

Allstate[®]

**THE
TRUST
TIPPING
POINT**

An aerial photograph of a suburban neighborhood. The houses are mostly two-story, with varying roof colors like grey, brown, and red. There are many green trees scattered throughout the neighborhood, some in front yards and some lining the streets. A few cars are visible on the roads. The overall scene is a typical quiet residential area.

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Introduction

Trust in America is at a tipping point

Allstate research reveals that America has the desire and resources to rebuild trust, paving the way for greater prosperity and well-being. High levels of local engagement increase trust in each other and our institutions, reversing America's precipitous decline in trust.

Community participation and trust are highly correlated and mutually reinforcing. Americans with high trust levels are more satisfied with their community, have more social interactions and trust people despite their differences.

The path to rebuilding trust starts at the local and individual level. Increased trust enables difficult societal problems to be addressed, creating a path for greater prosperity and personal well-being.

At Allstate, we're focused on trust because building stronger communities is at the heart of everything we do.

1

Trust is the foundation of a strong democracy and a thriving economy.

At its core, trust powers relationships, commerce and communities.

2

Allstate understands trust deeply because it is core to our customer value proposition.

Millions of people trust us to be there for them when they have a loss because we show up for our communities in the moments that matter.

3

We're committed to turning this tipping point into a turning point,

by building on our ongoing work in communities and applying a new three-part strategy to rebuild trust where it's needed the most:

Increase trust person to person, block by block.

Invest in community leadership and local connection.

Celebrate and scale the power of trust.

Chapter 1

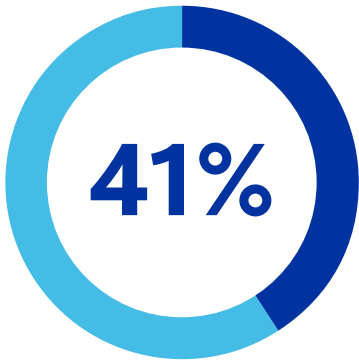
Americans' trust in each other is at historically low levels. They have economic-related fears and limited connections at the local level.

Americans are experiencing a deep sense of disconnection. In the face of widespread uncertainty and strain, it's understandable that so many of us feel powerless.





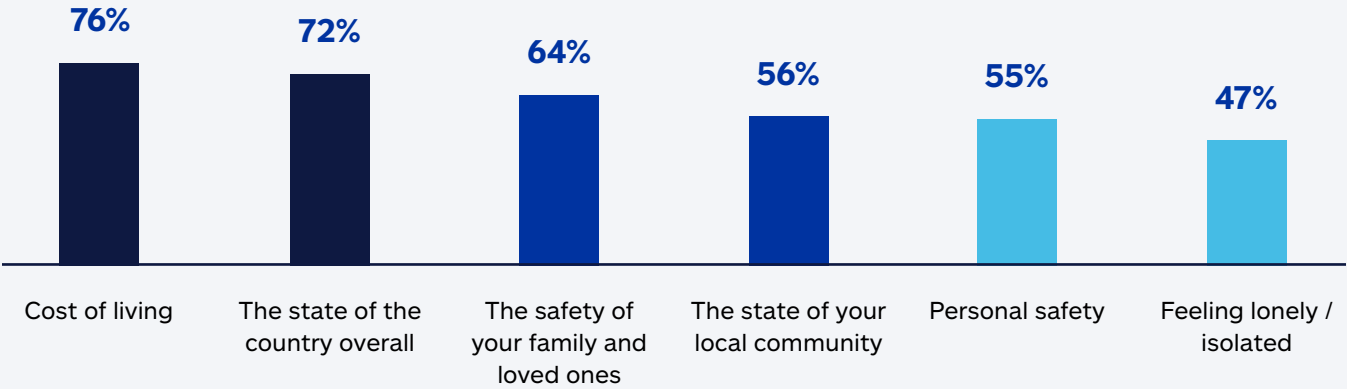
Trust is low on the national level – just 41% trust people across the U.S.



Have high trust in people in the U.S.

Trust in local community to do what is right
(Shown: High Trust Top 3 Box)

National economic and social concerns weigh heavily on people's perceptions of the state of the world.



