visit. For the stratified random sample, I have consulted a database in which information about 15,000 (non-profit) organisations is stored (van Heelsum, 2001, 1999, Vermeulen et al., 2009). This information, in turn, is derived from the Registry of the Chamber of Commerce in Amsterdam. Many organisations record information about their address, their activities and their board so as to be eligible for funding schemes by government agencies and other charities. Registration is often associated with greater transparency about the mission of the organisation and who is involved in

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<sup>6</sup> A critical case is one that meets all the conditions to test several theories (Yin, 1993). Similarly, a crucial case is either a most-likely scenario that invalidates a theory or a least-likely one that confirms a theory (Eckstein in Gerring, 2007).

activities. The researchers who compiled the database also recorded the ethnicity (country of birth) of the board members. When 30 to 50 percent of an organisation's board are born in a country different from the Netherlands, the organisation is characterised as mixed. This enabled me to make two groups of organisations: an ethnically mixed group and the Turkish group. Within each group I narrowed down the selection towards different activities of the organisations, such as sports, culture, etc. in order to include enough members with different socio-demographic characteristics. Within each group I have chosen different types of associations. The logic is to have enough variation on age, sex, income and educational levels.

In autumn 2009, I surveyed the Turkish organisations. In spring 2010, I created a list of mixed organisations from the above database and introduced a snow-ball method to search for mixed organisations, because the list from the database alone included too many sports associations and, for example, too few women's associations. The database also did not contain theoretically interesting organisations such as Parent Teacher Associations and neighbourhood groups.<sup>7</sup> The snow ball method is based on information from the internet and from informants in the council and other organisations. In total, I aimed at a sample of 40 organisations (20 Turkish and 20 mixed) and collecting an average of 10 valid responses within each in order to be separate organisational and individual level effects.<sup>8</sup>

### *Variables*

The *dependent variable* is measured using the standard question: "Generally speaking would you say that most people can be trusted or that you need to be careful in dealing with people?" ("World Values Survey", 1990) The answer option to this question is usually dichotomous, although recent surveys employ an 11-points scale ("European Social Survey", 2002). Based on life-satisfaction research in which lengthier scales are tested for, it can be argued that discrimination between more points adds to the validity of results (Cummins and Gullone, 2000).<sup>9</sup> The overall mean

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<sup>7</sup> I excluded mixed associations in the South-East district of Amsterdam as I did not select any Turkish associations there. This was justified so not to introduce geographical bias in the results.

<sup>8</sup> The required level 2 units are approximately 30, if one is interested at variance at that level (Maas and Hox, 2004, 2005). Recommendations for organisational research are in line with the latter study as they too suggest at least 30 or more level 2 units for finding strong effect sizes (Scherbaum and Ferreter, 2009).

<sup>9</sup> This is because people can intuitively associate a numerical value to their attitude strength, whereas distinguishing between labels such as 'completely agree' or 'slightly agree' is cognitively more

of generalised trust is 5.5 with a standard deviation of 1.96. Moreover, its frequency distribution resembles a bell-shaped normal distribution.

Ethnic concentration, the key *independent variable* is a binary measure that takes two values: mixed versus Turkish.<sup>10</sup> In the latter case ethnic concentration is high and there is a high proportion of participants from a single-ethnicity group active in the organisation. There are 195 participants from 20 Turkish organisations in the sample. In mixed organisations there are one or more groups other than the majority population (the Dutch) active in the organisation. In this group, 209 participants from 19 organisations are included in the sample. In total there are 39 organisations with an average response of 11 participants per organisation (SD = 5, range 4-24 responses). Length of participation (Mean = 6.3, SD = 7.06) is measured in number of years and months one has been active. I also have created an interaction term between the type of organisation and the length of participation (length of participation at mixed organisation, Mean = 2.3, SD = 5.6).

Finally, based on the available literature on generalised trust the following list of individual-level *control variables* is included in the analysis: sex, age, divorced/widowed, religiosity, employment status, household income and educational attainment. The proportion of men is slightly higher with 59% of men and 41% of women in the sample. However, the age bands 24 and younger, 25 to 34 year olds, 35 to 44 year olds, 45 to 54 year olds, and participants older than 55 are relatively equal with 18 to 22% of the sample in each band. In contrast, only 13% of the sample comprises of participants who have lost their partner through divorce or have been widowed. Similarly, 12% of the participants are unemployed due to long term illness or are searching for a job. The percentage of participants who adhere to a religion is 30%. Household income is measured as net monthly income in euro. The categories are minimum wage (1000 euro or less), modal income (1700), twice modal (3200) and more than twice modal (3200+). The majority of the respondents (29%) have a modal household income around 1700 euro per month. This is followed by people with less than 1000 euro per month (25%). Then 24% of the respondents have an income twice the modal income (3200 euro) and only 9% has a household income above 3200 euro.

