



UTRECHT UNIVERSITY

Can the Turtle Be Lured Out of Its Shell?

The Effect of Perceived Neighbourhood Diversity on Trust Amongst Neighbours, and the Role of Contact With Neighbours.

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Abstract

Social trust is associated with more pro-social and cooperative communities and is therefore crucial in modern day democratic societies. However, scholars indicate that social trust is under pressure in the increasingly ethnic diverse Dutch neighbourhoods. Promoting contacts amongst neighbours in these ethnic diverse neighbourhoods is viewed as countermeasure to the detrimental effect of ethnic diversity on trust amongst neighbours. The aim of this study is to get a deeper understanding, of the relationship between perceived neighbourhood diversity and social trust amongst neighbours. Further, it examines the influence neighbourhood contacts have on this relationship. To this end, the data of the LISS (Longitudinal Internet studies for the Social Sciences) panel administered by CentERdata (Tilburg University, The Netherlands) on neighbourhood perceptions were analysed. By running a multiple linear regression, the effect of perceived neighbourhood perceptions on general social trust in neighbours, as well as the interaction effects of perceived neighbourhood diversity with neighbours in general and neighbours of another origin, were investigated. The analysis was run separately for the group of native Dutch residents and those with a migration background, as perceived neighbourhood diversity was expected to have different effects on general trust in neighbours of both groups. The findings of the present study show that for both groups perceived ethnic diversity lower general social trust in neighbours. Against the expectations, having more general neighbourhood contacts strengthened rather than weakened this effect for the native Dutch residents. Furthermore, having high number of neighbourhood contacts of another origin did not influence the relationship of ethnic diversity on general trust in neighbours. Therefore, policy makers must pay more attention to what types of contact might promote general trust in neighbours.

Ethical Statement

The underlying research method of this study, regarding ethical aspects, as well as data management and privacy issues, has been approved by the Ethical Review Board of the Faculty of Social and Behavioural Sciences of Utrecht University (reference number: 22-1725).

Introduction

Trust is of crucial importance not only for the wellbeing of individuals but also for the wellbeing of society in general (Organization for Economic Cooperation and Development [OECD], 2017). That is why in the Netherlands, trust is considered an important indication of the country's „broad prosperity“ (breede welvaart) (Centraal Bureau voor de Statistiek [CBS], 2022c). In addition to trust in institutions and trust in politics, general trust amongst individuals of society, so-called social trust, is of great societal relevance. When individuals trust each other, they expect to share similar moral values, based on which they expect the other to act in a supportive rather than an exploiting manner (OECD, 2017; Uslaner, 2008). Accordingly, communities with prominent levels of social trust are associated with more tolerance and pro-social behaviour amongst their members, which leads to easier coordination and higher efficiency in working towards shared objectives (OECD, 2017; Putnam, 1993; Sønderskov, 2011; Uslaner, 2002). This makes social trust a crucial component of strong and democratic communities (Putnam, 1993; Rontos & Roumelioutou, 2013). Although social trust is viewed as a fundamental aspect of flourishing societies, its social relevance is still underestimated by policy makers and researchers. Accordingly, the OECD (2017) points out the importance to further investigate the factors that promote or inhibit trust.

The level of ethnic diversity is considered an important indicator for social trust, whereas trust amongst citizens is expected to be lower in an ethnically diverse context (Vertovec et al., 2010). People living in ethnically diverse settings appear to, as Putnam (2007) calls it “*hunker down - that is, to pull in like a turtle*” (p.149). His study demonstrates that in neighbourhoods with high levels of ethnic diversity, there is less trust amongst neighbours (Putnam, 2007). This relationship between ethnic diversity and trust can be explained by the fact that people decide

over the trustworthiness of strangers based on the external clues that are available to them, of which a prominent one is their ethnic background (Dinesen & Sønderskov, 2018). As research show, people are less likely to trust those people with a dissimilar ethnic background to themselves (Håkansson & Sjöholm, 2007; Voci, 2006).

The link between ethnic diversity and trust amongst citizens is particularly relevant in the Netherlands (Jennissen et al., 2018). In May of 2022, the share of people with a migration background living in the Netherlands was 25.7 percent (CBS, 2022_a). This shows that the Netherlands is an ethnically diverse country, and this aspect is expected to grow even more (Jennissen et al., 2018). According to Dutch citizens is this growing ethnic diversity particularly noticeable in the neighbourhoods (Jennissen et al., 2018). This is because it is within their neighbourhood setting, that Dutch citizens report to most frequently encounter people of other ethnic backgrounds, whom they do not encounter elsewhere, as for example in their social circles or work life (den Ridder et al., 2021). Although Dutch residents generally consider their neighbourly coexistence to be pleasant, residents in ethnically diverse neighbourhoods have the most negative perceptions of neighbourly coexistence (den Ridder et al., 2021). Therefore, maintaining trust amongst neighbours poses a challenge to ethnically diverse neighbourhoods. Many policy advisories stress the importance of paying attention to various Dutch neighbourhoods, which are increasingly under pressure due to their high levels of diversity (Bellaart & Uytterlinde, 2021; Wetenschappelijke Raad voor het Regeringsbeleid (WRR), 2020).

Putnam's (2007) findings of a negative effect of an increase in diversity on trust amongst citizens kicked off a wave of research on the influence of diversity on trust amongst citizens. Within this "cacophony" of research, different measures of neighbourhood diversity, as well as trust, have been used (Tolsma, 2014, p.632 & Van der Meer). When analysing the effect of

ethnic diversity on trust, most research focuses on administrative units of varying sizes ranging from countries to cities and to neighbourhoods in order to capture ethnic diversity (Alesina & La Ferrara, 2002; Dinesen & Sønderskov, 2015; Putnam, 2007; Uslaner, 2011). However, Dinesen and Sønderskov (2018) point out that these administrative measures of diversity do not sufficiently capture the residents' actual exposure to diversity. Because I am interested in the impact of ethnic diversity on the individual's trust, rather than at trust on the communal level, it is important to also look at the individual's actual exposure to ethnic diversity, rather than administrative data (Dinesen & Sønderskov, 2018). As mentioned before, Dutch citizens have reported to be most exposed to the ethnic diversity in their neighbourhood surroundings (den Ridder et al., 2021). Therefore, I want to look at the resident's perception of the diversity in their neighbourhood, rather than the administrative data on the diversity of that neighbourhood.

When looking at ethnic diversity within a neighbourhood setting, it is crucial to measure trust limited to the neighbourhood setting as well. As Gundelach and Freitag (2014) strongly criticise that existing research investigating the effect of neighbourhood level ethnic diversity on trust has often measured trust in people in general, instead of limiting trust in people to people within that same neighbourhood. When ethnic diversity and social trust are not measured within the same region, this leads to misconceptions as trust in other people can vary depending on the environment to which one relates (Gundelach & Freitag, 2014). Accordingly, I will specifically address the impact of the perceived neighbourhood diversity on residents' trust in their neighbours. In doing so, I aim to answer the following question:

What is the effect of perceived ethnic neighbourhood diversity on trust amongst neighbours?

Promoting meaningful neighbourhood contacts is seen as a countermeasure to the negative effect of ethnic diversity on trust amongst neighbours (Blokland, 2017; Klinenberg, 2018; Putnam, 2007; Raad voor Maatschappelijke Ontwikkeling [RMO], 2005). One reason for this is that people who feel well embedded in their social network have more trust in people in general, also in their out-group (Boslego, 2005). Another reason is that positive inter-ethnic contacts are expected to decrease negative attitudes towards those of other ethnic backgrounds (Semyonov & Glikman, 2009). Therefore, having contacts with neighbours in general and with those of another origin specifically might influence the negative effect of ethnic diversity on trust. In this way, Dinsesen and Sønderskov (2018) stress the importance of further investigation of the possible moderating effect of contact with neighbours on the relationship between neighbourhood diversity and trust. Thus, this study will address the following question:

To what extent is the effect of perceived neighbourhood diversity on trust amongst neighbours influenced by residents having contact with their neighbours in general and with neighbours of 'other' origin specifically?

