#### **ABSTRACT**

The Moderating Effect of Attachment to God on the Association between Education and Social Trust

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Previously, many researchers have concluded that lower educational attainment is a risk factor for low social trust. While other studies have analyzed the effects of religious attendance on trust, the present study seeks a novel approach in understanding how religion, specifically religious attachment, affects the education and trust relationship. In order to examine the impact of divine attachment on this relationship, data from Wave III of the Baylor Religion Survey (BRS) are utilized. Using this data, the impacts of secure, anxious, and insecure divine attachment styles are examined on both particular and generalized trust. Overall, high levels of secure attachment to God are found to have a significant buffering effect on the relationship between education and overall trust. This study expands the current literature base on social trust, provides insight into the education and trust dynamic, and sets the foundation for future studies to examine attachment styles as a moderating factor.

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# THE MODERATING EFFECT OF ATTACHMENT TO GOD ON THE ASSOCIATION BETWEEN EDUCATION AND SOCIAL TRUST

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#### **CHAPTER ONE**

## Introduction, Background, and Theory

Trust is a crucial factor for developing social capital in communities. Not only does social capital relate to the opportunities and institutions available in a society, it also may provide increased economic opportunities (Fukuyama, 1995, 2000). While social trust is clearly an important facet of communities, it remains a complex phenomenon which is still being understood. Specifically, much remains to be learned about how religion interacts with education to shape social trust.

Both education and religion have been linked with levels of social trust.

Education levels and social trust appear to be positively associated (Brehm & Rahn, 1997; Knack & Keefer, 1997; Welch, Sikkink, & Loveland, 2007). Religion has primarily been measured through participation in church services, denominational affiliation, and frequency of prayer (Beyerlein & Hipp, 2006; Putnam, 2000). While these participatory measures offer a general understanding of how religion may shape trust, one's perceived personal relationship with God may also be linked with social trust. This issue may be addressed by drawing on applications of attachment theory for the study of religion. Recent work regarding attachment styles toward God and social trust has shown a significant difference between three attachment styles (secure, insecure, and anxious) and levels of social trust (Bradshaw, n.d.). However, the interaction between education, attachment to God, and levels of social trust has not been studied to date.

In a response to the need for more information regarding the influence of attachment styles to God on the relationship between education and trust, this study seeks to further understand this relationship by using data from Wave III of the 2010 Baylor Religion Survey. Using this data, the impacts of secure, anxious, and insecure/avoidant divine attachment styles are examined on levels of overall, particular, and generalized trust. The purpose of this study is to analyze the moderating effects of attachment to God on the relationship between education and social trust.

## Background and Theory

Trust in Society

Understanding social trust has been the focus of several research studies, but the complexity of social trust still remains to be elucidated. Trust is embedded throughout society, such as in politics (Binning, 2007; Fukuyama, 1995, 2000), institutional performance (Fukuyama 1995), and economics (Knack & Keefer, 1997; Rothstein & Uslaner, 2005). This impact of trust on society is seen across the globe, including in the United States (Delhey & Newton, 2005; Uslaner, 2002). Due to the importance of trust on the functioning of society, it is important to understand the factors that influence social trust.

Over the past few decades in the United States, communities have become more individualistic, and participation in large organizations has declined. Organizations that continue to thrive often have a narrow mission, such as advocating for particular causes, instead of wide-ranging goals (Putnam, 2000). As these communities become smaller and more individualistic, the needs of these communities are catered more to the individual instead of sacrificing for the greater good of a society (Welch et al., 2007).

Overall trust is often divided into two categories: generalized and particular trust. General trust is a measurement of the trust one feels toward humankind as a whole, including toward strangers (Rothstein & Uslaner, 2005; Uslaner, 2002). Generalized social trust is often correlated with one's civic engagement in society, such as through volunteer service or high value placed in voting (Kelly, 2009). Particular trust is a measurement of trust in individuals whom a person knows and interacts with on a regular basis, such as neighbors and coworkers (Rothstein & Uslaner, 2005; Uslaner, 2002). People across nations are generally more trusting of neighbors than strangers, which relates to a high particular trust (Welch et al., 2007).

In examining particular trust, it is often noted that people tend to have more positive associations with people of similar ethnicities or moral codes as themselves (Fukuyama, 2000). A large part of this can be attributed to homophily, which is the tendency for people to associate with those like themselves (Hamm, 2000). The higher values of particular trust compared to general trust can also be attributed to the mere-exposure effect. Often, "familiarity breeds fondness"; when people tend to see certain employees more often than others, or are repeatedly exposed to a certain ethnicity, they tend to place higher trust in these people

(Kwan, Yap, & Chiu, 2015; Zebrowitz, White, &. Wieneke, 2008).

Theories on Social Trust. For understanding how trust impacts societies, two models have been proposed: strategic and moralistic. In the strategic view, some have proposed the idea of repeated game theory, drawing a connection between cooperation and trust in various encounters based upon strategy (Kreps, Milgrom, Roberts, & Wilson, 1982; LaPorta, Lopez-de-Silanes, Shleifer, & Vishny, 1997; Uslaner, 2016). A prime

example of this is the prisoners prisoner's dilemma, where in repeated encounters people tend to seek cooperation, instead of their own rational interests (Kreps et al., 1982)

Instead of viewing trust from a strategic perspective, others have taken a "moralistic" approach, which is based upon the assumption that others see the world in a similar manner as he or she would (Fukuyama, 1995; Uslaner, 2016). Within the moralistic approach, the models of psychological propensity and the social learning model have often been used to explain how an individual develops trust (Glanville & Paxton, 2007). Through a confirmatory tetrad analysis model, the social learning model provided a better prediction of generalized trust than the psychological propensity model. In other words, positive local interactions predicted positive general trust better than the notion that individuals trust others simply due to their own personality (Glanville & Paxton, 2007). In studying general and specific trust in a population, avenues which have commonly been explored, two main areas of interest have been: (1) the relationship between education and trust; and (2) the relationship between religion and trust.

