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*To my wife, Eden
You are loving and patient beyond description.*

*To my daughters, Brooklyn and Peyton
You are my pride and joy.*

*And to my parents, Rick and Sheryl
You are as trustworthy and supportive as parents come.*

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ABSTRACT

Trust comes in many forms. Trust is, at the very least, both an act and a set of attitudes. In this dissertation, I motivate the distinction between acts and attitudes of trust and offer partial accounts of each. Acts of trust are forms of active reliance. But acts of trust (or trust reliance) require more than mere active reliance. I argue that the central feature of trust reliance is a non-monitoring, commitment condition. This condition can explain what makes some acts more trusting than others, and it can explain why trusting others often makes us vulnerable. Next, I motivate the idea that attitudes of trust come in two forms: propositional trust (trust *that*) and interpersonal trust (trust *in*). Propositional trust is a matter of predictive expectation about what others will do, particularly when we rely on them. Interpersonal trust, though, is more a matter of trusting *persons* than a predication about their performance. After motivating the propositional/interpersonal distinction, I defend a version of weak cognitivism with respect to interpersonal trust, according to which this attitude entails beliefs that others are trustworthy (i.e., trust beliefs). These beliefs are not only about the reliability of others, but about their motives for working on one's behalf. To interpersonally trust is to, in part, believe that others are disposed to working on one's behalf because one needs them to. Finally, I defend cognitivism against objections. In the end, weak cognitivism comes out looking like a plausible view of the attitude of interpersonal trust.

Chapter One

INTRODUCTION

Trust is an important part of social life. As one theorist claims, “With the complete absence of trust, one must be catatonic, one could not even get up in the morning.”¹ Trust is vital at both the macro and micro levels. Trust plays a role in everything from acquiring knowledge, building and maintaining interpersonal relationships with others, moral and psychological development, to the proper functioning of society.² The absence of trust would leave us paralyzed, unable to let our guards down. As sociologist of science, Bernard Barber says, “[trust] can be thought of as the basic stuff or ingredient of social interaction, as matter is the basic stuff of the physical world.”³ Some have described trust as the cement or adhesive holding societies together,⁴ while others have referred to trust as “the lubricant of society.”⁵ Both metaphors are apt; the former in the sense that trust is necessary for both stable social relationships (e.g. marriage) and political institutions; the latter insofar as economic efficiency is concerned.⁶ Understood as cement, lubricant or in some other way,

¹ Russell Hardin, “Street-Level Epistemology”, *Politics and Society*, vol. 21, p. 519.

² Most sociologists who write on the role of trust in society emphasize trust’s importance to society’s functioning. Baier (1986) and Jones (1999) emphasize the role of trust in moral development. See Annette Baier, “Trust and Anti-trust,” *Ethics* XCVI (1986): 231-260 and Karen Jones, “Second-Hand Moral Knowledge,” *The Journal of Philosophy*, Vol. 96, No. 2 (Feb. 1999): 55-78.

³ Bernard Barber, *The Logic and Limits of Trust* (New Brunswick, NJ: Rutgers University Press, 1983), p. 9.

⁴ Welbourne (1981) describes trust as the cement of epistemic communities.

⁵ See Jon Elster, *Explaining Social Behavior* (Cambridge: Cambridge University Press, 2007), chapter 21. See also Partha Dasgupta, “Trust as a Commodity,” *Trust*, Diego Gambetta, ed., (New York: Basil Blackwell, 1988).

⁶ I do not mean to suggest that we should abstract the economic sphere from the social, cultural and political spheres. As Fukuyama (1995) argues, economies, including their success or failure, are inextricably linked to the character of social and cultural life within local/national economies. Societies where trust abounds tend to have more efficient economies. The various metaphors highlight different ways of conceiving of trust’s role

trust is fundamental to our existence as social beings. Trustful relationships thus lay the framework for meaningful political and social cooperative ventures. Trust is the basis for stable, healthy and productive relationships that shape the social, cultural and political character of societies. Without it we would, as Niklas Luhmann affirms, “[fall] prey to a vague sense of dread, to paralyzing fears,” thus impeding political, social and economic progress.⁷

Cultivating and sustaining trust also matters epistemically, both for individual epistemic agents and for epistemic communities.⁸ With respect to epistemic communities, Welbourne (1981) notes, “What binds the members of an epistemic community is *trust*.”⁹ The stable flow, including the dissemination and acceptance of information within communities, depends on epistemic cooperation without which knowledge sharing and sustaining would suffer severely. And epistemic cooperation transpires in healthy epistemic communities where stable networks of trust thrive.¹⁰ Networks of trust are among the critical elements in the process of acquiring information (and knowledge) in an efficient manner. The massive consumption of information news outlets communicate to the public daily, and the trust news purveyors must display in their sources manifests the existence of complex networks of trust. Without some level of trust in sources, most information

in our lives. See Francis Fukuyama, *Trust: The Social Virtues and the Creation of Prosperity* (New York: The Free Press, 1995).

⁷ Niklas Luhmann, *Trust and Power: Two Works by Niklas Luhmann* (New York: John Wiley & Sons, 1979), p. 4.

⁸ As with economies, the “health” of epistemic communities largely depends on social and political factors. I certainly don’t mean to completely divorce the epistemic from the social, which this dissertation will confirm.

⁹ Michael Welbourne, “The Community of Knowledge,” *Philosophical Quarterly* 31 (125) (1981), p. 303 (original emphasis).

¹⁰ Townley (2011) emphasizes this point. See Cynthia Townley, *A Defense of Ignorance* (Lanham, Maryland: Lexington Books, 2011).

passed on to the public would literally be “old news,” given the demands of constantly double-checking one’s sources (or their information), and double-checking the double-checkers, and so on. On the individual level, most of what we believe and/or know comes by way of testimony. And the majority of what we believe via testimony we believe (or accept) on trust. One could argue that everything we believe (or accept) on testimony involves trust on some level. The breadth, depth, and consistency of a person’s doxastic web depend on her respective place within the networks of trust that constitute her epistemic community. Noting the importance of trust to an epistemic community and its members, Lorraine Code writes, “...[trust] is a condition of viable membership in an epistemic community. In fact, the very possibility of epistemic life is dependent upon intricate networks of shared trust.”¹¹ So what is the nature of this trust that’s so vital to our lives as social and epistemic beings? Is the kind of trust manifest when we believe others, notably, those we know are trustworthy, the same as the kind intuitively exhibited when a father loans his teenage daughter the family vehicle?

Types of views fall into two broad categories: *action* and *attitude* views.¹² First, we must determine under which general category trust falls before providing specific accounts. Action-based views identify trust as something we do, specifically, a form of reliance on others. Attitudinal views, on the other hand, identify trust either as an attitude toward our reliance on others or, simply, as an attitude toward others on whom we may rely. Differences of opinion abound in each camp. For instance, concerning prospective attitudes, some have argued that trust is a type of belief. Others hold that trust is an

¹¹ Lorraine Code, *Epistemic Responsibility*. (Hanover, N. H.: University Press of New England, 1987), p. 173.

¹² Cynthia Townley (2011) makes a similar distinction between commitment and views that identify trust as an attitude. I choose not to label my distinction this way because, as we’ll see, both acts and attitudes of trust entail commitment of sorts.

affective attitude, such as a feeling of optimism or security.¹³ As we'll see, I reject the notion that trust is exclusively an act or exclusively an attitude, a view to which I devote space below.

1.1 Definitions and Vernacular

Assuming common usage is a reliable guide to the meaning of our terms—perhaps because meaning partly supervenes on use—‘trust’ is multiply ambiguous. This fact is confirmed in linguistic practice. The diversity of usage links the term to cognates such as ‘belief’, ‘faith’, ‘confidence’, ‘expectation’, ‘convictions’, and ‘reliance’, among others.¹⁴ For this reason, the whole idea of offering a definition of trust is misguided in my view. Yet, there are many definitions to be found in philosophy and the social sciences (especially, political science). Just about any definition of trust runs the risk of accounting for certain phenomena, events, or entities that intuitively qualify as trust at the expense of excluding other equally relevant phenomena, etc. As Karen Jones notes, “there is no one common phenomenon that all uses of the word ‘trust’ pick out.”¹⁵

‘Trust’ is a common enough term that its meaning hardly requires explanation. Explaining its meaning to native English speakers seems utterly silly in ordinary circumstances. Asking others to specify what they mean by ‘trust’ would likely, and legitimately, elicit an aggravated non-answer: “You know what I mean?” Nevertheless, like many other terms (e.g., “knows”) its meaning and the nature of its corresponding referent(s) is unclear. Entries in most dictionaries suggest the term is multiply ambiguous, a

¹³ See Jones (1996) and Becker (1996).

¹⁴ ‘Faith’ is multiply ambiguous as well. As with trust, there’s much debate about faith’s nature.

¹⁵ Karen Jones, “Trust as an Affective Attitude,” *Ethics* 107, no. 1 (October 1996), p. 5.

fact confirmed in common usage, and expressed in the trust literature. Most dictionaries define ‘trust’ as both a noun and a verb. For instance, the Oxford American English Dictionary offers the following doxastic definition:

n. Firm belief in the reliability, truth, ability or strength of someone or something.¹⁶

This definition is seriously limited for reasons that will become apparent later. In brief, the definition fails to capture the sort of thick, interpersonal trust we come to expect of those with whom we share our most intimate relationships (e.g., family and friends). Other dictionaries define trust in terms of firm conviction (or faith) or confidence in others.

Moreover, most reputable dictionaries offer definitions of ‘trust’ understood as a verb. Consider the following definition provided in the Oxford English Dictionary:

v. To have [or place] faith or confidence in; to rely or depend on.¹⁷

This definition identifies trust both with the act of placing faith or confidence and with the act of relying or depending, which are arguably two different types of act, or at least two ways of expressing a particular kind of act. I will consider trust’s relation to faith and reliance in chapter two. Regardless of any misgivings one might have with this definition, there does seem to be an inextricable connection between trust *as something we do* and the act of relying or depending on someone or something.

To get some purchase on the multiple ambiguity of ‘trust’ as confirmed in ordinary conversational contexts, consider the following examples. Imagine a parent reluctantly loaning her sixteen-year-old daughter the family vehicle for the night despite serious worry about her safety. The parent’s reluctance—including, her worry and doubt—stems from

¹⁶ *Oxford American English Dictionary*, “Trust.”

¹⁷ *Oxford English Dictionary*, “Trust.”

the fact that, like other sixteen-year-olds, her daughter is relatively inexperienced on the road, has a terrible attention span, has slower reaction time than the average adult, etc. Insurance companies charge higher rates for sixteen-year-olds for good reasons; they are notoriously bad drivers. Combined with the fact that *this* sixteen-year-old belongs to *her* and we have one worried parent. After all, the parent would be devastated if her child was injured and, less importantly, the family would be “up a creek” were the car irreparably damaged.

Now imagine loaning a substantial amount of money to someone of whom you know precious little and without any restrictions (or oversight) other than the understanding that she remit payment as soon as possible. For all you know, this person might never repay her debt but she seems desperate. Your ignorance (and doubts) causes some anxiety and does not predict re-payment. These examples represent similar types where one person relies on another in circumstances where the outcome is in doubt. Now imagine loaning money to a close friend to whom you have often loaned money in the past, a friend with unassailable moral character. She promises to re-pay the money after receiving her paycheck next week. You have complete confidence in your friend and expect swift re-payment as promised just as you would allowing your spouse, an experienced, proven driver, to drive the family vehicle. Both types of scenario represent paradigm instances of trust, so I claim.

The type (or degree) of trust one generally displays (or places) when following the directions of a complete stranger is different than the kind (or degree) of trust people generally have (or place) in those closest to them. Both are, in some sense, paradigmatic instances of trust. Where complete strangers are involved, we often describe ourselves as “going on trust.” However, that’s not the case when, for example, I follow my spouse’s

directions to the supermarket. We would be far less apt to describe my following her directions as “going on trust.” Nevertheless, the fact that I trust her is part of the most plausible explanation for why I “go three blocks down and turn right” in response to her instructions. More precisely, I trust my wife for directions to the corner store, so I form the belief that it’s three blocks down to the right—a belief, which when coupled with my desire (or need) to go to the store, explains why I follow her directions. Why I follow the stranger’s directions may be a completely different matter. For I might not necessarily believe the stranger’s directions are accurate, despite acting as though they are.

We employ ‘trust’ in different ways depending on the circumstances. Without some context—perhaps provided by the other words in the sentences in which we employ the term—the word is ambiguous. One sentence that references trust can mean something different than another sentence that uses the same term to reference something else. Consider the following *trust statements*, each of which represents a meaningful, proper use of ‘trust’.

- (1) “Sam trusts that Tamara will pay the mortgage on time.”
- (2) “Sam trusts Tamara to pay the mortgage on time.”
- (3) “I know you are worried, but you’ll just have to trust me.”
- (4) “Don’t trust the clock in the lobby; it’s only right twice a day.”
- (5) “That’s the last time I’ll trust you.”
- (6) “Tamara won’t let Sam borrow money because she does not trust him.”
- (7) “Sam completely trusts Tamara to tell the truth.”

The first thing to notice about each of these sentences is that they all convey the commonly held view about trust—namely, that trust is a three-place relation roughly of the form, “X trusts Y to z” (or “X trusts that Y will z”), and the corresponding, “X does not

trust Y to z” (or “X does not trust that Y will z”).¹⁸ Alternatively, the three-place relation might be formulated to say, “X trusts Y with respect to z” and “X does not trust Y with respect to z.”¹⁹ The first formulation of the relation suggests active reliance or dependence, while the second reads more passively. Truth-conditions of sentences that express the three-place relation will depend on the context of utterance (or thought), which in turn depends on viable semantic interpretations.²⁰

Despite this similarity, each requires separate and careful treatment, since the relation and sense of trust expressed in each has a character of its own. The first statement, (1), plausibly conveys an expectation, indeed the belief, that Mary will pay the mortgage on time. The use of ‘trust’ in (2) is similar to its use in (1). Read one way, (2) expresses the proposition that Sam displays a particular attitude toward Tamara, perhaps one of confidence, belief, and/or an emotion. (2) might also convey, in addition to (or as part of) an attitude, an action disposition. Read this way, (2) says that Sam is disposed to relying on Tamara to pay the mortgage, not that Sam is at present relying on Tamara to pay it. Statements (1) and (2), though similar in content, express different propositions, if interpreted thusly; therefore, their truth-conditions differ as well. We could imagine a scenario where (1) is true but (2) false. Interestingly, the reverse is true only in a qualified sense. I’ll explain why this is so and why their truth conditions vary in more detail later. Statement (3), on the other hand, seems more like an exhortation to do (or not do)

¹⁸ Most philosophers and theorists working in the area think of trust as a three-place relation. These include Baier (1986), Hardin (1992), Holton (1994), Jones (1996), and Zagzebski (2012).

¹⁹ Notice it does not make much sense to say “X trusts *that* Y with respect to z” if ‘Y’ refers to a person.

²⁰ I think that sentence meaning is more semantically fundamental than speaker meaning. Speaker meaning depends on sentence meaning, which plausibly supervenes on collective use. A speaker’s utterance of the form “X trusts Y to z” is therefore meaningful only to the extent that her use of ‘trust’ fits one of its meanings—that is, only to the extent that what she intends to communicate matches one of the possible word, hence, sentence meanings.

something. More precisely, (3) reads like one person pleading with another to rely on her despite reservations.²¹ Statement (4) is not quite as straightforward as the rest. Given some context, one might plausibly read (4) as both a command not to feel confident in the clock's readings and to avoid letting it affect what one does—or, put in more pedantic terms, to avoid using information about the clock's readings in one's practical reasoning. The most natural reading of (4) is as a warning not to rely on—e.g., make plans based on—the clock in the lobby. At best, one will suffer the fate of being Gettiered if she forms the belief that the time is what the clock “says” based on an assumption of its reliability.²² At worst, one will be completely thrown off by the clock's unreliability. I'll say more in subsequent chapters about what distinguishes these various forms of trust. The purpose of offering these examples is to highlight apparently different uses of ‘trust’.

Like (2), statements (6) and (7) relate one person to another by way of trust. (6) effectively says that Tamara will not rely, more precisely, entrust money to Sam, because she does not trust him. This sentence wouldn't make sense, if ‘trust’ referred to an action Tamara performs. Otherwise, it would say in essence that Tamara does not do something because Tamara does not do something. (7) plausibly conveys that Sam has complete confidence in Tamara, and consequentially, believes what Tamara says. The totality of these statements reflects the plasticity of trust's concept.

The definitions provided above point to some important facts about trust, facts confirmed in communicative discourse. Taken together they signal something to which most competent English speakers would assent, namely, that trust is sometimes something

²¹ As will become clear later, in my view, the person doing the exhorting is telling the other person she will have to trust (i.e., perform an act of trust) despite lacking an attitude of trust.

²² This assumes one does not receive testimony about the clock's unreliability.

we do and sometimes an attitude we take toward other people, things (e.g., animals and inanimate objects), and statements (propositions or states of affairs). Some trust statements involve expressions of attitudes, while others express a way of acting (or behaving). Most theorists who write about trust tend to fixate on either trusting action or trusting attitudes at the expense of the other.

Making sense of the trust literature—a literature that spans across many disciplines (e.g., social psychology, sociology, political science, business, and philosophy)—is especially difficult. Some authors define ‘trust’ as a noun, while others define it in terms of an action verb. More specifically, ‘trust’ has been defined as an act, (action/behavioral) disposition, belief, expectation, feeling, to name a few. Other authors assume the reader has a good enough grasp of trust’s nature that they need not offer any account or definition, considering their target lies elsewhere with the value, effects, etc. of trust. This makes reading much of the trust literature extremely frustrating. What exactly do people mean when they say trust is necessary for personal relationships and social cooperation as I claimed above? Are various forms of trust at work in one’s relationships with family and friends, on the one hand, and in relationships between large groups of relative strangers in a society, on the other?

Different types of trust emerge when we consider that ‘trust’ applies in distinctly different circumstances. Intuitively, trust one displays toward others in society often differs from one’s trust in close friends. However, life would be much more difficult, and perhaps psychologically unbearable to the point of utter paranoia, if the kind of trust present in our closest relationships were not, at least on some level, present in typical circumstances involving other citizens for whom we lack evidence of trustworthiness. It’s this type of trust—whatever its nature—about which Hardin says that the lack of it would almost

certainly lead to utter paralysis. If we did not trust anyone, where trust in this sense is something akin to confidence, feelings of security, belief in others etc., we would likely never rely on others to do things for us. What's more, if we never relied on others, society as we know it, including close personal relationships, would be virtually non-existent. This would be very counterproductive indeed.

Here is a sampling of definitions or characterizations found in trust literature. The first three place special emphasis on the vulnerability supposedly inherent in trust:

"...the willingness to accept vulnerability based upon *positive expectations* about another's behavior."²³

"accepted vulnerability to another's possible but not expected ill will (or lack of good will) toward one."²⁴

"...the willingness of a party to be vulnerable to the actions of another partly based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party."²⁵

The next characterization makes trust out to be some sort of doing (or action):

"Trust is a bet about the future contingent actions of others. . . [It's a] commitment through action, or – metaphorically speaking – placing a bet."²⁶

"An orientation that's relevant in situations "when we have to act in spite of uncertainty and risk, the third orientation comes to the fore, that of trust."²⁷

"...letting other persons (natural or artificial, such as nations, firms, etc.) take care of something the truster cares about, where such caring involves some exercise of discretionary powers."²⁸

²³ J.J. Dunn and M.E. Schweitzer, "Feeling and Believing: The Influence of Emotions on Trust," *Journal of Personality and Social Psychology*, vol. 88, No. 5: p. 736.

²⁴ Baier, "Trust and Anti-trust," p. 235.

²⁵ R.C. Mayer, J.H. Davis, F.D. Schoorman, "An Integrative Model of Organizational Trust," *Academy of Management Review* 20(3): p. 712.

²⁶ Piotr Sztompka, 1999. *Trust: A Sociological Theory*. Cambridge: Cambridge University Press, 25 and 26.

²⁷ Ibid., p. 25.

²⁸ Annette Baier, *Moral Prejudices: Essays on Ethics*. (Cambridge, MA: Harvard University Press, 1995), p. 105.

“To trust someone is to act on the assumption that he will do for you what he knows that you want or need, where the evidence gives some reason for supposing that he may not, and there are bad consequences if the assumption proves false.”²⁹

Finally, there are a family of characterizations that identify trust with an attitude or psychological state:

“...a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behavior of another.”³⁰

“...trust is an attitude of optimism that the goodwill and competence of another will extend to cover the domain of interaction with her, together with the expectation that the one trusted will be directly and favorably moved by the thought that we are counting on her.”³¹

“The declarations “I believe you are trustworthy” and “I trust you” are equivalent.”³²

The preceding definitions evince apparent disagreement among scholars from various fields regarding the nature of trust. However, without endorsing any of them, I submit that in some way, each of these definitions reflect vernacular to some degree. And vernacular suggests that trust comes in two forms with some variation of each, as the meaningful uses above suggest.³³ First, there’s a particular way of behaving that we would call an *act* of trust, which, as we’ll see, entails doing something and/or abstaining from doing things. Second, trust also comes in the form of an *attitude* (or attitudes) we manifest toward someone (e.g., a person) or something (e.g., a proposition). Attitudes of trust are, at first approximation, mental states (or states of mind) that do not by their nature necessarily issue in action.

²⁹ Richard Swinburne, *Faith and Reason* 2nd edition (Oxford: Clarendon Press, 2005), p. 144.

³⁰ D.M. Rousseau, S.B. Sitkin, R.S. Burt, C. Camerer, “Not So Different After All: A Cross-Discipline View of Trust,” *Academy Management Review* 23(3): 395

³¹ Karen Jones, “Trust as an Affective Attitude”. *Ethics*, 107 (1996), p, 4.

³² Russell Hardin, *Trust and Trustworthiness*. (New York: Russell Sage Foundation, 2002), p. 10.

³³ Common usage suggests more senses of ‘trust’ than reflected in these two forms. These senses are tangential for our purposes.

We should therefore approach the above definitions and characterizations, not necessarily as competing accounts, though some inconsistencies may be found, but instead as efforts to account for common intuitions about trust, and indeed, seeming paradigmatic cases of trust. To say that *trust* is simply this or that attitude, on the one hand, or this or that act or action disposition, on the other, makes accounting for all paradigm trust cases difficult, if not impossible. And this is exactly what many trust theorists attempt to do. Without treading too deeply into the debate, let me say a few words to further motivate the act/attitude distinction—a distinction that will guide the remainder of our discussion.

1.2 Motivating the Act/Attitude Distinction: Against the Univocal View

One might wonder why I even need to motivate any such distinction between acts and attitudes of trust.³⁴ “It’s obvious that ‘trust’ is ambiguous and that trust comes in action and attitude forms,” one might say. I will not devote much time to motivating the need to motivate the distinction. Perhaps the only motivation I can provide for offering motivation is that, as I said above, trust theorists often defend accounts of trust that explicitly eliminate one or other alleged important form of trust. Some do so without even a hand wave or brief acknowledgement that trust comes in many forms. Others explicitly reject any such distinction. For example, Russell Hardin claims that some theorists “conflate trusting with acting on trust.”³⁵ Hardin cites, for instance, Sztompka (1999) who, as Hardin puts it, “speaks of resorting to trust” (p. 14) and of “placing trust” (p. 25)...[and of] a

³⁴ I say use the plural form ‘attitudes’ because there seem to be more than one attitude one might call ‘trust’. Some of the statements offered above, particularly (1) and (2), suggest the need for even finer distinctions between attitudes that qualify as trust of sorts. I will say more about this later.

³⁵ Hardin, “Trust,” p. 33.

commitment (p. 27)...[and as of] a decision (pp. 66, 69).”³⁶ Call the view that trust is either an act or an attitude (but not both), and that ‘trust’ refers to one or the other, the *univocal view*. As the previous sentence suggested, the view crosses theoretical party lines in the sense that it applies to any account that explicitly eliminates trusting acts or attitudes.

1.2.1 *Charity and Semantic Blindness*

I do not mean to suggest every competent English speaker would agree that ‘trust’ refers both to something we do and an attitude (group or complex of attitudes) we hold toward someone or something. However, I submit that the average competent English speaker would read (interpret) statements (1) – (6) roughly in accordance with the brief explanations provided. And this reading would come almost (if not entirely) automatically. Granted, I’m making an empirical claim without much supporting data, though one could say the same for about any word that comes in both noun and verb form. Consider, for instance, the term ‘display’. ‘Display’ refers both to something—i.e., a show or an exhibition/arrangement of objects—and something we do—i.e., making a prominent exhibition/arrangement of something. Most native English speakers would know the semantic difference between “Place the candle on that display” and “I will display the candle.” Undoubtedly, ‘display’ is more obviously both a noun and a verb than ‘trust’. But the intuitive, though not ideally substantiated point remains. I’ve never taken a poll and it’s likely no one else has either.

Granting this fairly safe assumption about the average competent English speaker commits one to saying either that (1) trust just is either something we do (e.g., rely on

³⁶ Ibid., p. 33. See Piotr Sztompka, *Trust: A Sociological Theory*. (Cambridge: Cambridge University Press). The page numbers in Hardin’s quote correspond to pages in Sztompka (1999).

others) or an attitude (but not both), hence competent English speakers are “semantically blind,” or (2) most competent English speakers know that ‘trust’ has multiple senses—a fact confirmed in linguistic discourse.³⁷ Suffering from semantic blindness in this context would mean that speakers use ‘trust’ as both a verb and a noun, thus, they mistakenly talk as if the univocal view about ‘trust’ were false because they are unaware of the semantics of the term. Charity favors interpretations that render speakers’ utterances sensible. We should thus interpret divergent use of ‘trust,’ not as evidence that speakers are mistaken, but as evidence both of the term’s ambiguity and the complexity of trust—viz., the referent(s) of ‘trust’. The most plausible (best) explanation for the evident plasticity of the concept of trust is that the concept is indeed as plastic as it seems.

1.2.2 Trust and Doubt

Philosophers who write about trust often note, and rightly so, that it is inconsistent with doubt. This purported fact will become relevant again when I discuss the relationship between trust and belief. Doubt does not eliminate the possibility of action. That I doubt you will x on my behalf does not rule out the possibility of relying on you. Likewise with trust understood as an action, whatever the purported act entails. Intuitively, acts of trust do not presuppose the absence of doubt. What’s more, paradigmatic acts of trust, at least some examples of paradigm acts, are performed in the face of doubt. Consider again statement (3): “I know you are worried, but you’ll just have to trust me.” We exhort others to trust us not with the hope that they will feel secure or believe that everything will work

³⁷ I borrow the phrase “semantic blindness” from John Hawthorne (2004, p. 107) who coined the phrase to describe the plight of most competent users of the term “knows.” Though the term was originally employed in the literature on epistemic contextualism, it obviously applies here.

out in the end, but with the hope that they will trust despite worry and doubt that it won't. We could imagine the exhorter saying: "Just let me do x. I won't let you down; you'll see."

Karen Jones claims that trust and distrust are "contraries but not contradictories; between them lies a neutral space."³⁸ The presence of doubt, then, does not necessarily entail a lack of trust, much less distrust. In other words, doubt does not automatically rule out trust with its presence. Doubt *prima facie* signals a lack of trust. The more one doubts, the less one trusts. This all seems right but only when we conceive of trust in a particular way, that is, as an attitude we take toward someone or something.³⁹ An attitude is more or less trusting depending, in part, on the level of doubt one has concerning the trustworthiness of the trustee or, in cases of dependence, doubt that the trustee will do that for which one depends on her.⁴⁰

Consider what might incline one to think confidence and/or feelings of optimism and trust (and doubt) are intimately related. Intuitively, the complete absence of confidence rules out trust. If, for instance, I have no confidence in your ability to keep a secret—suppose, because you are a notorious gab—it would, in one sense, make no sense to say I trust you with my secrets. The less confidence one has in a person with respect to some task, for example, due to considerations of competence, reliability, sincerity, etc., all else being equal, the less one trusts that person.

Confidence is closely related to the notions of certainty and doubt, both of which can be properties of belief. A belief displays certainty psychologically and/or epistemically.

³⁸ Jones, "Trust as an Affective Attitude," p. 16.

³⁹ See Becker (1996) and Jones (1996). I will discuss the relationship between trust and doubt in Chapter 4.

⁴⁰ As I argue in Chapter 3, one might predict that others will do what one depends on them for without trusting *them*. There's a sense, though, in which 'trust' refers to such predictions. Doubt is in tension with these attitudes, which in Chapter 3 I call "propositional trust."

As Baron Reed puts it, “A belief is *psychologically* certain when the subject who has it is supremely convinced of its truth.”⁴¹ Psychological certainty with respect to *p* seems therefore to entail maximal confidence that *p* is the case. On the other hand, a belief is *epistemically* certain “when it has the highest possible epistemic status.”⁴² What this means exactly will depend on which epistemological theories are true. My concern, though, lies more with psychological certainty, particularly as it pertains to trust by way of confidence and doubt.

Victoria McGeer rightfully claims, “For while feelings of optimism or at least confidence are involved in central cases of trust, this does not seem invariably the case.”⁴³ Doubt does not indicate a lack of action. In fact, doubt often arises *because* we trust (i.e., perform an act of trust)—e.g., doubt that those in whom we’ve placed trust (trustees) will do what we need or want them to do. If doubt is inconsistent with attitudes—too much of it ruling out such attitudes—then trust is also something we do, that is, ‘trust’ refers to both an attitude and an act. Indeed, trusting in spite of doubts is something we can do voluntarily, where attitudes of trust, the natures of which we’ll discuss later, is not something we can will into existence, and the doubt in tension with it, something we can will out of existence.

I trust that I have sufficiently motivated the act/attitude distinction enough to proceed. By making the distinction we respect vernacular. I now move to discuss some

⁴¹ Baron Reed, “Certainty,” *The Stanford Encyclopedia of Philosophy* (Winter 2011 Edition), Edward N. Zalta (ed.), URL = <<http://plato.stanford.edu/archives/win2011/entries/certainty/>>.

⁴² Ibid.

⁴³ Victoria McGeer, “Trust, Hope and Empowerment”, *Australasian Journal of Philosophy* Vol. (86), No. (2) (June 2008), p. 241.

theoretical desiderata, all of which I address in some at some point throughout the dissertation.

1.3 Theoretical Desiderata

There are a few features of trust in its many forms that require explanation, or at least, respecting. Let's consider a few before moving to the dissertation summary.

1.3.1 Explain Voluntariness/Involuntariness

As suggested above, an adequate theory of trust must explain why trust is sometimes voluntary and other times non-voluntary. More specifically, it must account for instances when trust is under direct voluntary control and instances when it's not.⁴⁴ For example, an act, is under direct voluntary (roughly) insofar as it proceeds directly from one's will. Actions under direct voluntary control are things we can "just do."⁴⁵ Raising one's hand qualifies as something we typically do voluntarily (i.e., it's something under direct voluntary control) unless, for example, one suffers from a terrible twitch. Falling in love is decidedly not something under direct voluntary control but rather something that happens to us. The most we can do is put ourselves in a position to eventually fall in love. What direct voluntary control amounts to is not particularly clear and it's beyond the scope of this dissertation. The intuitive idea I think seems fairly clear. I contend trust is voluntary insofar its an act (i.e., something we do), assuming, of course, that we ever act voluntarily.

⁴⁴ For discussion about different kinds of control over belief, see William Alston, "The Deontological Conception of Justification", *Philosophical Perspectives*, 2 (1988): pp. 257-299.

⁴⁵ See Richard Feldman, "The Ethics of Belief," In *Evidentialism: Essays in Epistemology*, Earl Conee and Richard Feldman. (Oxford: Clarendon Press, 2004).

1.3.2 Explain the Relationship Between Trust and Doubt

Next, as suggested above, trust and doubt are sometimes at odds. An adequate theory must explain when and why this holds. Sometimes we trust in the face of substantial doubt, while at other times, the presence of doubt (at least too much of it) intuitively rules out trust. As will become apparent below, trust and doubt are consistent in trust's act form. Indeed, some paradigm instances of trust acts involve relying on others despite doubts about their competence (or ability) or sincerity (including, motivation), including doubts that they will accomplish the reason for one's reliance. Doubt, then, must be inconsistent with trust attitudes. The primary goal on this front will be to explain why doubt is inconsistent with trust attitudes but not acts of trust (trust reliance).

