The Nature and Practice of Trust

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Chapter 6

Trust as an intrinsic good, moral reason to trust

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Chapter summary

This chapter argues that trust is an intrinsic good (that is, a good to be pursued apart from material or instrumental benefit), and so we have moral reason to trust.

Political scientist Margaret Levi wrote, "trust is neither normatively good nor bad; it is neither a virtue nor a vice [to trust]" (1998, p. 81), and Eric Uslaner (2002, p. 49) cites this comment approvingly—agreeing in the case of particularized trust. The present chapter argues that Levi and Uslaner are wrong. Instead, trust is an intrinsic good (in addition to, but separate from the material benefits), so we have moral reason to trust.

The trust literature documents the instrumental reasons to trust with reference to the material benefits. Much of this work focuses on the material benefits in the economic space and within business organizations: economists suggest that trust can reduce transaction costs and improve economic outcomes for businesses, while management academics have shown that trust within organizations improves communication, fosters creativity, encourages teamwork, increases productivity, and increases employee satisfaction. More generally, Diego Gambetta argues that trust is necessary for cooperation across all aspects of life; in a widely cited passage (and one quoted in an earlier chapter) he describes trust as vital in situations "from marriage to economic development, from buying a second-hand car to international affairs, from the minutiae of social life to the continuation of life on earth" (1988, pp. ix–x). And Peter Nannestad summarizes work showing that generalized trust is essential for "good social, political, and economic outcomes in society" (2008, p. 422).

The philosophy and management literatures widely use the term "reasons to trust" in a second and different sense, to refer to beliefs and expectations about a trustee's likely behavior, which provide reason to think a particular trustee is trustworthy. The management literature refers to these beliefs and expectations as *antecedents* of trust, and much of that literature applies the framework developed in Roger C. Mayer, James H. Davis, and

F. David Schoorman's (1995) paper, which separates the antecedents into three categories—the trustee's ability, benevolence, and integrity.

Others use the term "reasons to trust" in a third sense, to mean that the risks involved are warranted given the potential benefit. Philosophers describe trust as "rational" in this sense. But what counts as "rational" will be context dependent and subjective: negative experiences in the past might make one person feel that a particular trusting act is irrational, when another might find that trusting action rational; or, in an emergency a person might trust others because the options are worse, making that trusting act rational because of the context. Much work on the rationality of trust is guided by an impulse to rationalize (in the sense of explain away) or even deny the vulnerability involved in a trusting act. And this impulse obscures questions about how trustors manage the vulnerability. Guido Möllering's (2001, 2006) account—discussed in Chapter 1—describes the trustor's process in terms of suspension: when A trusts B to do X, A "brackets" or "suspends" doubt, acting as if there is no risk associated with B's actions. In some cases, Möllering suggests, this bracketing could be a matter of habit and routine. And Chapter 1 argued that Möllering's account is too narrow because there are also cases in which A *accepts* vulnerability rather than bracketing it in the sense just mentioned.

The point here—that trust is an intrinsic good, that we have moral reason to trust—is absent from the literature on the material benefits and the instrumental decision to trust. To be sure, there could be moral reason to trust in particular contexts, if the benefits of trust themselves have some sort of moral value: perhaps a person ought to trust his or her spouse to foster a positive relationship, or one should trust to foster cooperation. But the claim here is different: we have moral reason to trust across cases because of the intrinsic good involved.

Levi can't see this because she adopts an expectation-based conception of trust; for her, A trusting B to do X means that A expects B to do X. The (perhaps) most prominent example of such an account is in the management literature, from Mayer, Davis, and Schoorman (1995), who—as a reminder here—characterize trust as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the [trustor's] ability to monitor or control that other party" (p. 712). And, both accounts—Mayer, Davis, and Schoorman's and Levi's—are extensions of Diego Gambetta's thinking, which characterized trust in terms of probabilities:

> When we say we trust someone or that someone is trustworthy, we implicitly mean that the probability that he will perform an action that is beneficial or at least not detrimental to us is high enough for us to consider engaging in some form of cooperation with him.
>
> (1988, p. 217)

There is a difference in the antecedents on the two views: for Levi, A expects B to do X if doing X is in A's own interest (this is Russell Hardin's view of trust in terms of "encapsulated interest," Levi cites Hardin 1993; more generally see Hardin 2006); where, for Mayer, Davis, and Schoorman, (as mentioned earlier) A's expectation depends on A's assessment of B's competence, integrity, and benevolence. And other kinds of antecedents could extend Mayer, Davis, and Schoorman's account: for example, A's expectations about B's doing (or not doing) X might involve emotional factors rather than expectations or beliefs, in line with Karen Jones's (1996) thinking. Or shared identity could foster positive expectations and therefore trust (with Coleman 1990 and Kuwabara et al. 2007).