#### Education and Trust

Education, a common measure when examining one's socioeconomic status, is a critical part of one's quality of life. Socioeconomic status has been repeatedly linked to wellbeing, both on an individual level and stratification within communities (Mirowsky and Ross 2003). While those with lower education typically have lower income levels, education still influences the levels of trust even when income is controlled. For this reason, education alone has been one of the consistent demographic predictors of interpersonal trust (Brehm & Rahn, 1997; Uslaner, 2002).

Multiple studies have shown a positive correlation between education and overall trust. Those with higher education are significantly more trusting than those who have less education (Brehm & Rahn, 1997; Knack & Keefer, 1997; Welch et al., 2007). This trend appears to be relatively consistent across various income levels; for instance, one study found that for every one-standard deviation increase in trust, the corresponding percentage of high-school graduates increased by half a standard deviation (LaPorta et al., 1997). Studies that have examined education and trust of strangers, such as immigrants, achieved similar findings (Borgonovi, 2012; Helliwell & Putnam, 2007). In a study on education and trust of immigrants across European nations, those with higher education were more trusting than their lesser educated counterparts, except in instances where the immigrants were significantly economically disadvantaged (Borgonovi, 2012).

Several theories have been proposed in order to explain this consistent relationship between education and trust. While education is often defined as years of formal schooling (Knack & Keefer, 1997), factors such as social learning opportunities (Glanville & Paxton, 2007) and innate intelligence (Carl & Billari, 2014; Sturgis, Read, & Allum, 2010) may also play a role in one's educational level. Those with high levels of education may be exposed to different groups of peers throughout their lives. Group memberships, such as those in political organizations, have been shown to have stronger social trust (Knack & Keefer, 1997). However, it is not merely the group memberships that impact for trust. When education is controlled, the relationship between group membership and trust is not significant (Knack & Keefer, 1997).

Those with lower levels of education do not have as many employment opportunities as those with higher levels of education, especially as jobs are requiring

increasing education requirements compared to the past several decades (Achieve, Inc, 2012). With less opportunities for equal opportunity, those who have less education may possess less optimism about their trajectory in life (Rothstein & Uslaner, 2005), and this devaluation also acts as a social stressor, further reducing a person's quality of life (Jetten, Haslam, & Haslam, 2012). Further, being in a group that is socially stigmatized can lead to a group experiencing discrimination (Jetten et al., 2012). As a result, these people may feel excluded from the rest of society and have fewer opportunities to be integrated into the rest of the community. Interestingly, when higher social classes seek to "assist" lower classes, this action actually may reinforce class boundaries, further distinguishing the two groups instead of leading to reconciliation (Halabi, Nadler, & Dovidio, 2013; Nadler & Halabi, 2006). All of these situations may lead to lower levels of trust among individuals who do not possess high levels of education.

If educational attainment is considered as a result of innate intelligence, it has been theorized that this factor may assist in distinguishing between risky scenarios and scenarios that may produce a benefit (Cosmides, Barrett, & Tooby, 2010). In a study that looked at innate intelligence in two different cohorts in the United Kingdom, there was a significant relationship between intelligence and trust (Sturgis et al., 2010). However, education cannot be simply reduced to a matter of innate intelligence; in one study, a significant difference was found between the cohorts, suggesting a portion of the difference in trust was not simply due to innate intelligence or the other covariates such as age or health (Sturgis, Read, Allum, 2010).

Since social class has also been shown to positively predict generalized trust (Alesina & Ferrara, 2002), it follows that factors that influence social class will impact

generalized trust. This relationship is more pronounced in wealthy nations, with social class being a positive predictor of trust for wealthy nations, but not for less wealthy nations (Hamamura, 2012). This reinforces distrust or trust within the social group (Putnam, 2000).

## Religion and Trust

Since the negative effects of low education on social trust may be partially attributed to feelings of disempowerment, it is of interest to explore how having a secure base from a relationship with a supportive and powerful deity may impact social trust levels. Historically, studies of religious involvement have focused on measures such as church attendance, frequency of prayer, or religious denomination. When examining these measures, religion has been found to have both positive and negative effects on trust. For instance, religious denominations have differed in their overall levels of trust. Within Christianity, Catholics and Pentecostals typically report less trust in strangers than mainline Protestants (Welch et al., 2007). This finding is often attributed as a difference between hierarchical and non-hierarchical religions. Hierarchical denominations, such as Roman Catholicism, may place more of an emphasis on the vertical relationship between the positions of leadership than collaborations with the community (LaPorta et al., 1997; Putnam, 1993). Across nations with hierarchical religions as their dominant religions, nationwide trust is lower (LaPorta et al., 1997). Non-hierarchical denominations, such as Mainline Protestantism, emphasize horizontal collaboration, which reflects the horizontal design of many social networks (Putnam, 1993). Across various countries, nonhierarchical denominations typically have higher levels of trust than other denominations (Knack & Keefer, 1997).