1.3.3 Thick and Thin Trust

An adequate theory of trust—particularly, a theory of trust attitudes—must account for the distinction between what I'll call *thick* (interpersonal) and *thin* (propositional) attitudes trust. The difference roughly boils down to this: thick trust involves trusting of persons, while thin trust involves mere beliefs or expectations about circumstances or states of affairs, usually about what will happen though sometimes about what has happened. Intuitively, trusting *that* someone will keep a secret is not the same as trusting the *person* (or trust *in* the person) to keep a secret. The trust theorist must explain why this is so. Trusting that others will keep a secret based on something other than an attitude of trust is in many ways akin to trusting that the spring will bring rain. I explain and motivate the distinction in more thoroughly in Chapter 2.

1.3.4 Trust and Evidence (Epistemic Reasons)

Finally, an adequate theory of trust should explain the relationship how evidence of trustworthiness (i.e., epistemic reasons to believe others are trustworthy) and evidence that others will do what we want or need relates to the different forms of trust. Many theorists present their views in terms of trust's relation to evidence. An adequate theory must say whether, when, and why evidence is inconsistent with trust, and in what sense of 'trust'. In my discussion, I'll explain how I understand the relationship between evidence and different forms of trust.

1.4 Dissertation Summary

I devote the remainder of this dissertation to discussing the nature of trust in both the broad action and attitude forms distinguished above. Though I do not offer definitions of 'trust', I will identify some important features of acts and attitudes of trust that address to some degree the theoretical desiderata briefly explained in 1.3. Let me offer a concise breakdown of the view(s) I will defend in this work. As already suggested, my view represents a noteworthy departure from the norm of identifying trust strictly with an act or an attitude of sorts. Some theorists simply focus attention on one or the other, some while explicitly acknowledging trust's multiple forms.⁴⁶ Others make no such concession about trust's multiple forms, but instead defend a univocal account at the expense of other forms. One purpose of the dissertation is to rectify the situation by giving both acts and attitudes of trust their due.

⁴⁶ See Jones (1996).

Concerning acts of trust, I contend that they are forms of actual reliance (dependence) that involve, perhaps among other things, a non-monitoring condition. Acts of trust can be more or less trusting, where the difference consists primarily in the level of monitoring inherent in the act of reliance. Much of the debate in the trust literature hinges on the question whether trust necessitates belief or predictive expectation. Acts of trust (i.e., trust reliance) do not require having any such attitude.

I contend that one form of trust attitude, *propositional trust* (or trust *that*), is basically an attitude of predictive expectation where we predict that someone will do something or that something will happen. The interesting cases of propositional trust—the ones that will concern us—are ones involving predictions that others will pull through for us when we are actually depending on them to. There is a thicker attitude of trust, though, one that applies to some of our closest relationships (e.g., friendships and hopefully family). This attitude, *interpersonal trust*, as I call it, amounts to trust *in* others—as opposed to trust *that* (i.e., predict) they will perform some task on our behalf. I argue that attitudes of interpersonal trust involve cognitive (thought) and affective (feeling) components. These components, I contend, constitute belief more generally, including a specific kind of belief appropriate to, because they partially constitute, interpersonal trust—namely, *trust beliefs*, which are beliefs that others are trustworthy.⁴⁷ A trust belief concerning some person S in domain D just is the belief that S is trustworthy in D. I will not argue that interpersonal trust just is a cognitive state, but only for the weaker claim that it entails belief, specifically trust beliefs.

⁴⁷ Pamela Hieronmyi (2008) refers to beliefs in the trustworthiness of others as “trusting beliefs.” See Pamela Hieronmyi, “The Reasons of Trust,” *The Australasian Journal of Philosophy* 86, No. 2 (June 2008): pp. 213-236.

My view differs from those that conflate interpersonal trust with attitudes toward one's dependence on others. I argue for a (partial) view of interpersonal trust that, though related to reliance, is not an attitude toward, or an attitude applicable, only in cases of actual reliance.⁴⁸ Instead, interpersonal trust is an attitude toward others the content of which has something to do with what they *would* do (or are disposed to doing) were one to place oneself in a position of dependence on them.

In Chapter 2, I discuss the nature of acts of trust. I frame the chapter with the oft-made distinction between trust and mere active reliance. The distinction makes sense primarily as one between two closely related kinds of *act*, especially given the way I carve up the territory where some attitudes of trust, specifically interpersonal trust, does not require actual reliance on others. Acts of trust are, I contend, a form of active reliance that can be withdrawn or withheld. They are voluntary acts that do not entail beliefs that others are trustworthy or that they will do come through when we rely on them. I will thus refer to acts of trust as “trust reliance” (or “trust” for short). After motivating the distinction between trust reliance and mere active reliance, I briefly explain why mere active reliance itself is not a particularly interesting phenomenon. The interesting cases involve reliance that's at least minimally trusting. However, the point remains: some acts are more or less trusting. At one end of the continuum, are clearly non-trustful, mere active reliance; at the other, fully trusting acts. What makes an act more or less trusting? I consider four proposals regarding the difference between trust and mere active reliance and find them all wanting. As I see it, trust reliance requires, among other things, entrusting something of value to others, and refraining from monitoring the behavior of others or making alternate

⁴⁸ See Faulkner (2012).

plans in case they fail us—the latter requirement I call the “commitment condition.” The level of trust inherent in an act of reliance rises and falls, in part, with the level of monitoring the trustor (or dependent) engages in. The commitment condition is explanatorily basic in the sense that it can explain why, for example, trust often makes us vulnerable.

Sometimes others want not only for us to trustfully rely (i.e., perform an act of trust), but to display certain *attitudes* of trust toward them. In Chapter 3, I begin my discussion of the nature of trust attitudes in earnest. The purpose of the chapter is primarily to motivate a distinction between two types of trust attitudes: propositional and interpersonal trust.⁴⁹ The distinction consists in the difference between trust *that* (propositional trust) and trust *in* (interpersonal trust). Propositional trust, as I understand it, is primarily a matter of predictive expectation that others will act (or have acted in) certain ways. Interpersonal trust is a thicker notion that involves trusting *persons*. I give reasons to think that interpersonal trust—though unanalyzed at this point—does not require actual dependence (or reliance) on others. To conclude, I consider and reject the idea that the difference is primarily a matter of the type of expectation each attitude entails, where propositional trust is a matter of predictive expectation and interpersonal trust (solely) a matter of normative expectation.

In Chapter 4, I argue that interpersonal trust entails trust beliefs—i.e., beliefs that others are trustworthy. I begin by explaining two competing types of view of interpersonal trust: cognitivism (of both weak and strong forms) and non-cognitivism. Then, after briefly

⁴⁹ See Benjamin McMyler, *Testimony, Trust and Authority*. (Oxford: Oxford University Press, 2011), Chapter 4. See also, Martin Hollis, *Trust Within Reason*. (Cambridge: Cambridge University Press, 1998) and Paul Faulkner, *Knowledge on Trust*. (Oxford: Oxford University Press, 2011).

survey some literature in social psychology on attitudes, I give reasons to think that interpersonal trust involves the propositional attitude of belief, specifically trust beliefs. One key difference between propositional trust and interpersonal trust is that only the latter entails trust beliefs. As beliefs about trustworthiness, trust beliefs are largely about how and why others would respond to trust reliance on them.

In Chapter 5, I critically examine some objections to cognitivism. The first objection offered by way of a counterexample modified from Jones (2012) challenges the idea that trust beliefs are sufficient for interpersonal trust.⁵⁰ I contend that the objection succeeds only if we identify belief strictly with its cognitive features. The counterexample motivates incorporating an affective component in one's view of trust, a component that's plausibly present in genuine belief anyway. Even if the affective component of belief, namely, feelings of (or dispositions to feel) confidence, cannot capture the "feeling of trust," the weak cognitivist need not worry.⁵¹

Next, I consider an objection based on two closely related considerations that challenge the weaker necessity claim according to which trust beliefs are necessary for trust. As the objection goes and examples confirm, we obviously sometimes trust others without believing they are trustworthy. What's more, some trust is voluntary (i.e., under direct voluntary control) which further confirms the point that trust fails to necessitate belief. I argue that the success of this objection plausibly hinges on whether trust comes in both act and attitude forms. I conclude that since we have reason to accept that trust is both an act

⁵⁰ Karen Jones, "The Politics of Intellectual Self-Trust," *Social Epistemology*, Routledge, Vol. 26, Issue 2 (2012), pp. 237-251.

⁵¹ I borrow the phrase, "the feeling of trust," from Zagzebski (2012, p. 36). See Linda Zagzebski, *Epistemic Authority: A Theory of Trust, Authority, and Autonomy of Belief*. (Oxford: Oxford University Press, 2012).

and attitude, we should reject such considerations as telling against cognitivism. As I point out, the objection based on the above considerations equally applies to affective views.

Third, I consider an argument from J. L. Schellenberg, which I refer to as “the vulnerability argument.” Schellenberg uses the vulnerability argument to motivate his view of trust as action disposition. The vulnerability argument, I conclude, gives us no good reason to abandon cognitivism. I offer reasons to think that Schellenberg has not picked out a type of trust with this action disposition account.

Fourth, I consider challenges to cognitivism based on two alleged tensions between trust and evidence. The first tension involves the intuition that trust (in some sense) rules out reflecting on evidence of (un)trustworthiness. I contend that the success of this objection depends on the type of trust in question. Reflecting on evidence of trustworthiness signals a lack of interpersonal trust, though it does not entail its absence. The second tension has to do with how trustors often respond to evidence that (allegedly) indicates untrustworthiness that the objects of interpersonal trust have acted in untrustworthy ways. Trustors often (perhaps tend to) put positive spins on evidence or information that plausibly indicates the objects of trust have been untrustworthy. Some philosophers see this alleged feature (or consequence) of interpersonal trust as reason to reject cognitivism for non-cognitive views that identify trust with an affective feeling or emotion. I contend that this alleged tension does not warrant rejecting cognitivism.

In Chapter 6, I summarize what I’ve said and offer some concluding remarks.

Chapter 2

ON ACTS OF TRUST

Interpersonal reliance is an indispensable part of life. We rely on others in countless ways, including for information and to perform (or accomplish) tasks on our behalf. Interpersonal reliance is often more practically rational than strict self-reliance. For instance, it's often easier to rely on another's word (i.e., testimony) than to investigate the matter oneself. There's only so much time in the day to confirm other people's testimony unless, of course, the matter is too important not to. The same is true for everything from the clothes we wear, to the food we eat, to our countries' economic well-being. All people lack the time, the resources, the power, or competence required to construct clothes, inspect the safety of food, or to positively affect our countries' economic well-being. Doing all, or even part of, the legwork oneself—e.g., making one's own clothes or acquiring (actionable) information—is generally more trouble than it's worth (and sometimes impossible), especially when others, perhaps more qualified, can do it.

We often confront two choices when interpersonal reliance is an option. First, we must choose *whether* to rely on others. Second, we often must choose whether to *trustfully* rely. Acts of trust entail reliance, but they require more than *mere* reliance. In this chapter, I discuss a commonly made distinction between mere reliance and trust reliance. What distinguishes trust reliance (i.e., acts of trust or trusting action), as I'll call it, from mere (i.e., non-trusting) reliance? This chapter surveys some possible candidates for the distinction.

Acts can be more or more or less trusting. At one end of the continuum, is mere active reliance; at the other, fully trusting acts. The interesting cases involve reliance that is

at least partially trusting. What makes an act more or less trusting? The purpose of this chapter is to offer a plausible proposal, one that's explanatorily basic in the sense that it can explain why, for example, trust involves the possibility of betrayal or why it often makes us vulnerable.

Following the lead of Elster (2006) and Townley (2011), I argue that what makes token acts acts of trust, therefore distinguishing them from mere acts of reliance (i.e. mere acts of making oneself dependent on another), is the fulfillment of what I'll call trust's "commitment condition." The commitment condition is a practical commitment to procedural ignorance broadly construed so to include monitorial abstention and refraining from "checking up" on what others do and say. I contend that the level of trust inherent in an act rises and falls with the level of monitoring in which the trustor engages. I begin by explaining and motivating the trust reliance (trust) and mere (non-trusting) reliance distinction. Then I examine four ways theorists have tried to account for the distinction.

2.1 Motivating the Trust Reliance and Mere Active Reliance Distinction

Before motivating the trust reliance/mere reliance distinction I must first distinguish active and passive reliance, since trust reliance and mere reliance are forms of the active reliance.

2.1.1 Active and Passive Reliance

There's almost no way to go through life without relying heavily on others. Relying on other people involves others performing tasks on our behalf, and even *not* performing

certain tasks.⁵² We don't rely on others (e.g., on other people, animals, inanimate objects etc.) *simpliciter*; rather, we rely on them to do things for us.⁵³ Therefore, we should understand both reliance and trust as three-place relations: X relies on Y to do z; X trusts Y to do (or with respect to) z.⁵⁴

Reliance can be either active or passive.⁵⁵ Active reliance is a type of action on the part of the person doing the relying. It involves voluntarily making oneself dependent on someone or something to do something for one. For instance, when taking my vehicle to the mechanic I actively rely on the mechanic. I voluntarily depend on the mechanic to fix the vehicle, dependence I could choose to withdraw or I could have chosen to take my vehicle elsewhere. Passive reliance, on the other hand, does not involve placing oneself in a position of dependence on others; rather, one simply is in a position of dependence. The distinction is one between *choosing* a position of reliance (or making oneself rely on others) and simply *being* (or finding oneself in) a position of reliance.

At one extreme, you have highly dependent infants. Infants passively depend on caregivers for sustenance, without which they will not survive. Infants cannot choose to withdraw dependence or decide to place themselves in others' care. At the other extreme, we have God as conceived by Jews and Christians. God relies on humans in various ways,

⁵² I will opt to use terms 'rely' and 'reliance', particularly in my discussion on the difference between trust and reliance/dependence. I take these terms to mean the same as 'depend' and 'dependence' respectively.

⁵³ This does not mean every person or thing on which we depend works knowingly on our behalf. Non-persons certainly don't. But the same is true of many people on whom we depend.

⁵⁴ See Baier (1986), Holton (1994), and Hardin (2002). Karen Jones (1996) argues that "three-place analyses" cannot account for a kind of trust she calls "basal trust." Nonetheless, "three-place analyses," as she calls them, accurately describe most trusting.

⁵⁵ Philip Pettit (1995) does not explicitly make this distinction, though he does employ the label 'active reliance' to mean "[relying] on others to the extent yourself vulnerable to them, voluntarily or under the force of circumstance" (p. 204). See Philip Pettit, "The Cunning of Trust," *Philosophy and Public Affairs*, Vol. 24, No. 3 (Summer 1995): pp. 202-225.

for example, to help meet the needs of other humans. God, however, is not simply in (or simply *finds* himself) in a position of dependence on anyone, but instead, intentionally *places* himself in a position of dependence—a relation or position from which he could withdraw. God could meet the needs of the hungry by pouring manna down from the sky, as with the Israelites in the wilderness (in Exodus) or he could voluntarily rely on humans to feed the poor, as Hebrew scripture seems to suggest he does.

The active-passive distinction is similar to Joseph J. Godfrey’s distinction between “accepted dependence” and “discovered dependence.”⁵⁶ Like active reliance, accepted dependence involves voluntarily “putting something some good within the causal range of another.” By putting something within another’s causal range we transfer at least some control over the well-being of the good. According to Godfrey, though, accepted dependence involves trusting, and trusting entails *entrusting*, where “To entrust is to convey what I value from my control to the control of another, handing over my good by my choice.”⁵⁷ It is to commit some matter (or object) to the care of another, which involves bringing the matter “within the causal range of another.”⁵⁸

But Godfrey’s distinction is mistaken. His distinction suggests that all accepted dependence is a form of trusting. However, some instances of dependence are neither discovered nor an instance of trust. That is, one might voluntarily rely on others without *trustfully* relying.

⁵⁶ Joseph J. Godfrey, *Trust of People, Words, and God: A Route for Philosophy of Religion*. (Notre Dame, IN: Notre Dame University Press, 2012), p. 32-33. As I’ll explain later, I think trust involves entrusting.

⁵⁷ *Ibid.*, p. 32.

⁵⁸ *Ibid.*, p. 32.

Neither active nor passive reliance presuppose adopting an attitude toward one's dependence on the person depended on (for example, a belief that others will fulfill their end). We rely on others in ways about which we've never given thought. This is especially true for infants. Furthermore, nothing conceptually rules out relying without adopting any attitude toward our dependence, much less a particular attitude such as belief or expectation. I now attempt to motivate a distinction between two types of active reliance: trust and mere (non-trusting) reliance.

2.1.2 Trust Reliance v. Mere Active Reliance

I take it as given that acts of trust involve active reliance on someone or something. More specifically, acts of trust entail making oneself dependent on the actions of others for some end. Active reliance, though, does not entail trust (of any type). Hence, trust reliance is more than mere active reliance.⁵⁹ It's standard procedure in the literature to distinguish trust and mere active reliance. Russell Hardin would distinguish them by pointing out that trust simpliciter does not even entail reliance.⁶⁰ Of course, Hardin makes no distinction between different types of trust (or different senses of 'trust').⁶¹

The purpose of drawing the distinction between trust and mere active reliance is to illuminate the concept of trust. Trust theorists typically motivate the distinction by offering *prima facie* obvious examples of mere active reliance, examples involving reliance on inanimate objects, instead of persons. Looking ahead, many philosophers argue that the

⁵⁹ I will use 'trust' as shorthand for 'trust reliance' and 'act of trust' in this chapter, even though I think there are multiple forms of trust.

⁶⁰ See Hardin (2006).

⁶¹ In my view, some types of trust do not entail reliance, namely, thick attitudes of trust, which I discuss in Chapter 4.

difference between relying on inanimate objects and relying on persons is that betrayal is possible only when we rely on persons. However, our reliance on persons can be more or less trusting, including reliance that's merely active reliance. I think offering cases involving reliance on persons is therefore more helpful. Philip Pettit (2005) offers an intuitive example of mere active reliance on a person, one I'll call, THE BUS FOLLOWER:

THE BUS FOLLOWER: Suppose I am driving into a city that I do not know and I wish to get to the town center. I see a bus and, knowing the pattern on which the bus routes are generally organized, I decide to rely on the bus to lead me to the center. This is a straightforward case of active reliance. I rely on the driver to behave in certain ways in the sense that I build my own plans around the assumption that he will behave in that way. I assume the driver is so motivated and so informed that he will behave appropriately; or I assume that that is a good bet, or as good as any bet available to me. Assuming this, I give over control of certain many of my fortunes—or of the fortunes of those with whom I identify—to the driver; I bind the welfare of me or mine to his performance.⁶²

Intuitively, THE BUS FOLLOWER is not a case of trust. Annette Baier (1986) contends that relying on others “is not yet to trust them.”⁶³ Why not? Baier's answer: “The trusting can be betrayed, or at least let down, not just disappointed.”⁶⁴ Similarly, Carolyn McLeod says, “Reliance without the possibility of betrayal is not trust. Thus people who rely on one another in a way that makes betrayal impossible do not trust one another.”⁶⁵ In defense of the betrayal claim, Baier says, “Kant's neighbors who count on his regular habits as a clock of their own less automatically regular ones might be disappointed with him if he slept in

⁶² The wording of the case is taken directly from Philip Pettit (1995, pp. 204-205). The case's name is my own. See Philip Pettit, “The Cunning of Trust,” *Philosophy and Public Affairs*, vol. 24, no. 3 (Summer 1995), pp. 202-225.

⁶³ Baier, “Trust and Antitrust,” p. 235.

⁶⁴ *Ibid.*, p. 235.

⁶⁵ Carolyn McLeod, “Trust,” *The Stanford Encyclopedia of Philosophy* (Fall 2015 Edition), Edward N. Zalta (ed.), URL = <<http://plato.stanford.edu/archives/fall2015/entries/trust/>>. See also Jones (1994).

one day, but not let down by him, let alone had their trust betrayed.”⁶⁶ The character of the neighbor’s reliance makes betrayal impossible. If, for instance, the neighbors miss an appointment due to their dependence on Kant and his habits, they could not rightfully feel betrayed. The neighbor’s reliance is clearly of the active (i.e., non-passive) sort in that it’s both voluntary and could presumably be withdrawn.

The same is true in THE BUS FOLLOWER. For the bus driver does not know that I am following him. The bus driver, like Kant in Baier’s example, cannot meet (or fail to meet) the standards of trustworthiness with respect to my active reliance unless I inform him that I depend on him to lead me to the town center. That is, the bus driver cannot betray me, given the circumstances, but can only disappoint me if, for example, he loses track of his route. I may even predictively expect the bus driver will lead me where to go—i.e., I believe he will lead me to the town center. But circumstances are such that I cannot expect anything *of* the bus driver. There are no such normative expectations (expectations of) placed on the driver. THE BUS FOLLOWER, and cases like it, are not instances of trust largely due to the fact that the bus driver (or the person being depended on) is unaware that I (or others) am relying on him. This largely explains why the driver cannot betray me. The standards of trustworthiness do not apply to him—that is, I cannot expect anything of him—*because I do not yet trust him*. This suggests that trust and betrayal are, one might argue, analytically linked such that pointing out the impossibility of betrayal in THE BUS FOLLOWER (and the Kant case) is not particularly informative. After all, about the only time we use the terms ‘betray’ and ‘betrayal’ are in contexts of trust.

⁶⁶ Baier, “Trust and Antitrust,” p. 235.

The most interesting cases presuppose trust and leave open the possibility of betrayal. Trust, however, comes in degrees. That is, an act of reliance can be more or less trusting. Appeals to the possibility of betrayal cannot explain why an act of reliance, assuming it is trusting to some degree, is more or less so. Let's consider a pair of examples where individuals rely on others in a way that, though it may presuppose some trust, intuitively falls short of fully trusting action. Perhaps, as most philosophers working in the area would claim, the difference between the remaining cases and THE BUS FOLLOWER is that only the remaining cases offer examples where the dependent person (the trustor) can be betrayed. But, as we'll see, there is a clear difference in how the dependents rely in the first two remaining cases, PARANOID PARENTS and GAMERS, and the final two cases, BOOKKEEPER and NAÏVE HEARER. First, consider a case of paranoid parents.

PARANOID PARENTS: Demitri and Karolyn perform a thorough search for a babysitter on a reputable website where potential babysitters are vetted (e.g., given background checks). After doing their homework, Demitri and Karolyn decide to call Jordan, confirmed reliable career babysitter to sit on Friday so they can attend an important event. Friday arrives. Demitri and Karolyn leave their child with Jordan, but only after installing video cameras in every room a week before to capture any inappropriate behavior. On top of that, we might suppose that one of them calls home every fifteen minutes, making Jordan wonder why they hired him in the first place.

PARANOID PARENTS is a textbook case of active reliance. Karolyn and Demitri obviously rely on Jordan to properly care for their children—reliance of which they are obviously aware and could presumably withdraw and could have withheld. The parents entrust their child to Jordan in the sense already described, but do not completely trust Jordan in the sense relevant to this chapter. That the parents left the children in Jordan's care seems to imply trusting Jordan to some degree. It's easy to imagine Jordan, after one of many phone calls, telling the parents: "Just trust me. Your child will be fine." It wouldn't

help if the parents responded by saying: “We are trusting you; we left our children with you, after all!” As folk psychologist, Jordan knows reassurance will not sate the paranoid parents’ paranoia. Instead, Jordan wants the parents to trustfully rely (to place *more* trust in him), despite their worries and concerns—that is, as they would if they felt completely secure leaving Jordan the children.

Next, consider the following case:

GAMERS: Sue and Diane enjoy playing video games. Their friendship was mostly built through a mutual love for video games. One day while playing a game at Sue’s house, Diane notices that Sue has the newest first-person shooter game. Diane asks if she can borrow the game from Sue. Sue agrees, but only after having Diane sign a contract stating that she (Diane) will return the game within two weeks in the same condition. The penalty for violation of the contract: legal action and likely loss of friendship. Hurt and bemused, Diane agrees. Diane reluctantly signs the contract and takes the game home, wondering what she did to warrant Sue’s drastic measures.

GAMERS represents another obvious case of minimal trust. Though Sue’s act of letting Diane borrow the game seemingly presupposes some trust, Sue does not trust to the degree that she would if she simply allowed Diane to borrow the game without the contract. This explains Diane’s bemusement.⁶⁷

PARANOID PARENTS and GAMERS are examples of minimal trust—trust that almost seems more like mere active (i.e., non-trust) reliance. One’s reliance on another can either be of the trusting sort or not, which is why the distinction being made here is between trusting and *mere* active reliance. The requirements for trust are more stringent

⁶⁷ This is not the entire story, however. Sue’s actions toward Diane signal (though does not entail) the absence of an attitude of trust. Given the way I’ll carve up the territory on the attitude front in the coming chapters, Sue’s minimally trusting act *prima facie* indicates both that she does not predictively expect Diane to return the game safely without the contract (i.e., a lack of propositional trust) and a lack of trust *in* Diane (i.e., a lack of thick interpersonal trust).

than for mere active reliance.⁶⁸ For this reason, it's possible to rely on someone (or something) without trusting that someone (or thing).⁶⁹ Moreover, as the examples suggest, the trustfulness of an action comes in degrees; on one end of the continuum is mere active reliance and at the other, complete trust reliance.

Compare the above cases with the following paradigm cases of trust reliance where, arguably in some sense, the *action* is fully trusting. First, consider BOOKKEEPER:

BOOKKEEPER: Emilia, a successful restaurant owner, must replace her trustworthy, but recently retired bookkeeper. She knows a competent bookkeeper, Shawn. Though competent, Shawn has spent time in prison for stealing money from his former employer—"skimming off the top" as they say. Shawn, recently released from prison, needs a job. The problem: given his untrustworthy reputation, hardly anyone will hire him at the job in which he excels. Emilia decides to take a chance on Shawn. She hires Shawn and allows him to keep the books with minimal oversight—indeed, no more oversight than she would give a "normal" employee.⁷⁰

Second, consider NAÏVE HEARER:

NAÏVE HEARER: Harold is visiting New York City from afar. He has never been outside his home state or to a large city, much less one the size of New York. Being from a small town, Harold finds the MTA subway system somewhat confusing. While at Yankee Stadium, Harold, an avid Simon and Garfunkel fan, asks a passerby how to get to Bleecker Street in Manhattan. The passerby says: "Take the D train all the way to the W. 4 St./Washington Square stop. Once you get off you'll be within a block of Bleecker." Harold boards the D train heading for Washington Square without double-checking the directions.

The subjects doing the trusting in BOOKKEEPER and NAÏVE HEARER intuitively trust more than the subjects in PARANOID PARENTS and GAMERS. What distinguishes these two cases?

⁶⁸ 'Requirements' may refer to descriptive and/or normative demands/conditions on trust. This will become clear later when I discuss Townley's (2011) view of trust in some detail. The main point is that trusting requires more of the trustor (in a sense) than mere reliance. What the extra requirements should become apparent later.

⁶⁹ Again, self-trust and self-reliance are possible. But the topic is interpersonal trust and inter-entity reliance.

⁷⁰ Holton (1994) offers a similar example. See Richard Holton, "Deciding to Trust", *Australasian Journal of Philosophy* 72 (1994): pp. 63-76.

The possibility of betrayal might be necessary for trust but it's not sufficient. It can, perhaps, distinguish trust from our reliance on inanimate objects, which cannot betray, but only disappoint us, as Baier (1986) and others claim. Though I have doubts about this claim, I will set those aside.⁷¹ Even so, the possibility of betrayal cannot adequately distinguish BOOKEEPER and NAÏVE HEARER from PARANOID PARENTS and GAMERS. As Cynthia Townley explains, "betrayal arises only in cases of trust, but betrayal concerns the response to trust, it does not explain what the person who trusts is doing."⁷² Trust reliance may involve (or be) the acceptance of the possibility of betrayal. The story cannot end there, however, since we need to explain what betrayal amounts to, and we have no independent account of betrayal aside from its relationship to trust. We must say more to distinguish trust from mere active reliance, and to explain why some acts are more or less trusting than others, as in the examples above.

In the remainder, I consider some proposals offered in the literature. The difference between mere active reliance and trust reliance is not so much that trust involves the proposed features. Even if we grant for the sake of argument that the proposed features are unique to trust, which I give reason to doubt, the difference consists in whatever explains why they are unique to trust reliance.

⁷¹ Zagzebski (2012) defends an account on which trust is an attitude we can take toward non-persons. See Linda Zagzebski, *Epistemic Authority: A Theory of Trust, Authority, and Autonomy of Belief* (Oxford: Oxford University Press, 2012), p. 37.

⁷² Cynthia Townley, *A Defense of Ignorance: Its Value for Knowers and Roles in Feminist and Social Epistemologies*. (Lanham, MD: Lexington Books, 2011), p. 30.

2.2 Distinguishing Trust Reliance and Mere Active Reliance:

Four Proposals

According to orthodoxy, trust entails some combination of the following four features: namely, (1) awareness of one's dependence on others and the possibility of withholding dependence,⁷³ (2) the position and/or acceptance of vulnerability one places oneself in when one trusts,⁷⁴ (3) reliance on the goodwill of others,⁷⁵ and (4) ignorance of the outcome of trust and/or ignorance of others' trustworthiness.⁷⁶ I will discuss (1) – (4) in turn.

There is some reason to think that (1) and (2) do not apply uniquely to trust, and that (3) and (4) are false. Even if any of (1) – (4) are unique features of trust, we must go one step further to the constitutive feature(s) of trust that explains why (1) – (4) are features of trust but not mere active reliance and what makes an act more or less trusting.

2.2.1 Proposal (1): *Awareness and Withholding*

One might think that trust requires awareness. In fact, Godfrey claims, “Trusting adds to dependence [or reliance], first, awareness, and *sometimes*, second, the possibility of withdrawing or withholding.”⁷⁷ Awareness seems like a necessary condition for trusting (i.e., trust)—at least it's present in typical cases—though it's not for every form of reliance, particularly, passive reliance. This awareness is not always explicit. As Godfrey claims, “it is

⁷³ See Godfrey (2012).

⁷⁴ See Baier (1986), McLeod (2015), and Seligman (2000).

⁷⁵ See Baier (1986) and Jones (1994).

⁷⁶ See Gambetta (1988).

⁷⁷ Joseph J. Godfrey, *Trust of People, Words, and God*, p. 262 (original emphasis).

simply...not unaware and not unconscious, but not focal or explicit.”⁷⁸ The possibility of withdrawing or withholding dependence also seems like a necessary component for trust reliance, which strongly suggests that trust reliance is intentional and voluntary. Passive reliance, on the other hand, is clearly neither intentional nor voluntary since, to use Godfrey’s phrase, “my wanting it not to be so does not make it not so.”⁷⁹ Godfrey takes this to show that dependence does not entail trusting, in other words, that reliance is not necessarily trust.

However, trust shares, indeed, inherits the awareness requirement from its being a type of active reliance. So, trust’s awareness requirement, understood as awareness from the *trustor’s* (or *dependent’s*) perspective cannot distinguish it from mere active reliance. But neither can we distinguish the two by noting that trust is potentially withdrawn or withheld. For the same is true of mere active reliance. Both trust and mere active reliance typically involve elements of intentionality and voluntariness, as suggested in the previous subsection.⁸⁰ Godfrey’s two “additions” neither account for the trust/mere active reliance distinction nor motivate it. The additions therefore cannot distinguish trust from mere active reliance, or explain what makes one act of reliance more trusting than another.

⁷⁸ Ibid., p. 262.

⁷⁹ Ibid., p. 262.

⁸⁰ We will return to the issue of the voluntariness of trust in a later chapter. Attitudes of trust are not products of the will, as we’ll see. They are involuntary dispositions. Holton (1994) claims some instances of trust are voluntary. Jones (1996, p. 18) contends that trust is not voluntary, since according to her, trust is an attitude. Jones considers trust’s involuntariness as a datum in need of explanation – one that we can account for on an attitude account of trust. In response to Baier’s entrusting account, Jones argues, “Entrusting is an action and actions are, paradigmatically, things that can be willed. If, however, trusting involves an attitude, and attitudes cannot be adopted at will, we have an explanation for why one cannot trust at will” (1996, p. 18).

