



## **Trust as a Public Virtue**

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This is an unpublished conference paper for the 6<sup>th</sup> Annual Jubilee Centre for Character and Virtues conference at Oriel College, Oxford University, Thursday 4<sup>th</sup> – Saturday 6<sup>th</sup> January 2018.

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## **Trust as a Public Virtue**

Western societies are experiencing a crisis of trust that seems to have been exacerbated recently due to the financial meltdown in 2007-08 (Roth 2009; Uslaner 2010; Sapienza and Zingales 2012; Hosking 2014). Consequently, we no longer enjoy high levels of confidence in social institutions and are increasingly skeptical of those holding positions of authority. Empirical data indeed does suggest worrying trends when it comes to social trust. An annual global survey, for example, indicates that nearly two-thirds of countries participating registered as distrusting of governments, businesses, media, and NGOs, which is an all-time low in the history of the survey. Only 15 percent of the general population believe that the current economic and political systems are working; two-thirds of those surveyed do not have confidence that their country's industry and political leaders can address current challenges; and the media is distrusted in 82 percent of countries surveyed (Institute of Business Ethics 2017). Whatever the causes of and purported remedies for this crisis, philosophers and social scientists all seem to agree that the stakes are high. Trust is perceived not only as necessary for meaningful relationships and basic human functions, but also as the basis for society (Flores and Solomon 1998, 210; Uslaner 2002). Trust also is seen as an important element to economic success and critical to healthy democracies (Fukuyama 1995, 7; Inglehart 1999; Sapienza and Zingales 2012).

Trust necessarily involves risk, and often we must engage in trusting others with little or no guarantee that our trust will not be misplaced. Indeed, we at times are let down by others and experience a sense of betrayal or disappointment as a result. Worse still, there are those who intentionally exploit our need to trust to further their own ends, whether pecuniary gain or advancing personal or political agenda, despite our increasing tolerance for and use of surveillance and similar measures for deterrence.

Trust, it has been observed, is difficult to establish and cultivate, but easily lost. Nonetheless, we find ourselves increasingly dependent upon individuals, institutions and technologies over which we have decreasing amount of control. It is no wonder then that anxieties about trust and its associated vulnerabilities are on the rise.

Yet we continue to engage in behaviors that seem to enhance our vulnerability. We rely on computer and digital technology to procure many goods and services: banking, transportation, health care, and to an increasing degree, even education. We depend on government officials, the media, and corporations to safeguard our interests, inform us of important events and provide accurate information, and to conduct commerce in a fair and transparent manner. Our trusting relationships, especially as our interactions with the world become more complex, global, and less personal, tend in greater measure toward what social scientists call ‘strong-thin’ modes of trust—strong to the extent that our investment in these relationships involve high stakes, and thin in the sense that we have very little personal knowledge or acquaintance with that which we are trusting—the effect of which seems to augment rather than diminish our vulnerability and contribute to the sense of crisis (O’Neill 2002b, 7–8; Lenard 2005, 364; Hosking 2014, 46–49).

The crisis of trust seems paradoxical: at the same time we increasingly entrust our wellbeing and security to institutions, technologies, and strangers, we also report greater feelings of mistrust or an erosion of trust in these very same individuals, technologies, and institutions (Lenard 2008, 325). In spite of our growing risk and associated need to trust others and institutions due to the complexity of modern life, trust is considerably harder to establish—we no longer have the same guarantees that others are trustworthy nor the same recourse were our trust betrayed (Lenard 2005, 364). What’s more, there is a tendency to analyze the crisis from the perspective of assessing and weighing risks and to focus attention primarily on epistemological

questions about trustworthiness and justification for trusting another. Consideration needs to be given to exploring any corresponding obligations or responsibilities that the trustor may bear. Analyzing the crisis not only will reinforce that trust is a complex concept with multiple senses but equally important will suggest that the crisis involves more than prudential risks and entails normative expectations intimately linked to questions about collective identity, and as such, trust can be understood as a public virtue.

Trust is a public virtue in the sense it is a property or characteristic that communities possess to function well. Trust among members of a community facilitates exchange among individuals and social interaction. In this sense, trust can be understood as an aretaic property that contributes to the well-being or excellence of a community in the same way that virtues are understood as properties or character traits that contribute to individual flourishing.

However, public reactions to gross violations of trust reveal that more is at stake than the loss of social capital; violations of trust are violations of communal integrity in the sense that they represent failures to uphold values or principles understood to be part and parcel of the identity of that community. Trust is a public virtue in a second sense in that it represents a moral excellence endorsed by members of a community. For example, outrage at unjust treatment of good Samaritans (where the would-be Samaritan is robbed or hurt in rendering aid) is not that one will now be less likely to benefit from the kindness of strangers, but that such incidents violate deeply held norms and values of a particular community.