When examining religious diversity and trust among various European nations, religious diversity was found to be negatively correlated with general and particular trust (Borgonovi, 2012). In contexts such as these, or in the case of a rigid hierarchical structure, it is possible that religious beliefs can create a strong in-group versus out-group dynamic. In this environment, those with similar religious beliefs are less trusting of those outside their denomination (Bradshaw et al., n.p.; Borgonovi, 2012; Cairns, Kenworthy, Campbell, & Hewstone, 2006).

For denominations that heavily incorporate community outreach into their activities, such as Evangelical Protestants, higher values of generalized trust are reported compared to other denominations (Beyerlein & Hipp, 2006; Welch et al., 2007). This may be due to bridging social capital between the church members and the community, which serves to facilitate greater general trust (Putnam, 2000; Welch et al., 2007). People may also choose a denomination that best fits with their individual sociability (Uslaner, 2002).

While examining religion through denominations, church attendance, or frequency of prayer has provided much information about trust, these measures have limitations. For example, people often over-report activities such as prayer and church attendance. They may over-report these values by upwards of 50% more than the actual value (Putnam 2000). Along with this bias, religious attendance does not necessarily provide information on one's personal investment in their religion. Due to this potential error, many researchers have begun to use attachment theory to understand religious attitudes.

Attachment theory began with work from Bowlby and Ainsworth describing caregiver-infant interactions (M.D. Ainsworth, 1978; Bowlby, 1969). It has since progressed to include theories involving romantic relationships (Hazan & Shaver, 1987), and even relationships with a deity (Kirkpatrick, 2005). Within attachment theory, there exists at least three main categories of attachment styles: secure, avoidant (or insecure), and anxious (M.D. Ainsworth & Bell, 1970; M.D. Ainsworth, 1967, 1978; Bowlby, 1969). Secure attachment is often characterized as a confidence that the attachment figure will be able to be reached when needed, yet the figure is not over-controlling (Hazan & Shaver, 1987). Those who are securely attached demonstrate more loving, less distant, and less controlling attitudes in their relationship with their attachment figure, as compared to those with avoidant or anxious attachment styles (Kirkpatrick, 1998). Securely attached people have their caregiver satisfy two functions: as a safe haven – a comfort in times of uncertainty – and a secure base from which to confidently explore their surroundings. From these points, secure people have been found to more easily adapt to new situations (Hunter & Maunder, 2015). Anxious attachment is a response to the uncertainty over whether caregivers will be available if needed. These relationships often are perceived as uncertain and tumultuous, and the child finds it hard to depend on the attachment figure. Avoidant attachment is possessing feelings of disregard or "coldness" towards an attachment figure (Hazan & Shaver, 1987; Kirkpatrick, 1998).

Overall, when compared with those who exhibited anxious or avoidant attachment styles, those who are securely attached have been found to more easily adapt to new situations (Hunter & Maunder, 2015). For instance, those who were securely attached to their caregiver were better socially adjusted and less vulnerable to negative peer

influences during their first year of college, compared to those with avoidant attachment styles (Kobak, 1985). Securely attached children have also been shown to have high self-esteem, but still recognized their flaws when prompted. However, those who exhibited avoidant or anxious attachment styles, perceived themselves without flaw, but had high levels of anxiety (M. D. Ainsworth, 1985). This may suggest that not only does secure attachment provide a sense of a secure base from which to explore the world, but it provides the individual with a confidence and security to explore new situations, and may positively impact the levels of trust extended towards strangers and peers.

Ainsworth (1978) was clear to distinguish between attachment and attachment behavior. While a child, for instance, may not always be exhibiting a behavior such as crying or seeking out the caregiver, that does not mean attachment styles are not still present. Further, the proximity does not have to be physical; it can be merely using a telephone to contact the attachment figure (M. D. Ainsworth, 1985). If the attachment figure is perceived as not accessible or not responsive, then grief can occur (M. D. Ainsworth, 1978).

Not only does attachment describe the relationship between a child and caregiver, attachment theory has also been extrapolated to adult relationships and interactions. Kirkpatrick (2005) used these relationships to describe attachment to God. Those that were securely attached to God saw God as a secure base and safe haven, and felt God was warm and accessible (Kirkpatrick, 2005). Further, secure attachment to God has been shown to have positive psychological effects on the individual (Kirkpatrick, 1998). While related to infant-caregiver attachment, the same attachment one felt towards their caregiver may or may not be the same as the attachment one feels towards God. Two

different hypotheses, correspondence and compensation, have been proposed to explain the relationship between infant-caregiver and divine attachment styles (Kirkpatrick & Shaver, 1990). In the compensation model, those who are avoidantly or anxiously attached to their caregivers may rely on God for emotional support, and these people are more likely to experience a religious conversion (Granqvist, 2002). In the correspondence model, an individual with secure attachment toward a caregiver may also model this attachment toward God as well (Kirkpatrick, 1998). Regardless of the avenue one achieves these attachment styles, God may serve as an ideal attachment figure for individuals due to the promise of omnipotence, omnipresence, and omniscience (Beck, 2006).