Based on the assumption that contacts promote trust, the Dutch government, as part of their 'empowered neighbourhood policy' (krachtwijkenbeleid), funded the provision of community centres, neighbourhood groups and neighbourhood football courts in ethnically diverse neighbourhoods (Wittebrood & Permentier, 2011). Such places were set up so that people with different backgrounds can meet and get to know and understand each other better, with the aim to increase trust amongst residents (Wittebrood & Permentier, 2011). This approach has been side-lined the past decades, but in recent years the Scientific Council for Government Policy (Wetenschappelijke Raad voor het Regeringsbeleid [WRR], 2020) is again advocating contact amongst residents to build trust between them. To understand how trust can be promoted

in ethnically diverse neighbourhoods, I will be examining the influence of diversity on trust and the role of neighbourly contact. In the section on policy advice, I aim to answer the following question: *How can trust in neighbours in ethnically diverse neighbourhoods be stimulated?*

Therefore, this research attempts to contribute to the large body of literature on this topic in two ways. Firstly, this is achieved by specifically focusing on the neighbourhood context, through looking at perceived neighbourhood diversity and trust amongst neighbours rather than more general measures of both phenomena. Secondly, by emphasising the role of interaction in this relationship, new insights can be generated. This study intends to contribute to a deeper understanding of ongoing processes in ethnically diverse neighbourhoods while also proposing a solution to promote trust amongst neighbours in these neighbourhoods.

Conceptualisation

General Trust in Neighbours

First, it is important to explain what form of trust will be addressed in this paper, as there is an ambiguous use of terms in literature in this regard. The first distinction often made is between political and social trust. Whereas political trust encompasses trust in political institutions, social trust is the umbrella term referring to trust in other people (Newton & Zmerli, 2011). Social trust is further divided into particular social trust and general trust. Particular social trust is directed toward a specific person based on personal knowledge of that person, whereas general trust is a more abstract form of trust that refers to people in general, including those one does not know (Newton & Zmerli, 2011). General trust implies that people within a certain setting, such as a neighbourhood, are trustworthy, and that this trust is also extended towards strangers within that setting (Herreros & Criado, 2009; Newton & Zmerli, 2011). For this study,

the general trust in people in the neighbourhood is particularly relevant and will therefore be examined.

The Neighbourhood

On the one hand, a neighbourhood is a physical construct that describes the area in which people live (Jenks & Dempsey, 2007). On the other hand, it is a social construct that describes not just the individuals who live there, but also the social norms and social ties embedded in it (Jenks & Dempsey, 2007). In this research, I will emphasize the latter. As a result, I will focus on how the residents perceive their surroundings rather than the actual geographics of the neighbourhood.

Dinesen and Sønderskov (2015) state that ethnic diversity has a significant negative effect on social trust within a “micro-context”, which they define as a radius of 80 meters (p.551). In a wider social context, the effect diminishes (Dinesen & Sønderskov, 2015). Therefore, if larger administrative data are taken, this could distort the effects. Therefore, Dinesen and Sønderskov (2015) stress the importance of looking at the individualised micro-context, as the administrative data on diversity might often only poorly reflect the resident’s sense of exposure (Dinesen & Sønderskov, 2018).

Person With a Migration Background

Within this paper, a distinction is made between the group of Dutch natives and the group with a migrant background. In defining people with a migration background, I refer to the CBS definition by which a person with a migration background is defined as “a person with at least one parent born abroad” (CBS, 2022_b). I am aware that this definition was renewed in 2022 and that specific distinctions were introduced. However, the LISS panel data set used for this study is from 2020 and refers to the old CBS definition. Moreover, the small number of cases in the data

set does not allow a closer distinction between ‘first’ and ‘second’ generation. Therefore, the term *citizens with a migration background* will be used in this paper to describe Dutch citizens that have at least one parent that was born abroad or that were born abroad themselves.

Theory

The Conflict Theory

People are more likely to place trust in those that are ethnically similar to themselves, than in those who have another ethnic background (Dinesen & Sønderskov, 2018; Håkansson & Sjöholm, 2007; Tolsma & Van der Meer, 2017; Vertovec et al., 2010; Voci, 2006). This can be explained by the fact that when people identify with a group, in this case their ethnic ingroup, they view all member of this group generally more positively and consequently perceive them to be trust worthier (Voci, 2006). Another explanation is that people are more likely to place trust in those whom they expect to return this trust (Tolsma & van der Meer, 2017). People with similar ethnic backgrounds can communicate more easily and have similar norms and lifestyles, which is expected to promote trust (Vertovec et al., 2010).

Contrarily are people less likely to place trust in those of a dissimilar ethnic origin, as based on differences in language norms and habits they are less able to evaluate what to expect from them (Tolsma & van der Meer, 2017). Another argument for distrust towards those of dissimilar ethnic backgrounds is that confrontation between individuals from different ethnic origin spurs competition for limited resources (Brief et al., 2005). The latter argument has built the foundation for the conflict theory. The conflict theory states that when confronted with others that are ethnically different from oneself, this generates general distrust in those dissimilar, while increasing solidarity and trust towards those that are similar to oneself (Alesina & La Ferrara, 2002; Brief et al., 2005; Putnam, 2007; Tolsma & van der Meer, 2017). Since residents in

ethnically diverse neighbourhoods are more often confronted with neighbours dissimilar to themselves regarding their language, values, norms and habits, trust in the average neighbour is expected to be lower (Håkansson & Sjöholm, 2007; Koopmans et al., 2014; Tolsma & van der Meer, 2017).

The conflict theory has caused uproar in social science research and has not stayed uncontested. Opponents argue that there are other factors that can be linked to ethnically diverse areas that undermine social trust, such as economic disadvantage, or level of educations (Lancee & Dronkers, 2011; Laurence & Heath, 2008; Letki, 2008). Furthermore, researchers point out that the impact of neighbourhood diversity varies depending on whether residents are native Dutch or have a migration background (Gundelach & Freitag, 2014; Stolle et al., 2008). A possible explanation that is given for these differences is for example that immigrants are more often confronted with discrimination, which leads them to be generally more suspicious and less trusting in neighbours (Carvalho, 2020). Furthermore, Lancee and Dronkers (2011) argue that living in an ethnically diverse neighbourhood does not have the same implication for residents of the majority group and residents of the minority group. For the majority group, living in an ethnically diverse neighbourhood increases their chances of having neighbours of their out-group, whereas for residents of the minority group living in an ethnically diverse neighbourhood increases the chances of having neighbours of their in-group (Lancee & Dronkers, 2011). Based on these insights it is important to look at the group of native Dutch residents and the groups of residents with a migration background separately.

For native Dutch residents, the majority group, living in an ethnically diverse neighbourhood means being surrounded by more neighbours of their out-group, which according to the conflict theory lowers their trust in their neighbours in general (Putnam, 2007; Tolsma &

van der Meer, 2017). For people with a migration background, the minority group, living in ethnically diverse neighbourhoods' means being surrounded by more people from their in-group. Higher perceived ethnic diversity then might increase their general trust in neighbours for the minority group (Håkansson & Sjöholm, 2007; Voci, 2006).

Followingly, while controlling for economic status and considering the group of native Dutch residents and those with a migration background separately, the present study tests the following hypotheses:

H 1 a: The higher native Dutch residents perceive their ethnic neighbourhood diversity, the lower is their general trust in neighbours.

H 1 b: The higher residents with a migration background perceive their ethnic neighbourhood diversity, the higher their general trust in neighbours.

