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1 January 2012

Online at <https://mpra.ub.uni-muenchen.de/96518/>
MPRA Paper No. 96518, posted 14 Oct 2019 17:20 UTC

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2011

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1. The evidence of a gender gap in social capital

Research supports the general understanding that social capital is differently distributed across different social groups. Segregation occurs initially on the basis of gender, that is, significant differences in social capital appear between females and males. The studies on gender differences are concentrated primarily on analyzing the gender gap in membership in voluntary associations. Since volunteering is a strong predictor of both interpersonal and institutional trust, we include in the analysis an overview of literature on participation rates in voluntary organizations for men and women.

The early studies conducted in the 1950s and 1960s usually find some gender differences in the membership in voluntary associations. Scott (1957), for instance, suggests that more men, 75 percent, than women, 56 percent, are members of voluntary associations. Men also have more associational memberships than women: men average 2.09 memberships while women average 1.35 memberships. He also finds that women attend meetings more frequently than men. The frequency of attendance per membership average 1.23 times a month for women and 0.84 times a month for the men. The appeal of various associational types is nevertheless very different for each sex. The highest percentage of memberships for women is in religious associations, and the lowest is in labor organizations. The representation of men is found to be greatest in fraternal and to be least in cooperative and mutual benefit associations.

These results are confirmed by the study conducted by Babchuk and Booth (1969). They find that men and women differ considerably in their patterns of affiliation. Men are more likely to be affiliated with groups than women and have more multiple memberships as a rule. Moreover, they are more variable and less stable in their memberships, and belong to categorically different types of associations. Men become a member of a job-related group and fraternal-service groups

more often than women. A greater number of women than men belong to recreational groups and they are more involved in church-related groups than men. Nevertheless, men and women are equally represented in civic political groups.

The vast majority of the recent research is focused on the gender differential in network diversity and size. By summarizing a great amount of relevant studies, Lin (2000a,b) argues that, despite the fact that men and women may have almost exactly the same number of memberships, the dramatic difference in the size and types of their organizations expose men to many more potential contacts and other resources than women. In other words, males have larger networks, are affiliated with larger associations and enjoy the benefits of associations with other males. The latter is an example of gender homogeneity, since males occupy higher positions in hierarchical structures. By contrast, females are affiliated with disadvantaged networks – smaller and less diverse networks, more female ties and ties lower in hierarchical positions. Since their associations and networks also tend to be homogenous, there is also a network closure and reproduction of resources, which leads to disadvantages among females. As the result, men's positions in the voluntary network are much more likely to provide access to information about possible jobs, business opportunities, and chances for professional achievement, while women's positions are more likely to expose them to information about the domestic realm. Lin (2000a,b) also emphasizes the effect of child-rearing on network size, which also appears to be gendered: having a child had no effects on men's network sizes, but has a significant negative effect on women's.

Hall (1999) analyzes the dynamics of gender difference in social capital over time. According to his statistics, there is a substantial gender gap in associational memberships in 1956. However, over the next thirty years, this gap completely disappears, so that by the 1990s, there is no difference in memberships between men and women. Hall (1999), too, investigates the gender

differences in generalized trust. In 1959 he finds no gender gap: 56 percent of both men and women answer positively to the trust question. Yet a small difference appears by 1990. By that point in time, 46 percent of men report trusting attitudes. Only 42 percent of women report the same. The difference is not striking, but still suggests the existence of a small gender gap.

Lowndes (2000) criticizes Hall's results on the decreasing difference in voluntary association between men and women. He emphasizes that "increasing participation in the community is not explored further" and is defined solely in terms of formal associations. He further argues for the existence of important differences in the character of men's and women's involvement by referring to the statistics on voluntary participation. According to the latter, more than twice as many men as women undertake voluntary work related to sports and recreation (29 percent compared with 13 percent) Women, by contrast, are more active in voluntary work in the fields of health, education and social services. As for the specific roles assumed during this work, men are more likely to occupy committee posts, while women dominate in visiting and befriending activities.

Lowndes (2000) further argues for the existence of gender-specific patterns of activity in relation to informal sociability. The focus of informal sociability varies with women spending a third of the time spent by men in sports' activities and only half much time at social clubs. Men, however, spend only a third of the time devoted by women to visiting friends. Furthermore, he analyses the effects of child-caring activities on women's social capital. His argument clearly indicates that time spent on child-care is clearly compatible with, and could even promote, wider networks of sociability and community involvement. According to him, mothers of young children enjoy particularly robust patterns of social exchange and, in general, women are more strongly connected to neighbourhood networks than men.

Moore (1990) conducts an empirical analysis on the determinants of personal networks. On the basis of the results, he comes to the conclusion that women and men differ considerably in their network composition, though not in network size. Compared to men, women's networks are comprised of more kin and fewer non-kin. Most of these gender differences disappear or are reduced, however, when structural variables are controlled for. In particular, men and women have networks that contain similar numbers of non-kin of various types when work, family, and age are controlled. On the other hand, structural variables do not fully eliminate the effect of gender on kin ties. In their personal networks, women include more and larger proportions of kin as well as more diverse types than do similarly situated men, although the disparities are reduced to some degree when women work full time. Women may be disposed to focus more of their close ties on family members, whereas men focus more on ties to non-kin. However, he emphasizes that as more women move into paid employment, the gender's network composition can be expected to become more alike, with more close ties to non-kin, especially co-workers, and fewer ties to kin. Women still maintain a larger number of ties to kin than men do, however, as long as they remain the primary caretakers and kin-keepers in most families.

McPherson and Smith-Louvin (1982) also find substantial sex segregation in the voluntary sector, despite the fact that, according to their empirical data, men and women possess almost exactly the same number of membership. The dramatic gender differences concern foremost the typical size of voluntary organizations they belong to. They find that only ten percent of women's memberships are in organizations of over 200 members and that fully thirty percent of men's memberships are in such organizations. On the basis of this, they conclude that there are a large number of small, predominantly female organizations and a small number of large, predominantly male organizations.

Moreover, McPherson and Smith-Louvin (1982) find that these differences are greatest in organizations that are economically oriented. Furthermore, the differences are remarkably consistent across social categories: men tend to belong to larger organizations when compared with women in similar categories, whether of work status, age, education or marital status. Hence, men are located in core organizations, which are large and related to economic institutions, while women are located in peripheral organizations, which are smaller and more focused on domestic or community affairs. On the basis of these results, they conclude that even though men and women have almost exactly the same number of memberships on average, the dramatic differences in sizes and types of their organizations expose men to many more potential contacts and other resources than women.

In their further research, McPherson and Smith-Louvin (1986) analyze the sex composition of a great number of face-to-face voluntary organizations in ten communities. They come to the conclusion about the existence of substantial sex segregation in the voluntary sector. According to their calculations, nearly one-half of the organizations are exclusively female, while one-fifth are all male. In addition, their analysis shows that instrumental organizations (business related or political groups) are more likely to be sex heterogeneous, while expressive groups are more likely to be exclusively male or female. Furthermore, their analysis demonstrates that men's contacts are both more numerous and more heterogeneous. On the basis of these results, McPherson and Smith-Louvin (1986) conclude that there is little support for the sex integration hypothesis, although the sex heterogeneity of instrumental groups indicates that this pattern may change as women move into the labor force in increasing numbers.