Increased studies on attachment to God are demonstrating that attachment styles serve as moderating or mediating factors, even when previous religious involvement measures are being controlled. For instance, when controlling for various measures of religiosity, such as church attendance, frequency of prayer, and religious denomination, secure attachment has been found to be a positive predictor of trust, while anxious attachment was a negative predictor of trust (Bradshaw, n.d.). However, the effects of attachment to God have not yet been applied to understanding the education and social trust relationship.

#### Education, Religion, and Trust

While the relationships between trust and both education and religion have been clearly documented in the literature, this study seeks to explore attachment to God as a moderator that impacts the education and trust relationship. Based upon the current literature, it is hypothesized that attachment to God is a moderator between education and

trust. This relationship is hypothesized based upon theories on attachment and trust and the view of God as a secure base.

Attachment, whether to a deity or caregiver, is associated with one's perspective on the world (M. D. Ainsworth, 1985; Kirkpatrick, 2005). Since those with secure attachment styles often demonstrate positive views of oneself and others (Kirkpatrick, 1998), having a strong and secure attachment may help negate the previous disempowerment previously felt by those with lower education levels.

Since secure attachment to God provides both a haven of safety and a secure base (Kirkpatrick, 1992), attachment may also provide security and safety apart from one's socioeconomic status. While low levels of education often relate to low levels of optimism about the future (Rothstein and Uslaner 2005), the function of God as a haven and safety and secure base may enable an individual to confidently impact his or her life, as well as the community. Based upon these theories, the use of attachment to God as a moderator for the education and trust relationship has been explored in this study, in order to further the understanding of trust in society. The following hypotheses for this study are proposed:

- *Hypothesis 1*: Education will be positively associated with trust.
- Hypothesis 2: Secure attachment to God will be positively associated with trust, while anxious attachment to God will be negatively associated with trust.
- *Hypothesis 3*: Attachment to God will moderate the association between education and trust, resulting in a weaker association among individuals who

are securely attached to God in the following ways, and a stronger association among those who are avoidantly or anxiously attached to God.

#### **CHAPTER TWO**

#### Methods

In this study, data from the Wave III of the 2010 Baylor Religion Survey (BRS) were analyzed. The BRS was administered through the Gallup Organization in November of 2010. As of the time of this study, the BRS was the only nationwide survey of U.S. adults that contained measures of attachment to God and social trust, along with demographic information such as educational attainment. Respondents were obtained through random digit dialing. Out of the total 7,000 respondents who were contacted, approximately 2,500 consented to the survey and 1,714 persons returned the survey. Of those who consented, 68.5% returned the survey, and the overall response rate was 24.9%. This response rate was similar to the other two waves of the BRS.<sup>1</sup>

Due to the relatively low response rate, the 2010 BRS was compared to the 2010 General Social Survey (GSS) in order to determine if response bias had occurred. The 2010 General Social Survey is a recognized gold standard in survey research with a response rate of over 70% (Groves 2006). When two dozen demographic and attitudinal items were compared between the BRS and GSS, no significant difference was seen.<sup>2</sup> Further, the 2010 BRS was not biased toward religious individuals, as it contained even more atheists and non-affiliates than the GSS.

The survey instructed those who reported to be atheists to skip the section of questions that involved attachment to God. As a result, atheists were excluded from the analyses in the present study. The case loss on the other items was minor, and it was handled using multiple imputation techniques. While potential biases of missing data are

well documented, multiple imputation is an appropriate way to approach this problem (Acock, 2005). The results presented below are based on five imputed datasets. These results were comparable to when listwise deletion was employed and when additional imputed datasets were analyzed. The final sample size was 1,430.

#### Outcome Variables

Social trust was measured using three different variables: overall trust, generalized trust, and particularized trust. Overall trust was measured with a four-item mean index ( $\alpha$  = 0.794) composed of the following questions, as validated in previous studies (Mencken, Bader, & Embry, 2009; Welch, Sikkink, Sartain, & Bond, 2004): "How much would you say you trust the following groups (coded 1=not at all to 4=a lot): (a) people in general; (b) your neighbors; (c) your coworkers; and (d) strangers." Generalized trust was measured by a mean index of the items concerning trust in people in general and strangers ( $\alpha$  = 0.711) and particularized trust was measured with a mean index of the items concerning trust in neighbors and coworkers ( $\alpha$  = 0.698).

#### **Predictors**

Attachment to God was measured with a nine-item multidimensional index from Rowatt & Kirkpatrick, (2002). This index has been validated in several previously published studies (Bradshaw, Ellison, & Marcum, 2010; Ellison, Bradshaw, Flannelly, & Galek, 2014; Kent, Bradshaw, & Dougherty, 2016). Secure attachment to God ( $\alpha$  = 0.915) was tapped by the respondent's agreement with each of the following six items, which range from 1=not true to 4=very true: (a) "I have a warm relationship with God." (b) "God knows when I need support." (c) "I feel that God is generally responsive to me."

#### **Covariates**

Covariates include the following demographic characteristics: age (measured in years); gender (1=female); race and ethnicity (1=white); and marital status (1=married). Urbanicity was measured with a set of dummy variables for urban, suburban, small town, and rural (reference category). Yearly household income is a dummy system with \$20,000 or less; \$20,001 to \$50,000; \$50,001 to \$150,000 (reference); and \$150,000 or more. Political orientations were measured with a 1-7 scale: 1=extremely liberal, 2=liberal, 3=leaning liberal, 4=moderate, 5=leaning conservative, 6=conservative, 7=extremely conservative.