Finally, if trust is a public virtue in either sense, then an important conclusion is that members of that community have *prima facie* obligations and defeasible reasons to trust. Such a view runs contrary to rational choice theoretical accounts of trust that

focus on epistemic justification for judgments about others' trustworthiness and offers a valuable contribution to our understanding of trust and its normative force.

## **1. The Nature of Trust and its Crisis**

Declining trust in others, institutions, and government has been steady in the United States for several decades long before the financial crisis (Putnam 1995; Inglehart 1999; Uslaner 1999; Patterson 1999). The paradoxical nature of the decline in trust also was recognized before the crash. In her 2002 Reith Lectures, Onora O'Neill remarked, 'we often express suspicion, yet we constantly place trust in others. Our attitudes and our action diverge' (O'Neill 2002a, vii). She cited polls suggesting that public opinion in the UK regarding attitudes toward office-holders and professionals is low and on the decline. Yet much of the evidence in terms of behavior toward or active trust placed in these same professionals and institutions suggests the opposite is the case—that trust is steady or on the rise. Despite claims to the contrary, we continue to rely on the media for our news and information, seek treatment from doctors and other medical professionals when we are ill, and use public services and infrastructure on a daily basis. The public's behavior and choices count in favor of trust, while attitudes and opinion reflect the opposite.

This divergence between attitude and action indicates that the crisis of trust seems paradoxical in nature—while we find ourselves increasingly entrusting our wellbeing and security to institutions, technologies, and strangers, we also seem to report greater feelings of mistrust or an erosion of trust in these very same people, technologies, and institutions. Trust is at the same time on the rise and in decline. How then are we to explain or make sense of this?

This divergence may imply that we have little choice but to rely on those services and institutions we claim to mistrust, and so our actions should not be taken as indicative of any conscious or deliberate act of trusting. We merely have no other

choice but to utilize goods and services that we deeply mistrust. Were alternatives readily available, our actions would be shaped accordingly, avoiding the paradoxical situation described. The crisis only appears to be paradoxical because we mistake reliance for trust, and obscure the distinction between the two by the way in which the paradox is stated. Though we may be more reliant upon institutions, technologies, and people for various goods and services, we are less trusting of them to the extent that they arouse negative attitudes and beliefs.

For this hypothesis to be convincing, however, requires that its proponent demonstrate a genuine dearth of alternatives, which is no small undertaking. Otherwise one must offer some explanation for the agent's conscious and willful action without recourse to rational or affective motives, especially where the action is ongoing and repetitive rather than a one-off occasion. Assuming that no special theory of agency is at play or that the agent is systematically deceived about her choices, the best hypothesis for how and why an agent under normal circumstances would act contrary to belief and feeling is that the agent has no choice in the matter. Here an important distinction arises between trust and reliance (Luhmann 1979; Baier 1986, 234).

Indeed, there are many cases in which individuals are increasingly dependent upon persons and institutions with little or no alternative. A recent data breach by a credit rating agency that compromised sensitive data affecting millions of people is a notable example where consumers have little alternative to establishing and maintaining credit ratings and very little control over how personal information is stored and used ("Equifax Breach Could Cost Billions - WSJ" 2017). Repeated transgressions of this kind not only would quickly erode public confidence in credit agencies and cybersecurity measures, but without recourse to other alternatives, would contribute to the sense of crisis.

Another reason the crisis is worrying, however, is because we do expect that our actions and attitudes stand in some normative relation, and instances where there are alternatives, they somehow are at odds or are in tension. We are trusting and distrusting seemingly at once (O'Neill 2002b, 9). There are some obvious practical implications in terms of the likelihood that trusting attitudes and behaviors can be sustained over a long-term if they remain at odds or in tension, which is one reason why the current state of affairs often is described as a crisis. But the paradox also reveals something peculiar about the nature of trust and an ambiguity inherent in expressions about trust or trusting. It is at once an attitude or judgment and an action that confers a special relationship between or among parties involved. Failure to acknowledge these distinct yet related meanings gives the crisis of trust its paradoxical quality. Recognizing the two senses of trust, however, offers a way of understanding the paradox while preserving the force of the crisis.