2.2.2 Proposal (2): (*Accepted*) Risk and Vulnerability

Trust theorists often link together vulnerability and risk with trust. Though he does not directly mention risk or vulnerability, Richard Swinburne's view suggests a link: "To trust someone is to act on the assumption that he will do for you what he knows that you want or need, where the evidence gives some reason for supposing that he may not, and there are bad consequences if the assumption proves false."⁸¹ Some contend that trust implies vulnerability and/or risk.⁸²

Following Duncan Pritchard, we should distinguish the *risk* involved in some activity from the activity's being *risky*.⁸³ To call some event (or activity) a "risk" suggests, "an event as being possible, though, unwanted outcome."⁸⁴ On the other hand, "When we talk of an activity as being risky, in contrast, we are in addition describing the unwanted possible outcome—the risk event—as being relatively high risk."⁸⁵ Holding an account on which all instances of trust are risky in the sense just described would be misguided. Certainly, some trusting acts involve more risk than others and, indeed, some trusting acts *are* risky—e.g., trusting known untrustworthy people with no indication of character reformation. Most theorists, including myself, agree that to call an act "trusting," absent risk, seems implausible.

Other philosophers associate trust with *accepted* risk/vulnerability. In one place Annette Baier explicitly offers a preliminary definition of trust in terms of the notion of

⁸¹ Richard Swinburne, *Faith and Reason*. 2nd edition (Oxford: Clarendon Press, 2005), p. 144. I discuss Swinburne's view in more detail below.

⁸² See Baier (1986), Seligman (2000), and McLeod (2015).

⁸³ See Duncan Pritchard, 'Risk', *Metaphilosophy* 46 (3) (2015), pp. 436-461.

⁸⁴ Duncan Pritchard, "Risk," p. 437.

⁸⁵ *Ibid.*, p. 437.

(accepted) vulnerability: “Trust is accepted vulnerability to another’s power to harm one, a power inseparable from the power to look after some aspect of one’s good” (1994, 133). “Accepting vulnerability” suggests acknowledging that one is vulnerable in trusting.

Some philosophers have accounted for trust in terms of what they perceive as its primary function: namely, as a way to deal with vulnerability.⁸⁶ The idea, I think, is supposed to be that risk, and/or its acceptance, partially sets trust apart from mere active reliance. When we trust others we run the risk that they will not pull through for us in the appropriate ways, which is why trust, though necessary for normal functioning lives, makes us vulnerable. Carolyn McLeod says:

But trust involves the risk that people we trust will not pull through for us; for, if there was some guarantee that they *would* pull through, then we would have no need to trust them. Thus, trust is also dangerous. What we risk while trusting is the loss of the things that we entrust to others, including our self-respect, perhaps, which can be shattered by the betrayal of our trust.⁸⁷

McLeod rightly describes risk in terms of a lack of guarantee. Guarantees, according to McLeod, rule out trust. This seems correct, indeed a datum calling for explanation, particularly concerning acts of trust. Describing an act as trusting suggests—probably, entails—the trustor has no guarantees (or proof) the trustee will fulfill her end of the relationship.

Risk and *felt* (or *perceived*) risk are different. So, too, is vulnerability and *felt* (or *perceived*) vulnerability. According to Nicholas Rescher, “at bottom risk is an ontological not

⁸⁶ See L.C. Becker (1996), “Trust as Noncognitive Security About Motives,” *Ethics* 107(1): pp. 43-61.

⁸⁷ Carolyn McLeod, “Trust,” *The Stanford Encyclopedia of Philosophy* (Fall 2015 Edition), Edward N. Zalta (ed.), URL = <<http://plato.stanford.edu/archives/fall2015/entries/trust/>>.

Note: I am not claiming that McLeod thinks risk/vulnerability inherent in trust sets it apart from mere reliance. I cite her work only as an example of the common view that trust is linked in some way to risk/vulnerability.

an epistemological category: it has to do with action affecting the chance of mishap itself, not with the *recognition* or acknowledgement of this chance.”⁸⁸

McLeod refers to risk (vulnerability) itself in the quote above: “trust involves *risk* that other people will not pull through for us.”⁸⁹ For Baier, *accepted* vulnerability (risk) is constitutive of trust. Accepting vulnerability entails the presence of vulnerability and the conscious decision to go forward with others despite acknowledged risk. That is, trust involves (i) risk, (ii) the perception of risk, and (iii) accepting the risk.⁹⁰ I think, however, (i) – (iii) plausibly apply just about whenever we rely on others: from the most trusting acts to some of the least. Baier’s cursory definition will not do since both trust and mere active reliance (1) place dependents in positions of vulnerability, and so, (2) (very often) involve dependents accepting vulnerability.

Furthermore, in some scenarios we make ourselves *more* vulnerable by abstaining from trust and relying on ourselves. Self-reliance is ill-advised when, for example, you need dental work done, but are not a dentist. Investing at least some trust in a professional seems like a good thing. Doing the work yourself, or we might suppose, not getting the dental work done, will likely make you more vulnerable to harm.

The proposal under consideration in this section says that risk and lack of guarantee are unique to trust. The arguments presented thus far, however, suggest that this is not the case. Whenever we rely on others—whether trustfully or not—we risk whatever we rely (or trust) others for. Consider PARANOID PARENTS and GAMERS again. The

⁸⁸ Nicholas Rescher, *Risk: A Philosophical Introduction to the Theory of Risk Evaluation and Management* (Lanham, MD: University Press of America, 1983), pp. 5-6.

⁸⁹ Carolyn McLeod, “Trust” (2015).

⁹⁰ Recall that Baier suggests the difference between trust and mere reliance is that only the former involves reliance on the goodwill of others.

paranoid parents (Demitri and Carolyn) and game loaner (Sue) obviously do what they can within reason to reduce risk. But the only way to *eliminate* risk in these examples is to simply not rely on others. For the parents, this would mean not relying on the babysitter to care for their children. For the gamer, eliminating risk would require not loaning the game.⁹¹ Yet, neither the paranoid parents nor the gamer fully trust.

One might respond by claiming that risk is *inherent* only in trust or that risk is part of the definition of ‘trust’ (the verb) but not ‘reliance’ or ‘rely’. This means, roughly, that absent risk, trust is impossible by definition. The same cannot be said for reliance. Even if most instances of mere active reliance come with some risk, for an action to qualify as one of reliance (or relying) it need not by definition involve risk. Nothing rules out relying on fail-safe machines, for example, relying on a perfectly reliable calculator to compute numerical sums. But we live in the real world, as people say, where guarantees of reliability are far and few between. Raise the stakes and even relying on the thus far reliable calculator alone comes with some level of risk.

Perhaps, then, it is *significant* risk that distinguishes trust from mere active reliance. The significance of risk increases both with the probability of harm and the severity of harm. It is doubtful, though, that significant risk distinguishes trust from mere active reliance. We sometimes trust people with highly reliable track records, for example, family, our physicians, etc. This suggests that minimal risk or “practically” no risk is consistent with trust. The presence of significant risk, then, cannot satisfactorily distinguish trust from

⁹¹ Sometimes we cannot eliminate risk by simply relying on ourselves. People are fallible, though we do control our own actions to some extent and we have a kind of epistemic access to our own mental states that we do not have with others. Presumably, a parent, for example, can *know* that he will do the best he can to care for his children. The parent cannot be certain that others will give his children the same care.

mere active reliance. For we can trust people about trivial matters and merely actively rely on people for significant things.

Think of Kant's neighbors who merely (actively) rely on his dependable habits. We might suppose that Kant's schedule is so precise that one of the neighbors depends on Kant keeping this schedule in order to remember to take her heart medicine without which she may die. This obvious case of mere active reliance intuitively comes with significant risk. So, significant risk may not set trust apart from mere active reliance, after all, even if trust is, on the whole, riskier than mere active reliance.

Likewise, significant risk cannot adequately explain the continuum—that is, explain what makes an act more or less trusting—since an act that's less trusting than it could be might plausibly be significantly riskier than if it were more trusting. Looking ahead, the reason for this might be that the level of monitoring involved that renders the act less trusting may inhibit progress necessary to meet the end of the act—for example, the purpose for placing trust.

Even if for the sake of argument we grant that risk is inherent in trust—that all acts of trust presuppose risk—we must identify the feature of trust that renders it *especially* risky and the actors (i.e., trustors or the people performing the acts) *especially* vulnerable in standard cases. For it seems that trust is typically riskier than mere active reliance; relatedly, some acts are more trusting than others. The paranoid parents install cameras and inform the babysitter about the cameras because they want him to know they will have visual record of his performance. They choose to reduce the level of trust in their reliance on the babysitter in order to minimize risk. The paranoid parents presumably know that their security measures are not fail safe, though they reduce the probability of a bad outcome.

So, both trust and mere active reliance often come with risk and accepted risk. The difference between the two forms of reliance with respect to risk and vulnerability boils down to the constitutive feature(s) of trust. This feature is explanatorily basic in the sense that it can explain why trust is typically riskier than mere active reliance—and why some acts are riskier than others—though considerations of risk cannot explain why trust involves the constitutive feature(s), which as we’ll see, is a non-monitoring condition.

2.2.3 Proposal (3): Trust and Goodwill

Annette Baier contends, “When I trust another, I depend on her good will toward me.”⁹² When we (merely) rely, on the other hand, we rely on the “dependable habits, or only on their dependably exhibited fear, anger or other motives compatible with ill will toward one, or on motives not directed on one at all.”⁹³ How exactly does one rely on another’s goodwill? The idea, I think, is that one’s dependence counts as trust when and only when one expects the fact of one’s reliance on others to in some way (and to a sufficient degree) motivate them to act on one’s behalf. Baier says, “...intentional trusting does require awareness of one’s confidence that the trusted will not do one harm, although they could harm one.”⁹⁴

According to Baier, a potential motive’s compatibility with ill will renders it incompatible with goodwill. Relying on others’ goodwill is necessary for trust. Call this “the goodwill condition” on trust. A fairly common intuition that trust never applies to our

⁹² Baier, “Trust and Antitrust,” p. 234.

⁹³ We will discuss an analogous distinction with respect to trusting attitudes in a subsequent chapter.

⁹⁴ Baier, “Trust and Antitrust,” p. 235.

dependence on animals or inanimate objects, one I think Baier shares, rests on this alleged feature of trust. Neither animals nor inanimate objects can exhibit goodwill toward us, which means that on Baier's account, trustfully relying on them is impossible. Regardless of whether Baier's account renders the correct result in general, the goodwill condition cannot adequately distinguish trust from mere active reliance.

Against the necessity of the goodwill condition, Richard Holton (1994) asks us to consider estranged spouses who have children together. Both rely on each other to properly care for their children. It seems unlikely that either spouse expects the other to express goodwill toward the other in providing temporary care for the child. Yet, their mutual disdain for one another seems perfectly consistent with trust.⁹⁵

Or consider BOOKEEPER. In this case, the restaurant owner, Emilia, relies on a person she knows has suspect character, Shawn. Even if Emilia does not believe the felon will act on her behalf out of goodwill toward her, but because he must make a living or wants back into the community of trust, it seems that Emilia, in a sense, still trustfully relies on Shawn by acting as if he is trustworthy. Emilia is giving Shawn a chance to reenter the community of trust by showing that he can be trusted. Emilia *places* trust, the kind of trust one could voluntarily place in others in response to exhortations to trust. If this is right, then trust does not necessarily require reliance on other people's goodwill.⁹⁶ As Philip Pettit says, "Trustors do not have to depend on the more or less admirable trustworthiness of others; they can also hope to exploit the relatively base desire to be well considered."⁹⁷

⁹⁵ See Richard Holton, 'Deciding to Trust, Coming to Believe', *Australasian Journal of Philosophy* (1994), pp. 63-76.

⁹⁶ Holton (1994) offers a similar case of a shopkeeper hiring a convicted felon.

⁹⁷ Pettit, "The Cunning of Trust," p. 203.

2.2.4 Proposal (4): Ignorance of Outcome and Ignorance of Trustworthiness

Some philosophers think that trust always involves ignorance. The ignorance I am thinking of is about what others will do in response to our trust. Diego Gambetta suggests such a connection between trust and ignorance of outcomes: “Trust is particularly relevant in conditions of ignorance or uncertainty with respect to unknown or unknowable actions of others.”⁹⁸ This brings me back to Swinburne.

Recall Swinburne’s statement of his account: “To trust someone is to act on the assumption that he will do for you what he knows that you want or need, where the evidence gives some reason for supposing that he may not, and there are bad consequences if the assumption proves false.”⁹⁹ To fully understand this statement we must know what Swinburne thinks it means to “act on an assumption.” To that end, Swinburne writes:

To act on an assumption that p (or to act as if p) is to do those actions which you would do if you believed that p . It is to use p in your practical inferences, to take it for granted when working out what to do. If you do A on the assumption that p , you believe that there is a small probability that p , and that given the existence of at least that probability, no other action is more likely to realize your purpose than A . Hence you would still do A if you believed that the probability that p was greater, and so, you would do it if you believed that p . In short, when a person acts on an assumption that p his action can be described as acting on the belief that there is some (albeit small) probability that p .

Swinburne has identified paradigmatic trust where one party trustfully relies on another party despite some reason to believe the latter will not pull through. Swinburne’s account can explain why trust makes us vulnerable (and is especially risky), why it often involves ignorance of outcome, etc.

⁹⁸ Diego Gambetta, “Can We Trust Trust?” in *Trust: Making and Breaking Cooperative Relations*, ed. D. Gambetta (Oxford: Basil Blackwell, 1988), p. 218.

⁹⁹ Swinburne, *Faith and Reason*, p. 144.

However, Swinburne's account rules out acts of trust based on substantiated attitudes of trust, the natures of which I describe in subsequent chapters. For dialectical purposes, suppose as some theorists argue, that attitudes of trust are, or involve, beliefs that others are trustworthy. These attitudes, if epistemically reasonable, are evidentially grounded in epistemic reasons to believe the objects of these attitudes are trustworthy. These reasons, including one's belief that (or the fact that) others are trustworthy, may give one good *prima facie* reason to believe that others will do what we want or need such that one can act upon (or from) that belief. There is a sense of "acting as if" on which the action is consistent with belief that things will turn out well. In this sense, acting as if p is consistent both with belief that "there is a small probability that p " (given the evidence) and with the belief that p is true (given the evidence). Swinburne's understanding of "acting on an assumption" or "acting as if" entails belief that the odds are not in one's favor that one will get what one wants or needs. Thus, for Swinburne, acting as if others will get you what you want or need requires that you not believe that they will, but only "believe that there is a small probability" that they will.¹⁰⁰ Swinburne's account therefore entails that one does not know the outcome (because one does not really believe it).

One could argue, though, that in a strict sense of 'knowledge,' ignorance of the outcome of our reliance (of whatever kind) on others nearly always follows. Can we ever know that our reliance will yield a profitable return, especially if the standards for knowledge are relatively high—say, because knowledge requires eliminating incompatible alternatives? That others will fail to pull through on our reliance, whether because of incompetence or insincerity, is often an epistemic possibility; it's certainly a possibility in

¹⁰⁰ Ibid., p. 144. I will use the phrase in 2.3 to be consistent with both the above readings.

any of the other senses (e.g., metaphysical). Even lowering the standards such that we at least sometimes know our mere active reliance will yield a favorable return does not imply that we know the outcome of all instances of mere active reliance—for example, reliance on helplessly unreliable people. So, ignorance of outcome is not sufficient for trust.

Does trust require ignorance of trustworthiness (or lack thereof)? I think the answer is “no.” Though paradigm examples of trust reliance often involve one person “having to” rely in trustful ways on another about whom one knows precious little, we should not rule out the possibility of knowledge of trustworthiness (or attitudes of trust) explaining one’s trusting other people. Plausibly, relying on close family to watch my child could still qualify as trust even though I know they will take care of her. Indeed, my knowledge explains why I trust. Knowledge of trustworthiness is irrelevant to trust. One can trust (in any sense) with or without such knowledge or even good epistemic reasons or justification to believe others are trustworthy.

To conclude, the proposals considered above cannot adequately distinguish trust from mere active reliance even if, for the sake of argument, we suppose that each, or any one characteristic, is unique to trust. In the section 2.3, I show how adding a “commitment condition” can explain why PARNOID PARENTS and GAMERS are examples of less trusting action than what we find in BOOKKEEPER and NAÏVE HEARER.

2.3 Trust: The Case for Entrusting and Monitorial Abstention

The inadequacies of the four proposals considered above make way for an acceptable fifth proposal. Supposing acts of trust are specific forms of reliance, we must determine what element distinguishes them from mere active reliance. Determining that will tell us at least

partially what renders an act of reliance more or less trusting. What would render the subjects' actions in PARANOID PARENTS and GAMERS more trusting? The simple, but correct answer would be for the parents to resist exhibiting their paranoia when relying on others and for the gamer to stop insisting her friends and acquaintances sign lengthy contracts to ensure the safe return of her property.¹⁰¹

What makes an act one of trust, therefore distinguishing it from an act of mere active reliance (i.e. the mere acts of making oneself dependent on another) is a certain type of behavior; the distinguishing factor being the fulfillment of what I'll call trust's "commitment condition." I show that with the addition of the commitment condition we can account for our intuitions in PARANOID PARENTS and GAMERS, and other similar examples. I argue that commitment, particularly, commitment to precautionary abstention (or non-monitoring) is what renders an act more or less trusting. This commitment explains the attraction of the other proposals considered above. To commit to procedural ignorance is to accept that others will work favorably on one's behalf, which means behaving as if they will. This, I claim, entails commitment to monitorial abstention, which with respect to trust requires conscious, voluntary choice.

2.3.1 Elster's Behavioral Definition and Entrusting

Jon Elster offers a "simple behavioral definition" of trust which will prove instructive both in understanding the commitment condition on trust and in determining its significance in making the distinction between trust and mere reliance. Elster claims, "to trust someone is to lower one's guard, to *refrain from taking precautions against an interaction partner*, even when

¹⁰¹ Asking the parents to cease being paranoid, where being paranoid is a matter of psychology, not action, would be asking them to do something they cannot, at least not without extensive therapy.

the other, because of opportunism, or incompetence, could act in a way that might seem to justify precautions.”¹⁰² Elster does not explicitly articulate the form of interaction specific to trust, though it’s plausibly a form of reliance where one person relies on another to achieve some end or fulfill some purpose in a way unique to trust (i.e. trust). We should read the definition accordingly.¹⁰³

Trust involves *entrusting* something to one’s “interaction” partner, that is, assigning and/or transferring responsibility to the person trusted by committing someone or something one values or cares about to another—putting it, as Godfrey says, “within the causal range of another, with the understanding that the other will take care of and not harm what is valued and entrusted.”¹⁰⁴ That which we value could be completing some task or caring for, or watching over, someone or something.¹⁰⁵ Transferring responsibility generates normative constraints (e.g., moral obligations) on the trusted party’s behavior. (This is not to say that by entrusting something valuable we completely absolve ourselves if our reliance doesn’t turn out well, especially when we should have known better than to rely on the relevant person(s).)

More importantly, though, transferring responsibility means handing over control or authority of something valued to someone else. By lowering one’s guard and trustfully relying on others, one must in a sense do more, and in another sense do less. The trusting party must do *more* by committing control of something valued to others. An act might be

¹⁰² Jon Elster, *Explaining Social Behavior: More Nuts and Bolts for the Social Sciences*. (Cambridge: Cambridge University Press, 2003), p. 344 (original emphasis).

¹⁰³ Elster neither defends nor develops the definition much further.

¹⁰⁴ Godfrey, *Trust of People, Words, and God* p. 32. Baier (1986) also seems to think trust involves entrusting.

¹⁰⁵ The notion of value is important. It seems implausible to say, for example, that I have entrusted a movie to someone if I care less whether she returns it.

more or less trusting depending how much control one transfers to the person relied upon. The trusting party does *less* by allowing the person relied upon to fulfill her task.

Relinquishing control to the degree that one's reliance becomes trust plausibly demands, as Elster claims, precautionary abstention. Suppose you hire someone to manage your portfolio, but instead of letting the manager do her job you meddle in every decision. Hardly anyone would fault you for ensuring your portfolio manager does her job. However, she might rightly wonder why you hired her in the first place. After all, you clearly don't trust her. Trusting the manager (and her judgment) in the present sense would mean allowing her to do her job without interference. In the next subsection, I will consider this proposal in more detail.

2.3.2 Precautionary Abstention and Trust

In this section, I explain how the account under consideration—that the *sine qua non* of trust (reliance) is letting down one's guard—can both account for the distinction between trust and mere active reliance and explain why trust makes us particularly vulnerable in many cases of trust.

To see the explanatory fruitfulness of Elster's definition we must consider what's involved in "refraining from taking precautions against an interaction partner." *Refraining* suggests conscious effort to avoid taking precautions against the trustee (especially) when precaution taking is available. In so doing, the trustor effectively lowers her guard. Taking precautions implies an attempt to fortify oneself against potential incompetence and carelessness of others, and, in many cases, against limitations of others' goodwill. The hope is that by taking precautions one will thereby reduce the risk involved in relying on others.

Threatening or coercing one's (potential) interaction partner is one way to minimize risk, even if eliminating risk is practically impossible.

Making threats and coercing others, though, is inconsistent with trust. A person who coerces or threatens those on whom she relies is clearly not relying on their goodwill.¹⁰⁶ For to rely on another's goodwill means treating her as a cooperative partner. Making threats is pointless when one expects full cooperation. And treating others as cooperative partners suggests treating them like trustworthy partners who are motivated to help *because others need them*.¹⁰⁷

Trusting others plausibly involves treating them like trustworthy interaction partners.¹⁰⁸ It would seem, then, that trusting others generally involves to acting as if others will act from goodwill, that is, that they will fully cooperate. Elster's behavioral definition plausibly identifies the core of what it means to act as if others are trustworthy, along with the fact that trust involves entrusting someone or something to another someone or something.

"Taking precautions against an interaction partner," as Elster says, constitutes a failure to lower one's guard. Trust (descriptively) constrains the kind (and extent) of

¹⁰⁶ Again, relying on the goodwill of others is not necessary for trust, so I argued. However, it seems, as I'm suggesting, that one cannot rely on the goodwill of others unless one relies on them in certain way, namely, without fulfilling some commitment condition understood, broadly speaking, as a requirement of non-monitoring.

¹⁰⁷ See Jones (1996).

¹⁰⁸ As we'll see, the attitude of interpersonal trust, perhaps ironically, does not require treating others as trustworthy. For one, *treating* others as trustworthy plausibly amounts to a type behavior. According to my understanding, attitudes, including attitudes of trust, do not entail behavior components. Second, even if we typically treat the people we trust (in the attitude sense) as trustworthy, we sometimes do not, often for good reason. After all, trustworthy people—more precisely, those who we think or know are trustworthy—are apt to fail every once in a while. Nothing rules out having an attitude of interpersonal trust toward others (understood to be an attitude about others dispositions), but having reason to believe, and believing on this reason, that others will not pull through on a particular occasion.

behavior that we can engage in while still trusting: both pre-reliance and during one's reliance. As Cynthia Townley claims,

Trust however, always imposes constraints, often precluding some kinds of checking up or extra verification—responding to a surprising eye-witness report by requesting the testifier have her eyes checked or undergo a drug scan would (in many, if not most cases) be a kind of checking incompatible with trust [reliance].¹⁰⁹

Pure unadulterated trust requires reliance without monitoring the performance/behavior of the person trusted (at least to a certain degree or extent) or conducting, for example, a thorough investigation of trustworthiness before relying on her. Moreover, manufacturing constraints and putting measures in place to increase the probability of a positive outcome—perhaps by coercion or contracts—is inconsistent with trust.

With this in mind, Elster's definition can explain the strength of our intuition that PARANOID PARENTS and GAMERS represent obvious examples of minimal trust.¹¹⁰ The only way to truly lower one's guard in the relevant sense is to rely on others without monitoring their performance. And lowering their guard in this sense is exactly what our paranoid parents, Demetri and Karolyn, and our gamer, Sue, do only minimally. They only minimally trust, not because they are not aware of their reliance (which they are) and cannot withdraw it (which they can), or because they do not rely on the goodwill of others (which they at least minimally do), or because they are not vulnerable (which they are), or because they are ignorant of the outcome (which one could argue they are). The gamer only minimally trusts because she asks her friend to sign a lengthy contract. The paranoid parents only minimally trust because they (extensively) monitor the babysitter's

¹⁰⁹ Townley, *A Defense of Ignorance*, p. 29.

¹¹⁰ Again, the intuition is that the paranoid parents and the gamer at least minimally trust. Otherwise, they would probably not entrust that which they value (i.e., the children and the game) to others.

performance. Neither the gamer nor the paranoid parents commit to monitorial abstention in a way that would render their acts fully trusting.

The more precautionary action one takes the less trusting one's reliance becomes.¹¹¹ So, by and large, trust rules out consciously putting security measures or sanctions in place to shore up performance of one's interaction partner (or punish willing failure), seeking evidence of trustworthiness credentials, demanding signed contracts to ensure the job is accomplished, etc. Otherwise, generally speaking, when the precautionary action reaches a certain point, one merely relies, but one doesn't trust the person on whom one depends. When others say things like, "Just trust me! I can do this," they mean not only to implore the skeptical party to rely on them, but to rely in specific manner, that is, to let their guard down—to make themselves vulnerable in a manner specific to trust.

This idea that trust involves "lowering one's guard" by relying on others without checking into their trustworthiness credentials or monitoring their performance plausibly reflects common linguistic usage. So too does the idea that trust (of some form) involves "giving over the reins" to others without investigating their abilities or devising backup plans in case of failure, sometimes in the face of suspicion and despite doubts or felt insecurity (some justified), which would partially explain both the vulnerability and sometimes felt vulnerability experienced in some cases of trust. Concerning vulnerability and risk, trust makes us particularly vulnerable because it involves not only relying on others, but also relying on them absent confirmation that they either will (before relying) or are (during one's reliance) performing up to par.

¹¹¹ McLeod (2015) agrees with this assessment.

Confirming the reliability or trustworthiness of others via pre-reliance investigation would typically increase the odds of discovering “red flags,” where the point of investigation is to avoid relying on people with questionable character or competence. Some level of risk is typical even when one’s reliance is predicated on a thorough investigation into the trustworthiness or reliability of others, particularly when stakes are high. The account on offer, however, can explain both why trust is often *especially* risky and why it often makes us *especially* vulnerable to others’ goodwill. And that’s because by trusting, we effectively forgo the opportunity to discover evidence of unreliability (or untrustworthiness) that, were we to acquire, might lead us not to rely. Mere reliance is often a better bet than trust reliance if we wish reduce our chances of “getting burned.”¹¹²

One virtue of the present account is that it leaves open the possibility of trustful action flowing from attitudes of trust. We often let our guards down and trustfully rely on others because our attitude toward them is trusting: either in the sense that we think they are trustworthy and/or we expect that they will act favorably on our behalf. I have yet to fully articulate or defend my account of attitudes of trust. Whether attitudes of trust just are feelings of security or belief that others are trustworthy, the point remains. I trustfully rely on close family and friends because I have an attitude of trust toward them. Indeed, I believe they are worthy of trust and I feel secure relying on them because I (generally) expect them to accomplish the tasks before them. That is, I am willing to let down my guard because I have no question about their trustworthiness. Though trustfully relying

¹¹² Again, sometimes people put themselves at greater risk by *not* trusting, especially when the prospective trustee is, for instance, an expert in the relevant domain and the prospective trustor is not. We could imagine a non-expert, say a non-carpenter, relying on an expert carpenter to make an ornate table against a pressing and important deadline, but the non-carpenter simply prohibits satisfactory progress by constantly checking every the carpenter’s work throughout the process. In response, the carpenter might (rightfully) tell the client to trust so she can complete the table by the deadline, which she might miss if the client does not leave her alone.

even on close family and friends comes with some (possibly negligible) risk, I needn't worry that they will take advantage of me when I trustfully rely.

In the next section, I consider whether trust entails an even stronger form of commitment. I argue that it does not.

2.4 Against Townley's Strong Commitment Condition

As I described in the introduction, the trusted, in virtue of her (willing) participation, commits herself to fulfilling fiduciary responsibilities generated by participation (Barber 1983).¹¹³ The "in virtue of" is so placed because by presenting oneself as trustworthy one commits herself to coming through for the trusting party, or if nothing else, giving it her best shot. I see no principled reason why a prospective trustee has any obligation to participate every time a possible trusting engagement presents itself. But, especially when one commits to doing some job (or fulfilling some end) for another—that is, when one accepts responsibility—normative expectations govern her performance. Accepting trust amounts to, at the very least, a tacit acknowledgement of the normative expectations generated by one's participation. All else being equal, trustees are expected to remain faithfully committed to the trustor—more specifically, to the trustor's ends, to fulfilling the task at hand, etc.—which requires displaying competence and sincerity in her dealings. When one has done this appropriately in the context of trustful relations, she's met her fiduciary responsibility.¹¹⁴

¹¹³ Fiduciary responsibility is not generated by participation alone.

¹¹⁴ I discuss the details of my account of trustworthiness and the normative expectations placed on trustees in another chapter.

The same considerations hold in, or as is sometimes the case, *especially* in trusting relations where the dependence relation isn't so straightforward—those unlike simple dependence relations where X depends on Y to fulfill some task z (e.g. marriages). This much seems fairly uncontroversial. But do trusting relations necessarily generate normative expectations on both ends of the relation? If so, are the normative expectations placed on the trustor such that their fulfillment partially determines *whether* or to what extent one trusts? Townley's defense of her *trust as commitment* view suggests so.

Though I agree with Townley (2011) that trust (at least the act of trust) entails commitment, I take issue with the level of commitment her view requires of trustors, more specifically, with what I'll call the "strong commitment." The "weak commitment" is nothing but commitment to procedural ignorance. According to Townley, the commitment constitutive of trust extends beyond procedural ignorance—that is, beyond the realm of description—to the trustor-trustee relationship itself—that is, into the realm of the normative.

For Townley, "Trust involves commitment and reciprocal responsibility."¹¹⁵ Trusting relations, as she understands them, presuppose a "distinct set of expectations" defined by commitment on both sides not to breach the trusting relationship.¹¹⁶ Townley describes commitment as something that restricts freedom of action in a moral sense.

With regard to trustees she writes, "...an integral part of trust is that the trusted takes herself to be committed, and accepts the appropriate constraints on her conduct." Trusting demands commitment from every party involved in the relation; it places

¹¹⁵ Townley, *A Defense of Ignorance*, p. 26.

¹¹⁶ *Ibid.*, p. 32.

normative constraints on both trustor and trustee alike. More precisely, “Trusting involves a special kind of reason for the dependent person to maintain dependence: she cannot retract simply because, for instance, a better opportunity becomes available.”¹¹⁷ The thought, so I take it, is that trusting generates normative requirements governing proper performance in the role of trustor.

For Townley, both trust (or trustfulness) and trustworthiness in interpersonal relationships demand *fidelity*, which the Oxford English Dictionary describes as “faithfulness to a person, cause or belief, demonstrated by continued loyalty and support.” And ‘faithfulness,’ at least in one sense, is a synonym for ‘trustworthiness’. So, according to Townley, trusting relations require something like steadfast loyalty, firm and constant support—that is, *trustworthiness* of one sort or another—from every party, trustee and trusted alike. If this is correct, then in trusting relations, each party involved fulfills both roles, that of trustee and trustor, even though, as is often the case, the dependence relation extends in one direction only.¹¹⁸

It might be true that some relationships (e.g., conjugal, familial, or platonic) come with *moral* obligations to make long-term commitments (or at least, manifesting such a commitment in one’s behavior). Townley suggests that commitment, understood as faithfulness to the person trusted, lies at the heart of trust. To trust is to commit to maintaining the relationship with the trustee even when information calls into doubt her trustworthiness. However, we should distinguish norms of trust from trust itself, just as we should distinguish the norms of belief from belief. That one epistemically ought to believe

¹¹⁷ Ibid., p. 32.

¹¹⁸ In one sense, only one person fulfills the role of dependent. But, as we’ll see, in many cases the trustee’s feelings (e.g. her mood, behavior, etc.) depend on whether the trusting party continues on in the relation of trust.

in accordance with one's total evidence, let's suppose, says nothing about the nature of belief other than specifying an epistemic norm that applies to it. If one were to abandon belief that p based on wishful thinking, perhaps in the face of strong reasons to believe p , it would not follow that one never believed p . The example of belief is an imperfect analogy, but it suggests that highlighting the norms of trust cannot help capture the nature of trust (of any form, really). The norms of trust are another matter, which, in my view, receives too much attention in Townley's view.