Fisher and Oliker (1982) provide an analysis of personal relations between men and women. Their data widely support the findings mentioned earlier: women are more likely to be

involved with kin and men with co-workers. However, they find numerous differences that interact with life-cycle stages. During early marriage and parenthood, women's friendships shrink relative to men's, but in post-parental years, men's shrink relative to women's. Further evidence suggests that this interaction effect can be explained by both structural and dispositional factors, the former working to reduce women's friendships relative to men's in the earlier period and the latter expanding their friendships later on.

Booth (1972) also contributed to studying the extent and quality of participation in friendship dyads, voluntary associations, and kin relations. Based on interview data from a sample of adults in two urban communities, he find that males have more friends than females, but at the same time, female friendship relations are affectively richer than that of men. He also provides evidence that men exceed women in voluntary association memberships but not in commitment of time to group activities. Moreover, extensive kinship resources are found to affect men's and women's affiliations differently. Females maintain more kinship ties than males, while their ties limit their participation in other social relationships, particularly those calling for strong affective investments, such as friendship. Moreover, females' kinship ties are found to be stronger than men's. In general, he comes to the conclusion that women are more spontaneous with friends and kin, and devote more time to the voluntary organizations to which they belong. Women also retain active membership longer than men, indicating a greater stability in their affiliations. Furthermore, the fact that they maintain a constant number of friendships through life, despite adversity, indicates that affiliative stability is not limited to voluntary associations.

Thus, research is predominantly concentrated on gender differences in voluntary memberships. Since voluntary participation is considered the main mechanism of trust formation, one may conclude that the latter may involve some gender differences in trust levels. Even if the

recent evidence indicates that women and men do not differ in their memberships, but rather in the type of voluntary associations they participate in, it is possible to assume that this may also contribute to a gender cleavage in trust levels. The latter occurs mostly due to the fact that different voluntary associations have different potential in generating trust among their participants. Hence, differences in associations' types may entail differences in the outcomes, namely, trust levels among their members.

There are however studies that directly elaborate on the relationship between gender and trust levels. These are primarily conducted by economists who used the Investment Game Design to study gender differences in trust levels. Buchan, Croson and Solnick (2003), for instance, analyze in their research the existence of gender differences in trusting others, being trusted by others and being trustworthy (rewarding trust through reciprocation). They used the Investment Game to explore experimentally whether there are gender differences in trust behavior and whether those differences can be attributed to the gender of the trust-giver, the gender of the trustee or the interaction of the genders. Based on results from 377 pairs of subjects, they come to the conclusion that men are more trusting than women and that women are trustworthier than men.

Chaudhuri and Gangadharan (2002) obtain similar results. They, too, use the Investment Game to explore gender differences in trust and reciprocity. They find that men exhibit greater trust than women do whereas women show higher levels of reciprocity. Trusting behaviour, according to them, is driven strongly by expectations of reciprocation. They attribute the lower levels of trust among women to a higher degree of risk aversion. Innocenti and Paziienza (2006) conduct a similar study. Their results support a general assumption of trust games that women send less than men when playing as senders, and return back more than men as responders. They claim that this behavior can be better explained by the fact that women are more altruistic than men.

Since trust mainly depends on risk aversion and trustworthiness in altruism, differences in altruism explain gender differences in the trust game.

Vyrastekova and Onderstal (2005) come to a different conclusion. They analyze gender differences in the trust game in a 'behind the veil of ignorance' design. They observe that on average men and women do not differ in trust, but, as in the previous research, they find that women are slightly trustworthier than men. In line with these findings, Croson and Buchan (1999) find that the amount of trust exhibited in the game (the amount sent) is not significantly different between men and women. However, according to them, women exhibit significantly more reciprocity in this game by returning a higher proportion of their wealth. They explain this with the fact that women are more altruistic than men, and thus return a higher proportion of their earnings.

Bonein and Serra (2006) use a different game design, but also study the effects of gender on the relationship between trust and reciprocity. Their Investment Game consists of two stages: in the first stage, the participants did not know the gender of their partners and in the second stage, they were fully aware (sender as well as receiver) of the gender of their partners. The results obtained show great heterogeneity of the individual behavior. More specifically, knowing the gender of the partner by the sender does not affect the amount of money sent, even if the men seem to trust more to their partners than the women trust theirs. As far as the reciprocity is concerned, they discover a phenomenon, which they call 'sex solidarity': individuals have a tendency to trust more to partners of the same sex. The gender of the sender is, however, found to have a significant influence on the amount of return as soon as it becomes known to the responders.

The literature is therefore quite controversial with respect to the existence of gender differences in social capital, in general, and social trust, in particular. Nevertheless, much research

is conducted on this topic, while the impact of social policy on eliminating the gender differences in social capital remains under-researched.

Our main objective is not to try to understand through which mechanisms the impact of social policy on social trust by gender goes; rather, it is to investigate the direction and size of this influence. Before proceeding to analyzing the coefficients, it is worth comparing levels of trust between men and women based on the WVS. The immediate conclusion that can be drawn is that women hardly develop less trust than men, despite all the negative moments mentioned above. In the case of institutional trust, both men and women show equal confidence in public welfare institutions, which is found at the level of 14.6 in both cases. Hence, despite the fact that males are found to be the main subject of welfare state application, females tend to cultivate deep trust in welfare state institutions. This allows us to assume that welfare state spending levels are not the main factor that determines confidence of people in public welfare institutions.

As far as interpersonal trust is concerned, the comparison on the basis of the whole sample suggests that trust in others equals 0.40 for women, compared to 0.42 for men¹. Therefore, the average interpersonal trust level among women is only slightly behind that of men. This difference is not that high to talk about substantial leg of trust among female population.

Empirical analysis based on introducing a gender dummy into equations however shows that in almost all cases, there is a small gender gap in social trust levels in favor of males when individual-level characteristics are controlled for. More specifically, the previous analysis demonstrates that men, on average, possess scores on confidence in public welfare institutions that are 0.122 points higher than those among women.

¹ The independent samples T-test revealed that, despite the fact that the difference in means of social trust between men and women is small, it is still statistically significant.

In the case of interpersonal trust, the same direction of prevalence is found. Levels of interpersonal trust among men are 7.3 percent higher than among women. These differences obtained for both forms of trust are not so large, but still advocate the existence of a certain gender gap in confidence towards both public institutions and other people. Moreover, the positive coefficients on male dummies are in almost all equations that embrace all three defined dimensions.