Level of concern

(Shown: Worried - Top 2 Box (Somewhat / Very Much Worried))

Q17. Please indicate how much you trust the following people in your local community to do what is right. Please use a 9-point scale where 1 means that you “do not trust them at all” and 9 means that you “trust them a great deal.”

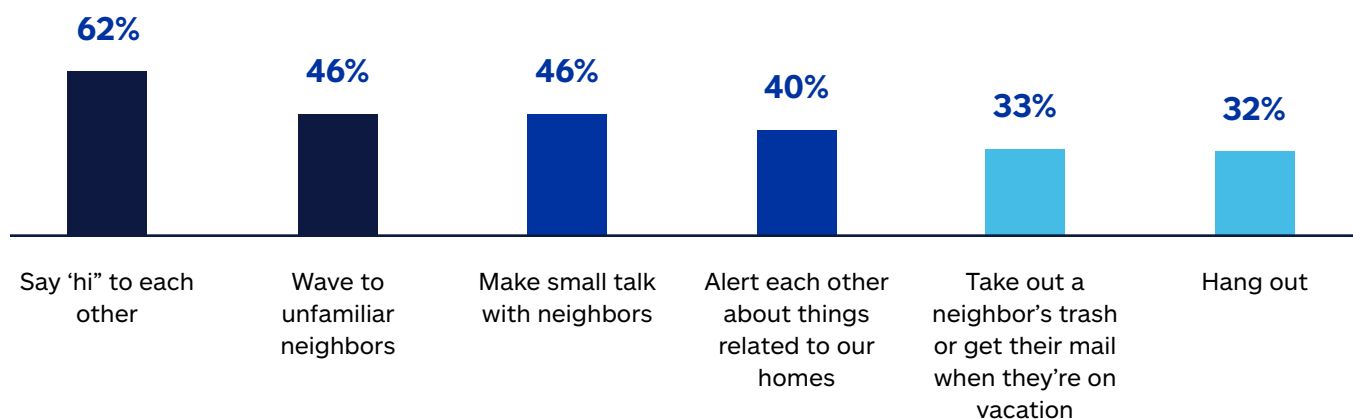
Q8: How much do you worry about the following?

Base Size: Total (N=5000)

Nearly
1 in 10

Americans say they
don't know the names
of any of their
neighbors.

We are disconnected from each other and interactions with neighbors are limited to basic greetings.



Frequency of actions with neighbors

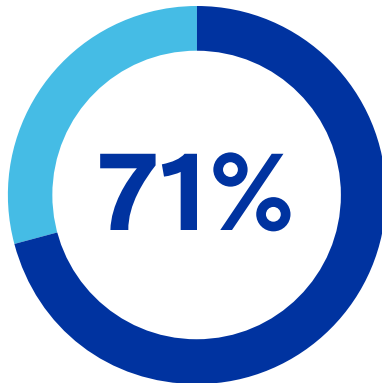
(Shown: Always / Often)

Q29. How many of your neighbors do you know by name?

Q34. How often do you or your neighbors do the following?

Base Size: Total (N=5000)

Our instinct is to isolate ourselves from our neighbors; Americans prefer to keep to themselves and say meeting new people is unimportant.



Barriers for getting to know your neighbor

(Shown: Agree - Top 2 Box
(Strongly / Somewhat Agree))

Americans say they value their privacy
and prefer to keep to themselves –
recognizing it as a barrier to getting to
know their neighbors

Q31: How much do you agree or disagree that the following are barriers for you to get to know your neighbors?

Q22: How important are each of the following to you?

Base Size: Total (N=5000)

1 in 3

Americans say meeting
new people is not
important to them.

Importance Within a Community

(Shown: Important - Top 2 Box
(Very / Somewhat Important))