In conclusion, despite my disagreement with Townley (2011) on the stronger commitment claim, I agree on the weaker claim, albeit when we consider trust as an action. Trust is inconsistent with monitoring (broadly construed). The more we monitor the performance of others on whom we rely, the less we trust. Truly letting our guards down requires eliminating taking precautions.

Chapter 3

ATTITUDES OF TRUST: A DISTINCTION

In Chapter 2, I discussed the oft-made distinction between two forms of active reliance: trust reliance and mere reliance. Introducing the notion of attitudes cannot help capture the distinction. For the distinction is not a matter of having certain attitudes of beliefs, predictive expectations, etc. about those on whom we rely such that having these attitudes would render an act one of trust. In fact, at times we “have to” trust, in a sense, if we want to accomplish some task. Such trust involves voluntary interaction with others. Attitudes of belief and predictive expectation, though, are not, by most accounts, voluntary.¹¹⁹ Producing these attitudes at will is not something we can do.

However, ‘trust’ also plausibly refers to certain types of attitudes as evidenced by our reactions when certain others fail to display them. Consider a scenario where one person, a boss let’s say, trustfully relies on an employee to do his job but apparently without an attitude of trust—the nature(s) of which I explain over the next two chapters—to which the employee responds with apparent resentment.

Boss: “I did not spy on you or monitor your performance.”

Employee: “No, but you apparently don’t trust me! You should have known I would do good job.”

This exchange makes sense, even though the boss, we might suppose, fulfilled the conditions on trust reliance—the type of trust, an act, we sometimes ask of others to voluntarily perform. The boss might wonder what she did to deserve this reaction, given

¹¹⁹ I will return to issue of voluntariness and trust in later chapters. Holton (1994) argues against accounts that say trust entails belief (i.e., cognitive accounts) based on the idea that we sometimes trust voluntarily.

her behavior toward the employee. The employee's complaint is not about what the boss *did*, that is, not about her behavior, but about the boss's *attitude* toward him. By respecting the act/attitude distinction, one could say without contradiction that the boss trusted the employee in one sense but not another. Theorists should respect the suggested distinction in the above example and the linguistic competence of those presupposing it in communicative discourse. Fleshed out, examples of this kind suggest theoretical constraints on complete accounts of trust.

There are finer distinctions to be made that stretch beyond the general act/attitude distinction. Following the lead of others philosophers, I motivate a distinction between two types of attitudes to which ordinary language users assign the label 'trust': *propositional* trust and *interpersonal* trust. To describe an attitude as *the* attitude of trust is therefore mistaken. Propositional trust, or "thin" trust as some philosophers call it, is something like an attitude of predictive expectation: namely, expectation about what others will do in response to one's reliance (or dependence) on them.¹²⁰ Interpersonal trust, or "thick trust," is a much richer notion that typically applies most obviously to our relationships with those closest to us (e.g., family and friends). The two attitudes are not unrelated. In the remainder of this chapter, I aim to motivate the distinction and explain why it raises problems for theories that identify trust attitudes with predictive expectation. I contend that propositional trust need not entail interpersonal trust. One might trust that another person will do x without trusting the person.

¹²⁰ See McMyler (2011) and Faulkner (2011).

3.1 Trust Attitudes and Expectation

Some of the most significant issues in the trust literature—a literature that spans multiple academic fields—hinge on questions about the relationship between trust(s), belief and predictive expectation. In particular, I have in mind the question of whether and to what extent trust involves the attitudes of belief and predictive expectation. Some theorists, often political and social scientists, defend *cognitive accounts* on which trust (simpliciter) is, or entails, an attitude of belief or expectation. The idea of predictive expectation involved is basically a belief about what others will do; they are beliefs about the future or future behavior. Some such beliefs are about how others will respond to one’s reliance on them. Predictively expecting (or believing that) others will x involves an affirmative attitude toward the proposition that others will x.

Diego Gambetta claims: “trust (or, symmetrically, distrust) is a particular level of the subjective probability with which an agent assesses that another agent or group of agents will perform a particular action, both *before* he can monitor such action (or independently of his capacity ever to be able to monitor it) *and* in a context in which it affects *his own* action.”¹²¹ Even Annette Baier’s earliest account includes an element not unlike expectation: “But intentional trusting does require awareness of one’s confidence that the trusted will not harm one, although they could harm one.”¹²²

Other theorists argue that trust attitudes involve, or just are, beliefs about the trustworthiness of others. Russell Hardin claims, “To say I trust you in some way is

¹²¹ Diego Gambetta, ‘Can we Trust Trust?’ In *Trust: Making and Breaking Cooperative Relationships*, ed. Diego Gambetta (Oxford: Oxford Blackwell, 1987), p. 217 (original emphasis). On a related note, notice that Gambetta thinks trust—which he assumes is an attitude of expectation—entails non-monitoring.

¹²² Baier, “Trust and Antitrust,” p. 235.

nothing more than I know or believe certain things about you—generally things about your incentives or reasons for living up to my trust, to be trustworthy to me...The declarations ‘I believe you are trustworthy’ and ‘I trust you’ are equivalent.”¹²³ Of course, the devil is in the details, as they say. One’s view of trustworthiness will have ramifications for one’s overall view of trust attitudes on this sort of view.

In the remainder of this chapter, I will motivate the distinction between propositional trust and interpersonal trust. Propositional trust is a form of predictive expectation about what others will do, including what others will do in response to one’s reliance on them.

3.2 Motivating the Propositional/Interpersonal Distinction

Suppose you visit a local coffee shop for the afternoon to do some work. While there you occasionally take breaks, leaving my computer on the table. Given sufficient thought, you might discover you have some (epistemic) reason to believe that strangers probably won’t steal your computer while you step away. For one, there’s some reason to believe that most people share your opinion that stealing others property is wrong, all things considered, and that they would not steal others’ property unless they were given good moral reason to. Second, circumstances at the coffee shop are not ideal for thievery, especially when many other people are nearby to serve to effectively monitor what’s around them, however intently. We might suppose that that’s what you believe anyway, and for good reason. But if these constitute your reasons for thinking your computer is safe—that the other patrons

¹²³ Russell Hardin, *Trust and Trustworthiness*. (New York: Russell Sage Foundation, 2002), p. 10. See also, Arnon Keren, “Trust and Belief: A Preemptive-Reasons Account,” *Synthese* Volume 191, Issue 12 (August 2014), pp. 2593-2615.

will not take advantage of your reliance—you seem in some sense not to trust the other patrons. By leaving your computer you rely, indeed, trustfully rely on everyone else in the place to mind and to intervene should anyone attempt to take your computer. You abstain from taking precautions, making no real effort to minimize the risk of opportunistic behavior thereby exposing yourself to the limits of their goodwill. But, intuitively, you lack the kind of trust to which ‘trust’ typically refers when we say of some people, for example, our closest friends and family, that we trust them. For, we might suppose, you have no evidence to support their trustworthiness—that is, you have no epistemic reason to believe the other patrons are trustworthy. Sensitivity to epistemic reasons therefore rules out trusting strangers at the coffee shop.¹²⁴ The same would probably be true for most of us in similar circumstances. Otherwise, we wouldn’t go to such lengths to ensure the safety of our homes and those living in them.

The distinction working in the background is one between trusting *that*, or “propositional trust,” and trusting *in*, or “interpersonal trust.” Intuitively, there’s a difference between trusting that others will do x and trusting (or trusting in) others to do x. The distinction basically boils down to the objects of the closely-related attitudes. The objects of propositional trust attitudes are, as the name suggests, (strictly) propositions, where the objects of interpersonal trust are (at least in a sense) persons. In the coffee shop example, you merely trust *that* your fellow coffee shop patrons will not steal your computer. However, you do not trust *them* not to do so like you would a close friend sitting

¹²⁴ This does not mean I lack practical reasons for trusting others. However, practical reasons, as the label suggests, apply to the practical domain—they are reasons for *doing* things. With respect to belief, practical considerations may, at most, offer reasons to *bring it about* that one believes certain propositions. But bringing about a belief is an action. Practical considerations do not offer reasons that indicate the truth of propositions.

at a nearby table. You wouldn't merely trust that your close friend would not steal your computer; you would trust your friend, the person, not to steal it.

Some theorists argue that only persons are potential objects of trust.¹²⁵ But propositional trust does not necessarily involve other people. Similarly, we trust that the sun will rise tomorrow we are not trusting the sun. Rather, in a manner of speaking, we trust the proposition <the sun will rise tomorrow>. We trust-that this proposition is true. As Godfrey says, "to term some statement true is to declare it to be trustworthy."¹²⁶

Declaring a proposition trustworthy sounds strange, especially if in so doing we impute to it intentions or motivations; that would be absurd. Propositions are primary bearers of trust, objects of belief, referents of that-clauses, etc., not agents with intentions, motivations, beliefs, and desires. To say a proposition (or statement) is trustworthy simply means that it can be counted on as true, perhaps in one's practical reasoning. Like people, propositions can be more or less trustworthy. The proposition <a democrat will win the next presidential election> is less trustworthy than the proposition <either a democrat or a republican will win the next presidential election>. The more probable the proposition, the more trustworthy it is; the less probable, the less trustworthy.

For instance, I trust that my car will continue functioning properly, I trust that the economy will improve, I trust that the summer will bring warm temperatures, and so on. However, I am not engaged in a trusting relationship with my car, the economy or the summer season; they aren't the right sorts of entities. Ordinary ways of talking are therefore often incorrect because imprecise. People say things like, "I trust my car to

¹²⁵ One's account of trust does not necessarily determine whether one should hold that only persons are objects of trust.

¹²⁶ Godfrey, *Trust of People, Words, and God*, p. 198.

function properly.” But, according to orthodoxy, such statements are literally false. What people who make them mean to say—or what they should say—is something like, “I trust that my car will function properly.” This is straightforwardly a trust-that statement in keeping with orthodoxy. Propositional trust does not entail interpersonal trust. The two must be ontologically distinct.

What’s more, it even makes sense to say I trust that other people will continue being undependable—dependably undependable, if you will. I certainly don’t trust these *people* in any meaningful sense; I simply trust that they’ll likely let down those who rely upon them in ways related to their untrustworthiness. This may seem like a minor point, but it goes some way toward highlighting the distinction. The distinction still holds even when we trust that others will behave favorably on our behalf, where this trust (this propositional trust) is akin to, if not reducible to a predictive expectation that others will do what we want or need.

Ben McMyler (2011) offers a linguistic argument for the distinction that highlights the differing truth-conditions for trust-that and trust-(in) statements.¹²⁷ Consider the following statements:

- (1) James trusts that Frances will pay the mortgage on time.
- (2) James trusts Frances to pay the mortgage on time.

Both (1) and (2) are attitude ascriptions, but each says (or means) something different.¹²⁸

The difference between these statements consists in the content each relates to James, a

¹²⁷ McMyler (2011) also offers a grammatical argument.

¹²⁸ Read one way, (2), in particular, is an attitude ascription. Read another, as discussed earlier, (2) is an action ascription. That is, it could be understood as a statement about what James *does* and the way in which he does it. So, (1) may mean that James relies on Frances to pay the mortgage without monitoring her performance in this task—e.g., without constantly calling Frances on the day the mortgage is due to make sure she hasn’t forgotten.

difference that translates into distinct truth-conditions. The first statement ascribes to James an attitude toward a *proposition* embedded in a that-clause, namely, the proposition that Frances will pay the mortgage on time. Read as an attitude ascription, (1) states that James trusts that this proposition is true.¹²⁹

(2), on the other hand, explicitly relates James, not to a proposition, but to a *person*; it ascribes to James an attitude toward Frances. It says that James exhibits an attitude of trust toward Frances with respect to paying the mortgage on time. James's believing that Frances will pay the mortgage is, at most, implicit. That being said, it seems rather implausible that James trusts Frances to pay the mortgage on time without trusting that she will. The truth-conditional differences between (1) and (2) could be chalked up to the fact that the entailment relation apparently runs in only one direction. Statement (2) seems to entail (1), but not the other way around.

To see why, imagine again that James asks Frances to pay the mortgage by 12 p.m., but advises her to do so by 11:15 a.m. to be on the safe side. Instead of simply *placing* trust in Frances, we might suppose that James has notified the bank to notify him in case Frances has not paid the mortgage by 11:15, giving him time to call and remind her.¹³⁰ The odds of failure are low we might suppose, which explains why James expects Frances will pay the mortgage by the deadline. Does James trust Frances? Obviously no, or else he wouldn't take such precautions to protect against possible mission failure. It makes sense, though, to say that James trusts that Frances will make the payment on time. Thus, in this

¹²⁹ As a consequence, James's attitude is the sort of thing that can serve as evidence and/or a premise in an argument for relevant conclusions (e.g., that James won't have to pay a penalty).

¹³⁰ Placing trust involves performing an act of trust—it's the same as trustfully relying. Acts of trust are forms of willing unmonitored reliance. Pure unadulterated acts of trust are performed without taking any precautions against one's interaction partner.

scenario, (1) is true and (2) is false. James trusts that Frances will pay the mortgage on time, but does not trust *her* to; he simply trusts (that) she will do it. Another way of putting the point is this: James knows he can count on the task getting done (he expects it to get done) but he apparently does not think he can count on Frances to do it without monitoring her performance. Propositional trust is consistent with expecting that others will do something because one monitors their performance. But this seems to be inconsistent with, or at least it signals, a lack of another important kind of trust attitude, namely, thick attitudes of interpersonal trust (or trust in). Predicting someone will do something is thus not the same as trusting her to do it.

Diego Gambetta's account, which identifies trust with a particular level of subjective probability (whatever level that may be) about what others will do, has built into it a non-monitoring condition.¹³¹ Subjective probabilities plausibly represent levels of predictive expectation that a proposition will turn out true—in the case of Gambetta's account, expectations about the future behavior with others. So, Gambetta's view does not involve trusting *others*, despite the addition of a non-monitoring condition.

Propositional trust does, however, *prima facie* indicate interpersonal trust's presence. That is, one's trusting that others will work favorably on one's behalf is *prima facie* (defeasible) evidence that one trusts others (i.e., the people). Because it does not entail interpersonal trust, though, one's trusting (the truth of) a proposition ("that S will do x") offers only fallible evidence that one trusts the subject of the *S will do x* proposition. What's more, trust-that statements often communicate a *lack* of trust (or at the very least, a lack of complete trust) to those whom such statements are addressed, as when, for instance, the

¹³¹ Gambetta, "Can We Trust Trust?," p. 217 (original emphasis).

parents of a teenage daughter say, “We trust (that) you won’t throw any parties.” Parent’s who say such things could either mean that they predict their daughter will behave or that they demand good behavior, or else! If the latter, the teenager’s parents probably mean more to communicate a veiled threat or to reiterate normative expectations than to offer confidence, expectation or belief that those expectations will be met. If anything, they merely accept, that is, *take to be true* in their practical reasoning that their daughter will behave by planning their activities, the duration of their absence, and so on, around the assumption that she will behave.¹³² The above statement, read either to convey predictive or normative expectation, advertises their willingness to form strong reactive attitudes in response to a possible breach of placed trust.¹³³

It seems that trusting *others* to do x requires trusting that they will do x; at least it entails the disposition to expect they will x. There’s nothing inconsistent in saying that I trust my friend with respect to x but believe he will not pull through on some particular occasion O. Trusting others does not require an expectation of perfection. I trust others even though I know they may not always make good on my trust for one reason or other. Not expecting a friend to pull through in the relevant domain of trust could be chalked up to any number of reasons. Maybe one thinks one’s friend is having a bad day or is not feeling up to the task.

Trusting that others will do x obviously does not presuppose trusting them to do x, as the last example above purportedly demonstrates, in which case propositional trust and trust are related, though ontologically distinct. (1) and (2) therefore have disparate truth

¹³² John Bishop defends an account of faith on which faith involves taking “faith propositions” (e.g., religious propositions) to be true. See John Bishop, *Believing by Faith* (New York: Oxford University Press, 2008).

¹³³ See Richard Holton, “Deciding to Trust, Coming to Believe,” *Australasian Journal of Philosophy* 72 (1994).

conditions; (1) may be true even if (2) is false. Strictly speaking, (2) does not entail (1) since, as suggested above, the kind of trust expressed in (2), interpersonal trust, does not require the trustor to expect favorable results on every occasion of dependence. But it seems unlikely, even incoherent, to claim that James trusts Frances concerning timely mortgage payment if he does not typically expect her to pay it on time when given the task.

Consider a modified version of the coffee shop example with which we began this section. This time suppose you visit the coffee shop with your close friend. Like before, but especially in this imagined scenario, you expect that your computer will be on your table when you return. You expect (believe) that neither your friend nor any stranger will steal your computer. Of course, you have reason to believe he won't. You know where he lives! But that's not why you expect him to refrain from stealing your computer. More accurately, you probably expect this because you trust in him. In other words, you trust *that* your computer is safe because you trust *your friend*. Concerning the strangers, on the other hand, your expectation probably has something to do with features of the circumstances as described above. You do not trust your friend because (for the reason that) you expect him to refrain from stealing you computer.¹³⁴ The explanations of expectation with respect to my friend and the strangers differ.

These considerations suggest that views that render trust (the attitude) *tout court* solely a matter of (positive) expectation about what others will do are inadequate. These views cannot capture the intuitive distinction motivated in this section. Even if the notion of expectation can capture one type of trust, namely, propositional trust, it fails to capture interpersonal trust. Interpersonal trust is, in my view, the attitude to which people typically

¹³⁴ The 'because' in this latter sentence should be read as saying something similar to the following sentence: "One is in a baseball stadium because she is in Fenway Park."

refer when they speak of trusting a friend or close relative. Predictively expecting someone to keep a secret may suffice for propositional trust, but it is insufficient for the thicker, interpersonal attitude.

In the next section, I consider whether introducing another type of expectation can adequately capture the difference between propositional and interpersonal trust attitudes, namely, *normative* expectation. I will discuss what Martin Hollis, in particular, has to say about the matter.

3.3 Hollis and Faulkner on Trust and Expectation

Martin Hollis (1998) and Paul Faulkner (2011) distinguish two varieties of trust based on the types of expectation they entail, specifically, predictive and normative expectation. The fundamental distinction is one between expecting *that* (predictive expectation) and expecting *of* (normative expectation). Normative expectations plausibly involve believing certain propositions true. The propositions, though, are about what others *ought* to do, not what they will do, as with predictive expectation.¹³⁵ Expecting x *of* someone is a matter of believing that they ought to x, and not a matter of believing that they will x.

According to Hollis, the first variety of trust is solely a matter of predictive expectation. It's common to speak of trusting natural entities and inanimate objects in this sense. One might, for example, trust that it will be hot in June or trust that one's alarm clock will go off at the right time.¹³⁶ Hollis has seemingly identified what I've called "propositional trust."

¹³⁵ The 'ought' may refer to prudential, practical or moral ought's.

¹³⁶ Martin Hollis, *Trust Within Reason*. (Cambridge: Cambridge University Press, 1998), p. 10.

The same is true for people, as I explained in the last section. Consider Baier's example of Kant's neighbors who count on his dependable habits to tell the time of day, kind of like a reliable alarm clock. The neighbors trust that (that is, predictively expect) Kant will keep to his regular schedule—for example, that he'll eat and take walks at the same time every day. They do not, however, trust *Kant* to continue his daily routine. Likewise, I may trust that you will bring a 16 oz. coffee to work this morning because that's what you do every weekday, though I'm not trusting you too bring the coffee. These examples represent instances of trust that are the product of a reliable inductive inference. In this sense, "trust is a matter of warranted prediction."¹³⁷

We not only trust others to behave predictably—in other words, trust that they will behave predictably—like we do inanimate objects and the natural world. As Hollis says, "we trust one another to do what is right."¹³⁸ In this sense, trust involves normative expectation in that the trustor expects the trustee to act as she ought. Kant's neighbor's trust does not entail normative expectation. By trusting *that* Kant will keep his daily schedule, they do not necessarily trust him "to do what is right." Other things equal, Kant is not obligated to keep his daily schedule, at least not for his neighbor's sake. Neither do you have any obligation to bring your 16 oz. coffee to work each morning. I predictively expect that you will continue this habit, but I do not (and perhaps should not) expect this of you, other things equal. That is, I might expect that you will bring your 16 oz. coffee without believing that you *ought* to bring it.

Concerning the distinction, Hollis writes:

¹³⁷ Ibid., p. 10.

¹³⁸ Ibid., p. 10.

When I lend you my copy of Kant's *Critique of Practical Reason*, I trust you to return it. I expect you to return it even though we both know that I am far too scatty to remember that you have it. In what sense exactly do I expect it? In part, no doubt, I predict you will, since I would hardly lend you the book if I thought you too careless or dishonest to rely on...I also expect *of* you that you will return my copy of Kant. I am *entitled* to have it back, and you are *at fault* if you do not *oblige*.¹³⁹

The type of entitlement at work in this example is plausibly a positive right.¹⁴⁰ Positive rights can originate by agreement, whether tacit or explicit as with contracts. By borrowing someone's book you at least tacitly agree to return it with the understanding that the owner wants it back. This is not so for Kant's neighbors who by supposition have not entered into any such relationship. Kant, we might suppose, doesn't even know that his neighbors relied on his dependable habits.

Following Baier (1986), the neighbors could not rightfully feel betrayed if Kant sleeps in one day thereby throwing them off schedule. Kant's neighbors may reasonably predict that he will perform certain tasks at certain times of the day, but they cannot rightfully expect these performances *of* him. A plausible explanation of this fact is that the type of trust at play here is mere propositional trust. That's not to say normative expectations are never present when we predictively expect that others will act favorably on our behalf when we (actively and even trustfully) depend on them to.

Consider again the statement, "James trusts that Frances will pay the mortgage on time." Assuming Frances willingly (non-coercively) agreed to pay the mortgage on time,

¹³⁹ Ibid., p. 11 (original emphasis).

¹⁴⁰ This is how John Arthur understands the genesis of positive rights. Arthur distinguishes positive and negative rights in his seminal paper against Peter Singer's view on the proper response to world poverty. Other forms of entitlement involve deserts. See John Arthur, "World Hunger and Moral Obligation: The Case Against Singer," In *Exploring Ethics: An Introductory Anthology*. Steven M. Cahn (ed.) (Oxford: Oxford University Press, 2013), originally published in 1984. The distinction is similar to Isaiah Berlin's (1969) distinction between positive and negative liberties. See Isaiah Berlin, "Two Concepts of Liberty," In Isaiah Berlin, *Four Essays on Liberty*. (London: Oxford University Press, 1969).

James can rightfully expect timely payment of Frances and hold her (morally) responsible if she fails to pull through. Undoubtedly, in some circumstances we predict that others will act favorably on our behalf when we depend on them to in the absence of normative expectation. Suppose that I, like James, trust that Frances will pay the (their) mortgage on time, but as a third party. Unlike James, though, I could not rightfully expect this of her. My trusting that Frances will pay the mortgage on time is analogous to my trusting that certain natural events will occur, for instance that it will rain in the month of April. Expecting rain of April, in the sense described, or holding the month of April (morally or causally) responsible if it doesn't rain is absurd.¹⁴¹

Faulkner (2011) also characterizes the difference between the thin and thick notions of trust in terms of the type of expectation they entail. He refers to the thinner notion as “predictive trust,” and the thicker notion, as he understands it, as “affective trust”. According to Faulkner, “Predictive trust is simply a judgement of reliability made in a situation of dependence.”¹⁴² He defines the attitude more formally as follows:

A trusts S to ϕ (in the predictive sense) if and only if (1) A depends on S ϕ -ing and (2) A expects S to ϕ (where A expects this in the sense that A predicts that S will ϕ .¹⁴³

¹⁴¹ Margaret Urban Walker (2006) defends an account similar to Richard Holton's (1994) on which trust involves taking a participant stance toward others, which is a readiness to feel betrayed. According to Walker, by taking a participant stance toward others we hold them responsible for their response to our trust. See Margaret Urban Walker, *Moral Repair: Reconstructing Moral Relations After Wrong Doing*. (Cambridge: Cambridge University Press, 2006). The participant stance account fits with the commonly held view in social psychology that attitudes are “states of readiness.” ¹⁴¹ See Russell H. Fazio's and Richard E. Petty's introduction to Part 1 “Conceptualizing Attitudes” in *Attitudes: Their Structure, Function, and Consequences*, Fazio and Petty (eds.) (New York: Psychology Press, 2008), p. 2. See also, G. W. Allport, “Attitudes,” in C. Murchison (ed.), *Handbook of Social Psychology* (Worcester, Mass.: Clark University Press, 1935), p. 810.

¹⁴² Paul Faulkner, *Knowledge on Trust* (Oxford: Oxford University Press, 2011), p. 144.

¹⁴³ *Ibid.*, p. 145.

The thicker notion, affective trust, is merely a matter of normative expectation in the context of dependence, not predictive expectation. Faulkner defines affective trust this way:

*A trusts S to ϕ (in the affective sense) if and only if (1) A depends on S ϕ -ing and (2) A expects (1) to motivate S to ϕ (where A expects this in the sense that A expects it of S that S be moved by the reason to ϕ given by (1)).*¹⁴⁴

Notice that affective trust does not entail predicting that others will do what one needs. Faulkner further explains the distinction between predictive trust and affective trust, saying: “The contrast is between expecting *that something will happen* and expecting *something of someone*. When we expect something of someone we are susceptible to certain reactive attitudes if they do not do what is expected.”¹⁴⁵ Affective trust, though, does not entail believing that others will pull through for us, according to Faulkner.¹⁴⁶

Both Hollis and Faulkner highlight an important distinction in hopes of capturing something like the distinction motivated in this chapter. With the notion of normative expectation, we can partially explain why the propositions expressed by sentences (1) and (2)—i.e., “James trusts that Frances will pay the mortgage on time” and “James trusts Frances to pay the mortgage on time”—have different truth conditions. That one predicts others will x says nothing about whether others should x or about whether one rightfully expects x of others. Prediction alone does not entail normative expectations.

¹⁴⁴ Ibid., p. 146.

¹⁴⁵ Ibid., p. 147.

¹⁴⁶ Faulkner claims, “...an attitude of trust [i.e., affective trust] may *bracket* certain beliefs or *posit* certain things that are not believed. So in trusting her new employee the shopkeeper brackets her belief that he might well prove undesirable and thereby gives him the benefit of the doubt...Antecedent to the decision to trust S to ϕ , A may or may not have believed this about S, but adopting the attitude of affective trust commits A to accepting these propositions about S” (Ibid., p. 152).

However, the notion of normative expectation cannot completely capture what it means to trust *in* someone, not even in tandem with the notion of predictive expectation. James might trust that Frances will pay the mortgage on time, for whatever reason, and Frances might indeed (morally, practically, etc.) ought to. Because she ought to pay the mortgage on time, and James believes she ought to, does not mean that James trusts *her* to—that is, it does not mean James trust in Frances. Frances could rightly accuse James of not trusting her even if he expects of Frances timely payment of the mortgage.

Just because we normatively expect things of others does not mean we trust them in the thick sense. For example, most people believe that strangers ought not steal their property. That doesn't mean we trust them not to steal our property. I might, for instance, live in a secure neighborhood with cameras, security guards, etc. I believe that strangers ought not steal my property and I predict that they will not, but only because I think the neighborhood's security will scare off possible intruders. This strongly suggests I do not trust strangers not to steal my property.¹⁴⁷ So, predictive expectation plus normative expectation in contexts of reliance cannot capture the thicker attitude.

Intuitively, I could predict that you will perform some task on my behalf, expect of you to perform the task, but still lack trust in you. Suppose I lend you money. I might both expect repayment of you by the agreed upon date and predict (trust that) that you will pay it back but only because I know you worry I will take legal action if you do not. I don't think you would be likely to pay it back in a timely manner unless you felt threatened by

¹⁴⁷ In Chapter 4, I contend that the thick attitude of interpersonal trust (trust in) entails the disposition to believe that others will pull through for one in cases of reliance *because one needs them to*.

possible legal action—whether or not I make an explicit threat.¹⁴⁸ It seems unlikely that I trust *you* to repay your debt. At least a partial explanation for why a dual-expectation view cannot account for interpersonal trust is that the thicker attitude requires beliefs that others are trustworthy. I will argue for this claim in Chapter 4.

In the next section, I consider the relationship between reliance and attitudes of trust. In my view, thick attitudes of interpersonal trust do not entail actual reliance on others.

3.4 Trust Attitudes and Actual Reliance

Before proceeding to the next chapter let me briefly consider whether attitudes of trust require actual reliance on others and, if so, whether it must be trust reliance (i.e., acts of trust). The examples discussed in this chapter have all dealt with trust attitudes in the context of actual (interpersonal) dependence. Let's consider propositional trust for the moment.

As I've described it, propositional trust *as predictive expectation* typically involves actual reliance on others, whether evidently or not. The attitude is basically what Faulkner refers to as “predictive trust.” This is plausibly true even when the relevant predictive expectation has nothing to do with others doing anything on our behalf. For instance, predicting (trusting that) Crosby, Stills, and Nash will get the band back together does not involve them doing anything on my behalf, though the truth value of my prediction, and my doxastic life to some extent, depend on their actions. Propositional trust, though, does not require trust reliance, even when the reliance is of the active (as discussed in Chapter 2)

¹⁴⁸ As I explained in Chapter 2, making threats of the sort is inconsistent with trustfully relying on others (i.e., performing an act of trust). I might expect that you will do something precisely because I take precautions.

variety. Predictions about the future behavior of others may be based solely on the fact that one has taken precautions against others to practically ensure a favorable result—for instance, one is explicitly monitoring the performance of others.

Now consider the yet undefined thick attitude of interpersonal trust—again, the kind of trust we typically have in those closest to us (e.g., friends). Though interpersonal trust often disposes us to trustfully rely on the objects of the attitude, it seems consistent with this attitude that one never actually relies on the objects of the attitude. The attitude can be detached from actual reliance. It is sustainable before, after, and in between instances of reliance, though of course, as I discuss in Chapter 4, the attitude generally arises because we have evidence that others are trustworthy from past experience interacting with them. In fact, it seems consistent with this attitude that one never relies on the objects of the attitude.¹⁴⁹ If I trust my friend in this sense, then I will often be *disposed* to trustfully relying and to believing certain things about my dependence—e.g., that it will turn out well—were I to rely. For instance, I might trust this friend in the thick attitude sense with my children’s lives, but never ask her to watch them. Perhaps there’s never any practical reason to. Were I ever needing someone to watch my children, and the friend were available, I wouldn’t hesitate for a minute—other than not wanting to burden her—to ask for help without feeling the need to monitor their performance. Maybe circumstances of the relationship, for example, that this friend lives far away, explain why (and dictate that) I never trustfully rely on her to watch my children. Nonetheless, I trust my friend with my children’s lives.

¹⁴⁹ Looking ahead, social psychologists working in the area of attitudes have found strong evidence of attitude-behavior inconsistency, strong enough to reject behavioral requirements on holding attitudes.

Making sense of certain uses of ‘trust’ (and forms of trust) is difficult when we assume that every use has as its referent something that either is (with added ingredients) or entails actual dependence. The question, “Do you trust me?,” clearly makes the most sense when understood as an attitude toward the referent of ‘me’—that is, as a question about whether one person interpersonally trusts another. Asking this question of another would be appropriate both before a particular instance of dependence, before any dependence whatsoever (e.g., in new relationships), and when the possibility of actual reliance is quite low as in the example directly above.¹⁵⁰ The question, then, strongly suggests an attitude that does not necessarily require actual dependence. One might object by arguing that affirmative answer to the above question must, at the very least, have something to do with the expected outcome of *potential* dependence. That’s largely my point, but further, the attitude is not strictly speaking about potential dependence but about the person asking the question. I return to this thought below.

Completely divorcing the concept of interpersonal trust from dependence would be a mistake. For the content of thick attitudes of interpersonal trust is at least partially about the trustworthiness of others. More specifically, interpersonal trust plausibly entails beliefs that others are trustworthy. The content of such beliefs has something to do with what others *would* do were we to let our guards down and entrust something of value to them. The attitude is not restricted to our opinions (or feelings) about others in circumstances of actual reliance, though the attitude often influences our beliefs about what others will do when we actually rely.