The Contact Theory

Many scholars have emphasised the importance of promoting neighbourhood contacts as an antidote to the negative effects of neighbourhood diversity (Gundelach & Freitag, 2014; Kleinhans & Bolt, 2010; Klinenberg, 2018; Putnam, 2007). This is because when people interact with each other, they learn to better understand the other person, and this will then lead them to judge the others' trustworthiness more positively (Vezzali, 2012). Research of Blokland and Nast (2014) showed that when residents are familiar with their neighbours, this produces a "comfort zone" which is characterised by the residents' trust as well as their sense of belonging. A "comfort zone" is a place where a setting is predictable and clear to its users, they understand its norms, and know what to anticipate, which makes it more likely that they will place trust in the people living in that area, even in those of another ethnic background (Blokland & Nast, 2014).

Furthermore, people that are well embedded in their social networks anticipate others to be trustworthier and are also more tolerant towards people of their out-group (Boslego, 2005; Stolle et al., 2013). This is particularly relevant in a diverse neighbourhood context, where people from various ethnic backgrounds come together sharing one common denominator: the neighbourhood. Coming together in a neighbourhood setting allows for the formation of a new identity that averts potential out-group biases and promotes inclusion of other groups (Pettigrew & Tropp, 2008). Therefore, it is not ethnic diversity per se that lowers trust amongst residents, but rather ethnic diversity in combination with a lack of meaningful contact amongst neighbours (Håkansson and Sjöholm, 2007; Uslaner, 2011). Moreover, findings of Stolle and colleagues (2013) indicate that the number of strong ties positively affects general trust in others as well as trust in the out-group specifically (Stolle et al., 2013, Uslaner, 2011). Therefore, I aim to investigate in this study whether having more meaningful neighbourhood contacts can mitigate the effect of diversity on trust in neighbours.

There is no evidence from the literature that the number of contacts has a different impact on the majority and minority groups. Therefore, I assume the negative effect of diversity for the group of native Dutch residents is weakened, but the positive effect for the group of residents with a migration background is strengthened. This leads us to the following hypotheses:

H 2 a: The more contact native Dutch residents have with their neighbours, the weaker is the negative effect of ethnic neighbourhood diversity on trust in neighbours.

H 2 b: The more contact residents with a migration background have with their neighbours, the stronger the positive effect of ethnic neighbourhood diversity on trust in neighbours.

Although having a lot of contact with neighbours in a diverse neighbourhood setting may lead us to believe that this also implies having more contact with neighbours of foreign origin, that is not the case (Stolle et al., 2013). As indicated by findings of Petermann and Schönwälder (2014), a link between increased opportunities for interaction and higher share of immigrants in the networks of non-immigrants could not be demonstrated. Moreover, people are less likely to have close ties with others of different ethnic backgrounds, because people prefer to get into contact with those more similar to themselves (McPherson et al., 2001; Petermann & Schönwälder, 2014). As Putnam (2007) explains, there is a distinction between bridging and bonding ties: bonding ties can be exclusionary because they promote homogenous group identities but bridging ties function beyond group differences. Accordingly, if contacts are only with those of the same ethnic background, more contact with neighbours could have the opposite effect and widen the gap between the majority and minority groups. Thus, it is not just contact with any neighbour, but inter-group contact that is important to foster trust amongst residents in an ethnically diverse neighbourhood (Lemmer & Wagner, 2015).

In line with this, the intergroup contact theory assumes that when people with diverse ethnic backgrounds are brought into contact with each other, this breaks down prejudices and increases trust (Pettigrew et al., 2011; Semyonov & Glikman, 2008). Contact theory argues that the greater the neighbourhood diversity, the more opportunities there are to encounter people of the out-group, which then enhances instead of decreases inter-group trust (Laurence & Heath, 2008; Petermann & Schönwälder, 2014). Although the conflict and contact theories are often opposed in the literature, they do not necessarily contradict each other. As Carvalho (2020) points out, different types of neighbourhood ties have different effects on trust. Just because a diverse neighbourhood offers more opportunities for encounters with residents of other ethnic

backgrounds, this does not imply that these encounters are meaningful and lead to the development of strong neighbourhood ties, which are relevant for building up trust between neighbours (Carvalho, 2020). On the contrary, casual encounters between neighbours, especially those of different ethnic backgrounds, lead residents to have worse opinions on the reliability of their neighbours (Carvalho, 2020). Therefore, in this study I will look at close neighbourhood contacts.

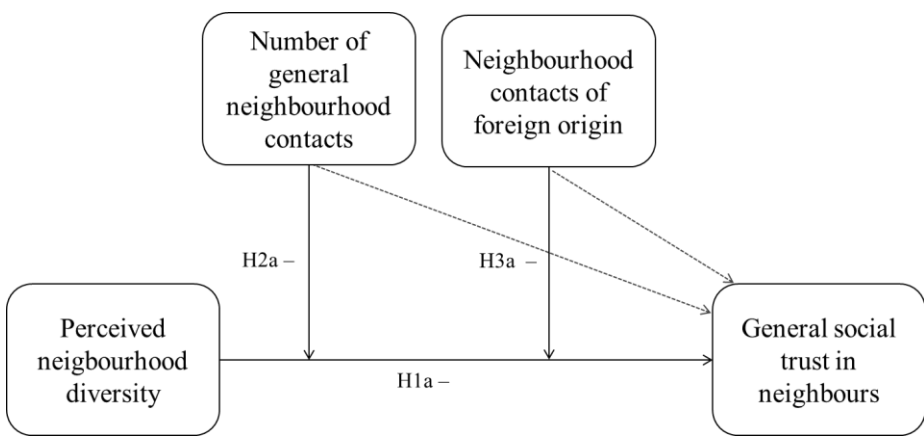
Following the inter-group contact theory, I expect that close neighbourhood contacts to residents of another origin increases general trust in neighbours in an ethnically diverse setting. This implies that having contact with residents of foreign origin weakens the negative effect for native Dutch residents. For the group of residents with a migration background, having close contacts of native Dutch origin might strengthen the positive effect of perceived diversity on general trust. Consequently, I aim to test the following hypotheses:

H 3 a: The more neighbourhood contacts of native Dutch residents are of a foreign origin, the weaker the negative effect of neighbourhood diversity on trust in neighbours.

H 3 b: The more of the neighbourhood contacts of residents with a migration background are of a native Dutch origin, the stronger the positive effect of neighbourhood diversity on trust in neighbours.

Figure 1

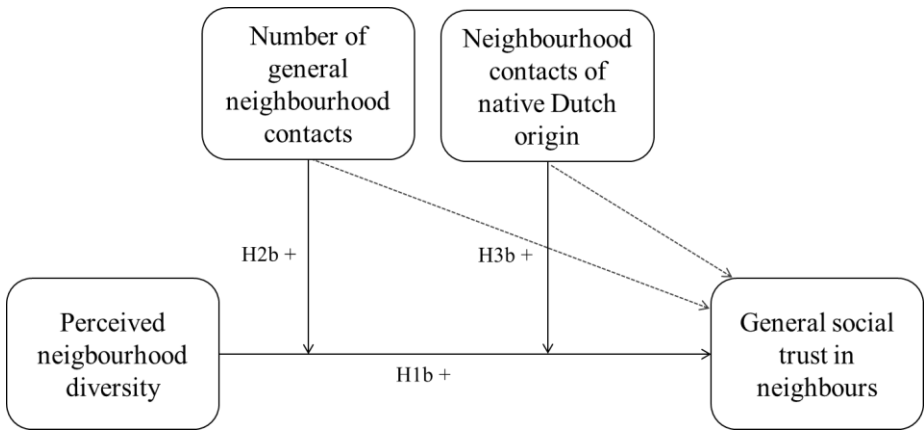
The Conceptual Model for the Group of Residents of Native Dutch Origin Including the Variables and Hypotheses (H#a).



Note. On arrows, the plus and minus indicate the expected direction of the relationship.

Figure 2

The Conceptual Model for the Group of Residents With a Migration Background Including the Variables and Hypotheses (H#b).



Note. On arrows, the plus and minus indicate the expected direction of the relationship.