Table 1.: Gender differences in social trust by welfare regime type

	<i>Institutional trust</i>			<i>Interpersonal trust</i>		
	Men	Women	Diff.	Men	Women	Diff.
Social democratic	11.3	11.3	0.0	0.63	0.64	- 0.01
Liberal	10.4	10.4	0.0	0.39	0.37	+ 0.02
Conservative	10.4	10.4	0.0	0.37	0.34	+ 0.03

Source: Own calculations based on World Values Survey

Findings presented in the table above show that, on average, males do not differ from females in their confidence in public welfare institutions as far as the institutional trust is concerned. Women tend to display exactly the same level of institutional trust as men. With respect to interpersonal trust, a small, insignificant difference is found between the two sexes. More specifically, in Scandinavian nations, women show more trust in others whereas their interpersonal trust is 0.01 units higher compared to that of men. In two other welfare regimes, the opposite tendency takes place, reflecting that men are characterized with higher levels of trust compared to

women. This gender difference amounts to 0.02 units in liberal welfare regimes and to 0.03 units in conservative regimes.

When moving to country case analysis, the picture changes dramatically, showing that the averaging of trust levels among countries may hide some gender differences. It is however difficult to find some logic in the level of change of social trust, especially in the case of institutional trust. The results provided in the table below show that among 18 OECD countries, one can find all three possible outcomes: those with no difference in levels of social trust between men and women; those where men display higher levels of confidence than women, and those where women possess higher levels of social trust than men. This tendency is found in the case of both interpersonal and institutional trust.

As far as institutional trust is concerned, there is no gender gap in trust in Belgium or Italy. Higher levels of trust for men are obtained for Austria, Denmark, the Netherlands, Sweden, and the UK. In Finland, France, Germany, and Ireland, the opposite situation is discovered, which is characterized by higher levels of institutional trust among women than men. One should emphasize that there is no general tendency which would explain the direction of gender differences in institutional trust across the selected OECD countries.

In the case of interpersonal trust, we obtain similar results that do not allow to extract any kind of dependency for the gender gap change across countries. Again, there are two major groups of countries that display positive or negative differences levels of in interpersonal trust between men and women. It should be noted that no difference is seen in any of the cases. However, the differences have very small values and hardly permit discussion about a substantial gap in interpersonal trust among men and women. Regardless of this fact, we report these differences. In particular, higher levels of interpersonal trust are found among men compared to women in

Australia, Austria, Belgium, Canada, Denmark, Germany, Ireland, the Netherlands, New Zealand, and the United Kingdom. In other countries, the opposite situation is discovered that indicates that it is quite possible to find cases where women display higher levels of interpersonal trust than men. It should be also noted that a negative difference that reflects a higher level of interpersonal trust among women than men is predominantly found in Scandinavian countries (Finland, Norway, and Sweden) as well as in France, Switzerland, Japan, and the United States.

To summarize, the country case analysis of institutional trust reveals that all possibilities of gender differences can be found in 18 OECD countries. It is, however, difficult to say that there is a certain relationship in the distribution of this gender gap according to welfare regime types. As far as interpersonal trust is concerned, we find both positive and negative gender gaps between the two sexes. There is also certain logic in the sign of gender gaps with respect to welfare regime types. Social democratic regimes show that women have predominantly higher levels of interpersonal trust than men, whereas in liberal countries, men usually display higher levels of interpersonal trust than women. Finally, in continental welfare regimes, a mixed situation is found, in which both cases are possible: in some countries, men show higher levels of interpersonal trust and in other countries, women have higher levels of trust than men.

Table 2.: Gender differences in social trust for 18 OECD countries

<i>Country</i>	<i>Institutional trust</i>			<i>Interpersonal trust</i>		
	Men	Women	Diff.	Men	Women	Diff.
Australia				0.41	0.38	+ 0.03
Austria	11.6	11.3	+ 0.3	0.37	0.30	+ 0.07
Belgium	9.9	9.9	0.0	0.33	0.27	+ 0.05
Canada	-	-	-	0.40	0.36	+ 0.04
Denmark	11.7	11.5	+ 0.2	0.67	0.65	+ 0.02

Finland	11.2	11.6	- 0.4	0.55	0.59	- 0.04
France	10.0	10.1	- 0.1	0.21	0.22	- 0.01
Germany	9.8	10.0	- 0.2	0.36	0.33	+ 0.03
Ireland	10.7	11.0	- 0.3	0.41	0.30	+ 0.11
Italy	8.8	8.8	0.0	0.34	0.31	+ 0.03
Japan	-	-	-	0.42	0.44	- 0.02
Netherlands	10.8	10.5	+ 0.3	0.61	0.58	+ 0.03
New Zealand	-	-	-	0.50	0.48	+ 0.02
Norway	-	-	-	0.63	0.67	- 0.04
Sweden	11.0	10.7	+0.3	0.65	0.66	- 0.01
Switzerland	-	-	-	0.40	0.42	- 0.02
United Kingdom	9.9	9.6	+ 0.3	0.31	0.28	+ 0.03
United States	-	-	-	0.33	0.38	- 0.05

Source: Own calculations based on the World Values Survey

2. The gender dimension in social policies and social trust.

The character of public provisions affects women's material situations, shapes gender relationships, structures political conflict and participation, and contributes to the formation and mobilization of specific identities and interests. However, not enough is known about how and to what extent social security systems actually do vary in their gender content, how social provisions and other state institutions affect gender relations, and how the state's impact on gender relations is related to its effects on other social relations.

Orloff (1993) argues that the gender dimension is poorly accounted for in Esping-Andersen's welfare regime typology and in general criticizes the power resources analysts' understanding of citizenship and their analytic scheme for describing social policy regimes. Orloff

highly criticizes all three dimensions defined by Esping-Andersen. She asserts that power resource analysts have given more attention to the division of labor between states and markets in providing welfare than to relations among states, markets and families. Families are generally ignored as private providers of welfare goods and services, while provision of welfare counts only when it occurs through the state or the market with women's unpaid work in the home being completely ignored. Furthermore, the sexual division of labor within states, markets, and families also goes unnoticed.

At the end of the discussion, Orloff (1993, 1996) proposes to include two new dimensions of welfare states. The dimension of *access to paid work* captures the extent to which women, particularly married women and mothers, are assumed employment, a significant source of economic and political power. The dimension of *women's capacity to form and maintain an autonomous household* permits the investigation of the extent of women's freedom from compulsion to enter or stay in marriages in order to obtain economic support.

Walby (2001) however argues that the criticism of Esping-Andersen's typology of welfare state regimes for neglecting gender is only partially correct. While it was not a central feature of his typology, gender, albeit conceptualized as 'family', was significantly present in the characterization of two of his categories. In the corporatist welfare state regime, the family takes a traditional form, while in the social democratic welfare state regime, individual independence is promoted. She does not say anything about the liberal welfare regime. But, she strongly criticizes the overgeneralization of decommodification effects, and asserts that there is more than one way that decommodification can be achieved: either corporatism involving the state, unions and church, or universal participation in the state based on universal employment. Again, the employment directly through the market inherent to liberal welfare regimes is omitted from the analysis.

However, this is partially taken into account when she analyzes variations in ways that the shift from domestic to public employment occurs. The most important of these is contrast between the market and the state. She distinguishes that in some countries, this transition takes place principally through market-based mechanisms, and in others, principally through the state. Moreover, the author emphasizes that when the transition is mediated primarily through the market, the resulting inequalities, both between women and men and between women, are likely to be greater than when it is mediated through the democratic state.