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demanding. In addition, having 10 points plus a neutral mid-category divides the scale into equal units, which again improves the ease with which respondents can answer the question.

<sup>10</sup> I also measured ethnic concentration as a ratio measure taking the percentage of people from different ethnic background as compared to the majority group in that organisation. However, discriminating between this measure and the binary measure of ethnic concentration (Turkish/Mixed) did not improve the model.

Educational attainment takes 3 categories: no education or finished primary school, low vocational degree or a secondary school degree and high vocational or university degree. The last two categories are relatively equal with respectively 38% and 41%, while the first category comprises of 22% of the sample.

### **The findings**

Below I will first start off discussing an empty multilevel model<sup>11</sup> with a random and a fixed part. Secondly, I add the variable ethnic concentration, the length of participation and the length of participation in a mixed organisation to the multilevel model. The latter variable (length of participation in a mixed organisation) is a cross level interaction term that would shed light on the contact mechanism. In that case, not only would participants in mixed organisations have higher levels of trust, but they would also have higher trust levels depending on how long they have been participating in those organisations. Finally, I will discuss the relative importance of each variable and this interaction term, controlling for the most salient socio-demographic characteristics of participants and their resources.

#### *Multilevel model of trust with random effects*

As argued in the previous section, by fitting a single level model and ignoring the structure of the data we would not measure the importance of context. As we can see below, in a model with no other explanatory variables, organisations vary 4% in their participant's generalised trust scores. Secondly, however, in comparison to a model without the random intercept, this model is only significant at a 10% level. Finally, the variance estimate at the organisational level is only significant at a 17% level, which means that with such a small organisational level variance we need many more organisations to pick up such a small effect size. Hypothesis number one that the organisational variance is high can therefore be rejected, since organisational variance is relatively low and insignificant.

However, I have to further explore the effect of other variables on generalised trust in a multilevel model, because it is possible that between-group differences may be revealed after adding explanatory variables. In other words, it is still possible that there are differences between groups for individuals with certain characteristics and

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<sup>11</sup> I used the software MLWin for employing a multilevel model.

that these differences are masked when we allow only for overall between-group differences. Substantively, however, this small level of variation between

**Table. 1 Variance components model for generalised trust**  
(Participants of ethnic and mixed associations in Amsterdam, 2009-2010)

	<i>Estimate</i>	<i>Standard error (S.E.)</i>
<b>Fixed effect</b>		
Intercept	5.500	0.097
<b>Random effect variances</b>		
Organisational level	0.170	0.124 (p = 0.17)
Participant level	<b>3.652***</b>	0.271 (p = 0.0001)
<b>Variance partition</b>		
Organisational level	4%	
Participant level	96%	
-2 Log-likelihood deviance	1688 – 1685 = 3 (df=1) p = 0.0833	
Number of participants	404	
Number of organisations	39	

\*\*\*p<0.001

organisations in the generalised trust levels of their participants questions the extent to which we can explain their differences by the environment that they are in or contact between the participants. I will next explore the effect of ethnic concentration in organisations.

#### *Ethnic concentration versus mixing*

Below I have added the first variable to an empty random intercept model in order to differentiate between bridging and bonding in voluntary organisations. This is the effect of being a participant in a mixed organisation as opposed to being a participant in a Turkish organisation. By adding this level 2 variable to the model, the variance at the organisational level drops to 1%. The model change is significant, although the estimate of organisational level variance is highly insignificant this time, which again means that with such a small variation between organisations, we need a much larger sample of organisations.

Then the length of participation is added in model 2. Adding this variance does not change the model much. Organisational variance drops another 0.5% and the model change is significant. Not surprisingly, the estimate of the organisational variance is insignificant again.

Finally, in model 3, I differentiate between the length of participation in mixed organisations compared to the length of participation at Turkish organisations. This

variable does not improve the model and is highly insignificant. As expected, the organisational variance does not change, nor does its significance level improve.