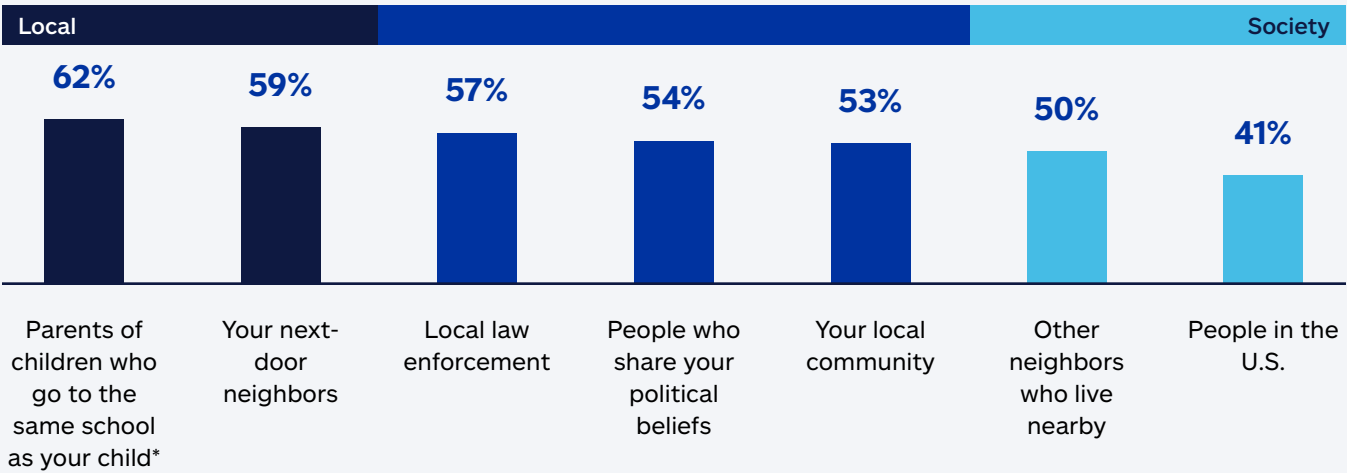
Chapter 2

Amid times of turbulence and division on the national stage, hope and connection emerge closer to home.

Despite broad fears, Americans feel optimistic about their communities. When people have strong sense of connection to their community, they are more interested in taking steps to improve it.



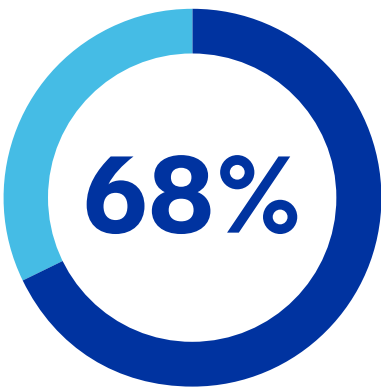
Trust is stronger closer to home; while just 41% trust people across the U.S., that rises to 53% for local communities and 59% for next-door neighbors, proof that rebuilding national trust starts with local relationships.



Trust in local community to do what is right

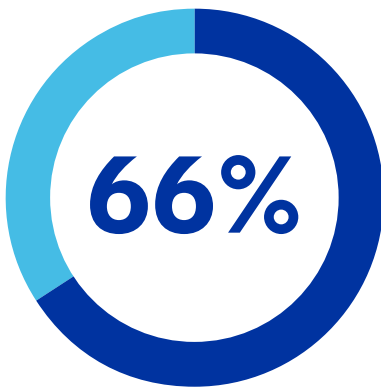
(Shown: High Trust Top 3 Box)

At the local level, hope takes root. Most are already engaged, plan to deepen their involvement in the year ahead, and feel optimistic about the future of their community.



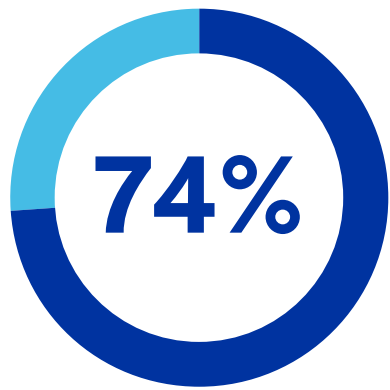
Are engaged in their community

(Top 2 Box
(Very / Somewhat Engaged))



Plan to be more involved in their community

(Top 2 Box (Top 2 Box
(Very / Somewhat More Involved))



Feel optimistic about the future of our communities

(Top 2 Box
(Very / Somewhat Optimistic))

Q4. How optimistic or pessimistic do you feel regarding the following?

