

From Perception to Play: Revising the Ethnic Trust and Trustworthiness Gap Based on Experimental Games

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Trust is a fundamental lubricant of social life. Everyday interactions, from buying groceries to collaborating on projects, rely on trust because without it, every interaction would require extensive verification and safeguards. Beyond its societal benefits, trust is also a personal resource as it enables the development of social connections and networks that people can rely on for support and well-being.

Existing research points to an “ethnic trust gap”, with evidence suggesting racialized minorities report lower levels of trust in strangers compared to mainstream members. This discrepancy has been attributed to various factors, most importantly socioeconomic disadvantage, experiences of discrimination, and potentially socialization in low-trust contexts for foreign-born minority members. While the potential consequences of this gap for minority individuals, their communities, and society at large seem evident considering the documented benefits of trust, its actual societal impact remains unclear. Existing research primarily relies on self-reported trust measures, leaving open the question of whether these reported differences translate into actual behavioral discrepancies in trust. Additionally, concerns about social desirability bias in surveys, where participants conform to societal expectations rather than truth, have hitherto hindered the investigation of trustworthiness, the crucial flipside of trust.

This study directly addresses the limitations of previous research on the ethnic trust gap through a comparison of self-reported trust and trustworthiness to behavioral experiments. Based on a random sample of 2,000 residents from five major German cities, the study investigates whether immigrants and the descendants of immigrants (approx. 50% of the sample) exhibit differences in trust and trustworthiness compared to the

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mainstream majority population within a series of standard survey items but also incentivized trust games with other study participants offering individual payoffs up to €30 per game. To examine trust interactions based on perceived ethnicity, participants' real first names, accessed from public German registers, were displayed.

The study uncovers substantial differences between the self-reported and behavioral ethnic trust and trustworthiness gap, albeit with substantial variation by respondents' country of origin. As in prior research, the former is largely driven by experiences in the country of residence, such as reported discrimination. By contrast, for actual trust and trustworthy behavior, self-reported discrimination experiences show minimal association and fail to explain the magnitude of the gap, challenging a dominant view in the literature. Instead, a person's "trust heritage", defined as socialization in low-trust contexts (either personal or parental), emerges as a key explanatory factor, accounting for a significant portion of the observed gap.