**Table. 2 Fixed and random effects models of generalised trust for participants of ethnic and mixed associations in Amsterdam**

	<i>Model 1</i>		<i>Model 2</i>		<i>Model 3</i>	
	Estimate	S.E.	Estimate	S.E.	Estimate	S.E.
<b>Fixed effect</b>						
Intercept	5.796	0.141	4.995	0.180	4.967	0.221
Participant at mixed org.	<b>0.621**</b>	0.202	<b>0.667**</b>	0.204	0.708	0.277
Length participation			<b>0.023~</b>	0.014	0.027	0.022
Length participation at mixed org.					-0.006	0.029
<b>Random effect variances</b>						
Organisational level	0.038	0.091	0.017	0.089	0.019	0.090
Participant level	<b>3.683*</b>	0.272	<b>3.730*</b>	0.280	<b>3.728*</b>	0.280
<b>Variance partition</b>						
Organisational level	<b>1%</b>		<b>0.5%</b>		<b>0.5%</b>	
Participant level	<b>99%</b>		<b>99.5%</b>		<b>99.5%</b>	
-2 Log-likelihood deviance	1685 – 1677 = 8 (df=1) p < 0.01		1685 – 1626 = 59 (df=3) p < 0.01		0	
Number of participants	404		404		404	
Number of organisations	39		39		39	

~ p,0.10; \* p<0.05; \*\* p<0.01; \*\*\*p<0.001

The result of these models seems to suggest that the context of organisations (ethnic concentration) has very little bearing on generalised trust. Generalised trust is not enhanced when there is more than one ethnic group present in non-profit organisations. Therefore, the second hypothesis based on the contact mechanism is also refuted. On the contrary, the results suggest that people with higher trust levels self-select into ethnically mixed organisations. After examining the multilevel structure of the data and concluding that it barely explains differences in generalised trust, we can now safely differentiate the effect of mixing in voluntary organisations from other factors in a single level regression model.<sup>12</sup>

<sup>12</sup> When I have modelled the differences between participants controlling for socio-demographic variables, I have explored first a multilevel model for each variable separately with a simple random intercept model. This is necessary because organisational variance might have been affected by these variables. However, in all these models organisational variance only varied between 2% to 7% when a variable was added to the empty model. I also have checked whether letting the effect of each variable

*Controlling for socio-demographic factors*

The table below summarises the relative importance of the variables; participation in mixed versus Turkish organisations; length of participation in addition to the

**Table. 3 Fixed and random effects models of generalised trust for participants of ethnic and mixed associations in Amsterdam**

	Model 1		Model 2		Model 3	
	B (S.E.)	â	B (S.E.)	â	B (S.E.)	â
Sex (Reference = Men)	0.209 (0.215)	0.054	0.080 (0.224)	0.021	0.142 (0.230)	0.036
Age						
25-34	0.364 (0.305)	0.080	0.227 (0.312)	0.050	0.199 (0.315)	0.044
35-44	0.265 (0.333)	0.054	0.210 (0.332)	0.043	0.123 (0.342)	0.025
45-54	0.726 (0.339)	<b>0.151*</b>	0.647 (0.340)	<b>0.134~</b>	0.510 (0.359)	0.106
55-70+ (Reference = 24 and younger)	0.748 (0.342)	<b>0.151*</b>	0.541 (0.357)	0.109	0.348 (0.384)	0.070
Divorced or widowed	-0.651 (0.318)	<b>-0.116*</b>	-0.650 (0.317)	<b>-0.116*</b>	-0.631 (0.317)	<b>-0.113*</b>
Religiosity	-0.064 (0.227)	-0.016	0.112 (0.243)	0.028	0.144 (0.245)	0.036
Unemployed or sick <i>Net Household Income (€)</i>	-0.113 (0.275)	-0.023	-0.090 (0.274)	-0.019	-0.045 (0.277)	-0.009
1001-1700	0.231 (0.267)	0.058	0.306 (0.268)	0.076	0.305 (0.269)	0.076
1701-3200	0.046 (0.280)	0.011	0.133 (0.283)	0.032	0.063 (0.289)	0.015
3200 or more (Reference = 1000 or less)	0.292 (0.382)	0.047	0.313 (0.381)	0.051	0.314 (0.382)	0.051
<i>Educational degree</i>						
No education or primary school	<b>-0.859</b> <b>(0.316)</b>	<b>-0.181**</b>	-0.781 (0.317)	<b>-0.165*</b>	-0.823 (0.319)	<b>-0.173**</b>
Secondary vocational training and pre- university (Reference = Higher vocational degree or university)	<b>-0.437</b> <b>(0.238)</b>	<b>-0.115~</b>	-0.404 (0.237)	<b>-0.106~</b>	-0.467 (0.242)	<b>-0.123~</b>
Participant in mixed organisations			0.487 (0.250)	<b>0.129*</b>	0.533 (0.318)	<b>0.141~</b>
Length participation					0.023 (0.025)	0.086
Length participation in mixed organisations					0.001 (0.031)	0.002
Intercept	5.492 <b>R<sup>2</sup> = 6% ~</b>		5.168 <b>R<sup>2</sup> = 7% *</b>		5.082 <b>R<sup>2</sup> = 8% *</b>	