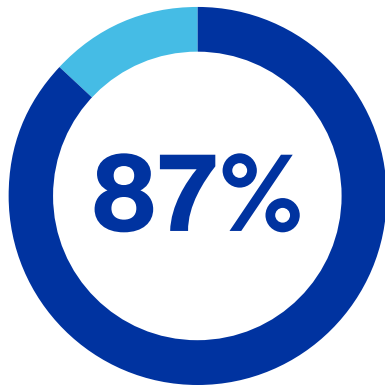
Q15. How engaged in your community are you currently?

Q16. Would you like to be more or less involved in your community in the future?

Q17. Please indicate how much you trust the following people in your local community to do what is right. Please use a 9-point scale where 1 means that you “do not trust them at all” and 9 means that you “trust them a great deal.”

Base Size: Total (N=5000); Parents (N=1713); *Asked only to those who are parents

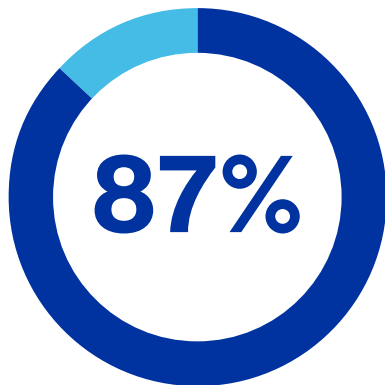
Nearly 9 in 10 see taking pride in improving the community as what it means to show up as a neighbor. And they're eager to show up and strengthen their existing connections.



Community perceptions

(Shown: Agree - Top 2 Box
(Strongly / Somewhat Agree))

Say a neighbor is someone
who takes pride in
improving the community



Likelihood of increasing social interactions within the community

(Shown: Agree - Top 2 Box
(Strongly / Somewhat Likely))

Are likely to increase the
number of social interactions
they have in their community
in the next year



Q33. To what extent do you agree or disagree with the following?

Q28. How likely are you to try and increase the number of social interactions you have in your community in the next year?

Base Size: Total (N=5000)

People are motivated to act when they know it will make a difference. If told it would lead to better outcomes, most would take small, everyday actions or go further by volunteering or attending local events.



Likelihood to do the following in the next year if leads to better societal outcomes

(Shown: Likely - Top 2 Box (Strongly / Somewhat Likely))

Q43. If you were told that each of the following activities increases community trust and leads to better societal outcomes, how likely would you be to do these activities in the coming year?

Base Size: Total (N=5000)

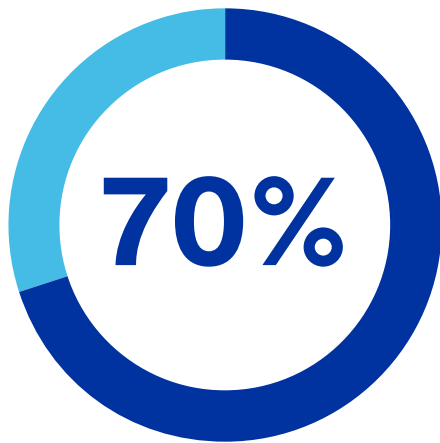
Chapter 3

Millennials are uniquely positioned to connect the dots between isolated Gen Z and more established Gen X and Boomers.

In an era marked by disconnection, they bring energy, presence, and a deep desire to belong. As first-time homeowners, parents, and active community members, they don't just talk about community—they show up for it.



Millennials are built for belonging; they feel included in their communities more than any other generation. They're the most likely to want strong ties with neighbors and enjoy those interactions.



Likelihood of increasing social interactions within the community

vs. Gen Z (63%), Gen X (64%), Boomer+ (63%)

(Shown: Likely - Top 2 Box
(Very / Somewhat Likely))

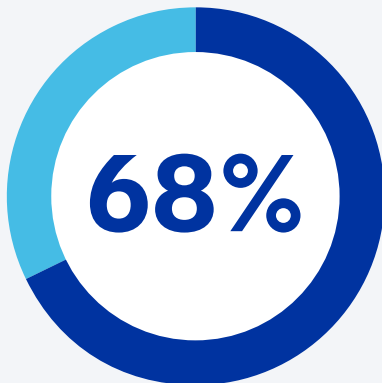
63%

Of Millennials prefer
having strong ties with
their neighbors

57%

Of Millennials enjoy
interacting with their
neighbors

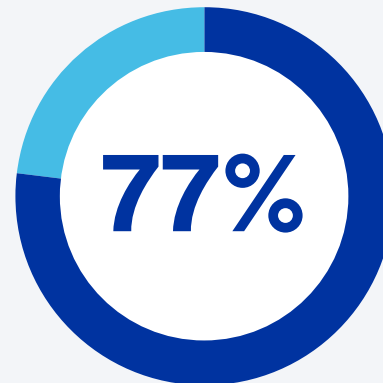
They're not done investing, wanting to be more involved locally, and to increase their community interactions this year more than any other generation.