As it has been argued elsewhere, trust is always relational: A trusts B to X (Flores and Solomon 1998, 206). Unless the one's trust is haphazard, random, or accidental, entering into such a relationship on rational grounds requires that one make some judgment or otherwise determine the trustworthiness of another. In this important way, A trusts B to X means that A has some positive attitude or judgment about B's trustworthiness or likelihood of making good on X. Trust can be understood as an attitude of optimism, distinct from belief, about the goodwill and competence of another (Jones 1996, 4-25). Distrust, on the contrary, reflects pessimism about another's competence and goodwill that leads one to expect that person would act contrary to one's interest. The salient feature for both is that these are distinct 'ways of seeing' another person, which give rise to a belief or set of beliefs about that person and restrict the interpretations of that person's behavior and motives accordingly (Jones 1996, 11).

Trust as a positive attitude or judgment, however, explains only part of the crisis of trust; it does not offer an account of why those whose trust is violated would be justified in feeling betrayed, wronged, or aggrieved. A trusts B to X, where trust means only that A has a positive attitude or judgment toward B, does not obligate or require B to X, and so B's failure to X does not necessarily wrong A. In other words, in addition to being an attitude or judgment of optimism, trust also is a relationship involving expectations, obligations, or promises, all of which need to be communicated. To describe a relationship as trusting entails reciprocity and consent of all relevant parties. It would be equally as odd to describe a relationship between two people as loving were feelings and associated expectations not mutual. Trust then not only is an attitude or judgment about another, but also is a 'relationship of normative expectation' (Hollis 1998, 62(2):11).

It should be clear that A trusts B to X has in fact two meanings: in the first instance it means that A has a positive attitude or judgment about B's likelihood of making good on X; in the second instance it means that A and B have entered into a relationship where relevant expectations and obligations have been communicated and acknowledged. When we speak of entrusting someone with certain powers and/or roles and responsibilities we implicitly acknowledge this second meaning. In placing trust in someone, we make a claim upon that person that obligates him or her to fulfil certain responsibilities were they to accept our trust—trustees of a company or university are a good example of this meaning of trust. Trust in this sense binds the trustor and trustee in a relationship of reciprocal duties, responsibilities, and expectations.

Understanding the ambiguity of trust in terms of these two senses offers a way of resolving the paradox without losing or explaining away the force of the crisis. Because trust means both an attitude or judgment and a relationship of reciprocal obligations or normative expectations, the crisis of trust can be understood as both the



increase of trust in terms of a proliferation of relationships with reciprocal obligations and responsibilities and its attenuation as a feeling of decreasing optimism or growing uncertainty. That the relationships are entered into willingly and carry obligations differentiates trust from reliance and underscores the vulnerability and risk associated with trust. As one commentator notes, in most circumstances trust is something we do as habit and therefore ‘invisible’ until we experience a breach: ‘It is in the breach that the term ‘trust’ is particularly apposite. As such, it acquires a resonance of crisis. Talk about trust functions as an alarm bell’ (Simpson 2012, 560). Indeed, the crisis of trust should sound alarms, but not for the reasons many ascribe—undermining cooperative behavior is only one of the many potential hazards at stake with the crisis of trust.

It remains to be seen why the erosion of trust is often described as a crisis and what precisely is in jeopardy or at risk. From the aforementioned analysis of trust as having two meanings, the crisis of trust can be recast as increasing anxiety about greater investment of our wellbeing and other goods in others with decreasing expectation or optimism that such goods will be safeguarded. What is more, the worry isn’t simply that we increasingly are pessimistic in our attitudes or judgments toward others but that our tolerance for vulnerability soon will reach a tipping point where investments in relationships of this kind will cease or diminish greatly. Crucially, however, not only would this have the practical consequences of increased transactional costs or diminished economic activity, as some commentators have emphasized, but more importantly, the loss of trust as a special relationship of shared obligation would threaten an important and constitutive component of moral and communal life (Fukuyama 1995, 269–321).

## **2. Trust as a Moral Concept**

Many theorists, especially those influenced by rational choice theory, have acknowledged the normative component of trust but have denied that it has any moral

significance. Russell Hardin, for example, argues that many discussions of trust equate trust with trustworthiness but as a consequence mistakenly consider trust as a moral concept based on arguments that actually concern trustworthiness (Hardin 2002, 4:36 and 75). Instead, he argues that trust is matter of knowledge and is best explained as ‘encapsulated interest’ where ‘I trust you because I think it is in your interest to attend to my interests in the relevant matter’ (Hardin 2002, 4:4). Having compatible interests alone is insufficient for trust; one must also be judged to have the right motivation or desire to continue the relationship with those trusted (Hardin 2002, 4:5). In this sense, interests are ‘encapsulated’ to the extent that one has an interest in taking another’s interest into account and for this reason trust is to be understood as cognitive act akin to knowledge or belief: ‘to say I trust you in some way is to say nothing more than that I know or believe certain things about you’ (Hardin 2002, 4:10).