¹⁵⁰ Note also that this question is a best odd, and at worst nonsense, if ‘trust’ refers to a certain way of relying. If by asking the question, “Do you trust me?,” one meant to refer to the act of trust (i.e., trust reliance), this sentence would not make sense. Instead, one should ask, “Are you trusting me?” There are also problems if we understand, as does Schellenberg (2005), to refer to action *dispositions*. I will hold off discussing Schellenberg’s view until Chapter Five when discuss challenges to the view presented in this chapter.

3.5 Conclusion

Propositional trust is a form of predictive expectation. Some theorists articulate views that identify trust with predictive expectation where to trust someone with respect to x means that one expects that person to x where one actually depends on her to x. However, there are two problems with this view. The first: that some forms of trust—the kind such views are at pains to describe—do not require actual dependence, as I explained before. The second: that predictive expectation, even if it were necessary for some form of trust, is insufficient for the type of attitude views that emphasize expectation attempt to explain, namely, attitudes of trust. After all, I might expect you to pay your debt but expect this for non-trusting reasons, for example, because I've threatened you. Using trust language makes sense here, to say I trust *that* you will pay your debt. This type of trust is simply what I've called propositional trust understood simply as an attitude of predictive expectation. Even if I trust *that* (i.e., expect or believe that) you will repay me, I might still not trust *you* in the sense we often normatively expect from others, especially the people closest to us. Trusting *you* involves an interpersonal connection between trustor and trustee, one for which views that identify trust with mere predictive expectation cannot account.

Chapter 4

ON ATTITUDES OF INTERPERSONAL TRUST

In Chapter 3, I distinguished propositional trust from interpersonal trust. Attitudes of interpersonal trust (hereafter, “interpersonal trust” or “trust in”) must be something more than an expectation that others will (or would) offer a favorable return on our dependence, or something else entirely. For we often trust that (predictively expect) others to act favorably on our behalf because we trust *in* them. Interpersonal trust can, and often does, explain the presence of predictive expectations constitutive of propositional trust.

With that in mind, the purpose of this chapter is to get clearer on the nature of interpersonal trust. My sketch of a view draws on the social psychology literature on attitudes, which I will discuss in some detail. First, I distinguish two types of views about the nature of interpersonal trust found in the literature: *cognitive* and *non-cognitive* (or *affective*) views, as I call them. The primary disagreement between the camps is over whether trust *in* others entails an attitude of belief, specifically, beliefs that others are trustworthy, or *trust beliefs*.¹⁵¹ I will not argue directly against non-cognitivism but I show that cognitivism offers a superior account of interpersonal trust, in part because it can account for certain non-cognitivist intuitions while respecting the empirical evidence in social psychology on attitudes. To home in on my view, I will discuss and critique two cognitivist views,

¹⁵¹ I borrow this term from Ken J. Rotenberg, “The Conceptualization of Interpersonal Trust: A Basis, Domain, and Target Framework,” In *Interpersonal Trust During Childhood and Adolescence*, K.J. Rotenberg (ed.) (Cambridge: Cambridge University Press, 2010). Hieronymi (2008) refers to beliefs in trustworthiness as “trusting beliefs”. See Pamela Hieronymi, “The Reasons of Trust”, *Australasian Journal of Philosophy* 86, no. 2 (June 2008): pp. 213-236.

specifically, the views of Russell Hardin (2002; 2006) and Linda Zagzebski (2012). I end by briefly highlighting some plausible consequences of cognitivism.

4.1 Two Views About Interpersonal Trust

Many theorists agree that trust is an attitude, but disagree over the attitude's nature.¹⁵² There are two broad views about the attitude: *cognitivism* and *non-cognitivism* (or *affectivism*). I'm going to argue that cognitivism is the correct view. To do that I must briefly explain the basic differences between these views.

Cognitivism is the view that attitudes of trust involve or reduce to beliefs. Some of these cognitivists take the relevant belief to be about what others will do (or are doing) in response to one's reliance on them. But, as I pointed out in Chapter 3, there seems to be a difference between predicting that others will x (trusting *that* they will x) and trusting others to x (trusting *in* others)—even if others also ought to x. Cognitivism about interpersonal trust, then, must involve more than, if not something completely different from beliefs about what others will do in response to one's reliance, possible or actual.

There is another cognitivist option in the literature. On this alternative, interpersonal trust implies a belief that the trustee is trustworthy. Call such beliefs "trust beliefs." Some go as far as identifying interpersonal trust with trust beliefs, I will argue for the weaker claim that interpersonal trust involves trust beliefs, though I'm inclined to accept the stronger view. Call views that identify interpersonal trust with trust beliefs "strong cognitivism," and views holding that interpersonal trust merely implies trust beliefs, "weak cognitivism." Russell Hardin (2002) apparently endorses strong cognitivism: "The

¹⁵² Karen Jones (1996) is one such philosopher who acknowledges that trust comes in many forms. Her primary target of analysis is trust as an attitude.

declarations ‘I believe you are trustworthy’ and ‘I trust you’ are equivalent.¹⁵³ Linda Zagzebski (2012) endorses weak cognitivism. According to Zagzebski, trust involves affective and behavioral components in addition to the trust belief.¹⁵⁴ I will discuss Hardin’s view in 4.4 and Zagzebski’s view in 4.5.

Some theorists reject cognitivism for non-cognitivism (or affectivism), arguing instead that interpersonal trust is a non-cognitive attitude such as an emotion or feeling of confidence, or (non-cognitive) sense of security.¹⁵⁵ Karen Jones (1996), for instance, argues that trust (effectively) an attitude of optimism (or confidence), which “is to be cashed out not primarily in terms of beliefs about the other’s trustworthiness, but rather—in accordance with certain contemporary accounts of emotions—in terms of a distinctive and affectively loaded way of seeing the one trusted.”¹⁵⁶ Laurence Becker (1996) argues that trust is a non-cognitive “sense of security about other people’s benevolence, conscientiousness, and reciprocity,”¹⁵⁷ and “a disposition to have confidence in other people’s motives, to banish suspicious thoughts about them.”¹⁵⁸ Both Becker and Jones make trust primarily a matter of affect—indeed, closely related affects—and both

¹⁵³ Russell Hardin, *Trust and Trustworthiness*. (New York: Russell Sage Foundation, 2002), p. 10. Arnon Keren (2014) argues that trust simply requires trust beliefs, not that trust is a belief about trustworthiness. Keren, though, neither distinguishes acts of trust from attitudes of trust, nor propositional trust from interpersonal trust. His account could be read, though, as an account of the thicker attitude of interpersonal trust. See Arnon Keren, “Trust and Belief: A Preemptive Reasons Account,” *Synthese* (2014) 191: pp. 2593-2615.

¹⁵⁴ See Linda Zagzebski, *Epistemic Authority: A Theory of Trust, Authority, and Autonomy of Belief* (Oxford: Oxford University Press, 2012), p. 36-37.

¹⁵⁵ See Jones (1996) and Becker (1996) for views that identify trust (at least partially) with feelings of trust (Jones) or feelings of security (Becker). Lahno (2001) argues that trust is an emotion. I will not discuss the reasons for thinking that feelings and emotions are different.

¹⁵⁶ Jones, “Trust as an Affective Attitude,” p. 4.

¹⁵⁷ Becker, “Trust as Noncognitive Security About Motives,” p. 43.

¹⁵⁸ *Ibid.*, p. 46.

emphasize the significance of feeling secure or optimistic about other people's motives over beliefs about other people's trustworthiness. Trust beliefs, according to Jones and Becker, aren't even necessary for interpersonal trust. Trust in others is a matter of proper affect. I will neither discuss Jones's and Becker's specific proposals in detail nor criticize them directly. However, I will make a few comments in Chapters 4 and 5, particularly concerning how cognitivists might respect certain of these philosophers' intuitions.

My case for cognitivism depends on a proper understanding of attitudes. To get a better grasp of attitudes, I survey some of the literature on attitudes in social psychology. As one would expect, social psychologists working in the area disagree about the nature of attitudes. I will not wade too deeply into the debate, though I offer some take-a-ways from the discussion. The plausible two-component view that emerges from our discussion will provide an empirical tether for my cognitivist view of interpersonal trust.

4.2 What are Attitudes, Anyway?

A long standing tradition in social psychology has it that attitudes are "states of readiness" that prepare us to respond to circumstances or to others in appropriate ways.¹⁵⁹ This tradition stretches back G. W. Allport who claimed, "An attitude is a mental and neural state of readiness, organized through experience, exerting direct and dynamic influence upon the individual's response to all objects and situations with which it is related."¹⁶⁰ Though contemporary social psychologists mostly reject the details of Allport's view, the

¹⁵⁹ See Russell H. Fazio's and Richard E. Petty's introduction to Part 1 "Conceptualizing Attitudes" in *Attitudes: Their Structure, Function, and Consequences*, R. Fazio and R. Petty (eds.) (New York: Psychology Press, 2008), p. 2.

¹⁶⁰ G. W. Allport, "Attitudes," in C. Murchison (ed.), *Handbook of Social Psychology* (Worcester, Mass.: Clark University Press, 1935), p. 810.

idea that attitudes are states of readiness remains “central to the concept of attitude as it is used today...”¹⁶¹ Exactly which states of readiness are involved will depend on the particular attitude and the circumstances or context.

Richard Holton’s account of trust draws upon this “state of readiness” understanding of attitudes. For Holton, trust is an attitude in which trustors take a “participant stance” toward others.¹⁶² By taking a participant stance we are, to use Allport’s phrase, in a “state of readiness,” ready to react should others betray our trust. But to simply say an attitude is a “state of readiness” is not yet to say very much. What kind of state are attitudes such that they prepare us to respond appropriately to circumstances or other people? Are they cognitive states, emotional or affective states, behavioral dispositions, some combination thereof, or something else entirely? I aim to show that interpersonal trust involves cognitive and affective dispositions that often affect behavior toward the object of trust.

To motivate this two-component view of interpersonal trust, I begin by looking at the tripartite model of attitudes.¹⁶³ Like many others, I reject the tripartite model of attitudes. After briefly explaining the tripartite model and the primary objection to it—an objection that hinges on the traditional understanding of the attitude-behavior relationship—I offer two responses, both of which take seriously the significance of

¹⁶¹ Ibid., p. 2.

¹⁶² See Richard Holton, “Deciding to Trust, Coming to Believe,” *Australasian Journal of Philosophy* 74 (1994): pp. 63-74.

¹⁶³ Both propositional trust and interpersonal trust, *as* attitudes, are states of readiness to react in certain ways to circumstances. Take propositional trust. People typically show surprise when circumstances (or other people) confound their (predictive) expectations.

objection while respecting the tripartite theorist's intuitions, particularly about the attitude-behavior connection.

4.2.1 *The Tripartite Model of Attitudes*

An influential model of attitudes, and the most popular type of model among early social psychologists, is the three-component or tripartite model.¹⁶⁴ This model “would suggest that attitudes consist of three classes of response (affective, cognitive, and behavioral) to a stimulus, or attitude, object.”¹⁶⁵ On this view “an attitude consists of how we feel, what we think, and what we are inclined to do about an attitude object.”¹⁶⁶ For instance, a positive or favorable attitude toward other people will consist of certain favorable feelings and positive thoughts about them in addition to particular behavioral manifestations indicative of this favorable attitude.

The exact natures of the thought and feeling components, in particular, are unclear. One plausible understanding has it that “what we think” just is what we believe. That is, the thought/cognitive component reduces to belief. But belief itself is an attitude. This would make for a strange and complicated view if the attitude of belief entailed a belief *component* in addition to an affective and behavioral component. However, the tripartite

¹⁶⁴ I borrow this term from Zanna and Rempel, “Attitudes: A New Look at an Old Concept,” In *Attitudes: Their Structure, Function, and Consequences*, R. Fazio and R. Petty (eds.) (New York: Psychology Press, 2008)

¹⁶⁵ Fazio and Petty (2008), p. 7. See S. J. Breckler, ‘Empirical Validation of Affect, Behavior, and Cognition as Distinct Components of Attitude. *Journal of Personality and Social Psychology*, 47 1191-1205.

¹⁶⁶ Ibid, 7. Zanna and Rempel cite Milton Rosenberg and Carl Hovland as early proponents of the view. See M. J. Rosenberg and C. I. Hovland, “Cognitive, Affective, and Behavioral Components of Attitude,” in M. J. Rosenberg, C.I. Hovland, W. McGuire, R. Ableson, and J. Brehm (eds.), *Attitude Organization and Change: An Analysis of Consistency Among Attitude Components*. (New Haven, CT: Yale University Press, 1960). Zanna and Rempel cite S. J. Breckler (1984) as offering empirical support for the tripartite view. See S.J. Breckler, “Empirical Validation of Affect, Behavior, and Cognition as Distinct Components of Attitude,” *Journal of Personality and Social Psychology* 47 (1984): 1191-205.

theorist need not reduce the cognitive component, analyzed in terms of what we think, to belief. It could be instead be something irreducible, yet a part of belief, given belief, too, is an attitude of sorts. Similar issues arise concerning attitude's feeling component.

Consider how the tripartite theorist might analyze resentment. To say that x resents y would roughly mean something like this: x thinks y acts (or has acted) wrongly toward x, x *feels* resentful which among other things, may involve feeling perturbed about y's treatment of x, and x manifests these thoughts and feelings by telling y about it or showing explicit signs of distress in response to y's behavior. Now consider gratitude. To say that x is grateful of y—i.e., takes an attitude of gratitude toward—roughly means: x has some sort of positive thoughts toward y, such as the thought that y has done something nice for x, x *feels* gratitude, which may come with other feelings (e.g., joy), and x behaves as if x is grateful of y, for example, by telling y or manifesting some other behavioral sign of appreciation.

There are undoubtedly other ways of analyzing the attitudes of resentment and gratitude in accordance with the tripartite view. I've offered the above formulations to illustrate what a tripartite theorist *might* say. A similar formula would apply to any other attitude, though again, the details might differ from theorist to theorist. I will now briefly explain the tripartite model of attitudes before moving to competing views.

4.2.2 Problems with the Tripartite Model: Jettisoning the Behavioral Component

Tripartite views have fallen somewhat out of favor due to the fact that they treat the relationship between attitude and the three components as fail safe. The tripartite model predicts, as a matter of “definitional necessity,” that a person's having certain beliefs

(perhaps favorable) about an object O will lead that person to behave in a very particular way (e.g., favorably) toward O.¹⁶⁷ The relationship between the three components—thought, feeling, and behavior—as it pertains to attitude is empirical. And, as Zanna and Rempel note, studies suggest the attitude-behavioral relation can come apart.

Yet, what are we to make of a person who fails to behave consistently with his or her beliefs about some object? Does that person not have an attitude? If the answer were to be “yes,” then we are essentially “defining away” interesting questions and empirical research. There is no reason to ask about the consistency between attitudes and behavior if consistent behavior is a pre-condition for application of the attitude concept.¹⁶⁸

The problem with the tripartite model as traditionally explained is that behavior does not always reflect or manifest the appropriate attitude. A resentful person who hides their resentment for whatever reason (e.g., for fear of confrontation) represents one such example. Alternatively, one might never have the opportunity to express one’s attitude in behavior. As we’ll see later, similar considerations apply to the belief-behavior relationship.

Some social psychologists reject the tripartite model in favor of two-component or one-component models that, at the very least, jettison the behavioral component altogether. A two-component, affective-cognitive model would require the least revision.¹⁶⁹ The primary problem with the tripartite model, after all, is the result of the model’s behavioral component. But why not opt for a single component view? On a single-component, affective view attitudes would amount to how we feel about the attitude object

¹⁶⁷ See Zanna and Rempel (2008).

¹⁶⁸ Fazio and Petty, *Attitudes: Their Structure, Function, and Consequences*, p. 2.

¹⁶⁹ Zanna and Rempel (2008) cite the following as proponents of two-component (i.e., cognitive and affective component) views: D. Fleming, “Attitude: The History of the Concept,” in *Perspectives in American History*, vol. 1, D. Fleming and B. Bailyn (eds.) (Cambridge, MA: Charles Warren Center in American History, Harvard University, 1967); M. P. Zajonc and H. Markus, “Affective and Cognitive Factors in Preferences,” *Journal of Consumer Research* (1982) 9: 123-31; R.P. Bagozzi and R.E. Burnkrant, “Attitude Organization and the Attitude-Behavior Relationship,” *Journal of Personality and Social Psychology* 37 (1979), pp. 913-29.

(or the feelings we feel in response to an object stimulus). Such a view would say that thoughts or beliefs about the object of the attitude do not constitute attitudes. However, an affective view of attitudes clearly runs afoul of the commonly-held intuition that belief, itself an attitude, involves some sort of thought (or representational) component. This intuition is enough to reject a single-component affective view unless emotion has a cognitive component. I'll briefly discuss belief below. To my knowledge, no one has defended a single-component view focusing on either of the other components of the tripartite analysis, so I'll move on. I now offer three possible responses to the primary objection to the tripartite model.

4.2.3 Two Responses to the Objection to the Tripartite Model

Opponents of the tripartite model rightly reject the traditional formulation of it for the reasons articulated above, namely, because of the attitude-behavior inconsistency where an expected behavioral response need not occur in every circumstance where the relevant attitude becomes salient.¹⁷⁰ Empirical evidence suggests the possibility of inconsistency between any combination of belief, affect, and behavior. That is to say, these alleged “components” can and do come apart in our attitude taking. One still has an attitude of sorts when behaving as if one's clunker car is safe, even when does not feel or believe so (e.g., driving the car despite fears about its reliability), and vice versa.

There are two promising responses available to the pro-tripartite theorist. First, the tripartite theorist might deny the behavioral-attitude relation is one of “definitional

¹⁷⁰ From what Zanna and Rempel say, it appears they think the attitude-affect relation can come apart too. They regard attitude as an evaluative notion: “We regard an attitude as the categorization of a stimulus object along an evaluative dimension based upon, or generated from, three general classes of information, and/or (3) information concerning past behaviors or behavioral intentions” (2008, p. 9).

necessity” in the sense the objection assumes. This response, though, considers behavioral components not as necessary manifestations. Instead, attitudes involve behavioral *dispositions*. Consider a sixteen-year-old girl, call her Abigail, who is grateful to her parents for all their love and care, including the sacrifices they make on her behalf. However, we might suppose that Abigail is in the middle of a heated argument with her parents about her curfew. Abigail wants her curfew moved back to 1:00 a.m. from the usual 11:00 p.m. “Nothing good happens after midnight. We don’t want anything to happen to you,” her parents say. From a parent’s perspective, the fact that they care enough to set reasonable action (behavioral) constraints qualifies as grounds for gratitude (or appreciation). Obviously, Abigail does not see it that way. Instead, she sees the curfew rules as unreasonable. It would seem that Abigail is still grateful toward her parents even though her occurrent feelings fail to match up with her attitude. This suggests that we should at least sometimes think of attitudes in *dispositional* terms, rather than simply as (mere) *episodes*.

Sometimes circumstances arise such that an object’s dispositions are masked and sometimes dispositions fail to manifest in circumstances normally conducive to their manifestation. A good free throw is disposed to making free throws in normal circumstances, which would exclude shooting in gale force winds.¹⁷¹ Even the best free throw shooters miss an occasional free throw. The disposition to feel angry when insulted involves feeling anger in response to being insulted in normal circumstances. And even the angry sometimes surprise with a calm response to that which typically makes elicits anger. Chicken eggs are typically fragile; they are disposed to breaking in normal circumstances

¹⁷¹ John Greco (2006) says, for instance, that Derek Jeter’s reliability as a baseball hitter does not require good hitting on the moon. See John Greco, *Achieving Knowledge: A Virtue-Theoretic Account of Epistemic Normativity*. (Cambridge: Cambridge University Press, 2010).

when struck. However, place a sufficiently protective covering over an egg and it can withstand a drop from several feet off the ground when it normally would not. Understood as a disposition, rather than an actual manifestation, we could then characterize the behavioral component as necessary to attitudes without necessarily incurring the problems traditional tripartite models face. That one never has the “opportunity” to manifest her attitude in behavior may simply be a function of one’s circumstances. The plausibility of this response does not rely on the possibility of a “fractured” theory on which some attitudes come with behavioral components and others do not.

However, this response seems to somewhat miss the force of the original objection to the tripartite model. For we could imagine one adopting an attitude toward some object without ever manifesting behavioral dispositions normally associated with the attitude, and not because one hasn’t the opportunity to manifest them. Consider a frightened citizen living under a totalitarian regime. This citizen strongly disagrees with the despot’s policies and resents his callousness toward the needy population. The citizen could, in some sense (though coerced), convey her resentment. To manifest her attitude toward the regime, though, would put the citizen’s life in danger. As a result, the citizen never behaves in a way that comports with her attitude. You might say, “Well, look, the citizen undoubtedly has other attitudes that entail certain behavioral dispositions that outweigh the citizen’s attitude toward the totalitarian regime.” Maybe, but nothing obviously rules out the conceptual possibility of a person never manifesting the types of behavior typically associated with certain attitudes. The citizen might, for instance, not be one to ever exhibit resentment. Would that mean the citizen did not resent (or have an attitude at all) toward the regime? Seems unlikely.

Perhaps, as most contemporary social psychologists think, behavior is too often an unreliable indicator of our attitudes for the correct model to include a behavioral component. Respecting the dominant view, one might, technically speaking, reject the tripartite model by rejecting the behavioral component, while still acknowledging how much influence attitudes often have on our behavior toward the objects of our attitudes. According to this response, attitudes typically consist of cognitive and affective components—still understood dispositionally—that typically (or often) affect the behavior of the person to whom the attitude belongs. This response obviously takes the objection seriously, but in a way that does not completely sever the attitude-behavior connection, thus in a sense respecting tripartite intuitions. Attitudes, especially propositional attitudes, help us to make sense of (and explain) people’s behavior and actions, even if no attitude entails any set of behavioral dispositions. This final dual-component response is highly plausible and, in some form or other, enjoys support in the empirically-based social psychology literature.

Sometimes, however, the way we feel in response to an attitude object fails to match our thoughts about the object. So, for example, one might think (or be disposed to think) of garden snakes as harmless creatures, but feel fear when confronted with one, perhaps even running. Such a person’s thoughts, on the one hand, and feelings and behavior, on the other, intuitively exhibit different attitudes. Perhaps one in this position has no clear attitude either way. The matter is much clearer, though, concerning the attitude-behavior relationship in that one might clearly take an attitude toward some object despite behaving as if one does not.

4.2.4 *Attitude and Belief*

Some social psychologists and philosophers distinguish attitudes from beliefs. Attitudes are often understood as evaluations of an object that involve favorable or unfavorable reactions toward that object. One might, for example, like or dislike a person, or favor one presidential candidate over another, or favor some political policy over another. Charles Stevenson, in his work on ethical disagreement, writes: “The term “attitude”. . . designates psychological disposition of being *for* or *against* something. Hence love and hate are relatively specific attitudes, as are approval or disapproval, and so on.”¹⁷² According to many social psychologists, evaluations that constitute attitudes involve beliefs and feelings toward other persons (or events), and behavioral tendencies, though as I already noted, most social psychologists acknowledge the often tenuous attitude-behavior relationship. Attitudes are overall evaluations or assessments of objects.

Beliefs, on the other hand, are opinions about objects (or events), not overall evaluations of favoring/disfavoring, liking/disliking, etc. of the object. The territory here is a bit tricky. Philosophers typically refer to beliefs as attitudes, particularly *propositional* attitudes. The objects of belief are propositions.¹⁷³ Other propositional attitudes include desire, hope (in some sense), and fear, among others. Consider the proposition that candidate Y will win the upcoming presidential election. First, one might believe that

¹⁷² See Charles L. Stevenson, *Facts and Values*. (New Haven: Yale University Press, 1963). Quotes taken from a reprinted abridged version of an excerpt from Stevenson (1963): See “The Nature of Ethical Disagreement,” in *Exploring Ethics*, 3rd Edition, Steven Cahn (ed.) (Oxford: Oxford University Press, 2013), p. 71.

¹⁷³ The view that propositions constitute the objects of belief is by no means universally held. Some philosophers, for example, argue that objects of belief are states of affairs (Schellenberg 2005) or sets of possible worlds (Stalnaker 1987)—which assumes that propositions are not states of affairs or sets of possible worlds. See J. L. Schellenberg, *Prolegomena to a Philosophy of Religion*. (Ithaca, NY: Cornell University Press, 2005), and Robert Stalnaker, *Inquiry*. (Cambridge, MA: Bradford Books/MIT Press, 1987).

candidate Y will win the election. One might also fear that candidate Y will win the election, desire that candidate Y not win the election, hope that candidate Y will win the election, and so on. Each of these attitudes involves standing in a particular relationship to a proposition: namely, *that* candidate Y will win the election. But none, taken individually at least, is obviously an evaluative attitude in the sense described above. A more encompassing view of attitudes must account not only for evaluations, but also for beliefs, desires, intentions, fear, hope, etc.

Propositional attitudes are attitudes only insofar as they meet the necessary conditions on attitudes. Indeed, there's a long standing tradition in philosophy, according to which belief is an involuntary disposition (or set of dispositions) that, like attitudes in general, involves cognitive (thought) and affective (feeling) elements. Feelings have either positive and negative valences, which seem like evaluations. So, if beliefs involve feelings, then it seems they have an evaluative component. Moreover, belief seems to be a judgment about how things are or whether the world is thus-and-so. As Andrew Chignell claims, many philosophers think, "belief is an involuntary disposition formed in response to perceived evidence."¹⁷⁴ If that's right, then belief tends to involve dispositions formed in response to evaluations or judgments of (alleged or perceived) truth-indicators.¹⁷⁵ The type of evaluation involved would be different than most other attitudes. What disposition or dispositions are involved? Many mid-twentieth century philosophers referred to as "dispositionalists" or "behaviorists" identified belief with behavioral dispositions (e.g., the disposition to verbally assent to propositions). Fortunately, the behaviorist trend in

¹⁷⁴ Andrew Chignell, "The Ethics of Belief," *The Stanford Encyclopedia of Philosophy* (Spring 2016 edition), Edward D. Zalta (ed.), URL = <<http://plato.stanford.edu/archives/spr2016/entries/ethics-belief/>>.

¹⁷⁵ This is not to say that people always or even mostly infer propositions about the world from their evidence or that they mostly carefully attend to their evidence.

philosophy, as in social psychology, has fallen by the wayside. If attitudes plausibly entail dispositions to think and dispositions to feel, and belief is an attitude, it follows that belief entails thought and affective dispositions. As with other attitudes, beliefs typically affect behavior, though beliefs (whatever their content) plausibly do not entail any particular behavioral disposition (or set of dispositions).

Some philosophers, though, have analyzed belief in terms of one or the other disposition. L. Jonathan Cohen, for example, says, “belief that p is a disposition, when one is attending to issues raised, or items referred to, by the proposition that p , normally to feel it true that p and false that not- p , whether or not one is willing to act, speak, or reason accordingly.”¹⁷⁶ This affect, the feeling of truth, is something like a feeling of confidence. To believe that p is to be disposed to feeling confidence in p when one attends to issues raised pertaining to p . William Alston, though he does not identify belief with dispositions to feel confidence, argues that such dispositions are necessary for belief: “If S believes that p , then if S considers whether it is the case that p , S will tend to feel it to be the case that p , with one or another degree of confidence.”¹⁷⁷

On the other hand, some philosophers, particularly J. L. Schellenberg (2005), contend that dispositions to *think* constitute the nature of belief, not dispositions to *feel*. To believe that p is to think (or be disposed to think) something about the world, that is, to represent the world (or be disposed to represent the world), in the way described by p .

¹⁷⁶ L. Jonathan Cohen, *An Essay on Belief and Acceptance*. (Oxford: Clarendon Press, 1992), p. 6.

¹⁷⁷ William P. Alston, “Belief, Acceptance, and Religious Faith,” in *Faith, Freedom, and Rationality*, ed. Jeff Jordan and Daniel Howard-Snyder (Lanham, MD: Rowan & Littlefield, 1996), p. 4; also, quoted in Schellenberg (2005), p. 51. Alston thinks feelings of confidence are necessary, though insufficient for belief. In the same work he defends the inclusion of a behavioral component against objections.

Hume was perhaps one of the first to recognize the intuition behind the two types of accounts just described. Hume defends a dual-component view of belief. He defines 'belief' both as a "lively *idea*" and "*feeling* of mind." An idea is basically a thought that represents the world in a particular way. The liveliness of an idea is really the feeling of mind that distinguishes commitment to the idea from the mere entertaining of the idea. Idea (or thought) alone cannot distinguish belief ideas from non-belief ideas ("fictions" or "loose revelries of fancy").¹⁷⁸ A certain feeling of mind must accompany the idea. This feeling, whatever it amounts to, distinguishes belief-thoughts (or ideas) that *p* from other thoughts such as entertaining *p*. The feeling is "annexed" to beliefs but not to fictions (or ideas we merely entertain).¹⁷⁹ The annexed feelings have a certain "*force, or vivacity, or solidity, or firmness, or steadiness,*" which contemporary philosophers might identify with feelings of confidence.¹⁸⁰ Contemporary philosophers don't think of belief, as did Hume, in terms of mental *episodes*, but in terms of mental dispositions (cognitive and affective). Belief does not consist in occurrent feelings of confidence and occurrent thoughts. Instead, beliefs are dispositions to feel confidence and to represent the world in particular ways. Strengths of belief vary with strengths of confidence. As Cohen claims, "If your belief varies in strength, it varies with the intensity of your feeling that *p* when your disposition to feel that *p* is activated."¹⁸¹

¹⁷⁸ Hume refers to non-belief ideas as "fictions" in his *Treatise* and "loose revelries of fancy" in the *Enquiries*. By "fictions," Hume simply means ideas we have that do not amount to belief. One could, so to speak, have ideas of Santa Clause even if one does not believe that Santa Clause exists.

¹⁷⁹ David Hume, *Enquires Concerning Human Understanding*. P.H. Nidditch (ed.) (Oxford: Oxford University Press, 1975), p. 48. (originally published, 1777).

¹⁸⁰ *Ibid.*, p. 68.

¹⁸¹ *Ibid.*, p. 6.

However, one could argue that feelings of confidence, though, obviously related to belief, are not constitutive of it. Against affective views J. L. Schellenberg (2005) distinguishes belief from “how [belief] feels from the inside.”¹⁸² Confidence (or the disposition to feel confidence) matters only when we consider a belief’s “epistemic status,” not its nature.¹⁸³ It’s unclear what Schellenberg means here. Some strongly held beliefs sometimes lack justification or epistemic support. In some sense, one’s confidence in propositions may determine whether one knows these propositions. But this is so only to the extent that confidence at least partially determines whether one believes the relevant propositions. That is, if knowledge requires sufficiently strong feelings of confidence (or dispositions to feel confidence), then this requirement must attach to the belief component of knowledge.

Views that identify belief with dispositions to think are highly plausible. To say one believes that *p* despite rarely, if ever, apprehending reality the way *p* describes rings false, even downright contradictory. It violates the plausible intuition that beliefs have representational (propositional) content; beliefs represent the way we take reality to be. ‘Believe’ and ‘think’, ‘belief’ and ‘thought’, are often used interchangeably, and for good reason. Dispositions to think indicate what we believe because these dispositions partially constitute belief. I say “partially” because nothing obviously rules out manifestations of the disposition to think “*p*” being met subsequently with a lack of confidence in *p*. This suggests dispositions of thought may sometimes fail to track belief, and thus, are only *prima facie* indications (albeit strong) indications of belief without some further component. In

¹⁸² J. L. Schellenberg, *Prolegomena to a Philosophy of Religion* (Ithaca: Cornell University Press, 2005), p. 41.

¹⁸³ *Ibid.*, p. 52.

that case, we have reason to think the affective and cognitive dispositions compliment each other such that one without the other will not do. Without dispositions to feel confidence, thought cannot distinguish belief from non-belief. Dispositions to think of reality as represented by certain propositions is necessary, but insufficient for belief. The thought “ p ” counts as mental affirmation of p ’s truth only to the extent that one is confident (or is disposed to feel confidence) in p .