Future community involvement

vs. Gen Z (62%), Gen X (65%), Boomer+ (66%)

(Top 2 Box (Top 2 Box
(Very / Somewhat More Involved))



Likelihood of increasing social interactions within the community

vs. Gen Z (72%), Gen X (64%), Boomer+ (48%)

(Top 2 Box (Top 2 Box
(Very / Somewhat Likely))

Q14. Which of these statements best describes how you feel?

Q2. Do you feel included in your community?

Q16. Would you like to be more or less involved in your community in the future?

Q28. How likely are you to try and increase the number of social interactions you have in your community in the next year?

Base Size: Gen Z (N=1130), Millennials (N=1443), Gen X (N=1291), Boomer+ (N=1412)

Parenthood is a trust accelerator as they are significantly more engaged in their communities and more likely to want deeper involvement. Millennials are most likely to have kids at home.

82%

Of parents are engaged
in their communities
(vs. 60% Non-Parents)

71%

Of parents want to be
more involved in their
community in the future
(vs. 63% Non-Parents)

64%

Of Millennials who are
parents trust other school
parents more so than
Millennials trust their next-
door neighbor (58%)

Q15. How engaged in your community are you currently?

Q16. Would you like to be more or less involved in your community in the future?

Q17. Please indicate how much you trust the following people in your local community to do what is right. Please use a 9-point scale where 1 means that you “do not trust them at all” and 9 means that you “trust them a great deal.”

Base Size: Parents (N=1713) and Non-Parents (N=3220), Millennials (N=1443)



They're the role models Gen Z need. While Gen Z fear being judged, they're open to connection if shown the way. Millennials, by showing up and reaching out, can bring the next generation to higher trust levels.



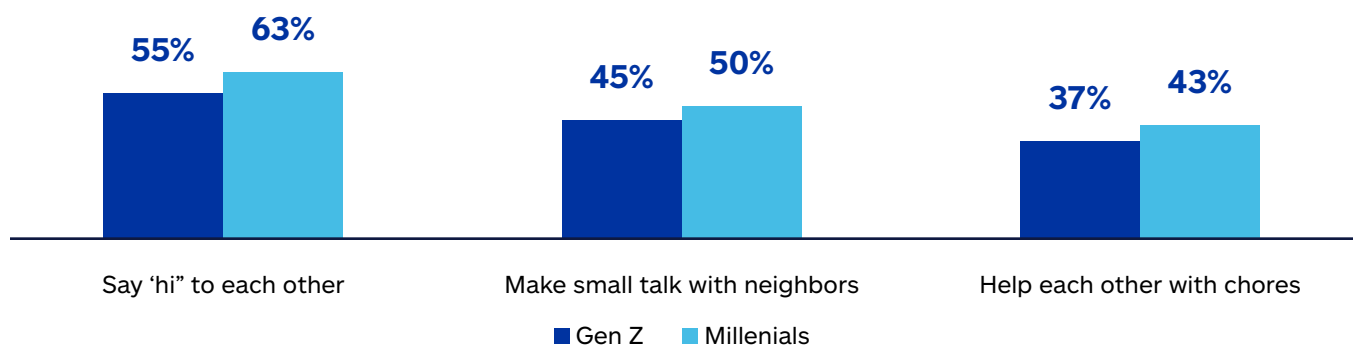
"I'm afraid of being rejected or judged."