Methods

Data

In order to test the research questions, I chose a quantitative research design, which I applied to the core study of the Longitudinal Internet studies for the Social Sciences (LISS)

panel. This panel is part of the MESS “Multi-Disciplinary Facility for Measurement and Experimentation in the Social Sciences” (MESS) facilities of the CentERdata research Institute (Tilburg University, The Netherlands) and was funded by the Open Data Infrastructure for Social Science and Economic Innovations (ODISSEI). This panel is based on a true probability sample of households, drawn from the population register of statistics Netherlands. It consists of 5’000 households, comprising approximately 7’500 individuals, all living in the Netherlands and aged between 16-98 years old. The panel members are asked to answer online monthly questionnaires, which take around 15 to 30 minutes. For each completed questionnaire, they receive a financial reward. The responsibility for the household data is assigned to one household member, who uploads the information at regular time intervals.

For this study specifically I used the LISS panel data of the single wave study on neighbourhood perceptions, which was conducted through July of 2020, and merged it with the core study of the same period to get background information on the respondents. The neighbourhood perceptions study has been designed to investigate the importance of neighbourhood perceptions and provide an insight in how these perceptions are shaped. For this study, members of the panel that had given consent to merge their data with their data with the Central Bureau of Statistics (CBS) micro-data, were included, of which 2’646 respondents have fully completed the questionnaire.

Measures

Trust Amongst Neighbours

The dependent variable of this study is the residents’ general trust in their neighbours, which implies the expectation that people in the neighbourhood are generally trustworthy (Herreros & Criado, 2009; Newton & Zmerli, 2011). This was measured according to the

respondent's agreement to the statement "You can trust people in this neighbourhood". The answer options were organised along a 5-points Likert-scale ranging from 1 "completely disagree" to 5 "completely agree". The assumption is that if people strongly agree with this statement, they have an elevated level of general trust in their neighbours.

Perceived Neighbourhood Diversity

The independent variable of this analysis is perceived neighbourhood diversity, which is meant to measure the extent to which residents feel exposed to diversity in their neighbourhood. To assess this perception, the question on "What do you estimate, what percentage of the residents of your neighbourhood are of foreign origin?" was used. This question could be answered on a scale from 0-10 which represented the scale of percentages from 0-100% in steps of ten per cent per number.

General Neighbourhood Contacts

The number of general neighbourhood contacts is the first moderator for this analysis and should represent the number of ties residents have with their neighbours. It is measured through the combination of two items that describe the number of residents one has contact with. The first item is the question on "How many local residents do you know by first name?" and the second item is the question on "How many local residents sometimes visit you?". The latter was included in order to ensure that the contact is rather close as literature suggest, that is it these types of contacts that affect trust (Carvalho, 2020; Semyonov & Glikman, 2009; Uslaner, 2012). Both were measured using 5 answer categories, representing the number of residents, category 1 standing for 0 residents, 2 for 1-2 residents, 3 for 3-4 until, 4 for 4-6 and category 5 which stands for 6 or more residents. The reliability test of these two items, showed a Cronbach's alpha of 0.710 and therefore this scale is reliable to represent the amount of contact with neighbours.

Neighbourhood Contacts With Neighbours of Other Ethnic Origin

The second moderator, on contact with ‘other’ neighbours, should represent how many inter-group contacts residents have. This was measured using the question on “How many of the local residents you have contact with have a foreign background?” or the question on “How many of the local residents you have contact with have a Dutch background?”. Since this thesis is focused on inter-ethnic contact, I will use the question on contacts with foreign background for residents of a native Dutch background and the question on contact with a Dutch background for residents with a migration background. The questions were answered on a 5-point scale, ranging from 1 - nobody, to 5 - all.

Ethnic Origin

The fourth predictor influencing the effect of ethnic diversity on general trust in neighbours is ethnic origin. As literature suggests, the extent to which neighbourhood diversity affects the neighbourhood trust varies across citizens origin groups (Lemmer & Wagner, 2015; Stolle et al., 2008; Carvalho, 2020). Therefore, the model was run separately for the group, defined by CSB as, citizens with a ‘Dutch background’ and those that described themselves as ‘First generation foreign’ or ‘Second generation foreign’. The group of ‘first generation foreign’ and ‘second generation foreign’ have been combined to one group due to the small case numbers in both groups.

Control Variables

When looking at the relationship between neighbourhood diversity and trust in neighbours, it is important that other socio-demographic characteristics’, that might be more prevalent in ethnic diverse neighbourhoods are controlled for (OECD, 2017). Consequently, I controlled for *level of education, age, income and gender*. Research has shown that residents

with higher education levels are more trusting than residents with lower education levels, so are people with higher income, women (Letki, 2008; Tolsma et al., 2009) and older residents (Putnam, 2007).

Neighbourhood

The questionnaire of the LISS panel assembled study on neighbourhood perceptions defines 'your' neighbourhood as the area around your home that can be reached on foot in about 10 minutes. The questions on neighbourhood perceptions all include the proposition 'your neighbourhood'. Thus, for all questions on neighbourhood trust, perceived neighbourhood diversity, general neighbourhood contacts and inter-group neighbourhood contacts, this definition of the respondent's own perception of 'their neighbourhood' was used.

Descriptive Statistics

The final sample included 2140 Dutch respondents and 431 respondents with a migration background. In Table 1, the range, means and standard deviations of the continuous variables and the frequencies of the categorical variables are presented, separately for native Dutch respondents and respondents with a migration background. The Dutch mean of perceived neighbourhood diversity is 1.97. Therefore, native Dutch respondents on average perceive almost 20% of the residents in their neighbourhood to be of a foreign origin. The mean of perceived diversity for respondents with a migration background is higher with a mean of 3.10, indicating that on average they perceive 30% of the residents in their neighbourhood to be of foreign origin. The mean amount of general neighbourhood contacts of 3.55 indicates that on average native Dutch respondents have between 3 and 6 neighbourhood contacts. The mean of number of contacts with residents of another origin being 1.37, indicates that of these neighbourhood contacts none or less than half are of foreign origin. The respondents with a migration

background have a similar number of general neighbourhood contacts, with a mean of 3.07. This indicates that on average, they have 3-4 neighbourhood contacts. However, the number of respondents with a migration background having such contacts with other local residents of a native Dutch background is higher, namely 3.81, indicating that on average, between about half and more than half of the local residents they have contact with are of Dutch origin.

Table 1

Descriptive Statistics of All Variables Used in the Regression Analysis

	Native Dutch			Migration Background		
		<i>N</i> = 2140			<i>N</i> = 431	
	Range	<i>M</i>	<i>SD</i>	Range	<i>M</i>	<i>SD</i>
Female	0-1	.52	.5	0-1	.52	.5
Age	19-95	57.21	16.50	19-92	51.43	16.181
Income category	0-13	8.83	4.403	0-13	8.21	4.608
Education category	1-6	3.797	1.450	1-6	3.851	1.571
NHB trust	1-5	3.73	.852	1-5	3.43	.990
NHB diversity	0-10	1.97	1.691	0-10	3.19	2.344
NHB contacts	1-5	3.55	1.047	1-5	3.065	1.136
NHB Contacts of other origin ¹	1-5	1.374	.647	1-5	3.77	1.244

Methodology

To examine the relationship between perceived neighbourhood diversity and general trust and the moderating effect of contact with neighbours, I will use a stepwise multiple linear regression design. The multiple linear regression design allows for the dependent variable to be regressed on several predictor variables and can therefore be used to examine the relationship between one continuous dependent variable and two or more continuous or dichotomous predictor variables (Jann, 2011, Field, 2013). For this study the predictor variables are entered into the regression stepwise in order to examine their individual contribution to the explanation of variance in the dependent variable. The interaction variables, of general neighbourhood contacts, and number of contacts of other origin, are calculated by multiplying two independent variables. The product is then added into the regression equation as an independent variable. Thus, in addition to the primary effects, the interaction of two variables is modelled (Jann, 2011). This leads us to the following regression equation that will be tested in this research:

$$\begin{aligned} \text{General trust in neighbours}_i = & b_0 + b_1 \text{Number of general neighbourhood contacts}_i + b_2 \\ & \text{Number of neighbourhood contacts of other origin}_i + b_3 \text{Perceived Diversity}_i + b_4 \\ & \text{Diversity*Number of general neighbourhood contacts}_i + b_5 \text{Diversity*Number of neighbourhood} \\ & \text{contacts of foreign origin}_i + b_6 \text{Gender}_i + b_7 \text{Age}_i + b_8 \text{Income}_i + b_9 \text{Education}_i. \end{aligned}$$

The parameters of the multiple regression equation model the partial effects of the independent variables on the dependent variable, whereas the parameter b corresponds to the effect one unit change of the independent variable has on the dependent variable, when all other variables are kept constant.