Furthermore, she defines the common features of recent research on gendered welfare regimes, which consist of a focus on two main elements of welfare provisions by the state: first, that of the provision of care, especially child-care, and second, that of tax and benefit policies. This is set within a common analytical framework composed of three main elements: employment, family/care-work, and the welfare state, while continuity of gendered welfare patterns is seen as particularly rooted in cultural traditions of the family. She further emphasizes the need to broaden the understanding of gender relations, which should go beyond work and the state. In her opinion, the relationship between the welfare dimensions of the state and unpaid and paid work is only part of any model for understanding differences in patterns of gender relations. She conceptualizes a gender regime as composed of a set of inter-related domains of employment, unpaid work, the state, male violence, sexuality, and culture.

She distinguishes between two major forms of gender regimes: domestic and public while assuming the continuum between them. This continuum is articulated at both levels of the system as a whole and in specific domains. Thus, the comparison between the pole positions of domestic and public gender regimes includes the extent to which women are confined to the household, excluded from paid employment, represented in the state, restricted to one sexual partner for life,

subject to male violence, and culturally represented as embracing subordination. Next, the author studies gender regimes by analyzing the change of women in civilian employment, divorce rates, births outside of marriage, fertility rates, and political representation of women in parliament. Her data suggest a considerable change over time, but at the same time, allow it to define clusters of countries that coincide to some extent with the welfare regime typology. More specifically, she distinguished between Nordic countries, former Soviet bloc central Europe, liberal Anglo-Saxon countries, middle or continental Europe, Southern Europe, and industrializing countries.

Lewis (1992) proposes another typology of gender regimes. The basis for the division within the typology lies in the extent to which there is a 'male breadwinner' model. This ranges from 'strong male breadwinner', 'modified male breadwinner' to 'weak male breadwinner' types. Ireland is regarded here as an example of 'a strong male breadwinner' model, Germany and France are seen as a 'modified male breadwinner', while Sweden is defined as a 'weak male breadwinner' model. Lewis stops at this point without elaborating on the possibility of extrapolating the male breadwinner models to gender welfare regimes. To some extent, this typology can be seen as coinciding with the four welfare regime types, with Southern Europe and Anglos-Saxon countries as the "strong male breadwinner" model, continental Europe as the "modified male breadwinner" model and Nordic countries as the "weak male breadwinner" model. This however remains unelaborated upon in the study.

Misra (2000) analyzes the role of women's movements in promoting the adoption of family allowances. She argues that for nations without large Catholic populations, strong working class movements and women's participation on the Left are necessary to the development of family allowance policies. In many of these nations, Leftist parties initially focus on increasing the wages of male workers, rather than developing the state support for families. Women activists who belong

to these Leftist parties played key roles in lobbying for these family programs, and placing these programs on their party's political agenda. However, the direct impact of social policies on gender issues is not analyzed in this study.

The gender dimension in the welfare state is also discussed in Mandel's (2005) study of the impact of welfare state activities on the labor force participation of women and on gender occupational inequalities. His empirical analysis of 22 industrialized countries shows that the participation rate of women in the labor force tends to be higher in countries characterized by progressive welfare states. Apparently, expansion of family-oriented services, availability of public child-care and, a large public service sector provide women with better opportunities to become economically active. But, he concludes that the same welfare state activities that promote one dimension of gender equality appear to inhibit another dimension. Mandel emphasizes that once women become economically active, benefits to working mothers and high demand for female labor in the public sector services serve to restrict their occupational achievements. His data shows that in the countries characterized by a progressive welfare state system, women are disproportionately under-represented in managerial positions. This allows him to infer that family-friendly policies and employment practices assume the primacy of women's familial responsibilities. As such, they are designed to allow women time off for the care of young children through extended maternity leaves and support of part-time employment. These policies in turn discourage employers from hiring women for managerial and powerful positions, and foster attachment to female-type occupations and jobs with convenient work conditions.

Mandel's (2005) analysis of welfare regime types makes this argument clearer. Social democratic regimes promote women's integration into the labor market by providing them with convenient and flexible working conditions. However, this goal is achieved at the cost of greater

occupational segregation and restricted opportunities for women to enter the most desirable positions. By contrast, liberal regimes neither restrict nor support women's economic activities and no special work arrangements are mandated for mothers. In liberal market economies women, like men, are expected to work continuously and on a full time basis. These conditions may not meet the justified desire of many women for family-supportive arrangements. At the same time, women who become economically active are in a better position to compete for higher-status managerial jobs than their counterparts in social democratic countries.

Thus, the analysis allows one to demonstrate that welfare states may affect women in a different way compared to men. This provides the necessary grounds to expect that social trust among females may be subject to a different pressure of change than it is among males. In the next section, we will try to find theoretical explanations for what kind of differences one can expect.

3. Justifying gender differences in the impact of social policies on social trust

Based on the analysis provided above, it is possible to expect that effects of welfare states will be different for men and women. One can assume that welfare states affect men and women in a different way, initially, due to the existence of an emphasis primarily on men's well-being and the relative ignorance to women's, or the inferior position of women as subject to social policy regulations. The analysis of a possible explanation of why trust among women may be differently affected by welfare state activities, as compared to trust among men, provides the following results.

(1) Different emphasis on employment. Theories of trust formation emphasize the importance of employment and social networks built between co-workers as generators of social trust. Social policies in their majority put a greater emphasis on men's employment, while women

are often regarded as caretakers or housewives, whose duties consist of keeping the household and doing a greater share of domestic work. The domestic work tends to be ignored in most of the analysis, or underestimated in its impact on the family's, as well as society's, well-being. This is true for many countries and for many decades with the exception of Scandinavian nations, where the individual freedom from both markets and families is promoted through welfare states. The inferiority of women's employment is especially obvious in continental and south European countries, where men are regarded the breadwinner, whereas women are assigned to the role of running the household. This in turn leads to limited networks of women and induces a feeling of inferiority or playing a secondary role in the development of society or a community. The latter strongly affects trust among women and drives down their levels compared to men. The same tendency may also be present in Scandinavian nations, where, regardless of the higher emphasis on women's employment, the labor market remains highly segregated with women occupying mostly secondary positions and rarely achieving higher managerial jobs. This may lead to feelings of being at a disadvantage when compared to men, which strongly influence females' levels of trust, leading to their decline.

(2). Differences in levels of social benefits between men and women. Another important predictor of trust is the income level available to an individual, which defines his or her living standards. Securing minimum or maintaining living standards when the source of income is lost, is one of the main functions of social policies. Again, one can argue that this function takes different forms for men and women. First, entitlements to social benefits are mostly guaranteed to those working full time, while part-time workers remain outside of generous welfare state provisions. Since women are overrepresented in the category of part-time workers, they are

relatively poorer (compared to men) with respect to the amount and level of social benefits available to them.