But, regardless of the antecedents, on the expectation-based conception of trust, A will trust B and act if the risks involved are acceptable given the potential benefits. Trust so-conceived is a matter of instrumental or, equivalently, cost-benefit decision making. For example—and this is a standard, schematic example—business A needs a supplier, B, to deliver a product by a certain time and at a certain price (do X). A might trust B to do so, arranging the transaction without contractual safeguards or even without a contract, and also without monitoring, because the two firms have a long-term relationship (suggesting that the risk is low, the vulnerability is limited), in order to reduce costs and speed up the process (the benefit). (This example is presented from A's perspective; note that business B also trusts A in agreeing to proceed without a contract, and business B also benefits from reduced costs and a faster process.) There is no normative dimension and, with Levi, virtue and vice are not relevant.

But if we see that trust relationships are given structure by commitments and obligations that bind the parties, on the account developed in Chapters 1 and 2, then the situation is different.

Summarizing material presented in preceding chapters only briefly, on the commitment conception of trust, when A trusts B to do X, A relies on B's commitment to do so. In particularized trust (as opposed to generalized trust) the commitment is not derived from general or background moral obligations. The commitment could be explicit (the prototypical case is one in which B makes a promise and A relies on that promise) or it could be implicit (the commitment could be embedded in roles, doctors for example make a role-based commitment to exercise due care for patients). And there could be significant ambiguity when those commitments are implicit; trust is misplaced (in one sense) when there is confusion and/or disagreement about the commitments. Note, though, this ambiguity and confusion is a common problem in actual trust relationships; the commitment account reflects this problem, it doesn't create the ambiguity and confusion.

Chapter 1 described the process of forming trust relationships (correctly understood with reference to commitments) in terms of invitations: when A wants to trust B to do X, A *invites* B to acknowledge and accept an obligation to do so. When (or if) B accepts the invitation, B takes on that

obligation, and then A can rely on B's commitment with respect to that particular obligation. Trust-invitations can occur in the context of established relationships, creating new obligations and, in that way, deepen and transform the relationship. Or trust-invitations can establish obligations when there is no pre-existing relationship. The invitation could also be initiated by B: B might invite A to rely on B's commitment to do X. Either way, trust-invitations seek out a moral relationship (one given structure by commitments and obligations), and trust-acceptance has a moral effect—after trust-acceptance B owes the action X to A.

Understanding the process in these terms—as a description of what we do when we trust—enables us to see and explain the moral reason to trust with reference to the intrinsic good involved. Making this point is a key motivation for the present project as a whole.

When A trusts B to do X, A relies on B's commitment to do so. Apart from the instrumental benefits, A's relying on B to fulfill a commitment manifests respect for B as a moral agent, him- or her-self capable of being motivated by commitments to others and so acting on those commitments. Put another way, relying on another's commitment and making oneself vulnerable manifests respect because it treats the other as a *person* who can "recogniz[e] and be responsive to our deliberately assumed vulnerability to their discretionary powers" in making decisions about how to act (McGeer 2008, p. 248, though she doesn't talk about respect).[1] There are other ways to talk about respect here: person A deciding to trust B depends (typically) on A's thinking that B is both capable of doing X and also trustworthy, where the second is a matter of B's integrity; so A's decision to trust respects—meaning, involves positive assessment of—both B's abilities and B's integrity. Some talk of "honoring" others with this kind of positive assessment in the decision to trust (e.g., O'Neil 2012, p. 311), trust can be a signal of this positive assessment. But the point that trusting others manifests respect and so is an intrinsic good involves the specific kind of respect just described: the trusting party treats B as a moral agent. To trust is to respect in this sense and is more than a (mere) signal of positive regard. And talk of respect in these particular terms is not possible on expectation-based conceptions of trust: on those conceptions, when A trusts B to do X, A only (merely) *assesses* probabilities (B's acting or not), vulnerabilities, and benefits—and then acts. There is no relationship between A and B on such accounts.[2]

But the point is not that we have a moral duty to trust all others. Some aren't trustworthy, either because they lack the ability to perform the trusted action (no one should trust the present author to fix their car because he lacks the required knowledge), or because they've shown themselves to be untrustworthy—unreliable, even dishonest (maybe a mechanic overcharged me the last time my car needed new brakes). Here instrumental considerations—questions about whether, and to what extent, a particular person can be trusted—act as constraints on the decision to trust, constraints on both the person(s) being trusted and the particular Xs involved. So, we have

moral reason to trust others as a matter of respect (the intrinsic good), unless other considerations show this to be too dangerous. And we could say, further, that those who demonstrate untrustworthiness disqualify themselves from the sort of respect involved here.