Four common indicators of religiosity were also included. Religious service attendance was measured with a dummy system of less than monthly (reference), monthly, weekly, and several times a week. Frequency of prayer was measured with a dummy system of less than once a week (reference), a few times a week, once a day, and several times a day. Denominational affiliation was measured using RELTRAD

(Steensland et al., 2000) which includes categories for the following groups: evangelical Protestant, mainline Protestant, black Protestant, Catholic, Jewish, other denomination, and no religious tradition. God images were measured with the following six questions, which were coded 1=not at all to 4=very well: "How well do you feel that each of the following words describe God in your opinion: (a) fatherly; (b) punishing; (c) just; (d) wrathful; (e) forgiving; and (f) severe." Ancillary analyses suggested two independent factors: one for the items measuring fatherly, just, and forgiving ( $\alpha = 0.913$ ), and the second for those measuring punishing, wrathful, and severe ( $\alpha = 0.867$ ). A mean index of the two sets of items was included in analyses. The correlations between items in each measure were all 0.650 or larger, and the correlation between the two composite measures was 0.372.

#### Interaction Terms

Interaction terms were constructed for education and both secure and anxious attachment to God.

#### Analytic Strategy

The hypotheses formulated above were tested in three main steps. First, descriptive statistics for all study variables were calculated. Second, bivariate correlations between all key variables were examined. Third, series of regression models was estimated. The outcome variables were treated as continuous and analyzed using ordinary least squares (OLS) regression. Regression analyses were weighted.

<sup>&</sup>lt;sup>1</sup> For further information regarding methodology of the BRS, see Bader et al. (2007).

<sup>&</sup>lt;sup>2</sup> These include a variety of demographic comparisons as well as measures of religious and political attitudes and views. Results are available by request.

### CHAPTER THREE

#### Results

In Table 1, the means/proportions, standard deviations, and ranges of the data are presented. Three measures of trust, secure attachment, anxious attachment, and education were measured on a 1-4 scale, as described in *Methods*. Of the three levels of trust measured, particular trust has the highest mean (3.222). This corresponds to a level of trust that is slightly higher than "some" trust in neighbors or coworkers (3=some trust). Overall trust has a mean of 2.896, while general trust is slightly lower at a mean of 2.586. The mean value of secure attachment to God is 3.199, while anxious attachment has a mean that is about a point lower, at 2.001. Regarding the categories of church attendance, the most prominent category are those who attend religious services less than monthly (46.5%). In the remaining portion, 10.8% attend monthly, 32.3% attend weekly, and 10.0% attend several times a week. Descriptive statistics for all other study variables can be found in Table 1.

Table 1. Descriptive Statistics						
	Mean/Proportion	Std. Dev.	Min.	Max.		
Trust in Humankind	2.985	0.695	1	4		
Trust in Strangers	2.184	0.771	1	4		
Trust in Neighbors	3.263	0.742	1	4		
Trust in Coworkers	3.164	0.802	1	4		
Overall Trust	2.896	0.590	1	4		
General trust	2.586	0.648	1	4		
Particular trust	3.222	0.677	1	4		
Secure Attachment to God	3.199	0.713	1	4		
Anxious Attachment to God	2.001	0.697	1	4		
Education	3.045	0.916	1	4		
Age	56.062	15.949	19	101		
Female	0.545	-	0	1		
Black	0.092	-	0	1		
Other Race	0.107	-	0	1		
Married	0.645	-	0	1		
Urban	0.159	-	0	1		
Suburban	0.280	-	0	1		
Small City or Town	0.364	-	0	1		
Rural	0.192	-	0	1		
Income	4.325	1.599	0	7		
Political Orientation	4.514	1.649	1	7		
Religious Attendance Less than Monthly	0.465	-	0	1		
Religious Attendance Monthly	0.108	-	0	1		
Religious Attendance Weekly	0.323	-	0	1		
Religious Attendance Several Times a Week	0.300	-	0	1		
Pray Less than Once a Week	0.313	-	0	1		
Pray A Few Times a Week	0.159	-	0	1		
Pray Once a Day	0.207	-	0	1		
Pray Several Times a Day	0.315	-	0	1		
Mainline Protestant	0.253	-	0	1		
Black Protestant	0.024	-	0	1		
Catholic	0.250	-	0	1		
Jewish	0.017	-	0	1		
Other Denomination	0.055	-	0	1		
No Affiliation	0.089	-	0	1		
Fatherly/Just/Forgiving God Imagery	3.454	0.839	1	4		
Punishing/Wrathful/Severe God Imagery	2.189	0.931	1	4		

Note: n=1,430

Table 2 displays bivariate correlations among the three levels of trust, attachment styles, and educational attainment. These results show the correlation between each of the primary independent and dependent variables in question. Secure and anxious attachment are positively and negatively correlated, respectively, with each of the three forms of trust.