Second, as Orloff (1993) emphasizes, women are the main recipients of social assistance programs, while men are more likely to be eligible for social insurance benefits. This allows them to assume the existence of a huge difference in levels of benefits, since social assistance programs usually perform the function of securing minimum living standards. Social insurance programs, by contrast, tend in their vast majority to ensure the acquired living standards. As a result, the latter is more generous than the former, having as a consequence the situation in which women are less financially supported by the state than men.

(3). Different treatment during the application for and monitoring of social benefits.

This argument is related to the previous one, which reveals the overrepresentation of women in social assistance programs as compared to men. The difference between social assistance and social insurance programs is not only the level of benefits, but also the kind of treatment of those applying for benefits. It is widely known that social assistance benefits are primarily means-tested, which requires a complex application procedure and the regular monitoring of an applicant's behavior and income. The latter is associated with more bureaucratic hassles and control, as well as with a kind of stigmatizing of those applying for social assistance programs. As theory asserts, social trust is ruined as the result of experience with means-tested procedures. Since women are overrepresented in means-tested schemes, their social trust levels can hence be lower when compared to men, who are overrepresented in social insurance schemes.

(4). Higher poverty rates among women than among men. As the result of inferior treatment of women by welfare states, poverty rates are much higher among women, and especially among single mothers, as compared to men (Huinink and Schröder, 2008). Poor social rights of

part-time workers, overrepresentation of women in social assistance programs, and entitlement to social assistance based on motherhood or marriage all contribute to the fact that women are at a higher risk of poverty than men. Inequality leads to the reality that people feel at a disadvantage to the others, which in turn leads to lower levels of trust. The redistributive function of social security systems is thus more effective in the case of men than in that of women. It is subsequently possible to expect that social security systems more positively affect men than women, which entails higher levels of trust among the former when compared to trust levels among the latter.

(5) Different treatment of men and women by social insurance. Orloff (1993) refers to the fact that social insurance programs may not treat men's and women's work-based claims equally, either. Gaining eligibility for social insurance programs is often more difficult for working women than for working men. For example, until recently, married women had to be unable to perform housework and paid work to claim work-related disability benefits under Britain's social insurance system. Under U.S. unemployment insurance programs, claimants may be declared ineligible because they are unable to work at any time or place because of child care responsibilities or the spouse's work commitments. Furthermore, she argues that even if entitlement to welfare states is based on universal citizenship, the range of needs covered by such benefits often betrays a gender bias. For example, benefits claimed on the basis of paid work receive funding priority, while the public services that women depend on are not funded sufficiently to serve all those eligible. This different treatment of men and women, which reflects setting higher entitlement requirements for women than for men, and putting more pressure on the former than on the latter, allows one to assume that women are differently affected by welfare states than men are. It is hence

possible to expect that the effect of welfare states on men's trust levels will be stronger and more favorable than that of women.

(6) Reproduction by welfare states of the subordination of women to men. The secondary role of women in the family is to some extent perpetuated by the welfare state arrangements. The fact that women are entitled to state support mostly as mothers or wives limits the freedom and independence of females as an individual, and points out the inferior position of females compared to males. Furthermore, the state perpetuates the old-fashioned or traditional gender division of labor in a variety of ways. For instance, gaining entitlement to social assistance sometimes requires women to demonstrate homemaking skills. Other public mechanisms – from tax systems to the absence of services to alleviate domestic responsibilities – also maintain the traditional division of labor. This secondary role of women as the clientele of welfare states and emphasis on maintaining the traditional division of labor, or even power, in the families may entail feelings of inferiority, and reproduce subordination of women to men. The latter in turn serves as a negative factor for their confidence in public welfare state institutions, forming the necessary precondition for a bad experience, which results in lower levels of interpersonal trust.

(7) Unequal division of caring activities between men and women. As was shown before, socializing constitutes one of the main determinants of social trust accumulation. Frequent informal contacts with neighbors, friends or colleagues usually generate a higher stock of social capital, in general, and social trust, in particular. The difference in the intensity of social trust accumulation is mediated here by differing involvements of men and women in caring activities. Caring responsibilities in their own right appear to divorce people from extensive social engagements (Platt, 2006). Caring does increase risks of infrequent visits and of people going out more infrequently, suggesting that caring responsibilities keep people predominantly at home

(Platt, 2006), which hinders social capital creation. Hence, it is possible to conclude that caring activities can be regarded as one of the negative factors of social capital accumulation. Since women are more often involved in caring compared to men, and since welfare states mostly perpetuate this state of order by providing fewer opportunities for caring outside the family or by not rewarding women's caring activities within the family, it is plausible to say that women's stock of social capital will be less than that of men. In other words, one may expect that the effects of social policies are less positive on women than on men.

The analysis provided above, therefore demonstrates that one may expect that the effects of social spending on social trust may differ between men and women. This difference consists first of all of the different direction and strength of the impact of welfare states on trust levels among males and females. The hypothesis can be formulated as follows: *with respect to both forms of trust, the effects of welfare states on social trust are more favorable for men than for women.*

Men thus tend to show more trust when compared to women, which is confirmed empirically. The following questions arise here: first, it is not clear whether social security systems affect men and women differently. Second, one should analyze to which extent social security systems are responsible for the existence of this gender gap.

The below given table demonstrates the empirical results of the gender differences in welfare state effects on social trust.

Table 3.: The effects of social spending on social trust by gender

	<i>Institutional trust</i>		<i>Interpersonal trust</i>	
	Men	Women	Men	Women
Total social spending	0.084****	0.065****	0.012**	0.014****
Volunteering	0.153*	0.129*	0.210***	0.311***
Sociability	0.380***	0.504***	0.337***	0.419***
Religion				
Catholic	-0.784	0.031	-0.129***	-0.199***
Protestant	-0.144	0.199	0.098*	0.039
Other	-0.392	-0.241	-0.020*	-0.020
Religiousness	-0.177***	-0.135***	-0.025***	-0.030***
Age				
15-29	Ref/category	Ref/category	Ref/category	Ref/category
30 – 44	0.043	-0.291***	0.095	0.211***
45 – more	0.481***	-0.147	0.114**	0.222***
Education				
Lower	Ref/category	Ref/category	Ref/category	Ref/category
Middle	0.110	-0.230***	0.055	0.149***
Upper	0.282***	-0.055	0.717***	0.681***
Unemployed	-0.452***	-0.308***	-0.325***	-0.201**
Income				
1 st qu.	Ref/category	Ref/category	Ref/category	Ref/category
2 nd qu.	0.162	0.120	0.085	0.041
3 rd qu.	0.151	0.035	0.214***	0.240***
4 th qu.	0.152	0.072	0.487***	0.396***
5 th qu.	0.065	0.090	0.554***	0.631***
Variance at level 1	9.593 (0.166)	8.900 (0.148)	Not calculated	Not calculated
Variance at level 2	0.339 (0.042)	0.686 (0.070)	0.289 (0.029)	0.263 (0.036)

Source: Own calculations based on the World Values Survey

As far as the first question is concerned, the empirical results show that there is indeed a gender difference in the effects of welfare states on social trust. As the coefficients indicate, men

are more strongly affected by welfare state policies than women in the case of institutional trust. Their trust coefficients show some difference in values, although both of them are statistically significant. More specifically, an increase in welfare spending by one percent leads to an increase in institutional trust level by 0.084 units among men and by 0.065 units among women. In other words, the effects of welfare states are about 23 percent stronger for males' than for females' trust. The latter can be explained by the fact that social policies are less favorable towards women than they are towards men. Their indirect assignment towards welfare states as wives or mothers, along with the heavy emphasis on means-tested schemes and less generous benefits as compared to those for men, all contribute to the situation characterized by a less positive impact of social policies on institutional trust. This impact is still found positive, regardless of less favorable approaches used by the state towards women in securing their well-being. It seems that the fact that the state secures at least some support for the female population outweighs the negative impact of the mechanisms through which the delivery of state support is done.