Assumptions Stepwise Multiple Regression Analysis

Before running the regression analyses, the necessary assumption for multiple linear regression were checked (Field, 2013). Based on the inspection of the p-p-plot and scatterplot of standardised residuals against standardized predicted values the assumptions of normality, linearity and homoscedasticity of residuals have been met. Additionally, the Durban-Watson statistic was calculated and showed that also the assumption of the independence of the residuals has been met. In order to check for multicollinearity, the relationships between the predictor variables were examined in a correlation matrix, the correlation coefficients showed that the assumption of multicollinearity is not violated (see Table 4 in Appendix A). Moreover, did the variance inflation factor score (VIF) show that multicollinearity would not interfere with my ability to interpret the outcome to the regression analysis.

Analytical Strategy

To test whether perceived neighbourhood diversity is a predictor for trust amongst neighbours, and to what extent this effect is moderated by the number of general neighbourhood contacts one has, as well as the number of neighbourhood contacts of another origin than oneself, a multiple linear regression was run in three steps. In a first step only the control variables and the predictors on number of general neighbourhood contacts, and number of neighbourhood contacts of another origin were entered. In a second step the variable on perceived neighbourhood diversity was added in order to test the first hypothesis on the effect of perceived neighbourhood diversity on general trust in neighbours. In the third and last model the interactions terms of diversity with number of general neighbourhood contacts and diversity with amount of neighbourhood contacts of foreign origin have been added, to test the hypothesis two and three. The regression analysis was run separately for the group of native Dutch respondents

and of those with a migration background. The data is analysed in IBM SPSS statistics 26.

Within the study a significance level of $\alpha=.05$ is used.

Results

The Effect of Perceived Neighbourhood Diversity on Neighbourhood Trust

The effect of perceived neighbourhood diversity on trust for Dutch residents (hypothesis 1a) was tested in model 2_a of the regression analysis as shown in table 2. When controlled for gender, age, income, education, number of general neighbourhood contacts and amount of neighbourhood contacts of foreign origin, perceived neighbourhood diversity had a significant negative effect on general trust in neighbours ($B = -0.12, p < 0.001$). The regression coefficient indicated that with every unit increase in perceived neighbourhood diversity, general trust in neighbours decreased by 0.12, when all other predictors are held constant. Compared to the standard deviation of general trust in neighbours, this effect size can be considered rather small compared to the range (1-5) of the general trust variable. Accordingly, the null hypothesis can be rejected in favour of the hypothesis 1a. As the effect size is rather small, conclusions must be drawn with caution. Perceived neighbourhood diversity in model 2a explains an additional 4.3% of the variance in general neighbourhood trust, $\Delta R^2 = 0.04, \Delta F(1,2132) = 114.1, p < .001$.

The hypothesis 1b on; *the higher residents with a migration background, perceive their neighbourhood diversity, the higher general trust in neighbours*, was tested in model 2_b. When gender, age, income, education, numbers of general neighbourhood contacts and neighbourhood contacts of Dutch origin was controlled for, perceived neighbourhood diversity had a significant negative effect on general trust in neighbours ($B = -0.07, p = 0.002$). This indicates that when perceived neighbourhood diversity increased by one-unit, general trust in neighbours decreased by 0.07 when all other predictors were held constant. However, compared to the range (1-5) of

the variable on general trust in neighbours, this effect size is considered to be very small. As the effect of perceived neighbourhood diversity on general trust in neighbours shows to be negative for the group of respondents with a migration background, the null hypothesis cannot be rejected in favour of hypothesis 1b. Perceived neighbourhood diversity in model 2b only explained an additional 1.9% of variance in general neighbourhood trust, $\Delta R^2 = 0.02$, $\Delta F(1,423) = 9.94$, $p = 0.02$. Therefore, perceived diversity on general trust in neighbours only has little power to predict the variance in general trust in neighbours.

The Moderating Effect of General Contact With Neighbours

In model 3_a and model 3_b, the interaction term of neighbourhood diversity and number of general neighbourhood contacts was entered into the regression to test the hypotheses 2a and 2b on the number of contacts moderating the effect of neighbourhood diversity on trust.

For the residents of Dutch origin, the number general of neighbourhood contacts was expected to weaken the negative effect of perceived diversity on trust. Model 3a displays that the interaction term on the number of general neighbourhood contacts and perceived neighbourhood diversity had a significant negative effect on general trust in neighbours ($B = -0.03$, $p < .001$). This indicates that the negative effect of perceived neighbourhood diversity on general trust in neighbours is stronger with increasing numbers of neighbourhood contacts. However, this effect size, when compared to the range (1-5) of general trust in neighbours, is very small, therefore conclusions must be drawn with caution. In Figure 2, the interaction effect of neighbourhood diversity and number of general neighbourhood contacts is visualized. The examination of the conditional effects shows that the negative effect of perceived neighbourhood diversity on general trust is most pronounced at a high level of number of contacts with neighbours. The null hypothesis can be rejected, yet is the effect reversed from the expectation in hypothesis 2a.

For the residents with a migration background, the number of general neighbourhood contacts was expected to strengthen the positive effect of perceived neighbourhood diversity on general trust in neighbours. The model 3b shows a non-significant negative effect of the interaction term (neighbourhood diversity and number of general neighbourhood contacts) on general trust in neighbours ($B = -0.03, p = .077$). Therefore, the number of general neighbourhood contacts does not significantly influence the effect of perceived neighbourhood diversity on general trust in neighbours for the residents with a migration background. Followingly, the null hypothesis cannot be rejected for the group of residents with a migration background.

The Moderating Effect of the Amount of Neighbourhood Contacts of Other Origin

To test the hypothesis 3a of *high numbers of neighbourhood contacts of foreign origin weakening the negative effect of perceived neighbourhood diversity on trust* for the native Dutch residents, the interaction term (perceived neighbourhood diversity and numbers of neighbourhood contacts of foreign origin) was entered in model 3a. The interaction term showed a non-significant positive effect on general trust in neighbours ($B = 0.02, p = 0.147$). This means that the amount of neighbourhood contacts of foreign origin does not significantly influence the effect of perceived neighbourhood diversity on general trust in neighbours. Accordingly, the null hypothesis cannot be rejected. The addition of both interaction terms in model 3a only led to a significant increase of 0.7% in variance in general trust in neighbours, $\Delta R^2 = 0.01, \Delta F(2,2130) = 9.29, p < .001$.

In model 3b, the interaction term (of perceived neighbourhood diversity and numbers of contacts of Dutch origin) was entered. This was done to test the hypothesis 3b on *high numbers of neighbourhood contacts of Dutch origin strengthening the positive effect of perceived*

neighbourhood diversity on trust, for the group of residents with a migration background. The interaction term showed a non-significant negative effect on general trust in neighbours ($B = -0.03, p = .068$). Therefore, the amount of neighbourhood contacts of Dutch origin did not significantly influence the effect of perceived neighbourhood diversity on general trust in neighbours. Consequently, the null hypothesis cannot be rejected for the group of residents with a migration background either. Generally, the addition of both interaction terms in model 3b only led to a significant increase of 1.5% in variance in general trust in neighbours, $\Delta R^2 = 0.02, \Delta F(2,421) = 3.99, p = .019$.