Table 2. Bivariate Correlations							
	Overall Trust	General Trust	Particular Trust	Secure Attachment To God	Anxious Attachment to God	Education	
Overall Trust	1.000						
General Trust	0.892	1.000					
Particular Trust	0.885	0.587	1.000				
Secure Attachment to God	0.114	0.083	0.128	1.000			
Anxious Attachment to God	-0.112	-0.092	-0.105	-0.413	1.000		
Education	0.121	0.076	0.119	-0.048	-0.029	1.000	

Note: n=1,430

Four simple linear regression models were performed on overall trust, particular trust, and general trust. As described in *Methods*, missing data were handled using multiple imputation. In each of these models, various demographic features, ideologies, and religious participation measures were included as covariates. To examine attachment styles and the interaction between education and secure attachment, the four linear regression models were each ran with different combinations of the attachment styles and interaction terms. Model 1 included secure attachment to God as an independent variable. Model 2 included secure attachment to God and the interaction term for education and secure attachment to God. Model 3 included anxious attachment to God and the interaction term for education and anxious attachment to God. Model 4 included anxious attachment to God. The results of these models for overall trust, particular trust, and general trust, are shown in Tables 3, 4, and 5, respectively.

In examining potential predictors of overall trust, secure attachment to God was significant (p<0.05) in Models 1 and 2, while anxious attachment to God was significant (p<0.01) in Models 3 and 4. Further, when the interaction terms for attachment to God and education were included, the coefficients were significant (p<0.001 and p<0.01 in Models 2 and 3 respectively), suggesting that these variables shape one another to predict overall trust. For particular and general trust, similar results were obtained as with overall trust. These results are displayed in Table 4 and 5 for particular and general trust, respectively.

Table 3. OLS Parameter Estimates from Linear Regression on Covariates, Education, Attachment to							
God, and Overall Trust  Model 1 Model 2 Model 3 Model 4 Model 5							
	b	b	b	b	b		
Age	0.006***	0.006***	0.006***	0.006***	0.006***		
Female	0.020	0.020	0.026	0.021	0.020		
Black <sup>a</sup>	-0.343***	-0.343***	-0.344***	-0.347***	-0.346***		
Other Race	-0.125*	-0.125*	-0.127**	-0.120*	-0.121**		
Married	0.022	0.022	0.027	0.029	0.0238		
Urban <sup>b</sup>	-0.006	-0.563	-0.007	-0.006	-0.005		
Income	0.059***	0.059***	0.058***	0.059***	0.059***		
Political Orientation	-0.200	$-0.020^{+}$	$-0.018^{+}$	$-0.020^{+}$	$-0.019^{+}$		
Religious Attendance <sup>c</sup>	0.023***	0.023***	0.023***	0.023***	0.022***		
Prayer Frequency <sup>d</sup>	0.002	-0.002	0.005	0.003	0.003		
Mainline Protestant <sup>e</sup>	0.041	0.046	0.047	0.043	0.048		
Black Protestant	0.001	0.005	0.003	-0.002	0.000		
Catholic	-0.042	-0.040	-0.034	-0.035	-0.034		
Jewish	-0.088	-0.085	-0.081	-0.083	-0.097		
Other Denomination	-0.033	0.029	-0.027	-0.030	-0.028		
No Affiliation	0.036	0.040	0.036	0.032	0.035		
Fatherly/Just/Forgiving God Imagery	0.012*	0.018*	0.056*	$0.046^{+}$	$0.044^{+}$		
Punishing/Wrathful/Severe God	-0.044	-0.042+	-0.040*	-0.041*	-0.036*		
Imagery Education	0.033+	0.036	$0.036^{+}$	$0.033^{+}$	$0.035^{+}$		
Secure Attachment to God	0.078*	0.094**	-	-	-		
Anxious Attachment to God	-	-	-0.066**	-0.070**	-0.076***		
Education*Secure Attachment to God	_	-0.085***	-0.072**	-	-		
Education*Anxious Attachment to God	-	-	-	-	0.065**		
Constant	2.649***	2.633***	2.457***	2.500***	2.497***		

Notes: n=1,430; \*\*\*p<0.001; \*\*p<0.01, \*p<0.05; \*p<0.1; a White is reference category; b Rural is reference category; c Less than monthly attendance is reference category; Evangelical protestant is reference category

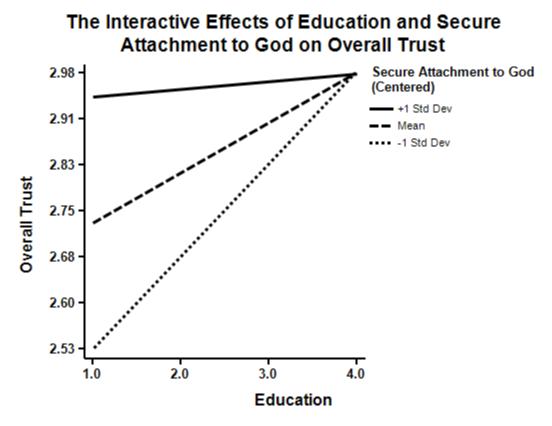
Table 4. OLS Parameter Estimates from Linear Regression on Covariates, Education, Attachment to God, and Particular Trust						
Model 1 Model 2 Model 3 Model 4 Model 5						
	b	b	b	b	b	
Age	0.004***	0.004***	0.004***	0.004***	0.004***	
Female	0.000	0.005	0.011	0.006	0.007	
Black <sup>a</sup>	-0.436***	-0.436***	-0.436***	-0.439***	-0.438***	
Other Race	-0.141**	-0.151**	-0.152**	-0.144**	-0.145**	
Married	0.059	0.054	0.060	0.062	0.057	
Urban <sup>b</sup>	0.008	0.007	0.005	0.006	0.007	
Income	0.082***	0.081***	0.080***	0.081***	0.081***	
Political Orientation	-0.019	-0.018	-0.016	-0.017	-0.017	
Religious Attendance <sup>c</sup>	0.030***	0.030***	0.030***	0.030***	0.029***	
Prayer Frequency <sup>d</sup>	0.000	0.000	0.008	0.005	0.005	
Mainline Protestant <sup>e</sup>	0.017	0.022	0.022	0.019	0.023	
Black Protestant	0.088	0.095	0.093	0.088	0.090	
Catholic	-0.047	-0.046	-0.040	-0.041	-0.040	
Jewish	-0.105	-0.101	-0.097	-0.099	-0.113	
Other Denomination	-0.073	-0.003	-0.002	-0.043	-0.003	
No Affiliation	0.064	0.068	0.065	0.060	0.063	
Fatherly/Just/Forgiving God Imagery	0.032	0.038*	0.077**	0.066*	0.064*	
Punishing/Wrathful/Severe God Imagery	-0.052*	-0.049	-0.048*	-0.049*	-0.044*	
Education	0.029	0.033	0.032	0.030	0.031	
Secure Attachment to God	0.080*	0.098**	-	-	-0.074	
Anxious Attachment to God	-	-	-0.064*	-0.068**	-0.064**	
Education*Secure Attachment to God	-	-0.094***	-0.081**	-	-	
Education*Anxious Attachment to God	-	-	-	-	0.064*	
Constant	2.933***	2.915***	2.732***	2.779***	2.777***	

