

Trust and Trustworthiness

BY RUSSELL HARDIN

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There has been much discussion of social capital lately, and trust is invariably a core element, although it is often not adequately defined. Many writers on the subject deplore what they see as a decline in social capital and likewise cite a decline in trust. To rebuild social capital, they contend, we need to develop more trust. However, as Hardin richly demonstrates, this is putting the cart before the horse. It is also a grossly simplistic view of trust in that it seeks to make trust something like a universal moral virtue, comparable to being ethical. This kind of trust asks us to be morally disposed to trust other people generally. However, as Hardin points out, doing so would at best be too optimistic about people and at worst too gullible. Any viable account of trust, for Hardin, must be cognitive (i.e., it must involve some knowledge of the others in terms of their trustworthiness) and relational (i.e., it must refer to trust in some specific person).

Perhaps this intimates why Hardin has entitled his book *Trust and Trustworthiness*. Many times, when people use the word "trust," they really mean "trustworthiness," because for most of us, excepting those who are disposed to trust everybody, to trust someone requires that he or she has demonstrated trustworthiness to us. Thus, instead of saying that we need more trust, it would be more logical to say that we need more trustworthiness.

These are some of the rudiments of Hardin's account of trust, as laid out in the chapters "Trust" and "Trustworthi-

ness." Before examining his account more explicitly, let us see how Hardin deftly dispatches the two other strands of trust theory in the chapter entitled "Conceptions and Misconceptions." These meet his basic requirements of being cognitive and relational, and they are based on the kinds of reasons one might have for judging the potential trustworthiness of other people, but, as he shows, they have certain grave limitations. In the first of these two accounts of trust, we might trust other people because we believe they have a moral commitment to be trustworthy, and in the second, we might trust them because we believe they have a character that commits them to be trustworthy. However, if we view trust as a moral commitment (akin, say, to Kant's categorical imperative), we should have to exclude from this theory all cases in which trust is used for evil ends, as in the murderous repression of one ethnic group by another, which Hardin described so well in his *One for All: The Logic of Collective Action*, and as we are all too familiar with in the case of al Qaeda. In the view of trust as a matter of character, the problem is that if it is the case that I trust you but others do not, then trust(-worthiness) is not a characteristic that inheres in you.

In place of these views, neither of which meets the requirements of a "universal" account, Hardin offers a view of trust as "encapsulated interest." Premised on the reasonably universal notion of self-interest, encapsulated interest means that I trust you because

I know that you have my interest at heart to some extent. Although this is fundamentally a rational-choice account of trust, the quickest way to understand the encapsulated interest is to remember how and why such trust is the case with loved ones and friends, as Hardin eventually points out. Our relationship with a loved one or a friend is such that he or she will behave with our interests at heart insofar as these are pertinent in a given situation, and we will do likewise. Part of the reason for this is that we value the continuation of the relationship. This is because continuation benefits us in that it strengthens personal relationships for our individual enjoyment, it enhances professional relationships for our careers, and it makes for more profitable business relationships (all the while diminishing costs and risks and benefiting the other party as well, thus promoting cooperation). Moreover, if we can recommend this or that individual as trustworthy and he or she does the same for us, this can create a network that ultimately will generate social capital.

As noted, there have been quite a few writers on the subject recently who say that trust (really trustworthiness, as we have learned) is social capital (Fukuyama 1995; Putnam 2000), but Hardin contends that they are really talking about social relationships and the networks of such relationships that enable us to work together. In addition, trust, as he aptly points out, is as much the result of such cooperation as a precondition. This brings us to the question of how we come to cooperate—and we do so increasingly—thus building trust, which Hardin discusses in a chapter that begins with a “street-level epistemology” of trust. How do we learn to trust new people?

If we have grown up in a trustworthy community, then we will probably

be predisposed to assess a stranger as trustworthy, but even if we have not, it would be in our interest (as in the prisoner’s dilemma), he argues, to take a chance on strangers, because it would enable us to learn more about whom to trust. If we never trust anyone, we will obviously never be able to build any trust relationships, but if we take a chance and it works out, we will be able to build upon this relationship and develop judgment about the trustworthiness of others. This is the social-evolutionary account of trust, which is based on the familiar “tit for tat” experiments in which those who take a chance to trust prosper and the others lose out. This, of course, momentarily at least, throws Hardin into the same camp with those who say that we need more trust, but he gets out by making a strong case for retaining a reservoir of distrust for those beyond the scope of personal relations.

In a representative democracy, for example, it is healthy to retain a certain amount of distrust in officeholders to keep them from working exclusively for their own benefit (note that this is not a lack of trust but the negative correlative of trust). To keep officeholders reasonably trustworthy, we rely on a small contingent of attentive publics, such as the media and think tanks, that exercise some public oversight (Hardin is perhaps being a tad too sanguine here in adopting this contention of Patterson’s [1999]). Although we may actually trust a long-time personal physician, we have some assurance of the trustworthiness of other physicians through the professional societies that provide ethical and other guidelines for them and the governmental regulations that bind them. Attentive publics, professional societies, and governmental regulations are social structures that create incentives for trustworthiness and institutional devices that work, as Hardin explains, because

they mimic the incentives for trust in his encapsulated-interest account.