Effects of All Other Independent Variables

Model 1a showed that for respondents of Dutch origin, level of education had a significant positive effect on general trust in neighbours ($B = 0.06, p < .001$). The effect size is very small when compared to range (1-5) of general trust in neighbours. Model 1b displays that for the group of respondents with a migration background, level of education showed a marginally significant effect on general trust in neighbours ($B = 0.06, p = .051$).

The variable on general neighbourhood contacts entered in Model 1a had a significant positive effect on general trust in neighbours ($B = 0.3, p < .001$). This indicates that with every unit increase of general neighbourhood contacts, general trust increases by 0.3. The effect stays significant and positive when the interaction term on number of general neighbourhood contacts and diversity is introduced in model 3a and has the largest effect of all predictor variables included in the analysis ($\beta = 0.37, p < .001$). A significant positive effect of number of general neighbourhood contacts on general trust in neighbours was also found for the group with a migration background, as displayed in model 1b ($B = 0.27, p < .001$). Similarly, every unit increase of number of general neighbourhood contacts led to an increase of 0.27 in general trust

in neighbours. This makes the number of general neighbourhood contacts to be the strongest predictor out of all included predictor variables for general trust in neighbours as can be seen in model 3b ($B = 0.41, p < .001$).

For Dutch native residents, the variable amount of neighbourhood contacts of foreign origin had a significant negative effect on general trust in neighbours, as shown in model 1a ($B = -0.1, p < .001$). This indicates that when the amount of neighbourhood contacts of foreign origin increases by one unit, general trust in neighbours decreases by 0.1. This effect, however, became insignificant when the variable on neighbourhood diversity is added in model 2a ($B = 0.02, p = .467$). For residents with a migration background, the amount of neighbourhood contacts of Dutch origin had a significant positive effect on general trust in neighbours ($B = 0.04, p < .001$). This means that with every increase in amount of contact with neighbours of Dutch origin by one standard deviations, general trust in neighbours increased by 0.04 standard deviations. However also this effect became insignificant when the variable on neighbourhood diversity was added in model 2a ($B = 0.04, p = .307$).

For the group of Dutch native residents, the final model 3a including all predictors and interactions effects explained 20.9% of variance in general trust in neighbours, $R^2 = .21, F(2, 2130) = 62.56, p < .001$. By Cohen's (1988) conventions, a combined effect of this magnitude can be considered between medium and large ($f^2 = 0.26$). The final model 3b showed a similar pattern with all predictors and interaction effects for the group of respondents with a migration background, explaining 20% of variance in general trust in neighbours, $R^2 = 0.20, F(2, 421) = 11.67, p < .001$. This effect can be considered between medium and large by Cohen's (1988) conventions ($f^2 = 0.25$).

Table 2*Standardized Regression Coefficients and Coefficients of the Regression Models for Dutch Native Respondents.*

	Model 1a			Model 2a			Model 3a		
	<i>B</i>	se	β	<i>B</i>	se	β	<i>B</i>	se	β
Constant	2.579**	.118		2.902**	.106		2.719 **	.150	
Female	-0.029	0.035	-0.017	0.000	.035	0.000	.001	.034	0.000
Age	0.001	0.001	0.020	0.000	.001	-0.003	0.00	.001	0.002
Income	-0.005	0.004	-0.025	-0.004	.004	-0.020	-0.004	.004	-0.022
Education	0.060**	0.012	0.102**	0.050**	0.012	0.085**	0.053**	.012	0.090**
General Contacts	0.298**	0.017	0.366**	-0.250**	0.017	0.307**	0.317**	.223	0.390**
Contacts of foreign origin	-0.102**	0.027	-0.077**	0.021	0.028	0.016	-0.032	.025	-0.025**
Diversity	-	-		-0.122**	0.011	-0.241**	-0.042	.048	-0.083
Diveristy * Generals contacts	-	-					-0.033**	.009	-0.213**
Diveristy * Contacts of foreign origin	-	-					0.017	.012	0.084
R2		0.159			0.202			0.209	
R2-change		-			0.043			0.007	
F-change		-			114.099**			9.286**	
n		2140			2140			2140	

Note. a) group of respondents of Dutch origin** $p < .001$ * $p < .05$

Table 3

Standardized Regression Coefficients and Coefficients of the Regression Models for Respondents with a Migration Background.

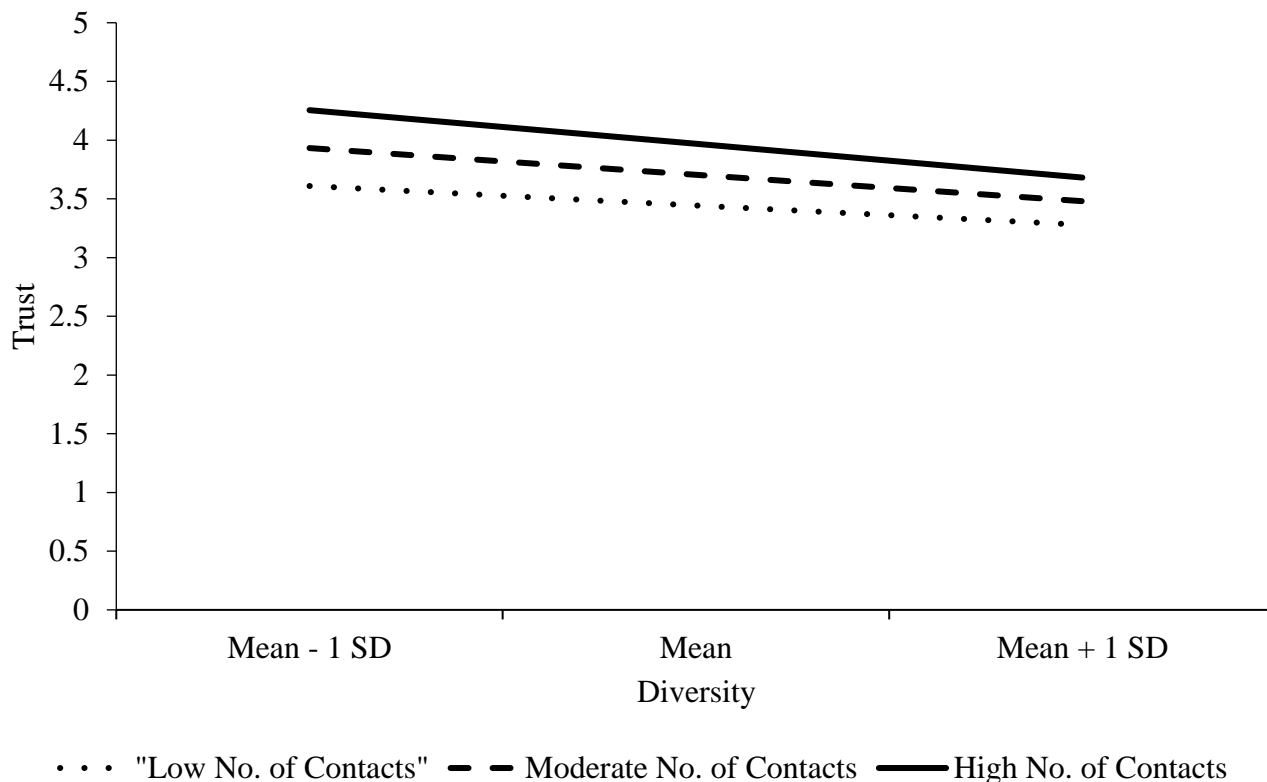
	Model 1 _b			Model 2 _b			Model 3 _b		
	<i>B</i>	se	β	<i>B</i>	se	β	<i>B</i>	se	β
Constant	1.756**	0.226		2.293**	0.281		1.651**	0.363	
Female	0.021	0.089	0.010	0.012	0.088	0.006	-0.002	0.087	-0.001
Age	0.004	0.003	0.070	0.003	0.003	0.051	0.003	0.003	0.046
Income	0.009	0.010	0.043	0.008	0.010	0.037	0.008	0.010	0.038
Education	0.055	0.028	0.088	0.042	0.028	0.067	0.045	0.029	0.072
General Contacts	0.268**	0.042	0.308**	0.259**	0.041	0.297**	0.355**	0.069	0.407**
Contacts of Dutch origin	0.086*	0.038	0.108*	0.041	0.040	0.051	0.133*	0.062	0.167*
Diversity				-0.066*	0.021	-0.157*	0.118	0.068	0.279
Diversity*General contacts							-0.029	0.017	-0.288
Diversity*Contacts of Dutch origin							-0.028	0.015	-0.222
R2		0.165			0.184			0.200	
R2-change		-			0.019			0.015	
F-change		-			9.936*			3.994*	
n		431			431			431	

Note. b) group of respondents with a migration background.