Notes: n=1,430; \*\*\*p<0.001; \*\*p<0.01, \*p<0.05; \*p<0.1; a White is reference category; Brural is reference category; Less than monthly attendance is reference category; Less than once a week is reference category; Evangelical protestant is reference category

Table 5. OLS Parameter Estimates from Linear Regression on Covariates, Education, Attachment to God, and General Trust							
	Model 1	Model 2	Model 3	Model 4	Model 5		
	b	b	b	b	b		
Age	0.007***	0.007***	0.007***	0.008***	0.008***		
Female	0.032	0.036	0.041	0.036	0.037		
Black <sup>a</sup>	-0.250***	-0.250***	-0.252***	-0.254***	-0.253***		
Other Race	-0.091 <sup>+</sup>	$-0.099^{+}$	$-0.102^{+}$	$-0.096^{+}$	$-0.096^{+}$		
Married	-0.006	-0.010	-0.005	-0.003	-0.009		
Urban <sup>b</sup>	-0.016	-0.018	-0.020	-0.019	-0.018		
Income	0.038**	0.037**	0.036**	0.037**	0.037**		
Political Orientation	-0.023*	$-0.022^{+}$	-0.021+	$-0.022^{+}$	$-0.022^{+}$		
Religious Attendance <sup>c</sup>	0.017*	0.017*	0.016*	0.016*	0.015*		
Prayer Frequency <sup>d</sup>	-0.004	-0.004	0.002	0.001	0.000		
Mainline Protestant <sup>e</sup>	0.066	0.070	0.071	0.068	0.072		
Black Protestant	-0.091	-0.085	-0.087	-0.091	-0.089		
Catholic	-0.036	-0.035	-0.029	-0.029	-0.029		
Jewish	-0.072	-0.069	-0.065	-0.067	-0.081		
Other Denomination	-0.058	-0.055	-0.053	-0.055	-0.054		
No Affiliation	0.009	0.013	0.008	0.005	0.008		
Fatherly/Just/Forgiving God Imagery	-0.007	-0.002	0.035	0.026	0.024		
Punishing/Wrathful/Severe God Imagery	-0.037+	-0.035+	-0.032+	-0.033	-0.028		
Education	0.037+	$0.040^{+}$	$0.039^{+}$	$0.037^{+}$	$0.039^{+}$		
Secure Attachment to God	0.076*	0.090*	-	-	-		
Anxious Attachment to God	-	-	-0.069**	-0.072**	-0.076**		
Education*Secure Attachment to God	-	-0.076**	-0.064*	-	-		
Education*Anxious Attachment to God					0.066*		
Constant	2.365***	2.350***	2.183***	2.220***	2.218***		

Notes: n=1,430; \*\*\*p<0.001; \*\*p<0.01, \*p<0.05; \*p<0.1; a White is reference category; Brural is reference category; Less than monthly attendance is reference category; Evangelical protestant is reference category

In Graph 1 and Graph 2, pictorial representations of the interactions between attachment to God and education on overall trust are shown. The trend lines are constructed based upon reducing the sum of squares error between the mean levels of overall trust (on a 1-4 scale) and levels of education. The trend lines depict findings are statistically significant, as shown in Tables 3-5.<sup>1</sup>



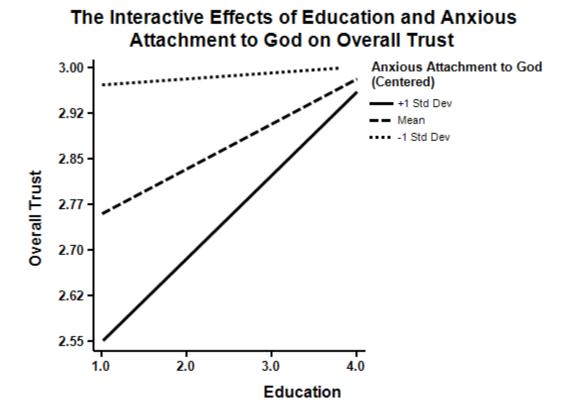
**Graph 1.** Interactive effects of education and secure attachment on overall trust based upon estimated regression lines.