In the case of the interpersonal trust, no gender difference in the welfare state effects is found. For both men and women, the coefficients are positive and almost equal in values, indicating that there is a crowding-in happening in confidence in others as a result of state activities. The effects are estimated at 0.012 for men and 0.014 for women, which indicates an increase in the odds of trusting by 1.2 percent for men and by 1.4 percent for women when total social spending increases by one percent. The effects are not large, but still confirm the presence of crowding-in in interpersonal trust for both females and males. The small value of coefficients can also be interpreted as inferior power, which welfare states have in defining levels of confidence in other people. Most probably, there are other, more important variables coming into play when an individual's propensity to trust others is formed.

Interesting conclusions can also be drawn about the gender differences in the effects of individual-level variables on social trust levels. Volunteering is more important for interpersonal trust formation among women than it is for men. In the case of institutional trust, though, it is the other way around. Socializing with friends is also more important for inducing pro-social behavior among women, although the strength of influence of this determinant is also big for men. Religion is found important for both, especially in the case of interpersonal trust. The effects of frequency of church attendance also differ between men and women, but this gender gap is almost negligible. Unemployment seems to affect men's trust levels more strongly than those of women. Income is important in trust building for both sexes, especially in the case of interpersonal trust. Certain gender differences are seen in the effects of age and education. In the case of institutional trust, older women tend to have lower trust levels. For men, the influence of age is positive by contrast, especially for those over the age of 45. In the case of interpersonal trust, the effect of age goes into the same direction, indicating that older people have on average more confidence in other individuals than younger people have. As far as education is concerned, the effects differ across trust forms. For institutional trust, more educated men have higher trust levels, while women's trust scores drop as their education levels increase. For interpersonal trust, the effects of education are positive for both sexes, indicating that more educated individuals possess higher confidence in other people.

Our analysis does not stop here, but takes as the next step the investigation of gender differences in each welfare state regime. The main objective of this analysis is to see whether the effects of social policies on social trust among men and women differ across welfare regimes. The results obtained represent certain peculiarities. With respect to institutional trust, the results are

rather surprising. In two out of three welfare state regimes, we find crowding-out effects for men as well as women, which are statistically significant for both groups.

Table 4.: Institutional trust among men and women by welfare regime type²

	<i>Social democratic</i>		<i>Liberal</i>		<i>Conservative</i>	
	Men	Women	Men	Women	Men	Women
Total social spending	-0.129***	-0.166***	-0.186**	-0.224***	0.213***	0.267***
Variance at level 1	7.497 (0.282)	6.889 (0.263)	11.170 (0.549)	10.345 (0.472)	9.898 (0.211)	9.106 (0.185)
Variance at level 2	0.016 (0.027)	0.017 (0.032)	0.012 (0.018)	0.344 (0.021)	0.313 (0.049)	0.433 (0.067)

Source: Own calculations based on the World Values Survey

More specifically, in social democratic welfare states, an increase in total social spending by one percent is associated with a decrease in institutional trust by 0.129 units for men and 0.166 units for women. The negative effect of social policies is larger for females than it is for males. This is indeed surprising since social democratic policies heavily emphasize women's independence, equal division of domestic work, wide employment in public sector, and large-scale organization by the state of caring services. It is unexpected that these social policies may produce crowding-out effects in confidence of people in public institutions, especially for women.

A similar situation is found in the case of liberal welfare regimes. There, an increase in total social spending by one percent leads to a decrease in institutional trust by 0.186 units among men and by 0.224 units among women. The negative effect is again larger for women when compared to the effect on men. Moreover, the crowding-out effect is statistically significant for both groups. It seems that segmented and stigmatizing welfare state provisions in liberal welfare

² The coefficients on control variables are not reported since they are similar to those given in Table 10.3.

states lead to an erosion of institutional trust in both sexes. Most surprising is the fact, that regardless of differences in the quality, methods and principles of organizing welfare provisions between social democratic and liberal welfare states, their effects on institutional trust of women are similar in sign and almost identical in strength.

Conservative welfare states represent an exception, but are also characterized by the existence of gender differences in welfare state effects on institutional trust. For both men and women, the effect is positive and statistically significant. According to the data, an increase in total social spending by one percent leads to an increase in institutional trust by 0.213 units for men and by 0.267 units for women. The positive effect for women is stronger as compared to that for men.

In summary, the effect of welfare state development is always less positive for women than for men with respect to institutional trust. The latter is fully in line with our expectations and confirms that less favorable, less generous, and more strict treatment of women by welfare states leads to their trust towards public welfare state institutions being more negatively affected by social policies than men's. In social democratic and liberal welfare states, the effects are even negative and highly significant.

To some extent, similar results are found in the case of interpersonal trust, which sends a similar message: there is an obvious gender difference in social policy effects.

Table 5.: Interpersonal trust among men and women by welfare regime type³

	<i>Social democratic</i>		<i>Liberal</i>		<i>Conservative</i>	
	Men	Women	Men	Women	Men	Women
Total social spending	0.009	-0.063***	0.020	-0.037**	-0.021***	-0.031***
Variance at level 1	Not calculated	Not calculated	Not calculated	Not calculated	Not calculated	Not calculated
Variance at level 2	0.001 (0.008)	0.012 (0.037)	0.193 (0.066)	0.261 (0.078)	0.228 (0.037)	0.247 (0.042)

Source: Own calculations based on the World Values Survey

This time it is obvious for all the three welfare state regimes that the effects are less positive for women than for men. More specifically, in liberal welfare regimes, an increase in total social spending by one percent leads to a decrease of women's odds of trusting by 3.7 percent. For men, the effect of social spending is positive, but not statistically significant. It can be explained by the fact that a stigmatizing approach in liberal welfare states dominates in designing and providing welfare to both men and women. Stigmatizing generally lies deep at the roots of organizing social policy here. It is possible to assume that women are more prevalent as welfare states' clients, and hence come into contact with welfare institutions more often than men. Logically, they more often experience the negative effect of stigmatizing, which leads to a stronger erosion of their interpersonal trust as compared to men.