** $p < .001$ * $p < .05$

Figure 2

Visualization of Interaction Effect of Number of General Neighbourhood Contacts on the Relationship Between Trust and Perceived Neighbourhood Diversity.



Note. “Trust” stands for the variable of general trust in neighbours, “Diversity” stands for the variable of perceived neighbourhood diversity and “No. Of Contacts” stands for the variable of number of general neighbourhood contacts. For visualisation purposes the moderator variable is divided in three categories (M – 1SD, M, M + 1SD). The same categorization was made for the independent variable on perceived neighbourhood diversity.

Robustness Check

In order to check whether the regression results are robust, the analysis was repeated under changed conditions. Whereas the variables on neighbourhood contacts and neighbourhood contacts of other origin, were entered into separate models of the regression analysis, in order to see whether this changed their effect (see Table 5 & 6 in Appendix B). However, when analysed

separately this does not cause any significant changes in the conclusions, I can draw from the results.

Discussion and Conclusion

Social trust is a core aspect of flourishing neighbourhood communities, which is being challenged in the ethnically diverse neighbourhoods of the Netherlands. In order to bridge the ethnic diversity in these neighbourhoods, municipalities and neighbourhood communities have tried in recent decades to promote contact amongst neighbours (Wittebrood & Permentier, 2011). This study aimed to investigate whether perceived ethnic diversity affects general trust in neighbours. Further, it examined to what extent more contact with neighbours can mitigate the negative effect of diversity on general trust in neighbours. In order to do this, a multiple linear regression analysis was run with the Data of the LISS panel, the questionnaire on neighbourhood perceptions.

My first conclusion is that if residents, both native Dutch residents and residents with a migration background, perceive their neighbourhood as more diverse, this negatively affects their general trust in neighbours. For the group of native Dutch residents, these findings are in line with the conflict theory, which argues that when residents are confronted with neighbours of an ethnic backgrounds dissimilar from their own, this negatively impacts their overall trust in neighbours (Alesina & La Ferrara, 2002; Putnam, 2007; Tolsma & van der Meer, 2017). However, the findings that perceived ethnic diversity also lowered general trust in neighbours for the residents with a migration background contradicts my expectations. As high-perceived ethnic diversity increases the chances for someone with a migration background to have neighbours of their in-group and as trust in the in-group is higher, I expected that perceiving their neighbourhood to be diverse would increase rather than lower overall trust in neighbours (Håkansson & Sjöholm, 2007; Voci, 2006). These unexpected results might be explained by the

broad definition of ‘people with a migration background’ that has been used in this study. As there are no further distinctions according to the specific ethnic origin of the respondent, this term encompasses various ethnic backgrounds, only excluding those of a native Dutch origin. In Dutch neighbourhoods, that at times encompass around 18 different origin groups, a lot of nuances are lost when using the terms ‘persons with a migration background’ and ‘foreigners’. These are particularly important for the understanding of the neighbourhood trust amongst minority groups (Jennissen et al., 2018). Accordingly, when asked about the number of ‘foreigners’ living in their neighbourhood, a term that is subject to interpretation, people with migration background may only refer to those they perceive as different from themselves as ‘foreigners’. Consequently, high perceived ethnic diversity could also imply for the group of residents with a migration background to have more neighbours with another ethnic background, which in line with the conflict theory could increase distrust in their neighbours in general.

Secondly, I conclude that when native Dutch resident have more neighbourhood contacts, this strengthens the negative relationship between perceived ethnic neighbourhood diversity and general trust in neighbours. These findings are surprising, as previous research has shown people who are more embedded in their social environment to be not only more trusting towards general others but also their out-group (Stolle et al., 2013). Although having more neighbourhood contacts indeed corresponds with higher general trust in neighbours, in interaction with high perceived ethnic diversity it amplifies its’ the negative effect. This could be because only very few of the Dutch native respondents have contact with neighbours of foreign origin, which means that most of their neighbourhood contacts are in-group contacts with other Dutch neighbours. Such in-group ties can strengthen homogenous group-identity and therefore increase out-group distrust (Putnam, 2007; Voci, 2006). For the group of respondents with migration background, having more neighbourhood contacts did not significantly influence the link between perceived

neighbourhood diversity and general trust in neighbours. Since the effect for the group of respondents of native Dutch origin is very small, and the sample size of respondents of native Dutch origin is very large, the significance of this interaction effect could be due to the sample size. These findings highlight the importance for further research to look at different types of neighbourhood contacts separately when looking at their role regarding general trust in ethnically diverse neighbourhoods. This is because different types of contact might have different effects on trust in an ethnically diverse setting, a fact that has also been stressed by Carvalho (2020). Thus, my findings support the position of Valentine (2008), which states that the mitigating effect of contact on the negative effects of neighbourhood diversity should not be overestimated.

Lastly, I conclude that based on the data used for this study, the amount of neighbourhood contacts of another origin showed no influence on the effect of perceived neighbourhood diversity on general trust in neighbours. Thus, the findings of this study are not in line with the inter-group contact theory. For the group of residents with a native Dutch background, these findings could be explained by the fact that there is a lack of Dutch native respondents that have neighbourhood contacts of foreign origin. Followingly, for this group, no clear conclusions can be drawn on the role of inter-group contact. The group of respondents with a migration background have rather high numbers of neighbourhood contacts of native Dutch origin. However, also for this group, having inter-ethnic contacts showed no significant effect on the relation between perceived diversity. This could be because, as Lemmer and Wanger (2015) pointed out, the perceptions of the majority group by the minority group is generally less negative than the vice-versa. Accordingly, more contact with this group has less impact on the relationship between diversity and trust. Especially since people from the minority group are already confronted with people from the majority group in many other areas of life, the neighbourhood context is expected to play a smaller role for them (Lancee & Dronkers, 2011). Because the trust

in neighbours of residents with a migration background is also negatively affected by perceived neighbourhood diversity, it is important to further examine the role the exposure to other ethnic subgroups plays in this process.

This points towards a key limitation of the present study. The LISS panel sample only differs between neighbours of ‘foreign’ origin and neighbours of ‘Dutch’ origin. As indicated before, this distinction between the majority group of Dutch residents and the minority group of foreign residents is too simple as nowadays there is also huge ethnic diversity within the minority group (Vertovec, 2019). At the beginning of the year, the CBS abolished the term “person with a migrant background” and replaced it with more specific definitions (CBS, 2022_d). In order to get a better view of the relationship between ethnic diversity and trust, as well as the role that inter-ethnic contact plays in it, it would be relevant to collect new data on neighbourhood perceptions that applies this definition, and followingly conduct a more detailed analysis.