The average levels of secure attachment to God for each education level are shown by the line labeled "mean". Based upon these trends, secure attachment to God is clearly shown to impact the relationship between overall trust and education. For those with high levels of secure attachment behaviors, the risk factor of low education on trust

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<sup>&</sup>lt;sup>1</sup> Models were constructed that treated each education category as a dummy variable with high school education as a reference group, and similar results were obtained, thus justifying the use of this model.

is significantly reduced. Conversely, those with low levels of secure attachment, (i.e. avoidant attachment styles), have a much stronger effect of education on trust levels. This relationship is portrayed by the line corresponding to -1 standard deviation.



**Graph 2.** Interactive effects of education and anxious attachment on overall trust based upon estimated regression lines.

Graph 2 shows the moderating effect of anxious attachment to God on the association between education on shaping overall trust. Compared to the lines in Graph 1, one can see that anxious attachment has the opposite effect that secure attachment demonstrated: low levels of anxious attachment have a more buffering effect on the trust education relationship than those with high levels of anxious attachment. The significance levels of each of these findings are shown in Tables 1-4.

The models above are also representative of the relationship between styles of attachment to God and the other two forms of trust: particular and generalized trust. Further, even when various covariates are accounted for in the regression model, the findings remain significant, which highly suggests attachment to God has a buffering effect on the education and trust relationship.

#### **CHAPTER FOUR**

#### **Discussion and Conclusions**

This study has provided evidence for a buffering effect of attachment to God on the relationship between education and trust. These buffering effects are significant for the three different types of trust: overall trust, general trust, and particular trust. Further, these results are net of the various covariates studied, such as commonly examined measures of religiosity: church attendance and frequency of prayer. These findings are also net of religious denomination, and various demographic characteristics. This suggests that attachment styles toward God have a significant effect on shaping social trust, even when in the presence of sociodemographic features such as low education levels. The primary conclusion from these results is that attachment styles toward God have a moderating effect on the relationship between education and levels of social trust. Specifically, higher levels of secure attachment and lower levels of anxious attachment significantly moderate the relationship between education levels and trust.

These findings contribute toward the body of literature concerning attachment theory and social trust. Not only does attachment to God have a prosocial effect (seen with the relationship on social trust) but it provides insight into characteristics of those with high social trust but low levels of education. Attachment theory provides a crucial insight into this relationship, where previous measures of religiosity fell short. Further, since the education and trust relationship has been so well documented, this suggests that attachment to God may interact with other common predictors of trust. As a result, more

research should be conducted regarding the potential moderating effects of attachment to God on previous known predictors of social trust.

Due to the education and secure attachment to God variable being statistically significant across particular and general trust, this suggests that strong in-group negative effects on trust of outsiders are not significant for those who are securely attached to God. Previous research has shown that strong religious participation in hierarchal denominations such as Catholicism are negatively associated with trust levels (Beyerlein & Hipp, 2006). Denominational effects on social trust levels were not statistically significant when attachment to God measures were incorporated into the linear regression model. However, the results from this study suggest that through examining styles of attachment to God, religious participation is still statistically significant but attachment may help explain high levels of trust.

Other factors, such as age, income, race, political orientation, God imagery, and church attendance were still statistically significant even when the education and attachment interaction variables were included in the model. This suggests that while education and styles of attachment to God likely shape one another, other factors still influence social trust. These factors may be contributing predictors of social trust, or these factors may simply be a result of high social trust or levels of secure attachment. For instance, it is also likely that those with high social trust are more likely to attend church services with their fellow community members. The significance of church attendance, even when accounting for attachment styles, could also be a result of proximity-seeking behavior found in secure attachment styles.

As with any study, limitations do exist and should be considered when evaluating the findings of this analysis. The first limitation is inherent to the survey design; the survey captured a snapshot in time and did not provide longitudinal data. Longitudinal data would provide information on how secure attachment has or has not shaped the effect of education levels on trust, and this may be an avenue for further study. Further, surveys are subject to report bias, especially concerning levels of religious attendance (Putnam, 2000). Second, while the interaction of attachment to God on the relationship between education and trust has been explored in this paper, the causality of education on trust cannot be differentiated from trust on education. While it is statistically possible that those with higher levels of trust gain more education, experimentation and theories existing in the current body of literature suggest the converse is also possible. While more a statistical preference than a limitation, the responses that were coded on a 1-4 scale were treated as continuous variables for analysis.

While examining attachment as a moderator in this study led to a strong, significant buffering effect in the education and trust relationship, education levels may still play a role in education and trust, even when accounting for attachment styles. It is also possible that another, not yet studied, variable also interacts with attachment styles, which could potentially further reduce the effect education has on social trust when accounted for in the analysis.

Based upon the results of this study, future research should continue exploring the effects of attachment styles on social trust. As mentioned previously, studies are also needed that provide longitudinal data, in order to gain further information about causality and understand how attachment styles influence the education and trust relationship over

the period of several years. Future studies should also examine other attachment styles, such as infant-caregiver or romantic relationships, to see if these attachment styles also impact social trust levels in conjunction with or apart from attachment to God. In conclusion, this study helped elucidate the relationship attachment to God has on the education and trust correlation.

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