61%
Gen Z

56%
Millennials

Barriers to getting to know neighbors

(Shown: Agree - Top 2 Box
(Strongly / Somewhat Agree))



Frequency of neighbor interactions

(Shown: Frequent - Top 2 Box (Always / Often))

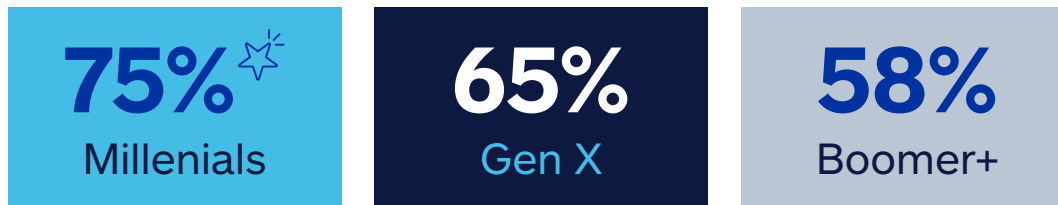
Q31: How much do you agree or disagree that the following are barriers for you to get to know your neighbors?

Q34: How often do you or your neighbors do the following?

Base Size: Gen Z (N=1130), Millennials (N=1443), Gen X (N=1291), Boomer+ (N=1412)

Millennials can help model what connection looks like for Gen X and Boomers, as they are typically more active, eager, and open to social risks.

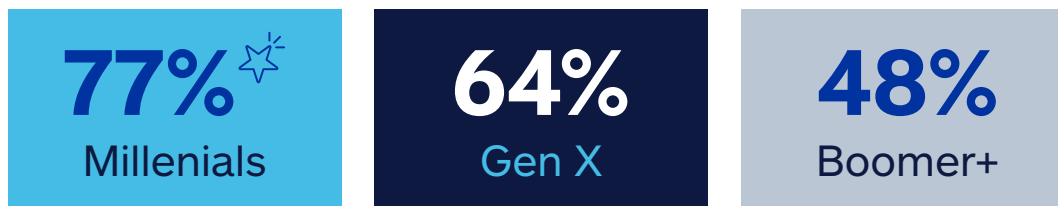
“I am engaged in my community.”



Engaged in their community

(Shown: Top 2 Box (Very / Somewhat Engaged))

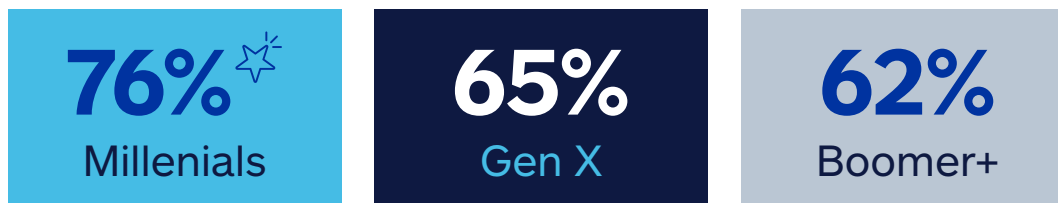
“I plan to increase the number of social interactions I have in the next year.”



Likelihood of increasing social interactions within the community

(Shown: Likely - Top 2 Box (Very / Somewhat Likely))

“Meeting new people is important to me.”



Importance within a community

(Shown: Important - Top 2 Box (Very / Somewhat Important))



Indicates score is significantly higher than Gen X and Boomer+

Q15. How engaged in your community are you currently?

Q28: How likely are you to try and increase the number of social interactions you have in your community in the next year?

Q22. How important are each of the following to you?

Base Size: Gen Z (N=1130), Millennials (N=1443), Gen X (N=1291), Boomer+ (N=1412)

Chapter 4

When people put down roots, communities grow stronger.

While homeownership may be out of reach for many, it remains one of the most powerful engines of local trust and engagement. But soaring interest rates and a growing cost of living crisis have made it harder than ever for Americans to buy a home.



Homeowners report the highest levels of local trust, as they have repeated community interactions, which are the foundation of community trust.