A second limitation of the study is that the native Dutch respondents of the panel seem to either live in rather segregated areas or in ethnic homogenous clusters, as the native Dutch respondents lack contact with neighbours of foreign origin. For future research it would be relevant to include more respondents of diverse neighbourhood settings, which actually do have ties with residents of the minority group. Also, it would be interesting to see to what extent the neighbourhoods are diverse on an administrative level but are not perceived that way or vice versa. In this way, the exposure to diversity can be better operationalized and compared. Accordingly, for future studies examining the relationship between diversity and trust, it would be important to examine how ‘administrative’ diversity and ‘perceived’ diversity relate to each other.

This study shows that when residents perceive their neighbourhood as ethnically diverse, this lowers their general trust in neighbours. Interestingly, this negative effect was not only found

amongst residents of native Dutch origin but also amongst residents of a migration background. These findings point out that ethnic diverse neighbourhoods should not be perceived as consisting of a majority group of natives and a minority group of foreigners, but rather as consisting of various ethnic subgroups (Vertovec, 2019). Followingly, the co-existence of these subgroups could have an impact on general social trust in neighbourhoods. By looking at the perception of neighbourhood diversity, rather than the administrative data on diversity, this study fills a gap in literature by examining the relationship between diversity and trust. An especially interesting finding of this study is that for residents of Dutch native origin, having a lot of general neighbourhood contacts strengthens the negative link between perceived ethnic diversity on general trust in neighbours. Although further research is needed to better capture this process, these findings carry important implications for policymakers aiming to enhance trust in ethnically diverse neighbourhoods. This is crucial, as culturing social trust in ethnically diverse contexts is of great importance for the wellbeing of the individual and wellbeing of society in general (OECD, 2017).

Policy Advice

The findings of this study support the call for attention on maintaining and building trust amongst neighbours in ethnically diverse neighbourhoods (WRR, 2020). Consequently, measures should be implemented in order to effectively bridge the differences between neighbours with different ethnic backgrounds.

A suggestion often made in literature to counteract the effect of ethnic diversity is by promoting meaningful contact between neighbours (Blokland, 2017; Klinenberg, 2018; Putnam, 2007; Raad voor Maatschappelijke Ontwikkeling [RMO], 2005). Although promoting contacts could be a valuable solution in order to mitigate the negative effect on trust, such measures should be implemented with caution. Research has shown that residents of the minority groups,

such as residents with a migration background, are not naturally included in or make less use of neighbourhood projects aimed to foster contacts amongst residents, such as community centres or neighbourhood groups (Valentine, 2008; Wessendorf, 2014). Consequently, these places might only promote close ties amongst the group of Dutch native residents, which has the reversed effect of strengthening rather than weakening the negative effect of diversity (Putnam, 2007). Thus, when implementing interventions to promote encounters, such as community centres or neighbourhood groups, policy makers should focus on including a group that reflects the ethnic diversity of the neighbourhood. Since my results show that ethnic diversity also decreases trust in neighbours for the minority group, it is important that such places not only promote contacts between the majority and minority group, but also amongst the subgroups within the minority group. Research suggests that in order to attract residents of various ethnic backgrounds, places must have low thresholds regarding the costs and efforts to visit them (Wessendorf, 2014). Furthermore, it is important that such places do not implement ethnicity-specific activities, such as religious activities (Wessendorf, 2014). Lastly, a place will more likely be visited by different ethnic groups, when it has a multifunctional character, so residents come there for different reasons (WRR, 2020).

Next to the fact that such neighbourhood interventions should try to target an ethnically diverse group, it is also important to pay attention to the types of contacts that are being promoted through the intervention (Carvalho, 2020). Contrarily to Carvalho (2020) and Stolle and colleagues (2013), who advocate the importance of meaningful interactions, Blokland and Nast (2014) argue for the importance of light neighbourhood contacts in ethnically diverse settings. In line with Putnam (2007), they argue that it is difficult to bridge differences through close contacts as close contacts can promote exclusion (Blokland & Nast, 2014). Thus, in an ethnically diverse setting, it is more important that neighbours are familiar with each other. To this end, brief casual

encounters make them comfortable enough to trust one another (Blokland & Nast, 2014; Fincher & Iveson, 2017). As my findings show that close neighbourhood contacts amplify the negative effect of ethnic diversity on general trust in neighbours, it might be important to target other types of neighbourhood ties. Thus, instead of promoting neighbourhood bonds it might be important for municipalities to focus on promoting places for short encounters between various ethnic groups. Places that have shown to facilitate light social interaction are public places that are visited for daily routines (Fincher & Iveson, 2017). Places that meet the above-mentioned criteria are parks, libraries, or pedestrian zones in shopping areas. They allow for familiarity to develop without the side-effects of close ties, which itself could act as a foundation for trust. However, the effects of different types of neighbourhood contacts need further research before any clear statements can be made. Consequently, still a lot of research needs to be done on factors that might mitigate the negative effect of diversity on trust before the question of how the turtle can be lured out of its shell can be answered.

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Appendix A
Correlation Matrix

Table 4.*Correlation Matrix.*

	1	2	3	4
1 NHB diversity	1	-.319**	.494**	-.378**
2 NHB contact	-.319**	1	-.138**	.267**
3 NHB contacts of foreign origin	.494**	-.138**	1	-.523**
4 NHB contacts of Dutch origin	-.378**	.267**	-.523**	1

Appendix B
Robustness Check

Table 5

Standardized Regression Coefficients and Coefficients of the Regression Models for Dutch Native Respondents and Respondents with a Migration Background separately.

	Model 1 _a		Model 2 _a		Model 1 _b		Model 2	
	<i>B</i>	se	<i>B</i>	se	<i>B</i>	se	<i>B</i>	se
Constant	3.675**	0.113	3.788**	0.281	2.666**	0.287	2.183**	0.358
Female	0.025	0.035	0.026	0.035	0.038	0.091	0.029	0.091
Age	0.003*	0.001	0.003 *	0.001	0.008*	0.003	0.008*	0.003
Income	-0.006	0.004	-0.006	0.004	0.012	0.010	0.013	0.010
Education	0.054**	0.013	0.056**	0.013	0.053	0.030	0.064*	0.030
Contacts of foreign origin	0.034	0.030	-0.055	0.050	0.074	0.041	0.186*	0.064
Diversity	-0.166**	0.012	-0.207**	0.022	-0.076*	0.022	0.046	0.058
Diversity*Contacts of other origin			0.027 *	0.012			-0.036*	0.016
R2		0.120		0.122		0.109		0.119
R2-change		-		0.002		-		0.011
F-change		-		4.879*		-		5.052*
n		2140		2140		431		431

Note. a) group of respondents of native Dutch origin

b) group of respondents of foreign origin

** p<0.001 *p<0.05

Table 6

Standardized Regression Coefficients and Coefficients of the Regression Models for Dutch Native Respondents and Respondents with a Migration Background separately.

	Model 1a		Model 2a		Model 1b		Model 2b	
	<i>B</i>	se	<i>B</i>	se	<i>B</i>	se	<i>B</i>	se
Constant	2.927**	0.114	2.659**	0.132	2.666**	0.287	2.183**	0.358
Female	-0.002	0.034	-0.002	0.034	0.038	0.091	0.029	0.091
Age	0.000	0.001	0.000	0.001	0.008*	0.003	0.008*	0.003
Income	-0.004	0.004	-0.004	0.004	0.012	0.010	0.013	0.010
Education	0.050**	0.012	0.052**	0.012	0.053	0.030	0.064*	0.030
General neighbourhood contacts	0.250**	0.017	0.322**	0.025	0.074	0.041	0.186*	0.064
Diversity	-0.118**	0.010	-0.006	0.030	-0.076*	0.022	0.046	0.058
Diversity* General neighbourhood contacts			-0.035 **	0.009			-0.036*	0.016
R2		0.202		0.208		0.109		0.119
R2-change		-		0.006		-		0.011
F-change		-		16.230**		-		5.052*
n		2140		2140		431		431

Note. a) group of respondents of native Dutch origin

b) group of respondents of foreign origin

** p<0.001 *p<0.05