Trustworthiness, on the contrary, is to be understood as the motivation or set of motivations on the part of the trusted to do what they have been trusted to do, or as ‘the capacity to judge one’s interests as dependent on doing what one is trusted to do’ (Hardin 2002, 4:28). Though is not immediately clear how motivations are related to capacity for judgment about one’s interest, unless we are to take motivations to be essentially cognitive rather than emotive in which case the difference between trust and trustworthiness is less than perhaps what Hardin seems to claim, the main distinction that Hardin seems to draw is that trust is a property to be ascribed to the trustor (as a kind of knowledge) while trustworthiness is to be ascribed to the trustee (as a motivation or capacity for judgment about one’s interests).

Maintaining this distinction is what justifies Hardin’s claim that moral content or relevance is properly associated with trustworthiness rather than trust (‘Betrayal is, of course, not a failure of trust but a failure of trustworthiness’) since one’s commitment to fulfil another’s trust is the focus of our moral judgments (Hardin 2002,

4:28). To be sure, his arguments for why it is mistaken to moralize trust rest squarely with this distinction. Because trust is a matter of knowledge according to Hardin it cannot be a moral issue whether I know certain things about another person, no more than it can be a moral or immoral to know whether Afghanistan is ruled by the Taliban. But of course, this argument is convincing only if one agrees that trust is a matter of knowledge and nothing more. As Hardin formulates the issue, if trust is a matter of knowledge, then it seems peculiar to say that either that is morally required or that it is at least morally a good thing (Hardin 2002, 4:75). If, however, we can provide convincing reasons why trust is either morally required or at least morally good, then we have reason to question whether trust is a matter of knowledge.

To see how trust might involve more than knowledge and have moral connotations, let us consider the example from *Brothers Karamazov* that Hardin provides to illustrate his notion of trust as encapsulated interest. In the novel, Dmitry Karamazov relates a story of an irregular financial arrangement between a lieutenant colonel and a local merchant, Trifonov. As commander of the local unit, the lieutenant colonel is in charge of a substantial sum of money, which he gives to Trifonov to use for his gain at a local market. In turn, when Trifonov returns the sum of money after he has profited from its use, he always provides a gift for the lieutenant colonel for his benefit. Because theirs was a secret arrangement, compliance could not depend upon a legal contract but only on each's willingness to continue to participate in this affair. Indeed, when it becomes known that the lieutenant colonel is to be replaced in his command, Trifonov pretends not to have received the 4,500 rubles that were loaned to him when the lieutenant colonel comes to collect the sum. Because the arrangement was in secret and illegal, moreover, the lieutenant colonel has no recourse to secure payment from Trifonov.

The arrangement between Trifonov and the lieutenant colonel fits Hardin's notion of trust as encapsulated interest because their interests were aligned and each had an incentive to remain steadfast in this mutually beneficial arrangement, an incentive 'that is grounded in the value of maintaining the relationship into the future' (Hardin 2002, 4:3). So long as there is an incentive for the other party to be trustworthy, one has reason to trust. Once the incentive to continue the relationship vanishes, such as the lieutenant colonel's reassignment, one no longer can be expected to be trustworthy and therefore there is no reason to trust.

Trust as encapsulated interest provides a clear analysis of what one might expect from a relationship based on mutual interests, but it fails to distinguish how trust differs from reliance, a distinction that is important to maintain if we are to believe that trust has any special content or status, an intuition that is reflected in describing the current situation as a crisis. Trifonov's defection should have been foreseen by the lieutenant colonel and therefore expected; there was no betrayal because interests were no longer encapsulated. This raises two significant issues for Hardin's account. On one hand, it seems implausible to say that the lieutenant colonel trusted Trifonov because he *knew* or *should have known* that eventually he would be exposed once Trifonov's interests were no longer encapsulated with his and so could never judge Trifonov as trustworthy in any meaningful sense. On the other hand, not only are there no grounds for the lieutenant colonel to claim that he had been betrayed or wronged by Trifonov, but even in principle there never could be because implicit in the encapsulated interest account is the expectation that you will serve my interests only to the extent you have an incentive to do so. In this sense, encapsulated interest is a relationship of reliance rather than trust (Holton 1994). Any fault or blame resides solely with the lieutenant colonel for failing to anticipate Trifonov's actions, which given the specific nature of this example might be the appropriate judgment—indeed this might explain why