59%

Of homeowners have high trust in their local community

(vs. 47% renters)

64%

Of homeowners regularly interact with next-door neighbors

(vs. 56% renters)

45%

Of homeowners know many of their neighbors by name

(vs. 34% renters)



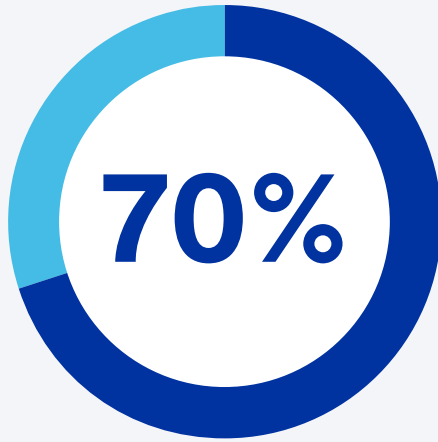
Q17. Please indicate how much you trust the following people in your local community to do what is right. Please use a 9-point scale where 1 means that you “do not trust them at all” and 9 means that you “trust them a great deal.”

Q20. How often do you interact with the following people in your community?

Q29. How many of your neighbors do you know by name?

Base Size: Homeowners (N=3035), Renters – Looking to buy a home (N=804)

Homeowners are more satisfied and more invested vs. renters. But that doesn't mean they're settling: most want to deepen involvement with their community in the year ahead.



**Future community involvement
(vs. 59% renters)**

(Shown: Likely - Top 2 Box
(Very / Somewhat More Involved))

57%

Of homeowners are
very satisfied with
their homes

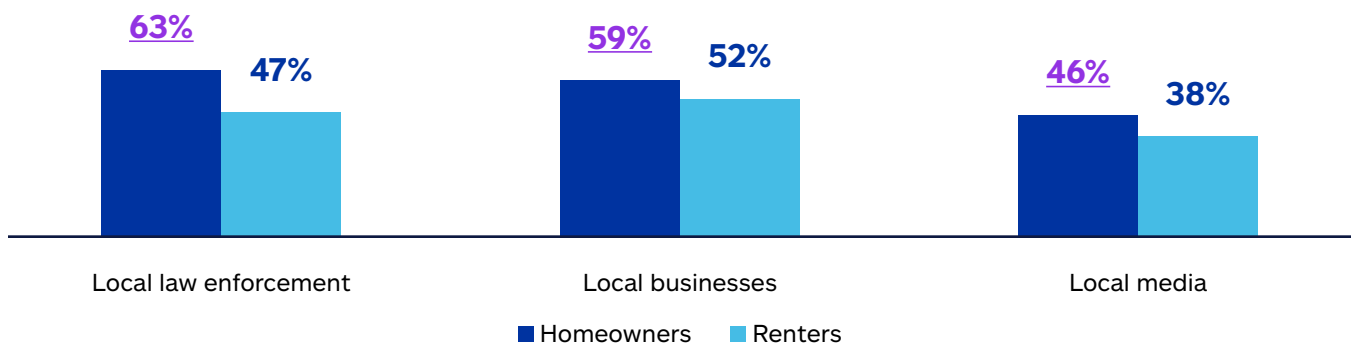
(vs. 31% renters)

50%

Of homeowners are
very satisfied with
their communities

(vs. 34% renters)

Trust in local institutions is stronger; compared to renters, homeowners are significantly more likely to trust their local police, local businesses, and local media — a sign that local ties reinforce civic confidence.



Underlined purple indicates score is significantly higher than renters

Institutional trust

(Shown: High Trust Top 3 Box)

Q1. How satisfied are you with the following?

Q16. Would you like to be more or less involved in your community in the future?

Q42: Please indicate how much you trust the following institutions to do what is right. Please use a 9-point scale where one means that you “do not trust them at all” and nine means that you “trust them a great deal”.

Base Size: Homeowners (N=3035), Renters – Looking to buy a home (N=804)

Conversely, when Americans don't establish roots and live alone, they tend to experience lower community engagement and trust, but greater interaction can help foster connection and lead to stronger outcomes.