Nothing rules out dispositions to think “ p ” in relevant circumstances even when one intuitively does not believe p . Though uncommon, people are sometimes disposed to thinking in ways contrary to their beliefs. Transforming old habits of thinking can be difficult, especially when these habits have become so ingrained in one’s worldview and way of life. Consider the reforming racist who has “seen the light,” so to speak. The reformation process will likely involve moments of cognitive dissonance where old dispositions of thought undesirably manifest. The cognitive dissonance is resolved by determining what the reforming racist *really* believes. How would (or could) we determine what a person believes in such cases, if we knew enough about the person’s mental life? Maybe such a one has no belief; she’s psychologically and epistemically wavering to the extent that her mental state toward racist propositions is more like suspension than belief or disbelief. An equally plausible response says that we should look at the reforming racist’s affective dispositions. In what propositions is she disposed to having confidence—that is, the non-racist propositions or the racist propositions that “pop” into mind, which cause the dissonance? If the former, then, plausibly, the reforming racist really believes the non-racist propositions. If the latter, then the reverse is plausibly the case.

Furthermore, by about anyone’s lights, belief and doubt are inconsistent. Given enough doubt concerning p one does not believe p . Doubt is also inconsistent with

confidence. Doubting that p and dispositions to think “ p ” are not inconsistent, on the other hand. This suggests belief and doubt are inconsistent (or inversely proportional) because belief involves constitutive feelings of confidence, not because it involves thought. Dispositions to feel confidence therefore seem indispensable.

4.2.5 Immediate Takeaways

If something like the two-component model of attitudes is correct, then we have reason to think the attitude of interpersonal trust involves two components, too: namely, cognitive and affective components. The cognitive component would consist in what we think or believe about the object of trust, and the affective component in how we feel about the object of trust. More precisely, according to the two-component view of attitudes, these components are dispositions to think and feel certain ways about the trust object. This strongly suggests that both cognitive and affective (or non-cognitive) views are on to something. Note, however, that affective views not only offer positive proposals about the nature of interpersonal trust; they offer negative proposals insofar as they deny that belief is constitutive of this attitude, particularly trust beliefs. Thus, cognitive views of interpersonal trust have an initial leg up on affect views.

The evidence, however, only offers *prima facie* (defeasible) support for cognitivism. Though it would be difficult to *prove* cognitivism, I must say more in defense of it. My defense, though, will primarily focus on the advantages and explanatory fruitfulness of cognitivism, particularly the brand that says interpersonal trust entails trust beliefs. These advantages include the fact that cognitivism can account for common intuitions about interpersonal trust: namely, (1) that the attitude is inconsistent with doubt and (2) that the

attitude is involuntary and (often) responsive to evidence that others are trustworthy. This is where I now turn in section 4.3.

4.3 Cognitivism as Holding Trust Beliefs

One of the primary debates in the literature hinges on the question whether interpersonal trust involves belief (of whatever kind). Most scholars writing on issues of trust acknowledge that trust, particularly something of the sort I have termed interpersonal trust, bears some relationship to belief. Ben McMyler (2011), for instance, says “...trust appears a cognitive attitude similar to belief, an attitude that involves taking something to be true with the aim of getting it right.”¹⁸⁴ As we’ll see, the idea that trust sometimes seems like an attitude with the aim at “getting it right” is one reason to think thick trust entails belief. McMyler also claims that trust, on the other hand, “...appears to involve a kind of interpersonal dependence on the person trusted in a way that belief does not.”¹⁸⁵

McMyler rightly notes that trust theorists must account for the competing intuitions. I have partly done so by distinguishing acts of trust from attitudes of trust. It should be apparent by now that I do not think all forms of trust necessarily involve belief—acts of trust in particular do not. Beliefs undoubtedly factor in as partial cause of the performance of some instances of such acts (trustful reliance). Yet, like any other type of act, beliefs do not constitute (the nature of) action; intuitively, the link between belief and action is merely causal or explanatory. In fact, sometimes we rely in trustful ways despite doubts about others’ trustworthiness or doubts that others will accomplish that for

¹⁸⁴ Ben McMyler, *Testimony, Trust, and Authority* (Oxford: Oxford University Press, 2011), p. 114.

¹⁸⁵ *Ibid.*, p. 114.

which we rely.¹⁸⁶ Refraining from taking precautions in situations of willing dependence often produces doubt, fear, anxiety, and feelings of vulnerability each of which is plausibly inconsistent with interpersonal trust in some sense.¹⁸⁷ As I'll argue, cognitivism can explain this inconsistency.

In this section I offer reasons to think that interpersonal trust entails belief, generally, and trust beliefs specifically. As Chapter 3 showed, predictive expectation is *prima facie* not enough to constitute interpersonal trust. Something more or something else completely is required. In the process of arguing for my view, I explain why (interpersonal) trustors need not predictively expect favorable return every time they trustfully rely on the people (interpersonally) trusted. I argue that one cannot trust in others unless one believes others are trustworthy. The primary difference between propositional trust and interpersonal trust consists in interpersonal trust's entailing trust beliefs. Moreover, trust beliefs often explain why we trustfully rely on others and trust *that* they will pull through for us.

4.3.1 Interpersonal Trust and Doubt

The first reason to think interpersonal trust entails belief concerns its relation to doubt. Cognitive accounts can at least partially account for the phenomenology of thick trust—

¹⁸⁶ Acts of trusts, understood as (voluntary) reliance on others without monitoring their performance, do not rule out acting from attitudes of trust, whether propositional or interpersonal attitudes. That is, the reason one trustfully relies on another may be that one believes the other trustworthy or expects positive results, even if the results aren't certain. Acting as if S will x is consistent with belief that S will x and belief that S is trustworthy (hence, probably will x).

¹⁸⁷ Therapeutic trust may produce doubt, fear, etc. It involves one relying on another without monitoring performance, usually in order to allow the person being trusted (in the action sense) the opportunity to build up trustworthiness credentials. See H. J. N. Horsburgh, "The Ethics of Trust", *Philosophical Quarterly*, 10 (1960): 343-354. I will discuss therapeutic trust in more detail in Chapter 5.

roughly, how it feels from the inside. As I explained in the Chapter 1, we sometimes trust in the face of substantial doubt, while at other times, the presence of doubt, at least too much of it, intuitively rules out trust. The best explanation for this fact is the hypothesis that trust comes in more than one form. Otherwise, what I've just said about trust and doubt is a contradiction and the commonly held intuition it expresses is mistaken. Acts of trust (trust reliance) are certainly consistent with doubt.¹⁸⁸ Attitudes of trust, including both interpersonal trust and propositional trust, on the other hand, are inconsistent with doubt. One plausible explanation for this inconsistency is that attitudes of trust entail belief. Belief that some proposition is the case is inconsistent with doubting that proposition. That interpersonal trust entails trust beliefs—i.e., beliefs that others are trustworthy—could explain why the attitude and doubt are inconsistent.

What about belief in particular could account for the inconsistency? The most obvious candidate would be belief's affective component, which consists in dispositions to feel confidence—to “feel” propositions true as Jonathan Cohen (1992) would say. To say that one doubts that p just is to say one lacks confidence that p . Conversely, to say one is confident that p (or manifests the disposition to feel confidence in p) implies that one has little or no doubt that p . Of course, some degree of doubt is consistent with belief, though actual believing requires us to have at least some level of confidence. Our strength of belief is proportional to our levels of confidence; and our levels of confidence vary in proportion to our doubt. This sounds a lot like attitudes of trust where our levels of trust intuitively vary in proportion to our doubt. Our doubt (or confidence) in what? Presumably either doubt that others will pull through for us when we rely on them to or doubts about their

¹⁸⁸ Technically, it's the *proposition* <one performed an act of trust despite doubts> that's non-contradictory.

trustworthiness. Given how I characterized propositional trust as predictive expectation, this is straightforwardly so.

Doubting that others will (or would) accomplish what we want or need in a given instance, however, is consistent with the thick attitude of interpersonal trust.¹⁸⁹ Interpersonal trust, after all, demands not that we think others are perfect in the relevant domain but, among other things, that they are reliable. This will become clearer below when I discuss in some detail the nature of trustworthiness and the content of trust beliefs. If I doubt that you will x when relying on you to x, I thereby fail to trust in a sense. I do not trust *that* you will (that is, expect you to) accomplish x for me. I might have some reason to doubt your ability to pull through on this occasion, even if I trust you in the thick interpersonal sense concerning matters relevant to x. Or I might have some reason to doubt your sincerity on this occasion—say, I trust you with respect to x-related matters but think you have some reason to make a false promise to x on this occasion. If I am disposed to doubting that you will make good on my reliance—for whatever reason—then I *ipso facto* doubt your trustworthiness. If I rarely if ever expect you to make good on my reliance in the domain of x, you would have good (though inconclusive) reason to believe I do not trust *you*.

On the other hand, doubts about trustworthiness, which seem patently inconsistent with trusting persons, are consistent with propositional trust. I might doubt that you are trustworthy with respect to x but either believe you have practical reason to x, where your having this reason makes probable your x-ing, or that circumstances make your x-ing likely.

¹⁸⁹ The doubt I have in mind might be about actual reliance on others or about potential reliance. So, one might doubt not only that others will accomplish what they want or need—which suggests actual reliance—but doubt that others *would* if one were to rely.

These considerations strongly suggest interpersonal trust is an attitude that entails believing others trustworthy. The content of propositional trust is about what others will do; the content of interpersonal trust is (partially) about others insofar as it's about their trustworthiness, that is, (partially) about what they are disposed to doing in response to our reliance.

Of course, non-cognitivists might argue that their view can explain the trust-doubt inconsistency. The problem with this proposal, though, is that the typical affective component of attitudes to which many social psychologists refer has more to do with how we feel *about* an attitude object. So, one's attitude toward the president, for example, would involve one's beliefs and feelings toward him, feelings of approval, disapproval, etc. Where would the trust-doubt inconsistency come in if trust's affective component is something of the sort? This suggests, however strongly, that attitudes, including trust, entail belief and that the trust-doubt inconsistency is explained in terms of the belief component, which itself entails the affect of confidence. I understand the territory here is complicated. Maybe the attitude of interpersonal trust involves no such affect to which social psychologists often refer. Consider propositional trust. Propositional trust is an attitude that plausibly involves no other feeling than confidence. Think, for instance, about one's predictive expectation that the Mets will win a baseball game this season; a safe bet indeed. One might be indifferent toward the Mets, so neither approve nor disapprove of the Mets (or the proposition that they will win a game). Yet one's attitude plausibly involves some affect, namely, a feeling of confidence. If the same is true of interpersonal trust, then maybe a strong cognitivist view on which interpersonal trust reduces to trust beliefs, is true. After all, this belief *as an attitude* would entail both an affective (i.e., disposition to feel) and a cognitive (i.e., disposition to think) component.

Concerning the phenomenology of interpersonal trust (what he calls “the attitude of trust”), Faulkner writes: “It is part of the phenomenology of trust that the adoption of an attitude of trust involves a certain insensitivity to the possibility that one’s trust will [or would] be let down.”¹⁹⁰ Trusting in someone neither requires modal ignorance, that is, the lack of knowledge of possible let down, nor the absence (or avoidance) of a possible letting down. With interpersonal trust, these possibilities aren’t typically salient, nor do they engender worry. In fact, the possibility of being let down does not typically cause trustors to worry (or doubt) largely *because* the possibilities are not salient. It seems implausible to say that we trust others when we are disposed to worrying and having doubts about their commitment, reliability, or motives concerning the relevant task type.

Again, my purpose is not to refute non-cognitivism but to show that cognitivism can account for some plausible intuitions about trust. Let’s consider second and third reasons to think that interpersonal trust entails belief. They are closely related which is why I will consider them in tandem.

4.3.2 Interpersonal Trust, Voluntariness, and Epistemic Reasons (Evidence)

The next two reasons to think interpersonal trust entails belief are intimately connected: first, that interpersonal trust is not subject to direct voluntary control and, second, that the attitude is responsive to, and only to, epistemic reasons to believe that other’s are trustworthy.¹⁹¹

¹⁹⁰ Faulkner, *Knowledge on Trust*, p. 152.

¹⁹¹ Pamela Hieronymi (2008) also argues that the reasons for which we trust others have to do with their trustworthiness. I approach the connection between interpersonal trust and epistemic reasons in a somewhat different way in that I focus more on the lack of voluntariness inherent in interpersonal trust. See Pamela Hieronymi, “The Reasons for Trust,” *Australasian Journal of Philosophy* 86, no. 2 (June 2008): pp. 213-236.

Let's begin our discussion with the intuition about involuntariness. One desideratum of a comprehensive theory of trust is to explain why it seems that trust is sometimes voluntary and other times involuntary. The most plausible explanation for this fact, again, is the hypothesis that trust comes in multiple forms. This hypothesis has two advantages. First, it respects common usage of 'trust', which suggests the term refers to related but different phenomena. Second, the hypothesis offers a more plausible alternative to one that implies that one and the same thing (simply, trust) can be both voluntary and involuntary. The common intuition is instead that 'trust', whatever else it refers to, refers to something that is never under direct voluntary control.

Acts of trust, as I describe them, are voluntary in the sense that we either choose to rely on others in trustful ways or not. Convincing others to trustfully rely (i.e., to perform an act of trust) may require nothing more than appealing to their interests, showing them why it would be beneficial for them to rely on one, perhaps even in the face of doubts as to whether one will do what one says. Trust reliance *as an action* is responsive to practical reasons. This illustrates the fact that exhortations to trust expressed in utterances such as, "Just trust me," are most naturally understood as exhortations to act. We do not implore others to trust us in order to convince them to believe in our trustworthiness. Trying to persuade people this way betrays a serious misunderstanding of trust (and 'trust') Indeed, one might respond to an exhortation of the sort by asking, "What reason do I have to trust you?" An adequate counter-response would require offering reasons to believe one is worthy of trust, that is, epistemic reasons (or evidence) that indicate truth—where the relevant truth is that one is trustworthy and/or will do what others rely on them for.¹⁹² The

¹⁹² I use 'epistemic reasons' and 'evidence' interchangeably. Whether one's evidence and only one's evidence constitutes one's epistemic reasons to believe propositions is a contentious issue. The debate does not matter

idea is that one cannot trust, in a sense, without some epistemic reason to. There's only one sense of 'trust' germane to our purposes in which one can choose to trust *for* any reason whatsoever—practical, epistemic, etc.—and that's the act of trust. Attitudes of trust, on the other hand, are not something we can drum up at will.

In some circumstances, we have practical reasons to *bring about* interpersonal attitudes of trust toward others—for example, in marriages or friendships where neither party has epistemic reason to doubt the other's trustworthiness. Fostering healthful marriages and friendships seems like a good practical reason to bring about this attitude. But interpersonal trust is not directly responsive to practical reasons, only epistemic reasons. These would be reasons *to believe* (not simply bring it about that one believes) that others are trustworthy. In other words, interpersonal trust is only directly responsive to reasons that indicate the truth about other people's trustworthiness. Trustworthiness-indicating epistemic reasons include evidence acquired through experience with others whom one trusts. Convincing others to trust in us requires persuading them of our trustworthiness, which we do by giving them (epistemic) reasons to believe that we are trustworthy, not just (practical) reasons to bring this belief about. Being moved to believe by epistemic reasons is an involuntary event (response); being moved when considering or evaluating evidence is not something we voluntarily do, but is something that “happens” to us.¹⁹³

for our purposes. It certainly matters in debates over the epistemic import of testimony for reasons I must ignore here.

¹⁹³ The considering or evaluating of evidence is typically voluntary. Perhaps the evaluation and the formation of belief sometimes occur simultaneously as with perceptual belief and the evidence of our senses.

Invitations (or exhortations) to trust, though, typically involve no such persuading or attempt to move others by evidence, but rather involve invitations to do something voluntary. Concerning invitations to trust, Baier writes:

“Trust me!” is for most of us an invitation which we cannot accept at will—either we do already trust the one who says it, in which it serves at best as reassurance, or it is properly responded to with, “Why should and how can I, until I have cause to?”¹⁹⁴

Baier is referring to epistemic causes—i.e., epistemic reasons. The question posed in her quote could also read: “Why should and how can I [trust], until I have epistemic reason to?” Either an invitation to trust is an invitation to perform an act of trust, which is a voluntary act or it is an invitation to do something we cannot do at will.

Now consider belief. One cannot believe directly in response to practical considerations, as Pascal noted in his famous Wager, even if doing so would benefit one. Practical considerations might offer practical reasons to act as if one believes that God exists in hopes that one might someday believe; but practical considerations are insufficient to generate belief that God exists. Only when one’s judgment (or evaluation) of the case for God’s existence (i.e., for the truth of <God exists>) changes—when one “sees” the evidence differently or acquires new evidence—will one come to believe that God exists.

Trust in others often serves us well in that these attitudes often facilitate our on others in trustful ways when the opportunity arises; indeed, it disposes us to trustfully rely on others, even if this disposition is not part of the attitude itself. And we might even recognize this dispositional relationship and all the potential practical benefits of (trustfully)

¹⁹⁴ Baier, “Trust and Antitrust,” p. 244. Baier’s quote is rather puzzling, especially given what else she says about trust: namely, “Trust, on the analysis I have proposed, is letting other persons (natural or artificial, such as firms, nations, etc.) take care of something the truster cares about, where such “caring for” involves some exercise of discretionary powers” (1986, p. 240). After all, entrusting is something we voluntarily do; it can be withdrawn or withheld.

relying on others. Yet, only when we alter our evaluation of another's trustworthiness (or the proposition <so-and-so is trustworthy>) can we, in normal circumstances, form thick attitudes of trust toward another, which typically make relying on others easier, mentally speaking, by reducing feelings of vulnerability that often come with such reliance.

Evidence—or at least what we *take* to be evidence—explains why we believe *in* some people and not certain others; and it explains why we *cease* to trust. In fact, we typically trust (in the relevant sense) those whom we have most (epistemic) reason to trust. And plausibly, these reasons consist in evidence for the truth of propositions such as *X is trustworthy*. Responsiveness to epistemic reasons is built into the fabric of interpersonal trust.

Convincing others to form attitudes of interpersonal trust toward us requires persuading them of our trustworthiness. The most obvious way to persuade others of this is to offer truth-indicative reasons (or evidence) that we are trustworthy. Of course, giving others such reasons so that they will rely on us renders any such subsequent act less than fully trustful. Asking for epistemic reasons before reliance is a textbook case of the type of monitoring inconsistent with acts of trust. Building robust trusting relationships where the attitude of interpersonal trust is central, though, typically involves getting to know others, or having at least *some* (epistemic) reason to form this attitude. That is, forming attitudes of interpersonal trust often requires confirming other's trustworthiness by making ourselves vulnerable until, by and large, we no longer *feel* vulnerable in the care of others. Consider the question, "How can I trust you?". People generally ask such questions when they encounter options to rely on strangers or others whom they do not know well. The answer people look for when asking this question should confirm (or disconfirm) that they can predictively expect a favorable outcome were they to rely and that the other will not betray.

Asking for confirmation, however, plausibly rules out *this* possible instance of reliance as one of trust. But when we obtain the information we seek, we may then have something to build from in the future so that we no longer need assurances.

What's more, interpersonal trust is intuitively inconsistent with trusting for epistemic reasons the content of which conflicts with the conditions on trustworthiness.¹⁹⁵ That is, one normally cannot form and sustain interpersonal trust in circumstances when one believes that others are *not* trustworthy. Epistemic reasons that generate and underwrite propositional trust, on the other hand, may have nothing to do with the trustworthiness of others or, more strongly, may conflict with the conditions on trustworthiness. That one faces potential punishment if one fails to do what we want or need would, in normal circumstances, raise the probability that one will do what we want or need such that we have reason to believe one will.¹⁹⁶ Yet to say one could interpersonally trust (adopt or form the attitude) in the face of, or worse, *because of* reasons that signal untrustworthiness is basically to say that one might judge another untrustworthy based on one's evidence, but still interpersonally trust. This seems highly implausible, if not completely incoherent, even given our shortcomings as rational creatures. Imagine friend X saying to friend Y, "I trust you, but I do not believe you are trustworthy." How would (or should) Y probably respond to X? What would (should) Y probably say to X? Y would

¹⁹⁵ This is not to say that intuitively non-propositional mental states (e.g., perceptual experiences) cannot serve as evidence in some sense for claims.

¹⁹⁶ As Peter Achinstein has noted, a fact F's raising the probability of some proposition *p* does not entail that F is evidence for *p* (or an epistemic reason to believe *p*). According to Achinstein, "walking across the street increases the probability that I will be hit by a 1970 Cadillac; but the fact that I am walking across the street is not evidence that I will be hit by a 1970 Cadillac. See Peter Achinstein, "Concepts of Evidence," in *The Concept of Evidence* (Oxford: Oxford University Press, 1983), p. 152.

probably feel hurt by X's comments and would respond with serious skepticism: "What do you mean you trust me? I don't think you understand the meaning of 'trust'?"

Undoubtedly, the explanation for trust in others is often complicated. I'm not saying that we always or usually reason from evidence for the trustworthiness of others to interpersonal trust. In fact, these attitudes are often formed and strengthened after some time getting to know others; the point is that our getting to know others typically provides us evidence that either confirms or disconfirms other people's trustworthiness. The explanation why we trust in others may differ somewhat for each of us and for each of our respective relationships. An interplay of emotional and non-emotive epistemic (doxastic or evidential) forces are typically at work in attitude formation process. The same is true for belief in general. Even so, as with belief, interpersonal trust arises in response to, and is sustained and strengthened by perceived reasons that indicate trustworthiness (i.e., evidence). We normally trust some people more than others because we have reason to believe they are trustworthy. It matters not whether intuitively non-epistemic, emotion factors partially explain our forming attitudes of interpersonal trust. The point remains: As with belief, practical reasons, including any other non-epistemic reasons, cannot generate attitudes of interpersonal trust.¹⁹⁷

I have argued that interpersonal trust plausibly entails trust beliefs because we typically trust those for whom we have most (epistemic) reason to trust. The formation and sustaining of interpersonal trust is, as I've claimed, impervious to practical considerations.

¹⁹⁷ Allowing for practical reasons for belief—more precisely, to call practical considerations for why it would be good for one to believe a proposition, a "reason"—is potentially problematic. On a related note, Pamela Hieronymi discusses the problems with identifying "a reason as a *consideration that counts in favor of an action or attitude*". See Pamela Hieronymi, "The Wrong Kind of Reasons," *Journal of Philosophy*, vol.102, No. 9 (Sept. 2005), p. 437. I will discuss the relationship between interpersonal trust and epistemic reasons in more detail in Chapter 5.

Only epistemic reasons to believe others are trustworthy can give rise to interpersonal trust. That is, we cannot interpersonally trust *for* practical reasons, only epistemic reasons. Interpersonal trust's involuntariness can be explained by its not being responsive to practical reasons. And this lack of responsiveness to practical reasons can be explained in terms of interpersonal trust's entailing belief. Couple these considerations with the fact that interpersonal trust is inconsistent with doubt other people's trustworthiness and we have an attitude that "behaves" similarly to belief. Supposing interpersonal trust does in fact entail belief, the belief in question must be something other than the type of expectation belief expressed in trust-that statements. The most plausible candidate: trust beliefs, namely, beliefs that others are trustworthy. I will make the case for this in the next section. A notable proponent of such a view is Hardin. I will discuss and critique his presentation of it in the following section.

4.4 Trust Beliefs and Trustworthiness

One's theory of interpersonal trust should cohere with a plausible understanding of trustworthiness. To be trustworthy is, trivially, to be worthy of trust. Proper appreciation of trustworthiness demands an understanding of interpersonal trust (trust in), and vice versa, especially if to trust in others entails, or just is, a matter of holding beliefs about trustworthiness. I will not argue for a particular theory of trustworthiness but instead I will offer some plausible observations about trustworthiness.

Trustworthiness as is implicated in my account of the attitude of interpersonal trust entails at least some degree of reliability. But to be trustworthy is to be more than merely reliable. It's to be committed to the achievement of some good for the sake of some other.

But it is not clear that facts about what others are disposed to do in response to our trust reliance are enough, however, to determine whether or not someone is trustworthy. Even if we factor in how reliable and committed others are to pulling through for us there remains the question of *why* they are doing so. Without delving too deeply into the literature, let me say a few words about the importance of motive concerning matters of trustworthiness and trust. I will draw on the lessons learned from discussion of Russell Hardin's view of trust, though it presupposes a philosophically suspect account of trustworthiness. It's best that I discuss the competing types of accounts of trustworthiness partially in their relation to trust. This is particularly important in understanding Hardin's views of each.

4.4.1 Trust Beliefs, Trustworthiness, and Self-Interested Motives: Against Hardin

Russell Hardin argues in multiple places for views of trust and trustworthiness he calls *encapsulated interest views*.¹⁹⁸ Concerning trustworthiness, Hardin defends a view that makes trustworthiness a matter of the trustee's interests encapsulating the trustor's interests. On this account, y is trustworthy if and only if y's interests encapsulate x's, that is, just in case x's relevant interests become part of y's. Russell Hardin's view of trustworthiness thus allows for self-interested motivations to serve as the bases for trustworthiness.¹⁹⁹ So long as my interests encapsulate your interests, you may deem me trustworthy, regardless of my motivation in pulling through for you. Furthermore, Hardin contends that trustworthiness may be "compelled by the force of social norms," in "close communities that mobilize

¹⁹⁸ See, in particular, Russell Hardin, *Trust and Trustworthiness* (New York: Russell Sage Foundation, 2002). See also, Russell Hardin, *Trust* (Cambridge: Polity Press, 2006).

¹⁹⁹ See Hardin, *Trust and Trustworthiness*.

commitment to their norms with sanctions such as shunning and exclusion.”²⁰⁰ It’s safe to say that it’s often in one’s interest not to be shunned or excluded from one’s community.

The takeaway is that trustworthiness can be a matter of meeting one’s own interests so long as they encapsulate the interests of one’s (potential) interaction partner. Likewise, Bernard Williams thinks there’s a sense in which trustworthiness is consistent with purely self-interested motives. According to Williams, “A may trust B to do something because A knows that B expects punishment if he fails to do it. In this case B’s motives for cooperating are crudely and immediately egoistic.”²⁰¹ Though directly about trust, the quote implies that A might be trustworthy, in a sense, even if A acts on B’s behalf only because A wants to avoid punishment.

Naturally, views of trust that presuppose trustworthiness inherit the problems just described; the problem occurs on the flip side of the relationship. Articulating the exact details of Hardin’s view of trust proves somewhat difficult, especially when taking Hardin’s totality of work into account. Some of Hardin’s comments seem downright puzzling. For instance, Hardin claims,

...you trust someone if you have adequate reason to believe it will be in that person’s interest to be trustworthy in the relevant way at the relevant time. One’s trust turns not on one’s own interests but on the interest of the trusted.²⁰²

Of course, having a reason to believe such is not the same as believing it.

However, Hardin says elsewhere:

²⁰⁰ Ibid., p. 53.

²⁰¹ Bernard Williams, *Truth and Truthfulness* (Princeton: Princeton University Press, 2002), p. 88.

²⁰² Russell Hardin, “The Street-Level Epistemology of Trust,” in *Politics and Society*, Vol. 21 No. 4 (December 1993), p. 505

To say I trust you in some way is nothing more than I know or believe certain things about you—generally things about your incentives or reasons for living up to my trust, to be trustworthy to me...The declarations ‘I believe you are trustworthy’ and ‘I trust you’ are equivalent.²⁰³

From this, it seems the *belief* that others are trustworthy is necessary and sufficient for trust, not simply reasons to believe that others have certain interests to manifest trustworthiness. Otherwise, all trust beliefs are reasonable or justified—a patently false claim. The important thing to note is that Hardin thinks (1) trust consists solely in trust beliefs and (2) that trust (i.e., trust beliefs) turn on “the interest of the trusted.” In Hardin’s words: “I trust you because I think it is in your interest to attend to my interest in the relevant matter.”²⁰⁴ Believing that others are trustworthy, then, would amount to believing that others’ interests encapsulate one’s own in some matter. One incentive for y to pull through for x in contexts of reliance (or dependence) would be to avoid damaging a mutually beneficial relationship. Karen Jones refers to views of the sort, including views of trust and trustworthiness, as “risk-assessment views.”²⁰⁵ On such views, attitudes of trust are the result of calculating probabilities of success/failure. To trust is basically to calculate that reliance on others would likely yield a favorable return.

Hardin (2006) devotes some effort to arguing against those who identify trust with action.²⁰⁶ Although I disagree with Hardin in that I think trust comes in both act and attitude forms, I agree that the attitude of interpersonal trust is cognitive (or doxastic) in

²⁰³ Russell Hardin, *Trust and Trustworthiness*, p. 10.

²⁰⁴ *Ibid.*, p. 4.

²⁰⁵ Karen Jones, “Second-Hand Moral Knowledge,” *Journal of Philosophy*, 96(2) (1999), p. 68.

²⁰⁶ Hardin argues against theories that identify trust with action. According to Hardin (2006), “I may act from my trust, and my action may give good evidence of my trust, but my action itself is not the trust, although it may be compelling evidence of my trust. If I trust you, I trust you right now and not only in some moment in which I act on my trust by taking a risk on you” (2002, p. 10).

that it involves trust beliefs, though Hardin thinks trust is completely cognitive. Hardin's view of trustworthiness, though, is problematic. This problem carries over to his view of trust, since to trust just is to believe others have met the requirements of trustworthiness.

The problem with Hardin's view is that it deems trustworthiness consistent with seemingly non-trustworthy motivations or reasons for acting, when trustworthiness is intuitively an other-regarding virtue or characteristic. A disposition to look after one's self-interest may easily run counter to a disposition to work on behalf of others because they depend on one to. The fact that the relationship between x and y benefits *both* needn't motivate y to act on x's behalf. And if x sees this, it seems odd to say x trusts y.

To see the problem with such views of trust and trustworthiness, let's consider what Nancy Nyquist Potter says about a possible sexist employer:

I might predict that I will be "treated well," by, say my employer not because of his good will—say he's sexist—but because there are legal sanctions against him treating me badly. This does not seem like a case of my trusting him but rather on my counting on sanctions to constrain his otherwise unfair conduct. I don't *trust* the sexist employer because I think it's unlikely that he would take of something I value and take to be central to my being—my gender identity—in the absence of such sanctions.²⁰⁷

Call the kind of case Potter refers to as SEXIST EMPLOYER. SEXIST EMPLOYER is supposed to elicit the intuition that trustworthiness requires more than mere reliable behavior. The employee, call her 'Nancy', can count on the employer's behavior remaining consistent. The employer, however, seems clearly untrustworthy in the sense important to interpersonal trust. Of course, the employee, Nancy, can trust *that* the sexist employer will behave (in a sense), as Potter notes. But that does not mean Nancy trusts *in* the sexist employer; in fact, the reverse is true. This is so even if the employer has kept out of

²⁰⁷ Nancy Nyquist Potter, *How Can I Be Trusted? A Virtue Theory of Trustworthiness* (Lanham, Maryland: Roman & Littlefield, 2002), p. 5.

trouble, treating his female employees in accordance with morality and the law. His sexist dispositions, though, have simply been masked and would likely manifest under other circumstances, in conditions conducive to the manifestation of the disposition. There are other beliefs that he has, we might suppose, that dispose the employer to act in ways that counteract his sexist disposition—e.g., that he could be sued for sexual harassment.

One possible explanation for the employer's mode of behavior in subsequent interaction with his employee's would cite his trustworthiness. However, Nancy knows there's a better explanation, given the information about the employer to which Nancy has access. Nancy knows the employer's previous behavior didn't come from trustworthy character or because his female employee's were counting on him, and she knows the employer acted a certain way toward his female employees for the wrong reasons. From Nancy's perspective, then, it would seem odd to say the employer is worthy of trust. Even though Nancy knows certain legal constraints were put in place to protect people like her, she wouldn't feel right recommending others spend time with him outside the office; he can't be trusted. The primary reason is that Nancy knows that legal constraints can only do so much to counteract his sexist dispositions. And she knows that the sexist employer is only acting out of self-interest, which in this instance happens to encapsulate his female employees' interests. They have an interest in not being harassed and discriminated against in the workplace; he has an interest in not being sued. The end result: the sexist employer treats the female employees as he would if he respected them as persons, that is, arguably, as he would were he trustworthy.

Notice, though, that on Hardin's account of trust and trustworthiness, the sexist employer would be deemed trustworthy. To trust the employer just is to believe that his interest encapsulate one's own. Which of the female employees' interests are at stake? In

other words, which of their interests are relevant in this context? Presumably, the female employees' interests primarily involve fair and respectful treatment, and the employer's interests involve staying in business, not being sued, etc.