A similar effect is found in the case of conservative welfare states, where the gender difference is present, which is again in favor of men over women, although the coefficients are negative in both cases. An increase in total social spending is associated with a 3.1 percent

³ The coefficients on control variables are not reported since they are similar to those given in Table 10.3.

decrease in the odds of trusting among women and a 2.1 percent decrease in the odds of trusting among men. These results are also statistically significant and fully confirm our expectations that conservative welfare states are designed to support men rather than women, which results in more negative effects for women.

In this respect, Scandinavian countries do not constitute an exception here, since they represent a welfare state regime, where the effects of social spending on interpersonal trust are positive for men and negative for women. More specifically, an increase in total social spending by one percent is associated with an increase in the odds of trusting by 0.9 percent among men and a decrease in the odds of trusting by 6.2 percent among women. Furthermore, there is a clear gender difference in welfare state effects on interpersonal trust in favor of men, which is fully in line with our expectations.

To summarize, the effects of welfare states on interpersonal trust differ among men and women and this occurs in a similar manner across welfare state regimes. In the case of all three welfare regimes, we receive evidence that supports our expectations, suggesting that men's interpersonal trust is less negatively affected by welfare states than women's trust indexes.

Overall, it is possible to assert that there is a certain consistency in the effects of welfare states on social trust. We find that the gender gap in the effects of welfare states has a similar nature for institutional and interpersonal trust. Our expectations are generally confirmed that less favorable treatment by the welfare states of women as compared to men leads to more negative effects for women than for men.

4. The effects of social policies on gender differences in social trust

Another question that should be analyzed is whether welfare states may change the gender gap in social trust. The main objective is to see whether social policies have some influence on the gender gap in social trust by broadening it or, by contrast, eliminating it. The recent policies implemented by many welfare states are basically aimed at mobilizing women and their inclusion in paid employment. The latter must, in theory, positively affect women by enhancing their social trust and thus making the difference in trust levels among men and women narrower. Policies aimed at mobilizing the female workforce have two political agendas, each representing cognitive and more normative founded aspects. The first agenda consists of more cognitive oriented policies, enabling women, particularly mothers, to reconcile work, and family and thereby intends to improve national productivity, growth and competitiveness by enhancing women's participation in paid work. The second agenda relates to equal opportunity policies that encourage both woman and men towards a more equal sharing of the provider and caring roles in order to advance social justice. It exemplifies attempts to transform policy-makers and the general public's ideological perception away from the male breadwinner/female housewife model, towards an adult worker society, where both men and women are seen as equal workers and carers (Larsen, 2005). The latter should positively affect women's trust levels, leading to the elimination of the trust gap between the two sexes.

The analysis of the effects of welfare state activity on the difference in trust between men and women reveals that the mixed results can be obtained. In the case of institutional trust, when analyzing this relationship on the basis of the data for the whole population, the results reveal that total social spending has no effect on the gender gap. More specifically, the coefficient on social

spending indicates that an increase in total social spending by one percent leads to an increase in institutional trust by 0.139 points. The analysis however shows no difference in institutional trust between two sexes. The coefficient on male dummies indicates that in the case of zero social spending, men's levels of institutional trust would be 0.119 points higher than women's. Yet, this difference is not statistically significant. The interaction between total social spending and male dummies is not statistically significant, either. However, it is positive and it could be interpreted that an increase in total social spending tends to increase the difference in social trust between men and women. Social policies thus do not eliminate the gender gap in social trust, but, on the contrary, tend to broaden it.

Table 6.: The impact of welfare states on gender differences in institutional trust⁴

	<i>Institutional trust</i>			
	Total	By welfare state regimes		
		Social democratic	Liberal	Conservative
Total social spending	0.139***	-0.180***	-0.242***	0.288***
Male	0.119	-0.560	-0.345	0.868
Male*total social spending	0.009	0.060	0.085	-0.030
Variance at level 1	9.264 (0.111)	7.248 (0.144)	10.809 (0.361)	9.525 (0.140)
Variance at level 2	0.046 (0.008)	0.128 (0.002)	0.198 (0.015)	0.273 (0.028)

Source: Own calculations based on the World Values Survey

⁴ The coefficients on control variables are not reported since they are similar to those given in Table 10.3.

When moving to the analysis of the relationship between social spending and the gender gap in institutional trust by welfare regime type, we obtain interesting differences. For Scandinavian nations, welfare state development erodes institutional trust. An increase in total social spending by one percent tends to decrease institutional trust by 0.180 points when other variables are constant. Here, there is also a substantial gender gap in favor of women, suggesting that women have institutional trust levels, which are, on average, higher than those of men by 0.560 points. The interaction term between social spending and male dummies is positive, indicating that an increase in total social spending leads to a decrease in institutional trust differences between the two sexes. The latter allows one to draw conclusions that the erosion of institutional trust among men occurs at a slower pace than among women, which is consistent with the results obtained in the previous sub-chapter.

In liberal countries, the results are different. More specifically, there is an obvious crowding-out effect in institutional trust caused by welfare state development, which is also statistically significant. An increase in total social spending by one percent decreases institutional trust by 0.242 points, when other variables are constant. Male dummies are also negative, indicating that women usually have higher levels of trust than men, although it is not statistically significant. The interaction term is positive, which suggests that as welfare state spending increases, the institutional trust difference between the two sexes increases in favor of men. However, this happens at a very low pace so that the overall effect is not statistically significant. Regardless of the non-significant coefficients, the result allows one to assume that as in the case of Scandinavian nations, welfare state activities erode institutional trust among women at a higher pace than among men, which is in line with the results obtained in the previous sub-chapter.

In contrast to liberal and Scandinavian countries, one finds obvious crowding-in effects in the case of conservative welfare regimes. The coefficient indicates that an increase in total social spending by one percent tends to increase institutional trust by 0.288 points, which is also statistically significant. Neither the male dummies nor the interaction terms are statistically significant here. The male dummies indicate that in conservative countries, women usually have institutional trust levels that are 0.868 units lower than those of men. But, this gender gap in institutional trust lessens as social spending increases, which can be deduced from the negative interaction terms. This effect is however not statistically significant. Yet, it does allow one to say that the crowding-in effects are slightly stronger for women than for men which is completely in line with the results obtained for conservative welfare regimes in the previous sub-chapter.

In the case of interpersonal trust we obtained results that are slightly different.

Table 7.: The impact of welfare states on gender differences in interpersonal trust⁵

	<i>Interpersonal trust</i>			
	Total	By welfare state regimes		
		Social democratic	Liberal	Conservative
Total social spending	0.042***	-0.046**	0.034**	-0.065***
Male	0.088	-0.849	-0.077	0.241
Male*total social spending	-0.001	0.028	0.012	0.013
Variance at level 1	Not calculated	Not calculated	Not calculated	Not calculated
Variance at level 2	0.352 (0.023)	0.074 (0.063)	0.181 (0.041)	0.247 (0.029)

Source: Own calculations based on the World Values Survey

⁵ The coefficients on control variables are not reported since they are similar to those given in Table 10.3.