Separate from the moral reason to trust, we have moral reason to avoid distrust for the wrong kinds of reasons.

In a recent paper, Jason D'Cruz (2019) also describes trust as "signaling" respect, but his central concern is the disrespect involved in distrust and, in particular, the pernicious effects of misplaced distrust. As mentioned, A might distrust B because B lacks the ability to do X and/or because A thinks B not trustworthy—and so A is not willing to rely on B's commitment. And these two components can come apart: A might think B has the requisite ability but B's commitments aren't reliable; or A might have trusted B on a number of occasions and might want to trust B, but doubt B's ability for some particular X. In both cases A will distrust B. But these points take A's assessment at face value, as empirical assessment informing deliberation. D'Cruz is concerned with cases of distrust based on inaccurate and prejudiced "construals" of the other person as incompetent, lacking integrity, and/or threatening; he is concerned with cases of distrust as the product of immediate assessment of other persons as different. We can miss these kinds of cases because our accounts of trust and distrust treat the decision-making involved in rational terms, as rational deliberation. But such cases disrespect, and—with D'Cruz—we have an obligation to be skeptical of our own attitudes; our trust/distrust practices, D'Cruz says, should "manifest[] a spirit of skepticism, curiosity, and moral commitment," and in particular "skepticism about the warrant of one's own felt attitudes of trust and distrust" (p. 947).

This summary of D'Cruz's thinking and the point about disrespect is perhaps too dry and academic, and as such it might fail to capture the emotional and social harm of systematic bias and distrust. One of D'Cruz's examples is drawn from Barak Obama's memoir, *Dreams from My Father* (2007). Obama describes his being shaped as a young black man by a "ledger of slights," including one in which

> the older woman in my grandparents' apartment building… became agitated when I got on the elevator behind her and ran to tell the manager that I was following her; [and her] refusal to apologize when she was told that I lived in the building.
> (Obama 2007, p. 80, cited in D'Cruz 2019, p. 942)

Obama describes a bewildering "obtuseness," "as if whites didn't know they were being cruel in the first place" (ibid.). Examples like this suggest that, with D'Cruz's point, that we have obligation to be skeptical of our own trust/distrust practices—we have an obligation to avoid unwarranted distrust as a way of avoiding disrespect.

We might also think about the moral reason to trust and the intrinsic good involved in another way.

The moral community can be defined as the set of persons willing to rely on one another's commitments. When A trusts B to do X, A relies on B's commitment, and A's doing so locates (or puts) B in that moral community. Or we could say that A's trusting treats B as a member of that community. (There may be other ways to think about the moral community, different forms of moral community; this is one sort.) The process involved in forming the moral community (as just defined) can be explained in terms of trust-invitations: when A makes a trust-invitation to B, A invites B to join that community, or if the two have a long-term relationship, then A reaffirms B's place in that community. Including others in this community is the social form (or the social expression) of the respect just described, and so again we have moral reason to trust as a manifestation of respect (the intrinsic good). Moreover, so-including others would give them standing in the moral community (or acknowledge that standing) and, in that way, would provide what John Rawls (2001) calls the social bases of self-respect. To distrust another is to be unwilling to rely on that other's commitments and so to exclude that other from this moral community. Being so-excluded denies social self-respect, and so—with D'Cruz—when this denial is grounded in the wrong kind of reasons, exclusion will "marginalize and exclude individuals who have done nothing that would justify their marginalization or exclusion" (2019, p. 933). Again, we have moral reason to avoid unwarranted distrust.

There is widespread intuitive commitment to the idea that trust is important beyond the instrumental value, this chapter explains that intuition with reference to the moral community and to the manifestation of respect in trust.[3]

Notes

1 Victoria McGeer's account of therapeutic trust—discussed in the next chapter—focuses on the way A trusting B can empower B, fostering B's ability to recognize and respond to vulnerability. She suggests, we have reason to trust others as a way of "stimulating their [the trusted parties'] agential capacities to think and act in trust-responsive ways" (p. 242), without weighing evidence about the trusted parties' trustworthiness. (The usual example is a parent trusting a teenager with the family car. McGeer thinks hope is involved in motivating such trust.) So McGeer would say that to trust is to *foster* the potential for such capacities in others, the point here is more general: A trusting B recognizes those capacities in others and so is to respect.