Karamazov's recounting of the tale does not include any reproach of Trifonov by the lieutenant colonel but only a sense of despair regarding his difficult predicament. But the important point is that in no circumstance would one be justified in claiming a breach of trust or wrongdoing because under this view one should be expected to be trustworthy only to the extent that one has an incentive to be trustworthy or has an incentive to do what one is trusted to do. Breaches of trust or failures to be trustworthy, however, often are judged as wrong or inflicting some harm on another party and as acts of betrayal rather than occasions for disappointment (Holton 1994, 66–67). The lieutenant colonel might feel anger toward Trifonov for ending a lucrative arrangement, but the encapsulated interest account of trust seems hard pressed to offer an explanation of why he would feel betrayed or why such feelings might be justified. Without the obligations and claims that the special relationship of trust creates, life might be increasingly solitary, poor, nasty, brutish and short, but it would not be unjust. Furthermore, because trust according to this account is knowledge about the trustee's motivations to act in the trustor's interest, there can never be a crisis of trust understood as the paradoxical situation where one's attitude or belief and action diverge. If trust is a matter of knowledge, we could never say that we trust someone we do not believe to be trustworthy, especially when sometimes belief follows trust (Holton 1994, 74). False beliefs about another's trustworthiness by definition also would fail to qualify as trust according to standard accounts of knowledge. Hardin's claim, therefore, that 'the best device for creating trust is to establish and support trustworthiness' is tautological because trust by his account would always track trustworthiness (Hardin 2002, 4:30).

A second challenge for the encapsulated interest account of trust is to explain how one often acts with trust when there is little or no trust or reason to believe the other party to be trustworthy, especially over an extended period of time. For Hardin

there are three general categories of reasons for fulfilling commitments: internal inducements, external inducement, and a mixture of internal and external inducements, and he suggests that for the encapsulated interest account of trust the second category is most relevant (Hardin 2002, 4:28–29). Institutional constraints or societal conventions are necessary for having reasons to act on another’s behalf without establishing a long-term relationship or having the requisite motivations. The key to increasing trust, therefore, is to enhance the trustworthiness of those in whom we place trust, which in turn requires enforcement through one form of these inducements. The stronger the sanction, the greater the expected compliance in keeping promises and the more optimistic one can be in trusting others. Strong social institutions are critical to relationships of trust for ‘*by making the costs of renegeing on our commitment high, we can virtually bring our future action of fulfillment into the present so that we tie our present and future motivations into a single net motivation now for action in the future*’ (Hardin 2002, 4:41).

Though Hardin offers an explanation of how external sanctions can offer incentives that parties make good on promises or agreements, it is less clear, and Hardin offers very little to support his claim, that this relationship qualifies as trust, rather than the closely related concept of reliance. What seems to distinguish trust from reliance is precisely that which Hardin includes only in a secondary sense in his analysis—a relationship between two parties that is binding because of obligations *in foro interno*. To be sure, external sanctions, especially those reinforced through strong social institutions, can help strengthen commitments made and discourage defection, but it does not follow that they are necessary or that internal sanctions do not suffice to bind future action to present commitments.

Trust, understood as a relationship of reciprocal duties, responsibilities, and obligations, is consistent with a desire or need for strong social institutions and external sanctions to the extent that the former is reinforced or supported by the latter. For this

reason, many are justified in characterizing the crisis of trust as the weakening of social institutions' ability to mediate and conserve trust among individuals (Rothstein 2013; Hosking 2014). But it would be a mistake to maintain that obligations associated with trust are derived from or identical to these external sanctions and social institutions. Trust can be augmented or diminished through external sanctions, but its existence is independent of them (Uslaner 2002, 8). If one strips trust and trustworthiness of any moral content, once external sanctions and social institutions are weakened beyond a certain point, trust seems impossible to maintain. In this view the relationship between trust and external sanctions is direct: 'A strong network of laws and conventions is needed to make any kind of behavior reliable if it is likely to conflict with powerful considerations of interests' (Hardin 2002, 4:52). Without external sanctions there is no hope for trust; because trust depends primarily on social institutions, once these fail to mediate trust, there is no remedy to the crisis.