~ p,0.10; \* p<0.05; \*\* p<0.01; \*\*\*p<0.001, n = 346

vary across organisations improved the model. This would mean that a variable affects trust differently across some organisations but not others. Again, organisational variance did not significantly change.

interaction term between these when controlling for socio-demographic variables. Overall, model 2 and 3 are significant at the conventional 5% level, whereas model 1 is significant at the 10% level. As we might have expected from the multilevel model, the type of organisation is a good indicator in explaining generalised trust as it is substantively the second largest significant effect size after having no education or only completed primary school. The age category 45-55 years old has a higher effect size than being a participant of a mixed organisation, but it is only significant at a 10% level. In model 3, I add length of participation for participants at a mixed organisation. Theoretically, the contact mechanism is corroborated when this variable is significant and has a higher effect size than the simple participant-at-mixed-organisation variable. On the contrary, and as already discussed in the multilevel model, the length of participation is highly insignificant and does not have any substantive weight in explaining differences in generalised trust. As suggested earlier, it might be that participants of mixed organisations self-select into those organisations.

Overall, I have found better support for the level of education of a respondent (having no educational qualification or only primary school, as opposed to having a higher vocational or university degree) than any other factor, since its effect size is the highest in all models. Then after being a participant of a mixed organisation, having lost one's partner through divorce or having become a widow has a negative effect size and is significant at the 5% level. If one is in the age category 45-55 as opposed to being 24 or younger, has a positive effect on generalised trust, although when controlling for type of organisation, it becomes significant at the 10% level. Having finished secondary school as opposed to having a higher vocational or university degree also negatively influences generalised trust, although its effect is less pronounced than the no education or having finished primary school, since the former is only significant at the 10% level. These effects all support the theory that people with a relatively better socio-economical position have higher trust levels. Surprisingly, however, household income is not statistically significant in this model, although there is variation among the participants in their household income.

## **Discussion and conclusion**

There is one general pattern across the generalised trust studies: the individual level variables income, age, sex and education are significant predictors. This study

also found stronger evidence for individual level factors as discussed above rather than organisational variation. Educational levels consistently seem to best explain differences between participants. Next, the middle-aged participants are more likely to trust others, whereas participants who have lost their partner through divorce or who have become a widower are less likely to trust others. The data also suggest that participants in mixed organisations seem to have self-selected themselves into those organisations. The final model employs a single level regression model, since separating organisational and participant level variance in generalised trust did not explain a great deal of the differences between participants. This implies that the context in which interaction in voluntary organisations takes place, namely the presence of diverse ethnic groups or conversely ethnic concentration does not affect generalised trust.

Throughout this paper, I have demonstrated that bridging and bonding or the ‘contact mechanism’ does not explain differences in generalised trust. A limitation of the present study is that it only included Turkish organisations where ethnic concentration is high. However, the results suggest that ethnic concentration in voluntary organisations seems not to affect generalised trust. It might be unlikely to find support for the contact mechanism even if we were to include other ethno-national organisations.

Therefore, we can best explore alternative theories and models in the future. One possible explanation has to do with the conceptualisation of generalised trust. Recent studies seem to invoke the contact mechanism, since they view generalised trust as lack of prejudice (Putnam, 2007). The relationship between contact among diverse groups and diminishing prejudice is well-established (Pettigrew, 1998). However, the generation of generalised trust might have to do with other mechanisms simply because this attitude might not reflect a lack of prejudice against ethnic groups or ethnocentrism.

Generalised trust might be the result of cognitive psychological processes (de Hart and Dekker, 2003). Possible explanatory variables to explore are subjective well-being scales such as life-satisfaction or attitudes on the experience of discrimination. It might be that negative life-experiences translate into a negative trust orientation. Other value constructs might equally offer insights into why some people say they trust others while others say they are careful. In this framework, people might adhere to generalised trust on the basis of a desired social norm. Therefore, attitudes of

individualism might explain the lack of trust, whereas values such as humanitarianism might offer an explanation for positive trust orientations.

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