2 This point—that there is no trust *relationship* on expectation-based accounts—might be surprising. But if, with Mayer, Davis, and Schoorman, when A trusts B, A is willing to be vulnerable to the actions of B based on A's expectation that B will perform a particular action important to A, irrespective of A's ability to monitor or control B, there's nothing for B to do; A assesses B's ability and character, forms an expectation, and acts. We might wonder if B even knows he or she is involved. In the philosophy literature Philip Nickel discusses an example in which A "hopes that [B] will realize he is being trusted" (2007, p. 317), also

without seeing this one-sidedness as a problem. And on Baier's (1986) widely discussed account, A trusts B when A relies on B's goodwill; but still, B's goodwill is something for A to assess, there is no process for A coming to trust B, there's no actual relationship between A and B, and it could come as a surprise to B that A relies on B's goodwill. The same gap is present if we think of trust as a decision or an action (as opposed to an attitude), if A trusts B to do X when A decides to act (or when A acts) on expectations that B will do X. Again, the process here involves A's assessment of B's trustworthiness along with the potential benefits and risks. B plays no role.

This point—that B isn't involved, the process of establishing a trust relationship is entirely one-sided—is another reason to reject expectation-based accounts and adopt the commitment conception. Put the other way, if expectation-based conceptions of trust allow for one-sided cases, they are incomplete in an important way. But if trust involves commitments, then there must be a process in place for A coming to trust B to do X, and that process must involve B in some way. As noted, the process could be implicit, but the prototypical case is one in which B makes a promise to A and then A acts, relying on that promise; the implicit cases are ones in which B makes a commitment by adopting a role, joining a group, etc. Examples were presented in Chapters 1 and 2. To be sure, a trust relationship could be transactional: A might trust B to do X once, with no plans for future interaction of any sort; think of a temporary, mutually beneficial business partnership. But we can still talk of "relationships" here in the sense that B has obligations to A, and B had to be involved in putting the obligation(s) in place.

3 The paragraph at the beginning of this chapter mentioned Eric Uslaner's (2002) book because he cites Levi's comment approvingly. Uslaner distinguishes between particularized trust and generalized trust, and at points uses the terms "moralistic trust" and "generalized trust" as synonyms. When he agrees with Levi about trust not being a virtue or a vice, it is only with respect to particularized trust—because Uslaner thinks that particularized trust is necessarily strategic, meaning instrumental.

Three further points are important here. First, even though Uslaner uses the term "moralistic trust," he is not arguing that we have moral reason to trust. That is the point most relevant in connection with the present chapter. To be sure, in the first (conceptual) part of his book (the introduction and first two chapters) Uslaner makes and repeats a number of claims with normative dimensions—trust in others (strangers) is based on an "ethical assumption" that others share fundamental values; "people who trust others will seek to better the lives of those who have less"; we trust others "when we perceive a shared fate"; and so on (all p. 2). Some of this is supported by the empirical work that makes up the majority of his book, especially the first point about optimism. So, with Uslaner: "Moralistic trust [trust in everyone including strangers] is predicated upon a view that the world is a benevolent place with good people, that things are going to get better, and that you are the master of your own fate" (p. 23). But none of this amounts to saying that we have moral reason to trust. And, others have shown—empirically—that generalized trust in strangers is related to one's experience with strangers, so evidence does play a role in generalized trust, *contra* Uslaner's narrower understanding (see the references to Markus Freitag and Richard Traunmüller's work in Chapter 2).

Second, the conceptual part of Uslaner's book is frustrating, at points maddening. One example (among many): Uslaner writes, "Moralistic trust is the belief that others share your fundamental moral values" (p. 18), and *on the same page* he also explains that "Placing trust in others [moralistic trust] does not require agreement on specific issues or even philosophies. Instead, it is a statement of toleration of different ideas" (p. 18).

Uslaner's conceptual account of generalized trust as "moralistic trust" is particularly problematic. He sees particularized trust in in-group members and generalized/moralistic trust in all persons as fundamentally incompatible: for him, particularized trust is (as just mentioned) necessarily strategic while generalized/moralistic trust can't be strategic, because one can't trust strangers for instrumental reasons on the basis of evidence about their trustworthiness—because they are strangers. So, for Uslaner a person is either a particularized trustor or a generalized/moralistic trustor. We should reject this claim for a number of reasons. Most directly, there is no conceptual reason a person couldn't trust in-group members for strategic reasons while also trusting strangers without evidence, not for strategic reasons. Also, as just mentioned, empirical research shows that a person's willingness to trust strangers depends in part on that person's past experience with trusting in-group members and strangers, so evidence is relevant in those cases. Separately, Uslaner wants to draw out a distinction between evidence-based trust in in-group members and trust in all (including strangers) grounded on an optimistic world view, and he can do this, but the latter is different from what others refer to under the heading of "generalized trust." So at best it's not clear how to map Uslaner's thinking onto the usual categories.

That said, third, Uslaner's empirical analysis of the factors supporting generalized trust is very interesting, especially when he presents data at odds with Robert Putnam's work.

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