Hardin's thin conception of trust overlooks an important feature, however. Because trust also involves a relationship of mutual obligation and expectation, it carries with it reasons for remaining committed in the future that do not rely on external sanctions. Marriage, for example, involves trust because each party possesses a positive feeling or judgment about one's own and the other's likelihood to remain committed to the relationship in the future and has communicated fully the relevant expectations and obligations through an expression of vows or other mechanisms. Marriage is as much a relationship of normative expectations—both in terms of expectations of one's self and of one's spouse—as it involves judgments or beliefs about the other's trustworthiness. In this sense, trust is independent of belief and perhaps a precondition of it (Holton 1994, 68). What's more, judgments or beliefs about trustworthiness of prospective partners are not based on evaluations of the strength of external sanctions, but in fact reflect evaluations or judgments about another's

character. The profession of vows not only serves to bind one to promises and commitments, but also is a public expression of belief in the trustworthiness both of one's self and future spouse independent of external sanctions. Marriage vows ideally express judgments about the prospective partners and their character, ability to remain committed to the relationship, and resolve in the face of adversity, as well as similar judgments about one's own character, abilities, and resolve; they are not an evaluation of the quality and strength of external sanctions or social institutions. To be sure, prohibitions against divorce would serve to preserve marriage contracts, but can do so without preserving any genuine commitment to the marriage relationship itself, which relies on internal sanctions—self-imposed motivations or reasons to remain true to one's commitments and obligations.

### **3. Trust as a Public Virtue**

The question remains as to what sort of good trust is. Hardin's skeptical argument does concede that trust can be grounded in moral obligations or in expectations about the moral commitments of others, but only as a way of underwriting the trustee's trustworthiness (Hardin 2002, 4:78). To say that trust is a good thing, however, is mistaken because trust can lead to bad outcomes in cases where one acts on trust to achieve bad ends. Moreover, to trust absent of knowledge of trustworthiness either to acknowledge another's humanity or compel another to act in a trustworthy manner is to deny that trust is a matter of knowledge and 'to slip into making trust a behavioral term' (Hardin 2002, 4:78).

Neither of these objections is convincing. The charge that trust can be used to secure bad ends does not by itself disqualify trust as a moral good, especially as many other commonly accepted moral goods, such as honesty, courage, and the like, also could lead to bad ends under some circumstances. The moral goodness might not depend on the consequences of its application. More needs to be said about the



particular normative theory to make this objection compelling. Moreover, to object that trusting without knowledge is mistaken because it fails to acknowledge that trust is a matter of knowledge begs the question. Indeed, if one can demonstrate that trust either is a moral good or morally required, one can infer that it is not the case that trust is simply a matter of knowledge.

Understanding what is at stake in the crisis of trust or why the situation is characterized as a crisis offers a clue to understanding trust as a moral good. For some scholars of trust, the crisis represents a threat to democratic order; for others it increases transactional costs within economic markets and undermines ‘social capital’, or ‘features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit’ (Putnam 1995). Trust, it seems, can be a property or characteristic that communities possess to function well. Trust among members of a community facilitates exchange among individuals and social interaction. Patti Lenard, for example, argues that three benefits are associated with trusting democratic societies: an increase in generalized trust or trust shared broadly among various groups, a decrease in free-riding even in the absence of external sanctions, and a general prevalence of reciprocity—that good deeds or good faith efforts will be reciprocated in the future (Lenard 2008, 320). These benefits not only are distributed widely among members of that particular community but more importantly facilitate cooperative and positive engagement among persons, which is at the heart of communal life. By increasing social capital, trust generates much that is normatively desirable at the societal level, such as strong democratic institutions, economic prosperity, and less crime and corruption (Rothstein 2013, 1011). Moreover, increases in social capital correlate with increases in civic association and facilitate coordination and communication among individuals, thus resolving dilemmas associated with collective action (Putnam 1995). In this sense, trust can be understood as an aretaic property that

contributes to the well-being or excellence of a community in the same way that certain character traits contribute to individual flourishing. Public virtues, moreover, typically contribute directly to the well-being of a community with indirect benefit to any individual (Treanor 2010, 13). With respect to trust, any particular individual may or may not benefit directly from increases in social capital, while benefits to the community are well understood.

Trust as a public virtue in this sense explains why the increasing prevalence of dubious attacks on mainstream media for promulgating ‘fake news’ is worrying, especially when espoused by political leaders. These charges contribute to a sense of the crisis of trust by undermining the authority and trustworthiness of social institutions necessary for a well-functioning democracy. Of course, the problem goes deeper when coupled with instances of actual ‘fake news’ disseminated with the intent to mislead and confuse citizens for partisan gains. In both cases, ‘fake news’, whether real or alleged, diminishes social trust and has the potential to harm the community through loss of social capital and other related benefits.