If we accept Hardin's definition of trust as a dyadic relationship (for a critique, one can review his own discussion of "Shortcomings of the Model"), then the much-bruited-about notion of trust in government is an impossibility, since we can hardly know all the people in government. At best, we can have expectations based on the past performance of a given agency, and Hardin, in his chapter on "Trust and Government," is willing to call this confidence "quasi trust." We can afford to have quasi trust because of the institutional devices that either mimic or substitute for trust. The same is true of businesses, as he discusses in his concluding chapter, "Trust and Society." As he says, we do not really trust Ford or Microsoft, but we expect them to do what is in their best interests, and thus, in Adam Smith's sense, to serve our interests (although we know the limits of this approach all too well). The strongest of these devices is a version of institutionalized trust as contract law, and Hardin makes the salient (and scary) point that if regular contracts become as shaky as marriage contracts have become (think 50 percent default), society may be in danger of collapsing (think Enron and its seeming domino effect). By way of illustrating encapsulated-interest trust and devices that mimic it, I might trust a colleague with \$100, but for, say, \$1,000, I would want some sort of contract.

As for the putative decline in trust, Hardin rightly contends that the usually cited surveys at best measure relative optimism about the society we are living in (or our momentary cynicism about government). He adduces these survey questions in an appendix, and it is easy to agree with him. If there is some sort of decline, it is akin to the declining faith in religion, because we

have vastly more knowledge about government available (the usual comparison is of knowledge of the respective sex lives of Kennedy and Clinton), and this has made us more aware of the relative trustworthiness of certain representatives of government. At the same time, television-enhanced knowledge of the world has also made people have higher expectations. Extrapolating from his examples, we might have expected (not trusted) the government to manage the economy better than it has. Since the decline in the stock markets has hit many people personally through their pension plans, it may diminish expectations of the SEC and lead to distrust of government. Distrust in such an agency, unlike trust, can be palpable since the SEC has clearly not worked on our behalf—it may indeed have violated our interests. This is very different, though, from a putative decline in trust.

This is the merest adumbration of the profound and far-reaching case Hardin makes for his encapsulated-interest view of trust. Although grounded in rational choice, with all its familiar limitations, this view is persuasive because it goes well beyond a simplistic calculation of strategic self-interest. It does so in that it makes room for honoring commitments, even if not in our direct self-interest, for the sake of preserving trusting relationships, as epitomized by love and friendship. Correspondingly, although Hardin foregrounds the free market as the best mechanism for building trust, he is quick to acknowledge the need for governmental oversight.

As in these cases of his qualifications of rational choice and the market, Hardin successfully covers all his bases and anticipates most any conceivable criticism. However, once we have all these qualifications, we almost end up valuing trust for its own sake, even if

perhaps for long-term consequentialist reasons. Beyond the all-encompassing comprehensiveness of his account and the sheer keenness of his analysis, what makes Hardin a pleasure to read is the wealth of examples he brings, from literature to opera to film, to make his case. Betrayal—a failure of trustworthiness—is perhaps second only to love as a plot line and motivation in fiction. *Othello* may be one of the more immediately familiar examples, but the most poignant and illustrative of Hardin's cases is that of Mr. Stevens, the butler in Kazuo Ishiguro's *The Remains of the Day*. Looking over his life with his late master, he first says that it is best for folks like him, who cannot understand the affairs of the great world, to put their trust in a employer whom they deem wise and honorable (presumably because he is in a position to employ them). Then, reevaluating his master from the point of view of others, he realizes that he put his trust in a bad person (this aristocrat was a British Nazi sympathizer). Trust can thus be a bad thing, indeed, even making one culpable (as it does those who have trusted Osama bin Laden).

How does all this relate to ethics? Although some put trust, or really trustworthiness, in the same category as ethics, Hardin persuasively discounts that. The case of Stevens exemplifies the difference: We may, more or less foolishly,

entirely trust others, but to ensure that we act ethically, we must have a moral compass of our own. Perhaps then, more modestly, we could say that trustworthy behavior is a practical subset of ethical behavior, although it may not be ethical behavior for deontological reasons, following, say, religious rules, but more for consequentialist or utilitarian reasons: I want to sustain successful relations with you, so I try to model the trustworthy behavior that enables you to trust me. This is the basic lesson for everyone in public service. We need to have the interest of the public, of every citizen, at heart. It is at this point that our fiduciary responsibility for the citizens we serve intersects with Hardin's trust as encapsulated interest.

—Ulf Zimmermann
Kennesaw State University

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