However, Nancy's belief that she will not be mistreated or harassed and that the sexist employer's interests encapsulate her own is consistent with her not trusting the employer, as Potter suggests. This lack of trust, indeed, distrust, might manifest in her actions—e.g., she will not allow herself to be alone with the employer. The employer's main interest is to keep his job, to not be sued, etc., an interest that encapsulates the female employees' interests not to be harassed. That the employer's interests encapsulate his employees' interests is insufficient for trustworthiness. What's more, intuitively, we trust others only when we believe their *reasons* encapsulate our own. The process that leads to (potential) behavior is relevant, not just the (potential) end result.²⁰⁸

Interpersonal trust seems to involve expecting more *of* people when we trustfully rely on them, not just that they (typically) will pull through for us, especially not only because *their* interests encapsulate ours. What SEXIST EMPLOYER strongly suggests is that trusting in others involves an attitude toward others regarding their dispositions to live up to the normative expectations generated by our trustfully relying on them. And these expectations include proper reasons or motivations for acting on behalf of the trustor. Let's now consider what that reason could be.

²⁰⁸ This business about process and end result is key in debates between minimal state libertarians (e.g., Nozick) and new liberals (e.g., Rawls).

4.4.2 Trust Beliefs, Trustworthiness, and Other-Regarding Motives

Trustworthiness in the sense most appropriate to interpersonal trust entails that the trustee acts on the trustor's behalf on the basis of a certain particular motive, namely, *that others depend on the trusted party to pull through for them*. As Faulkner puts it: "...one might say that a trusted party S is trustworthy, in a circumstance defined by A 's trusting S to ϕ if and only if S sees A 's depending on his ϕ -ing as a reason to ϕ and is moved by ϕ for this reason."²⁰⁹

Karen Jones basically agrees when she says, "...one is not trustworthy unless one is willing to give significant weight to the fact that the other is counting on one, and so will not let this consideration be overruled by just any other concern one has."²¹⁰ More precisely, trustworthiness is a stable *disposition* or characteristic of persons, in part, to act for such other-regarding reasons. That others are counting on one is a necessary—and perhaps should be the sufficient—motive of trustworthy persons. Untrustworthy people occasionally act as if they are trustworthy, right reasons and all, which is why the disposition to act for the right reasons is vital to trustworthiness. Conversely, trustworthy people sometimes act in response to other people's reliance for non-trustworthy reasons. As Jones claims, "Someone doesn't show herself untrustworthy simply because there are occasions on which the thought that someone else is counting on her is not a consideration that she can let prevail."²¹¹

An understanding of trustworthiness as involving other-regarding motive dispositions avoids the problems of views that say trustworthiness is consistent with, or

²⁰⁹ Faulkner, *Knowledge on Trust*, p. 148.

²¹⁰ Jones, "Trust as an Affective Attitude," p. 8. Of course, Jones's claim is weaker than Faulkner's.

²¹¹ *Ibid.*, p. 8.

just is, a matter of one's (the trustee's) interests encapsulating another's (the trustor's) interests. The sexist employer is not considered trustworthy on such accounts. Now what does all this say about interpersonal trust, assuming the attitude entails trust beliefs?

Suppose what I've said immediately above is correct: trustworthy people are disposed to acting on behalf of others because others count on them to. If trustworthiness involves the disposition to act on behalf of others *because they need us to*, then if trust involves or just is a belief in the trustworthiness of others, the belief must appropriately reflect this feature of trustworthiness. To believe that others are trustworthy—that is, to hold trust beliefs about others—,then, is to believe that they are disposed to acting on one's behalf for the right reasons, reasons constitutive of trustworthiness, reasons that plausibly have little or nothing to do with the trustee's self-interest. So, trustworthiness requires (1) the propensity toward success in the relevant domains, (2) the disposition to commit to the tasks for which others rely in the relevant domains, and (3) the disposition to act on other's behalf because they need one to.²¹² That others typically do what we want or need because we rely on them to indicates that others are trustworthy.

Trustworthiness, as stable disposition, entails that even when it may pay in the short run to betray someone's trust, trustworthy persons—despite occasional failure—typically pull through for others for the reason that others need them to. By understanding trustworthiness this way we can account for plausible intuitions about SEXIST EMPLOYER, namely, that Nancy (the employee) does not trust *the sexist employer* but

²¹² I do not qualify (3) with “in the relevant domains” because if one is disposed to acting for the wrong kind of reasons in one domain, this would plausibly carry over to other domains as well. However, it's not inconceivable that one could compartmentalize parts of one's life such that the characteristic of acting for the wrong reasons does not apply systematically to a person's motivational structure.

merely trusts *that* he will behave predictably. Perhaps trustworthiness requires more but that need not concern us here.

The sexist employer is not acting because Nancy needs him to. Trustworthiness, though, involves the disposition to pull through for others because they need one to. Nancy does not believe the sexist employer is trustworthy. For she does not believe the employer has a disposition to act on her behalf because she needs him to, but believes he is disposed instead to act merely out of self-interest.

Propositional (thin) trust, considering it's a form of trust, coheres well with an account of trustworthiness as mere reliability that allows for the trustee to do what others (the trustors) rely on her for because it's in *her* interest. Predictively expecting that others will do what we want or need in no way presupposes taking others to be trustworthy in the thicker sense just described above, though trust in others often explains, if not justifies, trusting that they will pull through for us. Hardin's account of trust and trustworthiness does not properly set interpersonal trust apart from propositional trust. His view really seems more like an account of propositional trust.

Beliefs about trustworthiness set attitudes of interpersonal trust apart from propositional trust. Both involve, or maybe simply are, propositional attitudes of belief. Trust beliefs, unlike expectation beliefs, are about stable trustworthy dispositions belonging to people that entails their acting on other people's behalf because others count on them to. These beliefs are distinctly about *people*, where mere expectations about other's behavior in response to one's reliance need not be grounded in beliefs about thick trustworthy dispositions, but perhaps instead in features of one's circumstances (e.g., that others will be punished if they do not do what one needs them to do).

Holding trust beliefs does not require one ever think “So-and-so is trustworthy.” This requirement would be far too stringent, so much so that plausible and obvious cases of trust might fail to qualify. Rather, holding attitudes of interpersonal trust toward others involves representing them as fulfilling the demands of trustworthiness. By thinking of another person as, and having confidence that she is, disposed to feeling indignation for no good reason, one plausibly represents the other as a resentful person. One need never think “So-and-so is the resentful type,” though of course one might. Similarly for interpersonal trust. The point is that we may never actually think “so-and-so is trustworthy” yet still believe they are. One might, instead, be disposed to having thoughts, and feeling confident in propositions, that express trustworthiness-constitutive properties. In that case, one plausibly believes others are trustworthy.

4.4.3 Strong Cognitivism: Why Not Simply Trust Beliefs?

Thus far I have offered reasons to think interpersonal trust entails trust beliefs. I argued further that these beliefs must not only be about what others are disposed to doing, but why they are disposed to doing it—that is, their reasons for acting on our behalf when we (trustfully) rely. So, why not say that interpersonal trust just is a matter of beliefs about others’ trustworthiness? That is, why not strong cognitivism?

Trust beliefs are themselves attitudes, since beliefs in general are attitudes. This means that trust beliefs also involve whatever kind of components attitudes entail generally, including cognitive and affective components. These components include dispositions to think and to feel confidence with respect to some proposition. As I explained earlier, non-cognitivists tend to identify the key feature of interpersonal trust

with feelings such as confidence or security about other's motives, competence, etc. Notice that trust beliefs, as I've described them, also involve such feelings, specifically, dispositions to feel confidence that others are competent and properly motivated to work on one's behalf because one needs them to. Trust beliefs therefore entail the type of affect non-cognitivists think is central to interpersonal trust.

Moreover, since we have reason to think that attitudes in general entail both affective and cognitive components, considerations of simplicity would recommend *identifying* interpersonal trust with trust beliefs. The cognitive component, then, would amount to dispositions to think of others in trustworthy ways, and not a belief. For belief, as a propositional *attitude*, also entails a cognitive component. The cognitive component of belief cannot itself be a belief, but instead must be some sort of thought disposition.²¹³ The affective and cognitive components taken together would constitute the trust belief identified with interpersonal trust. A strong cognitivist view of the sort respects both non-cognitivist intuitions and empirical research in social psychology on attitudes.

Non-cognitivists, however, often emphasize how the affect of trust involves a certain orientation toward the trusted party. This orientation involves putting a positive spin on evidence that the trusted party has been untrustworthy.²¹⁴ I'll discuss this alleged feature of interpersonal trust in Chapter 5. Let me say this much for now. If this way of seeing is merely voluntary or contrived such that one simply "chooses" to interpret evidence of untrustworthiness in a favorable light—where one merely acts as if others have been trustworthy—then it would seem that what non-cognitivists have identified as trust

²¹³ Social psychologists often do not distinguish belief from thought (or dispositions to think).

²¹⁴ See Jones (1996) and Bernd Lahno "On the Emotional Character of Trust," *Ethical Theory and Moral Practice* (2001), 4: 171–189.

falls short of it.²¹⁵ For we want others to *believe* we are trustworthy. These beliefs are formed involuntarily, often in response to evidence of trustworthiness. Furthermore, if the affect constitutive of interpersonal trust is primarily responsible for this orientation toward evidence of untrustworthiness, then the cognitivist can account for the non-cognitivist's intuition once again.

I now consider Linda Zagzebski's (2012) cognitivist tripartite view of interpersonal trust.

4.5 Zagzebski's Tripartite View

Linda Zagzebski (2012) defends a tripartite view, according to which trust involves belief, affective, and behavioral components. According to Zagzebski,

...the state of trust is a hybrid of epistemic, affective, and behavioral components. As a first approximation, I propose that when I trust x for purpose y, (1) I *believe* x will get me y, (2) I *feel* trusting toward x for that purpose, and (3) I *treat* x as if it will get me y.²¹⁶

Zagzebski's view is a version of weak cognitivism. She seems to think the view is an account of what I've called interpersonal trust, especially given her discussion of trust in cases of testimony.²¹⁷ Let's consider (1) – (3) in turn to see if the view can adequately capture the attitude of interpersonal trust, with an eye especially on whether (1) – (3) can account for the propositional/interpersonal distinction.

²¹⁵ To use Jonathan Cohen's (1992) term, this would amount to something like acceptance, not belief.

²¹⁶ Linda Zagzebski, *Epistemic Authority: A Theory of Trust, Authority, and Autonomy in Belief*. (Oxford: Oxford University Press, 2012), p. 37 (original emphasis).

²¹⁷ See chapter 6 of Zagzebski (2012) where Zagzebski clearly sympathizes with interpersonal accounts of testimony on which the epistemic import of testimony is found in its interpersonal features. See also Moran (2006), Faulkner (2011) and McMyler (2011) for defenses of so-called assurance theories of testimony that emphasize the interpersonal in testimonial exchanges. Assurance theorists emphasize trusting *speakers*, not just trusting what they *say*. Faulkner (2011) seems to think a lot of this distinction, which is like the distinction I've made but with a narrower scope, namely, testimony.

First, consider (1). Zagzebski is correct that attitudes of trust involve belief. The problem with (1) is that the belief in question appears to be a matter of predictive expectation. Believing that x will get me y seems to be another way of saying that I (predictively) expect x to get me y. But, as I argued in Chapter 3, prediction cannot capture the phenomenon of interpersonal trust. If interpersonal trust entails belief, the relevant belief must be about something else, a strong candidate being belief about the trustworthiness of others. Zagzebski (2012) does not discuss trustworthiness in detail nor does she mention trust beliefs in her account. Presumably, Zagzebski thinks no such beliefs are required for trust unless she thinks that by believing x will get me y I believe that x is trustworthy. However, merely believing that x will get me y does not seem to be a belief about trustworthiness. I could trust x for some purpose y without believing anything about x's trustworthiness with respect to y. If Zagzebski's belief component is simply a matter of (predictive) expectation, then her view faces similar problems as Hardin's view in that it *prima facie* cannot properly account for the propositional/interpersonal distinction.

Expecting (or believing) that x will get me y is insufficient for the attitude of interpersonal trust. After all, I might believe x will get me y because I know that x is under immense social pressure the absence of which might mean x would not get me y. Surely, though, this would not count as interpersonal trust. Our epistemic reasons for expecting that others will (or would) get us what we rely on them for matter immensely. These reasons make a difference as to whether we hold the attitude of interpersonal trust. In fact, interpersonal trust seems like a good *prima facie* epistemic reason to believe that others will

get us what we rely on them for, particularly if the attitude consists in beliefs about the trustworthiness of others.²¹⁸ Trust consists in no such beliefs on Zagzebski's view.

Second, consider (2). According to Zagzebski, "Trust includes an emotional element, a feeling that cannot be identified any more precisely than "the feeling of trust."²¹⁹ *Prima facie*, (2) is helpful because it respects the non-cognitivist's (the affectivist's) intuition that interpersonal trust entails an affective component. Notice, though, that the feeling component is separate from the belief component.

The problem with Zagzebski's proposal is that this affective component is mysterious and ad hoc. Zagzebski claims that this feeling "cannot be identified any more precisely than "the feeling of trust".²²⁰ Without an account of this feeling it's unclear whether Zagzebski's view can distinguish interpersonal trust from propositional trust. As I argued, the belief component in her view can do no such distinguishing. However, as I claimed at the end of section 4.4, a view that identifies interpersonal trust with trust beliefs can account for non-cognitivist intuitions without having to posit a mysterious ad hoc feeling component. The trust-constitutive affect would simply be part of the trust belief. If the affective component is separate from the belief component as Zagzebski claims, this would mean that the attitude of trust for which she attempts to account would essentially involve two affective components. But there may be no need for an additional affective component when trust beliefs already entail the type of affect non-cognitivists typically think is central to interpersonal trust.

²¹⁸ An attitude of interpersonal trust also seems like something that would often lead us to *feel* trusting and *treat* others as if they will get us what we want or need.

²¹⁹ Ibid., p. 37.

²²⁰ Ibid., p. 37.

However, if Zagzebski is right, and the affective component is distinct from the belief (or cognitive) component, then we have reason to think this “feeling of trust” cannot be reduced to feelings of confidence or security—affects we could account for with belief. In that case, strong cognitivism will not work. Trust beliefs, then, would be insufficient for interpersonal trust.²²¹

Zagzebski’s view arguably cannot accommodate the propositional/interpersonal distinction with or without a clear articulation of the affective component. Whatever the feeling of trust—whether it’s some form of confidence, optimism, or security—it seems that having this feeling, even when combined with the belief and behavioral components, is consistent with a lack of interpersonal trust. Consider the difficulty when, for the sake of discussion, we identify this feeling of trust with feelings of security. I could believe that you will return my favorite book, behave (or treat you) as if you will return it, and feel secure with the book in your care, yet still not trust you. Again, the reason why I believe and feel this way makes all the difference.²²² I clearly trust *that* you will return the book. But I might believe you will return the book and feel secure about the situation because I’ve, for example, threatened not to return your favorite movie, if you lose my book. This belief, and my reasons for trusting that you will return the book, are consistent with my not trusting *you*.

Finally, consider (3). As I explained earlier, social psychologists have offered an array of empirical evidence to think that attitudes do not entail behavioral components. If you’ll recall, the problem with the tripartite model of attitudes is that behavior does not

²²¹ I will return to this in Chapter 5 when I consider an objection to cognitivism on this front.

²²² My reasons for treating you as if you will return the book may be practical: e.g., I do not have the time to keep tabs on you or I do not want to insult you by constantly checking to see if you’ve lost the book.

always reflect or manifest the appropriate attitude. The attitude-behavior relation can, and does, come apart. For instance, the resentful person who hides her resentment still has the attitude of resentment.

Similar considerations apply to Zagzebski's tripartite view of trust. Treating others as if they will get us what we rely on them for is not necessary for having an attitude of trust, though trust attitudes (both propositional and interpersonal) often influence the way we behave toward the objects of these attitudes. So, even if the attitude of interpersonal trust does not *entail* treating others as if they will (or would) get us what we rely on them for, it very often leads us to treat the people we trust this way.

To conclude, Zagzebski's view faces two problems. First, on her view, attitudes of trust entail a behavioral component. However, we have ample reason to reject this requirement. Second, it seems that her view makes the attitude of trust consistent with belief that others will act on our behalf for non-trustworthy reasons. In that case, even with the addition of the affective component ("the feeling of trust"), Zagzebski's view faces similar problems as Hardin's view.

Before concluding this chapter let me say a few words about some possible consequences of a view of interpersonal trust that entails trust beliefs.

4.6 Consequences of Cognitivism

If the thick attitude of interpersonal trust consists in (or requires) beliefs about the trustworthiness of others, then it is at least partially governed by the norms of epistemic rationality. As Karen Jones claims, "if a theorist analyzes trust as (perhaps among other things) a belief...then that theorist has committed herself to saying that trust is justified

only if the one who trusts is justified in forming the belief constitutive of trust.”²²³ We will consider an objection to cognitivism in Chapter 5 premised on the idea that trust is in some sense in tension with evidence.²²⁴

Furthermore, if interpersonal trust (partially) consists in beliefs about trustworthiness, then interpersonal trust can be an epistemic reason for other beliefs. That is, interpersonal trust not only stands in the “space of reasons” in that it is responsive to, and often epistemically supported by epistemic reasons; it also gives us (epistemic) reason to believe things about what people will do and how they will respond to our trust reliance.²²⁵ Sometimes we believe that others will do what we want or need because we trust in them. More precisely, we believe others will pull through for us because we believe that they are trustworthy in the thick sense described earlier.

But if interpersonal trust is or involves trust beliefs, it can potentially do more than *explain why* we expect that others will make good when we rely on them; as populates in the “space of reasons,” to use Wilfred Sellars (1956) phrase, these attitudes potentially *justify* such expectations.²²⁶ So, one could be justified in thinking that you will x because one believes you are competent to x (reliable on x-related matters) and are disposed to x-ing because, among other things, others need you to.²²⁷ If trust in you entails the belief that you

²²³ Jones, “Trust as an Affective Attitude,” p. 4.

²²⁴ I am intentionally stating the alleged tension in terms of trust (understood generally) and not the attitude of interpersonal trust for reasons that will become apparent in Chapter 5.

²²⁵ Like any other belief that plays the role of epistemic reason for others, trust beliefs plausibly must be reasonable (or justified) themselves.

²²⁶ See Wilfred Sellars, “Empiricism and the Philosophy of Mind,” in *Minnesota Studies in Philosophy of Science*, vol. 1, H. Feigl and M. Scriven (eds.) (Minneapolis, MN: University of Minnesota Press, 1956), pp. 253-329.

²²⁷ Perhaps acting with the knowledge that you are competent to x is also essential to your trustworthiness. Acting as if one is competent when one knows one is not—or even simply when one *is* not—seems to run afoul of plausible intuitions about trustworthiness.

are trustworthy, then interpersonal trust can ground belief (or predictions) that you will likely pull through for others when they rely on you to. Following Thomas Reid's characterization of evidence we could conclude that interpersonal trust is evidential: "We give the name of evidence to whatever is the ground of belief" (*IP II 20*).²²⁸

We not only typically trust in those we have most epistemic reason to trust—a datum about trust that cognitivism can easily explain; our trust in others can plausibly provide reasons to believe, for example, what others say (to believe them) and to believe that they will do what they set out to do in the relevant domain. Where others who simply trust *that* you will x must rely on inductive reasoning from evidence about your past performance and/or your current incentives to pull through, one who trust *in* you need do no (and probably wouldn't do any) such thing. This evidence is often already in place upstream such that we typically expect favorable results from the people we trust automatically without reasoning from this evidence.

4.7 Conclusion

In conclusion, I have given reasons to think interpersonal trust entails trust beliefs. This partial account can explain certain intuitions about trust: namely, that trust is sometimes inconsistent with doubt and sometimes involuntary. These sometimes features of trust further motivate the distinction between acts and attitudes of trust, the later being such that it's *always* inconsistent with doubt and involuntary (at least partially). This applies to both propositional trust and interpersonal trust. Concerning interpersonal trust, though, it seems we typically trust in those we have most epistemic reason to trust. Moreover, the attitude's

²²⁸ Thomas Reid, *Essays on the Intellectual Powers in Inquiry and Essays*, Ronald E. Beanblossom and Keith Lehrer (eds.) (Indianapolis: Hackett Publishing Company, Inc., 1983), originally published 1785.

involuntariness can be explained in terms of its only being responsive to epistemic reasons, however imperfectly. We cannot trust in others for non-epistemic, practical reasons. I also argued that Hardin's encapsulated interest view of trust fails because it cannot account for the propositional/interpersonal distinction that I motivated in Chapter 3. As I argued, Zagzebski's tripartite view appears to face similar problems.

I now move to Chapter 5 where I will continue my defense of cognitivism against objections. Philosophers often reject cognitivism largely because of the objections I will discuss. Offering plausible replies against these objections will help bolster the case for cognitivism. Add these replies to what I've said in this chapter and cognitivism comes out looking like a viable view.

Chapter 5

OBJECTIONS TO COGNITIVISM AND REPLIES

In this chapter, I discuss some objections levied against cognitive accounts of interpersonal trust. The first objection attacks strong cognitivism, the view that interpersonal trust just is a matter of holding trust beliefs. Again, trust beliefs are beliefs that others are trustworthy. In 5.1, I present a counterexample to strong cognitivism based on a case from Karen Jones (2012), which deals specifically with constitutive features of self-trust.²²⁹ Jones's counterexample allegedly shows that believing oneself trustworthy is insufficient for self-trust. I explain how her counterexample has implications for interpersonal trust. When modified, the counterexample challenges the idea that trust beliefs are sufficient for interpersonal trust. I offer two plausible responses on behalf of cognitivism.

In 5.2, I discuss the second objection, which challenges weak cognitivism, the view that interpersonal trust entails trust beliefs. The objection discussed here is based on two related and seemingly obvious considerations: (1) that belief is never subject to basic voluntary control, though trust sometimes is, and (2) that we sometimes, even often, trust others without believing they are trustworthy. I conclude that the objection trades on an equivocation. It conflates acts of trust with attitudes of trust. The objection based on the two considerations fails to appreciate that trust comes in many forms, including both as a type of voluntary act, or set of acts, and involuntary attitude(s).

In 5.3, I consider J. L. Schellenberg's vulnerability objection to cognitivism. Schellenberg argues that trust *tout court* is an action disposition, not a belief, based on the

²²⁹ Karen Jones, "The Politics of Self-Trust," *Social Epistemology* 26 (2012), pp. 237-251.

idea that trust entails vulnerability. After briefly explaining Schellenberg's action disposition view, I argue that cognitivism does not succumb to Schellenberg's objection. After responding to the vulnerability objection, I will identify a problem with Schellenberg's view of trust.

Finally, in 5.4, I consider two objections to cognitivism based on evidential considerations. Due to the complexity of the issues, this section will mostly be exploratory in nature, though I do offer potential responses to both problems that are hospitable to cognitivism.

5.1 Problems for Strong Cognitivism

Strong cognitivism is the view that trust beliefs are necessary and sufficient for trust. The view is especially vulnerable to counterexample because of its strength. The view fails, if either trust beliefs are unnecessary or insufficient for trust. A successful rejection of the sufficiency of trust beliefs requires demonstrating that trust beliefs, or belief of any kind, are not enough for trust. One way to accomplish this task is by way of counterexample, intuitively, one person X believes that another person Y is trustworthy without trusting Y. I offer such an example in this section. The counterexample's effectiveness hangs on the possibility of belief/emotional incongruity, where typical emotional expressions of belief are absent. I first consider the possibility of this kind of incongruity before directly challenging the sufficiency of trust beliefs.

5.1.1 *On the Possibility of Belief/Emotion Incongruity*

Several studies indicate that approximately 40 percent of Americans experience substantial anxiety at the thought of travel by plane. According to the National Institute of Mental Health, 6.5 percent of Americans, among those surveyed, experience fear intense enough to qualify as phobia. These people (i.e., aviophobes) fear flying so much they completely avoid it, opting for terrestrial travel instead. The remaining 33.5 percent—people whose fear and anxiety do not qualify as phobia—travel by air despite fears.²³⁰ There's some tendency, particularly among non-philosophers, to clump aviophobes and the remaining 33.5 percent together epistemically—to simply call members of both groups 'irrational'. Such facile assessments of the normative facts fail to appreciate both the various forms of irrationality (e.g., practical and epistemic) and the multiple dimensions of epistemic evaluation. Some modes of epistemic failure are not necessarily failures of epistemic rationality, especially if epistemic rationality consists in relations of coherence or consistency among doxastic attitudes. Rather, some ways of failing epistemically fall along other dimensions of epistemic evaluation—e.g., epistemic justification or the ethics of belief.²³¹ Yet aviophobes are far more frightened of air travel than travel by car.

The publically available inductive evidence suggests that driving a vehicle poses a greater threat to survival than travel by plane, particularly commercial planes. Far more people die every year in vehicle accidents.²³² Aviophobes aren't necessarily irrational in the sense that their attitudes conflict; rather, many fail, in some sense, to heed (properly

²³⁰ See Tim Murphy, "For Fear of Flying, Therapy Takes to the Skies," *The New York Times* (July 24, 2007). Other more conservative estimates place the percentage of aviophobes around 20 percent of Americans.

²³¹ For example, see Feldman and Conee (2004).

²³² See Sorcha Pollack's *Time* (February 28, 2013) article, "2012 Was the Safest Year Ever to Travel by Plane."

respond to) available evidence about the dangers that accompany driving relative to aerial transportation by commercial plane. One could make a case that many people who fear should know better—forgetting, of course, children, or people who know hardly anything about planes and certain others. I'll say more below about people who fall in this category.

I'd imagine, however, that a portion of the first group actually believes that air travel is unsafe, or at least they don't believe it's safe. And I think it's likely that for a substantial portion of these non-believers, though they don't know better (since they don't believe), they *should*. For these people—depending, of course, on specifics—the problem falls squarely within the domain of *epistemic justification* or *the ethics of belief*. For example, evidentialists might argue that, at least insofar as one has this publically available evidence, one's attitude of non-belief is epistemically unjustified and believes (or *dis*believes) as she epistemically ought not. Other non-evidentialist would likely rule the same way, given the counterevidence available to defeat the disbeliever's attitude.

What about the aviophobes who purport to believe that flying is safe and/or that they will land safely? What should we say about them? One explanation is that their epistemic (doxastic) and emotional (affective) attitudes conflict. So, a problem surfaces specifically on the dimension(s) of (subjective) *rationality*.²³³ This is also the case for people of the second group, that is, those who, intuitively, believe that their flights will land safely, yet feel anxious nonetheless.

²³³ Undoubtedly, some epistemologists would take issue with the distinction being made between justification and rationality. For them, a belief is epistemically justified just in case it's epistemically rational; 'epistemic justification' and 'epistemic rationality' are co-extensional. Evidentialists typically fall in this category. See Richard Feldman and Earl Conee, *Evidentialism: Essays in Epistemology*. (Oxford: Clarendon Press, 2004). I think there are good reasons to distinguish epistemic justification and epistemic rationality. Epistemic externalists are often friendly to the idea of distinguishing these notions. For example, one might hold that a belief's justification depends (roughly) on its being the product of a reliable process (which is an external matter) but think that whether a belief is epistemically rational depends on how it fits with one's other doxastic attitudes (which is an internal matter).

The fear and anxiety such people feel/experience is irrational because, as I conjecture, most believe they will land safely. What's more, many of these people undoubtedly expect safe landings because they believe that traveling by plane is ultimately and relatively safe. Otherwise, it's difficult to explain why such people would get on their respective planes. For, in some sense, these people certainly act as if they believe their planes will land safely, just as those in the first group who allegedly believe that that flying is relatively safe, in some sense, act as if they do not believe. Intuitively, the best explanation why most aviophobes fly despite their fear would appeal in part to the fact that most know (or are aware of the fact that) the vast majority of planes land safely without harm to passenger or plane; and, if given a sort of "gun to the head" test, most would conclude based on handy inductive evidence that their flights will land safely too.

In some way, the considered phenomenon is similar to *akratic* action—acting against what one knowingly ought to (due to weakness of will). I, for one, have difficulty resisting savory dishes, even though I know prudence would advise abstinence or moderation for the sake of health. With respect to the moral realm, the majority of adulterers cheat on their spouses, not because they believe it's morally okay, but because it "feels right". These people know better, though, as is the case for most people who engage in unscrupulous behavior. It seems likely that many aviophobes in the second group ultimately believe they would/will arrive safely at their destinations—probably because most believe that commercial airplanes are ultimately and relatively safe—but feel anxious nonetheless, even in the face of recognized good reason not to. Of course, the analogy with akratic action is imperfect, since, intuitively, it involves voluntary behavior and emotions are passive, involuntary responses to stimuli (or circumstances). But I think it's suggestive nonetheless. The prevailing point is essentially that feelings of anxiety and

related affects and emotions do not necessarily rule out belief, just as doing some action X does not rule out believing that X is immoral or imprudent. The very possibility of akratic action demonstrates such. At minimum, nothing rules this possibility out conceptually. The presence of such feelings typically absent (e.g., anxiety), or the absence of feelings typically present (e.g., serenity), in the presence of belief only constitutes prima facie evidence of non-belief; it's not conclusively indicative of non-belief, even if it plausibly rules out knowledge.

To deny the possibility of belief in one's well being in the face of fear/anxiety introduces further practical irrationality. Assuming most fearful passengers desire to continue living and nothing hangs on missed flights, it seems practically irrational for them to board their planes without believing they would land safely, especially if avoiding travel is an option. That is, the practically rational person would avoid flying if she (1) desired to live, (2) did not believe that flying was relatively safe, and (3) travel wasn't necessary. Charity demands not imputing the kind of obviously egregious practical irrationality that would ensue were (1) – (3) true, yet one flew anyway.

5.1.2 The Counterexample and Response

What does all this have to do with interpersonal trust? The possibility of belief-emotional incongruence suggests that belief (including trust beliefs) is insufficient for interpersonal trust. Karen Jones (2012) argues that cognitive features are insufficient for self-trust.²³⁴ Believing oneself trustworthy without displaying certain feelings (or emotions) rules out self-trust on that occasion. Jones imagines a traveler who, like many of us, compulsively

²³⁴ See Karen Jones, 'The Politics of Intellectual Self-Trust', Volume 26, Issue 2 (2012), pp. 237-251.

checks her luggage for her passport on the way to the airport, in the airport, on the plane, and just about anywhere else she could possibly lose it. The traveler, we might further suppose, is meticulous and thorough—a fact of which she is keenly aware. After checking numerous times, it seems that at some point, she comes to believe she brought, and continues to possess, the passport, even if she initially believed she left it home, contrary to her normal mode of operation.²³⁵

This example assumes the possibility of belief-emotional incongruity. It's not as if the traveler neither believes she is trustworthy nor that the passport is safely in her possession. Instead, the traveler does not *feel* trusting toward herself.²³⁶ So, plausibly, the traveler does not trust herself.²³⁷ This example not only calls into question the sufficiency of trust beliefs for self-trust; it strongly suggests the necessity of trusting feelings toward one's self. Again, non-cognitivists typically identify such feelings with optimism, confidence, or security.

Jones's case also has implications for interpersonal trust: namely, that trust beliefs are insufficient for the attitude. The case is really a counterexample to cognitivism generally—both of the intrapersonal and interpersonal trust variety. If Jones is right, believing that others are trustworthy without certain feelings (or emotions) also implies a lack of interpersonal trust. We could imagine two travelers this time: traveler X and traveler Y. Traveler X and traveler Y assume certain responsibilities before the trip. One of traveler

²³⁵ This does not mean the traveler knows at any time that she brought the passport, especially if the possibility that she didn't or that it somehow got lost since her last check is salient in the midst of her compulsive checking.

²³⁶ Zagzebski (2012, p. 44) also discusses Jones's case, but applies its lessons for some other purpose.

²³⁷ Obviously, the traveler is not trusting herself in the action sense, given she constantly checks up on herself, so to speak. This does not seem to be Jones's concern.