56%

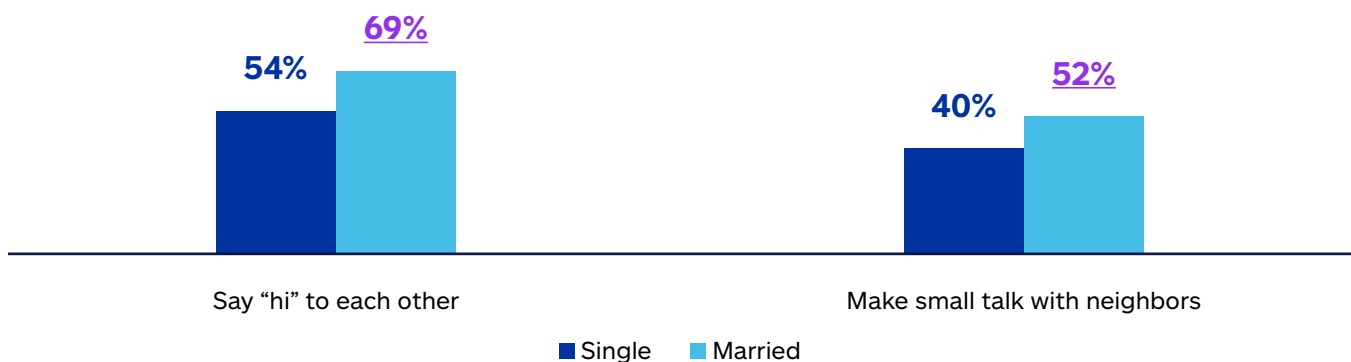
Of single
Americans rent
their home
(vs. 44% own)

45%

Of single
Americans have
high trust in their
community
(vs. 61% married)

68%

Of single
Americans are
engaged in their
community
(vs. 61% married)



Underlined **purple** indicates score is significantly **higher** than Single

S11. Do you currently rent or own your primary residence?

Q15. How engaged in your community are you currently?

Q17: Please indicate how much you trust the following people in your local community to do what is right. Please use a 9-point scale where 1 means that you "do not trust them at all" and 9 means that you "trust them a great deal."

Q34. How often do you or your neighbors do the following?

Base Size: Single Americans (N=1426), Married Americans (N=2208)

The Path Forward

The more people connect, the more they trust each other, and the stronger communities become.



To build trust, we must encourage frequent, intentional interactions and help people offer value to each other's daily lives.

Top Factors that Drive Community Trust* – General population

More Impact on Trust



1. Frequency of interaction with next-door neighbors
2. Interacts with parents of children's classmates
3. Hangs out with neighbors
4. Likelihood of sharing local news or resources online or in-person
5. Frequency of helping neighbors with chores
6. Values clean and well-maintained community spaces
7. Frequency of helping with chores while neighbor is on vacation
8. Frequency of alerting neighbor about packages, open doors, visitors, etc.
9. Frequency of house-sitting for neighbor

*Based on Advanced Statistical Analysis

Trust is an achievable goal. Small behaviors aren't just meaningful ways to build trust, they're self-reinforcing.



Start small – you can build trust with “hello”

The smallest everyday interactions – a wave, greeting, quick chat or check-in builds familiarity and lays a foundation for trust.



Lend a hand and reach out for one in return

Trust grows when people show up for each other. Small acts like lending a tool, asking for a cup of sugar, or helping with yard clean-up deepen bonds.



Clean up the neighborhood

Tidy streets, local parks, and other public spaces send a clear message that people in the community look out for and respect each other.





Trust is an achievable goal. Small behaviors aren't just meaningful ways to build trust, they're self-reinforcing (cont'd.)



Go offline to connect

Showing up in-person matters. Create more chances to meet new people and deepen established connections by volunteering, participating in a community project, or attending a local event whether it's at the park, library or town hall.



Support the people already doing the work

Check out your local community groups, show up to an event, or even ask how you can help – you may have a skillset that can enhance and empower their work.



Be the ripple effect

People with high trust are twice as likely to be engaged in their communities and have a more inclusive view of who they are in community with. Find them and combine forces to bring even more people along.



Interpersonal trust deep dive: Survey methodology

Objective

- Understand the current state of interpersonal trust within communities
- Explore community behaviors and interactions within the community
- Identify key drivers and barriers of community engagement and trust amongst neighbors and other community members

Methodology

- Allstate conducted a 15-minute online survey between April 10, 2025, and April 30, 2025, among:

N=5,000 Americans

- Ages 18+, who live in the United States
- Nationally representative sample across gender, generations, ethnicity
- Boost of N=276 Gen Z Americans.

Advanced statistical analysis and public data:

The American Community Survey and other publicly available data sources supplemented the survey in data visualization, model building and statistical testing.

Chi-squared independence tests were used for evaluating differences in survey responses, and multiple logistic regression models were built to explain variance in trust variables.