More specifically, on the basis of data for the whole population, one may conclude that there is a crowding-in effect in interpersonal trust caused by welfare state development. On the other hand, there is no gender difference in levels of interpersonal trust, and there is no interaction between social spending and gender variables. Despite the fact that male dummies and their interaction terms with social spending are found to be not statistically significant, we will report and interpret the results since the coefficients on them represent some interest.

The analysis however reveals no statistically significant differences in interpersonal trust between two sexes, although the values of coefficients on male dummies are found to be large. It indicates that men usually have the odds of trusting which are 8.9 percent higher than those of women. The interaction term between two variables of interest has a negative sign, indicating that the difference in trust levels between men and women decreases as total social spending increases. This happens however at a very low rate – by 0.1 per cent as the result of an increase in total social spending by one percent. The insignificance of interaction terms also reflects the fact that the social spending affects men's and women's interpersonal trust in the same way, which was obtained in the analysis conducted in the previous chapter.

When analyzing the relationship of interest by welfare regime type, the results generally support what is found in studying the differences in effects of social spending on interpersonal trust between men and women. In the case of Scandinavian welfare regimes, the results show an interaction between social spending and interpersonal trust. An increase in total social spending by one per cent tends to erode the odds of trusting by 4.6 percent. Nevertheless, there are substantial gender differences in interpersonal trust, which indicates that in Scandinavian nations, women have levels of interpersonal trust that are higher than that of men. This, however, is not statistically significant. There is also an interaction between social spending and the gender

variable. The sign of the coefficient on the interaction term is positive that suggests that existing differences in trust levels between men and women tend to decrease as social spending increases. This happens at quite a rapid pace: by 2.9 percent per one percent increase in total social spending. This supports the results obtained in the previous sub-chapter that indicate that the erosion of interpersonal trust by welfare state policies happens mostly among women.

A similar relationship is found in the case of conservative welfare regimes: the effects of total social spending on interpersonal trust are statistically significant, with the coefficients on gender dummies and their interaction terms being not statistically significant. More specifically, an increase in total social spending by one percent tends to erode the odds of trusting by 6.3 percent. There is an obvious gender gap in interpersonal trust levels in favour of men. Women have on average the odds of trusting that are lower by 21.5 percent than those of men. This difference tends to become larger as social spending increases: an increase in total social spending by one percent increases the gender gap in interpersonal trust by 1.3 percent.

In liberal welfare regimes, the situation is different. Stigmatizing social policies surprisingly tend to enhance interpersonal trust. There is no statistically significant gender gap in interpersonal trust although the coefficients on male dummies have high values, indicating that men tend to have scores on interpersonal trust that are lower by 7.5 percent than those of women. The elimination of this gender gap however happens at a very low rate. As a result, the coefficient on the interaction term is not statistically significant: 1.2 percent per one percent increase in total social spending.

Therefore, the regime case analysis advocates that social spending affects social trust mostly in a negative way, which means that there is an obvious crowding-out effect in the relationship between total social spending and social trust. Statistically significant differences in

levels of social trust between men and women are found in none of the cases when the interaction term is introduced. Although being not statistically significant, the gender gap in social trust levels is almost always in favor of women. Nevertheless, these differences tend to become smaller as the result of welfare state activities. The latter suggests that the erosion of social trust among women occurs at a higher rate than among men. This in turn supports the results found in the previous subchapter and reveals that social policies affect women and men in a different way. Women are found to be more negatively affected by welfare states as measured through total social spending.

To some extent, our findings are surprising, since they demonstrate that females usually have higher trust scores than males. According to the literature, the opposite situation is primarily discussed, while the analysis is limited to a cross sectional research for a number of countries. Our approach to disaggregate the analysis and shift it to welfare regime levels for discussing the relationship between social trust and social spending allow us to obtain completely different results than those based on the pooled sample for all selected countries. For this reason, isolation of welfare state regimes appear to be plausible and demonstrates that the gender differences in trust levels and as the effects of welfare state development on social trust are regime specific. The latter suggests that the existing gender differences can be interpreted as a result of cultural specificities embedded in each welfare regime type that reflect the path of their historical development and formation of society's values.

On the other hand, small effects of social policies on the gap in social trust between men and women can be attributed to their poor performance in combating the 'pro-male' mode of welfare provisions. As Larsen (2005) demonstrates, the current transformation towards an adult worker model remains at an early stage. Recent reforms tend to follow the logic of the male breadwinner model, as they lack incentives for families to pursue a more equal gender division.

Most work-family life policies support women as carers rather than workers and less attention is paid to men's rights and obligations, and their potential role in informal child-care. Policies tend to rest on the argument that justifies their attempts to mobilize the female workforce and legitimize their work-life balance policies in terms of the efficient use of resources and mobilization of the labor force, operating in terms of instrumental rationality. They do not seek to legitimize an adult worker discourse, based ultimately on values of social justice and gender equality in outcomes, by demonstrating its appropriateness in terms of transforming national values. For these reasons, recent reforms do not represent a radical policy discourse that presages a move towards the adult worker society. The discourse, in which policy reforms are discussed, is much more likely to relegate women to the position of secondary worker available to take the chief role in relation to child and elder care responsibilities, rather than promoting genuine equality in the labor market (Larsen, 2005).

Overview and concluding remarks

This paper elaborates on the existence of a gender gap in social trust and on the differences in the effects of social policies on social trust between men and women. Although according to the data, there are no statistically significant differences in trust levels between men and women, they seem to be differently influenced by social policy. The research shows that there is no gender dimension in social policy, but it allows one to conclude that women are usually treated by the welfare state in a less favorable manner than men. The latter includes differences between the two sexes in the following aspects: emphasis on employment; social benefits levels; treatment during the application for and monitoring of social benefits; poverty rate levels; treatment by social insurance; and in general, the reproduction by welfare states the subordination of women to men.

It is plausible, therefore, to expect that the effects of welfare states on social trust must be different for men and women. The empirical analysis proves this hypothesis only for institutional trust when analyzing the pooled sample. When investigating social policy effects on social trust by welfare regime type, one obtains evidence of a more negative impact of social spending on trust women rather than on that of men. This is also in the case of interpersonal trusts. In the following the interaction between gender variable and social spending is studied. The results obtained suggest that a gender gap in social trust in favor of women can be found in some welfare regimes. This however tends to be gradually eliminated as welfare spending increases. This is completely in line with the previous findings that show that welfare state activities as usually more negative towards females than towards males.

It should be more theoretically elaborated how and why welfare states may affect the gender difference in social trust levels. It remains unclear why in some welfare regimes, social spending enlarges the gender gap in social trust, while in other regimes, it reduces the gap. It also remains under-researched in which ways social policies may potentially promote gender equality in trust.

Moreover, the analysis of group specific effects should not be limited only to gender. It is possible to argue that there are other social characteristics that can divide society into groups and, hence, presuppose that the effects of social policies differ across these groups. The easiest example here is age and education in addition to the gender of an individual. The analysis of effects of these social characteristics on social trust lies beyond the scope of this research. Further research, however, should account for the possible existence of group- specific effects of social policies.

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