‘Fake news’ also draws attention to another important reason why the loss of social trust is often described as a crisis. In addition to undermining trust in public institutions important to democracy, ‘fake news’ reinforces particularized trust, or the view that we can or should trust only those with whom we identify or have kinship (Uslaner 1999, 124). Those who are unfamiliar or different than us are not to be trusted and neither are those information sources that allegedly advocate for worldviews opposed to our own. Particularized trust is especially worrying because it is pernicious to communal identity by fortifying divisions among groups of people and ‘us versus them’ ways of viewing the world, one’s self, and others. In this way, particularized trust not only diminishes social capital but also undermines social cohesion and solidarity.

Particularized trust is to be contrasted with generalized trust, or the notion that others, including those who might be strangers, are to be trusted and generally are trustworthy. Generalized trust extends to those whom we might not have had previous interactions and is based on shared expectations regarding common social norms and values. As such, generalized trust unifies members of community who come from different groups or are of different kin. Generalized trust fosters faith in strangers and extends the perception of our moral community (Uslaner 2002, 26). Increasing generalized trust strengthens social cohesion and reinforces communal identity, especially among those from different in-groups. Worries about ‘fake news’ in part are concerns about the erosion of generalized trust and its impact on the community.

Indeed, further analysis of the crisis and public reactions to gross violations of trust suggest that more is at stake than increased transactional costs; violations of trust are violations of communal integrity in the sense that they represent failures to uphold values or principles understood to be part and parcel of that community. Trust, in this sense, is a public virtue in that it represents a moral excellence endorsed by members of that community.

A fairly recent incident helps to illustrate this point. In March 2015, a 28-year-old man stopped to render aid to a driver of a freight truck that had overturned and become disabled on a highway near Birmingham, England. Rather than accepting the assistance being offered, the truck driver inexplicably stole the vehicle of the would-be rescuer, dragging him for a considerable distance, causing severe head injuries (“‘Good Samaritan’ Dragged along Motorway after Driver He Stops to Help Steals van | The Independent” 2016).

Predictably public reaction was to express shock and outrage and to condemn the actions of the truck driver, who later was charged with attempted murder. That a man was critically injured as a result of attempting to benefit another out of altruistic

or moral motivations only served to contribute to the general sense that there is a crisis of trust. The root of the crisis, however, isn't to be found merely in the recognition that social interactions have become more fraught or complex and that social capital has diminished. Contrary to what rational theorists might suggest the worry is not that the incident might make it less likely that strangers would stop to offer assistance to each other in the future for fear of suffering the same fate and that now one needs to consider purchasing roadside assistance from one's local automobile club in lieu of counting on the kindness of strangers. A more plausible explanation for the public's outcry and why this incident contributes to the sense of crisis, apart from expression of sympathy for the victim, was that in violating trust, the perpetrator violated values and associated norms of the community. The crisis of trust therefore also is a crisis of identity to the extent that members of a community's identity with certain values, norms, and expectations is under threat. In this particular case, reactions were in response to a threat to the community's identity as a one in which good deeds are rewarded, beneficence is valued, and where strangers can expect to offer assistance to one another without suffering harm.

Active vigilance by citizens to safeguard political and social institutions by holding incumbents accountable also relies on trust as a public virtue in the second sense. For citizens to be so motivated requires that they see injustice to one member of the community as an 'affront to the community as a whole' and that citizens be willing to commit time and energy on behalf of others with little or no guarantee that such actions would be reciprocated (Lenard 2008, 327). Neither particularized trust nor trust understood as rational choice can explain why members of a community would interpret injustice toward others, especially strangers, as an affront to the whole. Such a perspective requires identification between the victim of injustice and those so motivated; an identification that is mediated through trust as a public virtue. Without a

commitment to ideals recognized as constitutive of a particular community, individuals would have little reason to accept the risks associated with advocating for other members of that community without repayment. Citizens rather are responding to obligations and expectations that one bears as a member of a community; expectations that stem from norms and values which are definitive of that community. Trust, in other words, is extended to strangers because we identify with them as fellow members of a community in which trust is affirmed as an excellence or value.

#### **4. Duties to Trust**

What reasons or obligations do we have to trust or be trustworthy, especially absent of any guarantee against betrayal? Given that most of us have a desire for the esteem, approbation, and good opinion of others, we also possess a disposition to prove ourselves to be trustworthy or at least been seen as such. In addition to creating a relationship of obligations and expectations, an act of trusting communicates a belief that the trustee is at minimum reliable and will continue to enjoy the good opinion of the trustor provided that the trustee behaves in the expected manner. Moreover, the belief that the trustee is judged to be trustworthy usually is communicated to third parties, which, consistent with Hardin's view, provides the trustee with additional motivations or incentives to make good on his or her obligations. The trustee might be tempted to defect on the promise or obligation to procure some immediate good, but doing so will be at the expense of or will place at risk enjoying the esteem of others and its associated benefits. Just as betrayal can breed further distrust, an act of confidence, though not without risk, can in turn fortify trust.

This is not to concede that trust is enforced only through external sanctions. The opinion of others or social approval are compelling only where the agent already has the desire for such approbation. Without a prior commitment to exhibiting particular character traits or behaviors, the judgments of others about one's character

would not provide reasons for acting. In other words, for the trustor's belief that the trustee is trustworthy to have any motivating effect, the trustee already must desire to be trustworthy, or at minimum to be judged so. Gaining or losing a reputation holds sway only to the extent that one already is invested in maintaining such a reputation. Those who wish only to be perceived as trustworthy, however, perhaps would be no less motivated by another's act of trusting than those who care to be genuinely so. The difference is that the latter might not always act in ways consistent with being trustworthy or uphold what has been entrusted and so perhaps more likely to betray another's trust than those who are motivated to be trustworthy. But even the actions of those who only wish to appear trustworthy will be constrained by the expectations placed upon them by another to the extent that their behavior is observable to others and any betrayal cannot avoid detection. Such constraints could be sufficient to motivate these individuals to act in ways consistent with what has been entrusted, especially compared with those who lack any similar motivation at all.

If indeed we are justified in having confidence in what Philip Pettit calls the 'cunning of trust', or the fact that an act of trusting can create reasons or motivations for the trustee to make good on obligations where no prior reason to believe in the trustees' reliability exists, then trust might suggest its own remedy to the crisis (Pettit 1996, 202-25). The cunning of trust gives reason to be optimistic about the likelihood that trusting relationships will remain intact and so justify continued investment in these relationships. More importantly, because trust also provides motivations or reasons to make good on these obligations, then a very promising avenue to investigate would be the extent to which leaders and organizations might wield trust, as one would wield power, to restore our faith in trust and in turn fortify social cohesion. In other words, one can begin to restore trust through the act of trusting others, even when there is little evidence to support judgments about the trustworthiness of others.

Perhaps paradoxically and certainly contrary to Hardin's claim, the best device to foster trustworthiness may be to trust; that is, to enter into a relationship that creates special obligations and expectations. At a minimum, however, given that acts of trusting may create the conditions for promoting trust by providing reasons to trust where evidence of trustworthiness may be lacking, individuals have reason to remain optimistic in the face of a perceived crisis of trust.

A final consideration suggested by this analysis is the extent to which one has a duty or obligation to trust. Without offering a general account of the nature and origin of obligation, a few key points are worth noting. At minimum, it is desirable that we create and maintain conditions where trust and mutual confidence and cooperation prevail. Many benefits, both social and personal, are realized in a system where cooperation is the norm and conflict and betrayal are minimized. To the extent that trust as a public virtue fortifies and sustains this type of environment, there are defeasible reasons to trust. Practical reason, therefore, would commend adopting a general attitude toward trusting where no strong evidence to the contrary—such as high probability of betrayal—exists.

Reasons other than prudential, however, may also factor into considerations whether one has an obligation to trust. Desires to uphold certain principles and for social solidarity may provide independent reasons to trust. Friendship is an example where allegiance to an ideal and desire to maintain a genuine relationship would require one to trust: 'the commitment to trust is presupposed as a defining characteristic of the [friendship] relationship that is held to exist between two people' (Thomas 1979, 101). Without trust it would be difficult to maintain genuine friendship or characterize a relationship as friendship. To the extent that one values and wishes to promote and nurture friendship, which is established through acts of trusting, one has an obligation to trust.

Similarly, the desire for social solidarity and one's identification with social excellence and values may impose obligations on agents. In the same way our desire to be an honest person imposes an obligation to treat others honestly lest we fail to uphold principles constitutive of our personal identity and integrity, we must also act in ways consistent with our desires and beliefs about our social identities. To return to a previous example: because one desires to live in a community where people render aid to strangers without fear of suffering harm, one has reason not only to condemn violations of this norm but also to promote trust within that community. Trust in this case not only increases social utility, but more importantly, as a public virtue is constitutive of the kind of community with which one identifies. Without acting in a trusting manner, we fail to create or maintain a community that reflects these values and undercut our social integrity as a consequence. Moreover, because the cunning of trust provides reasons to trust even in the absence of evidence of trustworthiness, the agent who desires a community that upholds these norms has at minimum a *prima facie* obligation to trust.



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