Y's many responsibilities is to keep track of both X's and Y's passports in one carry-on bag. On departure day, traveler X constantly asks traveler Y if Y has the passports. A simple affirmative answer, though, is insufficient for traveler X. Traveler X demands traveler Y to check each time. This example is structurally similar to Jones's single traveler who allegedly believes herself trustworthy. If it's possible for the single traveler to believe herself trustworthy, though not trust herself, then it stands to reason that traveler X might believe that traveler Y is trustworthy (with respect to bag packing), but not trust traveler Y. If so, then trust beliefs are insufficient for interpersonal trust.²³⁸

Two plausible responses are available to the cognitivist. First, the cognitivist might concede that Jones's counterexample applied to the case of interpersonal trust (i.e., the dual traveler case) shows that trust beliefs are insufficient for this attitude. Perhaps interpersonal trust is a complex of attitudes, belief being only one. In that case, strong cognitivism fails. This response leaves weak cognitivism in tact and it is consistent with my defense of cognitivism in Chapter 4.

Second, the cognitivist could argue that both traveler cases are underdescribed and what intuition is supported depends on how their details are fleshed out. I'll focus on the interpersonal case. On the one hand, if the interpersonal case represents one-off (or rare instances of) doubt and anxiety—maybe due to rare circumstances—then the cognitivist could say that traveler X interpersonally trusts traveler Y. Perhaps traveler X is disposed to feeling confident that traveler Y will fulfill Y's travel responsibilities, but for some reason fails to manifest confidence on this occasion. Thick interpersonal attitudes of trust do not require believing that others are perfect, and so, occasional non-trusting feelings or

²³⁸ As in the single traveler case, traveler X is not trusting traveler Y in the action sense.

thoughts are perfectly consistent with this attitude. The result would be that traveler X has trust *in* traveler Y, but apparently does not trust *that* traveler Y has fulfilled Y's necessary travel responsibilities on this occasion. Maybe traveler X believes that, despite traveler Y's trustworthiness (e.g., traveler Y is extremely thorough), even trustworthy people are subject to occasional failure and that this would be a terrible time for such an occasion.

On the other hand, if the doubting and anxious traveler's feelings (and behavior) represents a trend, then it seems highly implausible to say that traveler X interpersonally trusts—or trusts in any sense for that matter—traveler Y. Traveler X lacks the confidence (or security) necessary for belief that traveler Y is trustworthy. That is, X lacks that feeling non-cognitivists argue constitute interpersonal trust.

To conclude, the objection just discussed challenges strong cognitivism—the view that interpersonal trust just is a matter of holding trust beliefs. The objection will not work against weak cognitivism, however. For weak cognitivism is merely the view that trust beliefs are necessary for interpersonal trust. I now move to an objection to weak cognitivism.

5.2 The Argument from Voluntariness

In this section I discuss two considerations philosophers have noted to show that trust does not necessarily involve belief—i.e., that trust is non-cognitive. First, unlike belief-formation, one can voluntarily decide to trust.²³⁹ Some philosophers consider the voluntariness claim as reason enough to reject cognitivism.

²³⁹ See Richard Holton, "Deciding to Trust, Coming to Believe." *Australasian Journal of Philosophy* (1994).

Second, some have pointed to the fact that we obviously can, and regularly do, trust others without believing they are trustworthy, as reason to reject cognitivism. The two considerations, and the objections based on them, are isomorphic. Trust is voluntary to the extent that it does not involve belief; and trust involves belief only to the extent that it's involuntary. A successful response to one objection should therefore work for the other.

One might respond to the two considerations above by denying that trust is ever voluntary or by arguing that trust always involves belief. This would be a mistake, which I hope will become apparent below. I show that the two considerations (whether taken individually or jointly), even if true, do not imply that no other form of trust ever involves belief that others are trustworthy (i.e., trust beliefs). I conclude that cognitivists may concede the voluntariness claim without problem. Cognitivism, both weak and strong forms, should be understood as accounts of trust *attitudes*, not exhaustive accounts of trust. I already argued for this point in Chapter 2, so I will not attempt to do so again here. Before presenting the argument against cognitivism based on considerations of voluntariness, it would be beneficial to consider doxastic involuntarism in a bit more detail than we did in Chapter 4.

5.2.1 *Belief and Involuntariness*

People cannot, as a contingent matter of psychological fact, believe propositions at will. As Alvin Plantinga puts it: "...whether or not I accept [a proposition] is not up to me."²⁴⁰ Following convention, call this position *doxastic involuntarism*. The idea is essentially that what we believe is beyond our basic (direct) voluntary control; at most, we only have

²⁴⁰ Alvin Plantinga, *Warrant: The Current Debate* (Oxford: Oxford University Press, 1993), p. 38.

indirect voluntary influence.²⁴¹ Actions under basic voluntary control are those things we “just do”.²⁴² In other words, performing basic voluntary actions does not require performing intermediary actions in the process. Simple body motions, such as raising one’s hand, count as actions over which we exercise this type of control; as a contingent matter of fact, belief-formation does not. Instead, as Alston (1988) argues, we exercise, if anything, only indirect involuntary influence over the process of belief-formation. As Richard Feldman says, “We have this type of influence when we undertake a course of action that may affect some condition over the long term.”²⁴³ For instance, one may exercise this kind of influence over one’s the health of one’s heart by exercising and eating a healthy diet.

Most epistemologists are doxastic involuntarists, despite major philosophical differences between them.²⁴⁴ On my understanding, proponents of doxastic involuntarism often argue for the view by pointing out that belief-formation is not directly responsive to practical considerations, for example, that it would be good for one to believe some proposition true. Practical considerations say nothing about the truth of propositions. That is, practical considerations do not indicate truth, but at best, offer reasons why it would be good or (practically) beneficial for one to believe some proposition.

²⁴¹ See William Alston, “The Deontological Conception of Epistemic Justification”, *Philosophical Perspectives*, 2 (1988): 257-299. Reprinted in William Alston, *Epistemic Justification*. (Ithaca, NY: Cornell University Press, 1989). The labels “basic voluntary control” and “indirect voluntary influence” are Alston’s.

²⁴² See Richard Feldman, “The Ethics of Belief,” *Evidentialism*. (Oxford: Clarendon Press, 2004), p. 169, originally published in *Philosophy and Phenomenological Research* 60 (2000), pp. 667-695.

²⁴³ Feldman, “The Ethics of Belief,” p. 170.

²⁴⁴ Notable exceptions include Mattias Steup, “Doxastic Voluntarism and Epistemic Deontology,” *Acta Analytica*, 15 (2000), pp. 25-57, Sharon Ryan, “Doxastic Compatibilism and the Ethics of Belief,” *Philosophical Studies*, 114 (2003), pp. 47-79, and Carl Ginet, “Deciding to Believe,” in *Knowledge, Truth and Duty*, Mattias Steup (ed.) (Oxford: Oxford University Press, 2001), pp. 63-76.

Epistemic reasons, on the other hand, are considerations that bear on the truth or falsity of a proposition. Evidence fulfills this epistemic reason-giving function, roughly, by acting as signs or indications of truth. That Innocent's fingerprints were not found on the murder weapon, but someone else's were, for example, is evidence that someone else committed the crime. This fact therefore offers an epistemic reason to believe that Innocent didn't do it. That Innocent's mother would feel awful if she were to believe that Innocent committed the crime is a practical reason for her to believe he is innocent; yet this psychological fact indicates nothing one way or the other but whether Innocent actually committed the crime.²⁴⁵

Consider some proposition you believe firmly, perhaps a belief grounded by excellent evidence. For example, I believe quite strongly that Alexander Hamilton was not an American President. I cannot believe at will that he was President even if offered a large sum of money.²⁴⁶ Being offered a substantial monetary reward counts as a *practical* reason for my believing (or bringing it about that I believe) that Hamilton was an American President. But this fact—that I've been offered money—does not tell in favor of the proposition's truth. Therefore, being offered money does not give one *epistemic* reason to believe this proposition.

Practical reasons simply are not the sort of considerations that (can) directly issue in (i.e., cause) belief-formation. As Andrew Chignell says, “a belief is an involuntary disposition formed in response to perceived evidence [or epistemic reasons].”²⁴⁷ I should

²⁴⁵ See Andrew Reisner, “Weighing Pragmatic and Evidential Reasons for Belief,” *Philosophical Studies* 138 (1) (2008), p. 17.

²⁴⁶ See Matthew Chrisman, “Ought to Believe,” *Journal Philosophy* 105 (7) (2008), pp. 346-370.

²⁴⁷ See Chignell's Stanford Encyclopedia of Philosophy article, “The Ethics of Belief”.

note that the doxastic ineffectualness of practical reasons does not rule out wishful thinking's psychological influence. Neither does it mean we always accurately identify the evidence for our beliefs and its rational import. Perceiving some consideration C as evidence for a proposition p does not entail veridicality of one's perceiving. After all, C might not even evidentially support p , thus, not offer one epistemic reason to believe p .

Practical considerations, insofar as they are epistemically relevant, motivate doing one's best to bring about doxastic alteration. They indirectly affect belief systems by stimulating alterations in patterns of belief formation and informational input. Consider Pascal's Wager, a series of arguments, which if heeded, would galvanize a course of action to bring it about that one believes that God exists. According to Blaise Pascal, one way or another, we must place a wager on the proposition <God exists>. Believing that God exists is the best bet because we stand to suffer immense loss if God exists and we fail to believe.²⁴⁸ The core of Pascal's argument is meant to show that, even if the evidence for God's existence is counterbalanced, there are prudential reasons to believe anyway. As with any other proposition, though, choosing to believe it is an impossible task. Pascal was fully aware of this fact, which is why charity demands interpreting his arguments as offering reasons for *taking steps to bring it about* that we believe.²⁴⁹ Taking such steps would likely demand drastic lifestyle changes, for example, hanging around theists, reading pro-theistic literature (while perhaps avoiding anti-theistic literature), asking God (if there be one) for help in believing, etc.

²⁴⁸ Sometimes Pascal's Wager is put in terms of believing *in* God. However, I think we should distinguish believing *that* from believing *in*. To believe that God exists is to believe a proposition. To believe in God is to basically to trust God. In fact, it's something like this distinction that's ultimately behind the propositional/interpersonal trust distinction.

²⁴⁹ Suppose God exists, but doesn't care whether we believe. Some of us would still have perhaps excellent practical reasons to believe—e.g., fear of censure or expulsion from one's community.

Success in this venture, however good the practical (or prudential) reasons, will require considerations that directly usher in a change of mind—considerations that convince one of the proposition’s truth. And practical reasons, by their nature, cannot do any such convincing. Actions are subject directly to the will; we can choose to act. Beliefs are not subject directly to the will; we cannot choose to believe. So, we have some reason to think doxastic involuntarism is true.

The primary case for doxastic involuntarism, then, rests on the idea that if beliefs were under basic voluntary control they would be *directly* subject to revision on the basis of practical considerations. But they obviously are not. We therefore lack basic voluntary control over our beliefs (and other doxastic states)—that is, believing propositions at will is practically impossible.

5.2.2 Trust and Voluntariness: Counterexamples to Cognitivism?

Let us assume for the moment that doxastic involuntarism is true. It follows, then, that to the extent that trust involves trust beliefs, trust must inherit the properties of belief. Holton argues, though, that this cannot be right: “...there are situations in which we can decide to trust.”²⁵⁰ That is, some instances of trust are under direct voluntary control. If this is true, doxastic involuntarism would seem to imply that, at least sometimes, trust does not necessarily involve belief. Therefore, cognitivism is false, so the argument goes.²⁵¹ Call this “the argument from voluntariness.”

²⁵⁰ Holton, “Deciding to Trust, Coming to Believe,” p. 63.

²⁵¹ Holton does not call the view he’s arguing against “cognitivism,” though it’s certainly his target.

To see the force of the argument, consider two obvious examples of voluntary trust, both of which fit Elster's behavioral definition of 'trust' as instances of trustful action. If you'll recall, Elster's definition says: "to trust someone is to lower one's guard, to *refrain from taking precautions against an interaction partner*, even when the other, because of opportunism, or incompetence, could act in a way that might seem to justify precautions."²⁵² Both examples also involve entrusting something of value to others, which I argued is necessary for trustful action.

First, consider the kind of trust some have called, therapeutic.²⁵³ As the name suggests, one therapeutically trusts for the purpose of therapy or reconciliation. More precisely, the purpose of extending trust in this sense is to induce trustworthiness with the aim of assimilating the trustee back into the community of trust. The idea is that when one trusts therapeutically, one gives others the opportunity to earn trust by creating situations conducive to confirming their worthiness of it. Consider an example similar to the previously discussed case, BOOKEEPER, and an analysis from Holton (1994):

Suppose you run a small shop. And suppose that you discover the person you have recently employed has been convicted of petty theft. Should you trust him with the till? It appears that you can really decide whether or not to do so. And again it appears that you can do so without believing that he is trustworthy. Perhaps you think trust is the best way to draw him back into the moral community; perhaps you think it is the way you ought to treat one of your employees. Of course your belief about the likelihood that he will steal will be one factor in your decision whether to trust. It might be that if you really believe he will steal, you will not be able to trust him. But you can trust him without believing that he will not.²⁵⁴

²⁵² Elster, *Explaining Social Behavior*, p. 344 (original emphasis).

²⁵³ I borrow the term 'therapeutic trust' from H.J.N. Horsburgh (1960), "The Ethics of Trust." *Philosophical Quarterly* 10: pp. 343-354.

²⁵⁴ Holton, "Deciding to Trust, Coming to Believe," pp. 63-64.

I agree with Holton's diagnosis of this example to an extent. Holton is correct both that you can decide whether or not to trust the felon and that trusting the felon does not require believing he is trustworthy. And since belief is an involuntary disposition, describing one's trust as a choice makes sense only when belief does not comprise part of one's trust. This is not to say that beliefs about trustworthiness *must be* absent. To the contrary; trust beliefs may be present without constituting, even in part, the type of trust at work in your decision. But therapeutic trust presupposes significant evidence of untrustworthiness, which explains both the need to extend therapeutic trust in the first place and the service it potentially provides. Therapeutic trustors trustfully rely, not because they believe others are trustworthy but, among other reasons, because they believe others aren't. Consequently, therapeutic trust poses obvious (perceived) risk, particularly where stakes are high.

Second, consider the activity commonly referred to as a "trust fall", an example of trust structurally similar to therapeutic trust. A trust fall is an activity where participants take turns falling off elevated platforms (approximately table height) into the arms of other participants. The primary purpose of trust fall is not so much, as with therapeutic trust, to *induce* trustworthiness as it is to offer participants an opportunity to *confirm* their trustworthiness for the purpose of building camaraderie. When engaged in such activities, it is questionable whether participants actually believe that their fellows, whom they might not have ever met before, are trustworthy. The point is that it seems highly likely that participants have, at best, suspended judgment about whether their fellow participants are up to the task. Yet, usually they fall anyway.

These examples strongly suggest that trust (of some form), unlike belief, is sometimes responsive to practical reasons. In the trust fall example, the fact that anyone

who did not participate (“party-poopers”) would be mocked by fellow students, or docked points from one’s grade, etc. gives one *prima facie* practical reason to participate—that is, to act as if one’s classmates will perform well, even if one does not believe they will or that the classmates are trustworthy. For Holton, this would involve adopting a voluntary attitude, namely, the participant stance, where we make ourselves ready to take reactive attitudes (i.e., resentment) if others fail us.

In the shopkeeper example, the fact that the shopkeeper wants to give the convicted felon a second chance for the purpose of reintroducing the felon to the community of trust, gives the shopkeeper *prima facie* practical reason to act as if she believes the felon is trustworthy—for Holton, a reason to take a participant stance toward the felon. For when one person acts as if another is trustworthy or takes a participant stance, one basically takes it for granted (or accepts) that the other will do what one wants or needs. One needn’t believe that others *are* trustworthy to act as if they are so.²⁵⁵

Holton’s assumption that ‘trust’ picks out something voluntary is correct, but only because one sense of the term refers to voluntary acts of trust (i.e., trust reliance). Acts of trust are, after all, responsive to practical considerations. The above considerations merely highlight the fact of trust’s complex nature (and the ambiguity of ‘trust’), thus forcing us to recognize the fundamental difference briefly introduced in the introduction to this dissertation between acts and attitudes of trust. The examples employed in the previous section in defense of the involuntariness claim have at least one thing in common, namely, they are all paradigmatic acts of trust—acts where the trustor intuitively lacks certain features constitutive of trusting attitudes (e.g., belief or feelings).

²⁵⁵ This does not mean, however, that trust as Holton understands it (as taking a participant stance) or as acting as if others are trustworthy (acts of trust) never comes with belief that others are trustworthy.

Not only can cognitivism withstand the argument from voluntariness by appeal to the act/attitude distinction, it can (at least partially) explain why attitudes of interpersonal trust are involuntary, as I argued in Chapter 4. If interpersonal trust entails (or just is) belief that others are trustworthy, then at least one component of the attitude is involuntary. We cannot simply believe that others are trustworthy at will or in response to practical reasons—e.g., that it would be good for one to adopt such an attitude toward others.

I should note that involuntariness considerations apply equally to even the most staunch of affective views. Granted, we probably have more control over our feelings and emotions than we do our doxastic states. But where our emotions aren't what they should be, we must typically *cultivate* the right emotions, which often takes considerable time and effort. One doesn't in any real sense choose to love one's spouse. People do, however, choose to engage in steps that ultimately lead to love for their spouses or to "fall back in love" with them when the love is gone. In estranged relationships, it's often difficult to bring back the love once shared. People cannot simply make themselves love or care about others, especially when others aren't particularly loveable. As with belief, steps may be taken to cultivate (or bring about) emotions or, more precisely, the disposition to properly emote. For instance, many people battle issues with anger. One's anger or disposition to lose one's temper does not vanish overnight. It takes time and effort to respond calmly to situations that generally lead one to express anger.

I now turn to J. L. Schellenberg's (2005) objection to cognitivism. Schellenberg's objection challenges the idea that trust is (in any sense) an attitude, much less one that entails belief.

5.3 Trust as Action Disposition

J. L. Schellenberg (2005) defends an account of trust as action disposition. According to Schellenberg, certain action disposition(s) wholly constitute trust; they are not simply one component among others. It will benefit our discussion if we take a more in-depth look at his view. After briefly explaining Schellenberg's view, I offer reasons to reject it. I conclude that his argument against cognitivist views fails.

5.3.1 Schellenberg's View

J. L. Schellenberg (2005) argues for an account that transcends the act/attitude distinction with which I opened the dissertation. Like Swinburne, Schellenberg's discussion of trust focuses on what one means when "one professes trust in a personal God."²⁵⁶ It might be tempting to think that "I am simply referring to a positive propositional attitude of mine, whether or belief or of faith, directed toward the very specific and—as we might say—personalized proposition that God's goodness extends to me..."²⁵⁷ Schellenberg agrees with Swinburne (1) that trust is typically associated with some kind of positive cognitive attitude toward a proposition, (2) that trust entails vulnerability, and (3) that trust and action are intimately related. Let's look at Schellenberg's view to see how it differs from the other views discussed thus far.

First, Schellenberg, unlike Swinburne, argues that trust is an action *disposition*, not the actual acting a certain way. In defense of his view over Swinburne's act account, Schellenberg writes:

²⁵⁶ J. L. Schellenberg, *Prolegomena to a Philosophy of Religion*. (Ithaca, NY: Cornell University Press: 2005), p. 110.

²⁵⁷ *Ibid.*, p. 110

Strictly speaking, to trust someone is not to act in the relevant manner – the manner I have been mentioning – but to be disposed to do so. For I may speak the truth when I say of my partner that she trusts me even if she is at present engaged in activities that have nothing to do with me (or asleep), just as I may speak the truth when I attribute to her certain beliefs that are not now activated. What I mean in both cases is that she possesses a certain disposition, which is the sort of thing that may at any given time be either activated or unactivated.²⁵⁸

What Schellenberg says makes sense. It seems true that in some sense trust persists even when we *do* nothing. Trust often lies dormant, ready for activation, pending circumstances conducive to activation. If so, we may have reason to reject Swinburne's view and any other view that identifies trust with a type of act. Schellenberg seems to think that because his view identifies trust with *action* dispositions it can account for intuitions that motivate views that connect closely trust and action.

Second, Schellenberg argues that trust is not a positive attitude toward propositions (e.g., beliefs). Such accounts, according to Schellenberg, unjustifiably divorce trust and action. To see the alleged problem consider what it would mean to trust one's child with the family vehicle. Schellenberg contends that trusting one's child with the vehicle requires more than taking a positive attitude toward him, for example, believing that he is trustworthy.²⁵⁹ Indeed, on his view, positive propositional attitudes do not even partially constitute trust: "To suppose that he will do what I need or want is only a beginning: it is just to suppose that he is *trustworthy*; it is not yet to trust."²⁶⁰ Trusting one's child with the family vehicle demands giving him the keys when the option presents itself and

²⁵⁸ Ibid., p. 114. Lawrence Becker identifies three different forms of trust, one of which is trust as reliance, namely, "a disposition to depend upon other people in some respect" (1996, p. 46).

²⁵⁹ Technically speaking, trust is domain sensitive. Assuming the father trusts his son, this would mean the father trusts the son to take care of the care. The relevant belief would be something like the belief that the son is a trustworthy driver.

²⁶⁰ Ibid., p. 110

circumstances are conducive to manifesting the trusting disposition.²⁶¹ If Schellenberg showed no disposition to hand his son the keys, his son would have “excellent reason” to doubt that Schellenberg trusts him.

The first thing to notice about Schellenberg’s view is that, like Swinburne’s, it assumes a univocal view of trust at the expense of other intuitively plausible forms of trust, including *acts* of trust of which Swinburne offers an account. On my reading, Schellenberg offers a novel view of trust *tout court* to replace views that either say trust just is an action or an attitude that entails positive propositional attitudes such as belief. As claimed in the introduction to the dissertation, paradigm examples of trust (or statements about trust) support the view that trust comes in both act and attitude forms. What Schellenberg says about trust seemingly rules out these forms.

So are there reasons for thinking that Schellenberg’s action disposition account is superior to attitude accounts, specifically cognitivism? In what follows, I will address this question. First, I describe one of Schellenberg’s primary arguments against attitude accounts of trust—call it the “vulnerability argument.” I conclude that cognitivism does not succumb to the vulnerability argument. Then I highlight the main problem for Schellenberg’s view.

5.3.2 The Vulnerability Argument and Response to It

Like most other theorists, Swinburne included, Schellenberg maintains that trust involves vulnerability: “If my interests were not at stake in trusting and if I could not be in at least

²⁶¹ Here is how Schellenberg puts it: “If, for example, I elect to place my trust in my son when he asks me for the keys to the care, I not only hold such an attitude [i.e., an attitude of acceptance]; I give him the keys to the car” (Ibid., p. 110).

some degree hurt by doing so, there would be no point in using the language of trust at all.”²⁶² This feature of trust, he thinks, supports his view over those that identify trust with an attitude. The vulnerability inherent in trust “tends to be expressed in action,” since in trusting we *make ourselves* vulnerable. The most plausible explanation for trust-generated vulnerability, according to Schellenberg, lies outside attitude-based accounts. If trust were merely a positive attitude toward a proposition (e.g., that others are trustworthy), and not the disposition to act on this attitude, the possibility of “bad consequences,” as he claims, would be eliminated.²⁶³ So, trust must entail an active disposition—the disposition to “count on” or “rely on” others. Otherwise, there’d be no vulnerability inherent in trust. Presumably the bad consequences Schellenberg has in mind include betrayal.

The most obvious way to *exhibit* vulnerability as it bears on trust is to perform an act of trust. Dispositions to act in such ways often presents potential harm to those who possess them, though as I argued in Chapter 2, this is not always the case. An obvious case is one where a patient trustfully relies on a doctor for care. Self-reliance would likely make one more vulnerable to harm, given the doctor is the expert.

For now, though, let’s grant the dubious assumption that trust and vulnerability are inextricably linked. The vulnerability of trust insofar as it is, or entails, action dispositions, though, seems to hinge on the frequency of disposition triggering, which in turn depends on the frequency of circumstances conducive to disposition triggering. The *real* vulnerability comes in when we actually place ourselves or something we value in the care of another. Action dispositions increase the probability that we actually will depend on

²⁶² Ibid., p. 110. Among those who link trust to vulnerability are Baier (1984), Swinburne (2005), and Elster (2007), among others.

²⁶³ Ibid., p. 110. Schellenberg agrees with Swinburne (2005) that trust is linked with vulnerability and “bad consequences.”

others, hence make ourselves vulnerable to other people's goodwill. Yet, action dispositions seem only indirectly connected with the vulnerability to which theorists point in the literature. Schellenberg's point is duly noted. The dispositions intuitively inherent in trust expose us, or potentially expose us, to harm because they increase the likelihood that trustors will let their guard down and depend on others without monitoring performance. Letting down one's guard creates circumstances where others might take advantage of one. Hence, the presence of trust-constitutive action dispositions increases the probability others taking advantage of one. It's much more difficult to take advantage of others when they do not open the door to other's ill will.

The vulnerability argument presents a challenge to views that eliminate vulnerability from trust.²⁶⁴ The objection would not present a problem if the tripartite view of attitudes were true, since action (or behavioral) dispositions partially constitute attitudes on this view. According to the tripartite view of belief (and other attitudes), belief includes such dispositions, such as the disposition to let one's guard down and depend on others. On the tripartite model of attitudes, interpersonal trust *as cognitive* would entail these same dispositions. Thus, cognitivism could withstand the argument from vulnerability for the same reasons that Schellenberg's action disposition account does. Both respect the alleged connection between trust and vulnerability.²⁶⁵

Things are a bit trickier for the proponent of the dual-component view of attitudes, which, if you recall, lacks a behavioral component. Again, assuming there really is a tight connection between vulnerability and trust, the dual-component theorist could not say that

²⁶⁴ Schellenberg's presentation of the argument is somewhat more complicated than my explanation of it, though I believe I've accurately represented the core of his argument.

²⁶⁵ I say "alleged" connection because, as I argued in Chapter 2, acts of trust do not necessarily entail vulnerability or risk, at least not significant vulnerability or risk.

interpersonal trust increases vulnerability by virtue of behavioral dispositions. However, even if the attitude does not entail a behavioral *component*, it's likely to have deep influence on trustors' behavior. Intuitively, those who trust in this sense are more likely to "let their guards down," to use Elster's (2007) phrase, and trustfully rely on others, thus exposing themselves to the risk of betrayal. If so, then we still have a way to connect interpersonal trust with vulnerability. In the end, though, vulnerability (and felt vulnerability) might be more of a feature of trust reliance than a trustful attitude. Carving up the theoretical territory the way I do may halt the force of Schellenberg's objection from the outset. Furthermore, as I argued in Chapter 2, even trust reliance does not necessarily involve vulnerability or feelings of vulnerability.

I now discuss a problem for Schellenberg's view. Schellenberg's view, so I argue, is insufficient to account for anything we might plausibly consider trust. It fails to offer an additional form of trust, in addition to acts and attitudes of trust, for which to account.

5.3.3 A Problem for Schellenberg's View

Consider again Schellenberg's example of loaning the family car to his son. In one sense, Schellenberg trusts his son by handing over the keys, assuming, of course, other conditions are met, which we discussed in Chapter 2. This sense of 'trust' refers to a type of active reliance. On Schellenberg's view, though, handing over the keys to his son *manifests* the action disposition that constitutes trust. On this view, Schellenberg trusts his son only if he's disposed to letting his son use the car. However, it seems the son could accuse Schellenberg of a lack of trust despite his being so disposed.

Suppose Schellenberg does, in fact, frequently allow his son to use the car, and rarely denies the son's request, despite feeling uncomfortable doing so. We might suppose that Schellenberg has moderate doubts about his son's trustworthiness as a driver. Could the son properly accuse Schellenberg of distrust (or a lack of trust), if he were made aware of his father's doubts? It seems he could. Imagine after discovering that Schellenberg has doubts, say, about the son's trustworthiness, the son confronts Schellenberg and asks: "Why don't you trust me?" to which Schellenberg responds, "I do trust you. I let you borrow the car every time you ask." The son's question seems reasonable. Schellenberg, the father, has seemed to miss the point of the question. Yet, if trust just is an action disposition, Schellenberg's son's question is confused. For having serious doubts about the trustworthiness of others is consistent with the disposition to rely on others in a way appropriate to the kind of action disposition Schellenberg identifies with trust, *tout court*. Moreover, Schellenberg (the father) could plausibly trust his son despite never loaning him the car, but only if the reasons why Schellenberg does not loan the car do not involve him believing that his son is untrustworthy. It could be that Schellenberg wants to teach his son patience or whatever. Action dispositions are neither necessary nor sufficient for acts or attitudes of trust. And it seems we have no reason to think that Schellenberg has identified some other form of trust.

I now turn to the final set of challenges to cognitivism. My discussion in the next section will be exploratory and speculative due to the complexity of the issues to be discussed.

5.4 Trust and Evidence

In Chapter 4, I argued that interpersonal trust entails trust beliefs partially on the grounds that it is often responsive to, and plausibly justified by, epistemic reasons (or evidence). According to Karen Jones, “if a theorist analyzes trust as (perhaps among other things) a belief...then that theorist has committed herself to saying that trust is justified only if the one who trusts is justified in forming the belief constitutive of trust.”²⁶⁶ The belief constitutive of the thicker attitude of interpersonal trust, so I’ve claimed, is the belief that others are trustworthy.

The problem with making interpersonal trust partly a matter of trust beliefs is that trust (in some sense) seems to be in tension with evidence in two ways. First, some philosophers argue that trust rules out reflecting on (or attending to) evidence of others’ trustworthiness when deciding what to do or what to believe (e.g., what to believe based on their testimony). Second, some philosophers have highlighted how unresponsive trust (or the trustor) often is to evidence indicating that the objects of trust (trustees) have acted in untrustworthy ways. Our trust often outruns or extends beyond the evidence, so to speak.

The worry, according to Jones (1996) and others, is that if interpersonal trust is primarily, or even partially, a matter of belief, then it is often epistemically irrational (or unjustified) due to this apparent pair of tensions between the attitude and evidence.²⁶⁷ If trust, interpersonal trust or otherwise, is not a matter of belief, then the problems created by the apparent tensions are dissolved. The notion of “truth directed” epistemic rationality

²⁶⁶ Jones, “Trust as an Affective Attitude,” pp. 4-5.

²⁶⁷ See also Judith Baker, “Trust and Rationality,” *Pacific Philosophical Quarterly*, 68 (1987), pp. 1-13.

would not even apply to it, but rather some other form of “end-directed,” strategic rationality—e.g., practical or instrumental rationality.²⁶⁸

A satisfactory response to these and related problems is crucial for the cognitivist. Some non-cognitivists start with the assumption that interpersonal trust, in some sense, is rational. But if interpersonal trust is primarily, or even partly, a matter of beliefs, then the rationality of trust must be epistemic; interpersonal trust (or trustors) must conform to the norms of epistemic rationality.²⁶⁹ If attitudes of interpersonal trust are inconsistent with reflecting on evidence of trustworthiness and/or resistant to evidence indicating untrustworthiness of those we trust, then as some philosophers suggest, cognitivists are left with two options: either say that interpersonal trust is not even partially a matter of belief or say that interpersonal trust is often (always?) epistemically irrational (or unjustified).

Let’s consider the first apparent tension between trust (in some sense) and reflecting on evidence of trustworthiness. This tension depends on the sense of ‘trust’ under consideration. Reflecting on trustworthiness is not obviously inconsistent with *coming* to interpersonally trust others. Many relationships of trust are formed, and many trust beliefs are formed, partially in response to reflecting on evidence of others’ trustworthiness, as I claimed in Chapter 4. If that’s right, then it seems we ought not say that reflecting on evidence eliminates the possibility of interpersonal trust.

Reflecting on evidence of trustworthiness seems to be more in tension with a very specific type of trust I have not discussed—one that’s difficult to adequately classify—namely, epistemic trust. Epistemic trust of the interpersonal variety, understood quite

²⁶⁸ See Baker (1987).

²⁶⁹ The non-cognitivist’s strategy here is similar to a strategy (or starting point) epistemic externalists employ against epistemic internalism partly because they think internalism leads straight to skepticism.

generally, involves (roughly) trusting others for (hopefully) accurate information, typically in the context of testimonial exchange where, in standard cases, one person (the testifier) testifies to the truth of some proposition to another person (the hearer or recipient). When all goes well, the hearer presumably comes away with knowledge based to some extent on the speaker's word. Epistemic trust involves (active) reliance on others, which is more or less trusting, depending on the level of monitoring involved. One way to monitor incoming reports, in a sense, is to reflect on the trustworthiness (or reliability) credentials of the testifier to determine whether to believe what the speaker says, then to draw a conclusion based on an inference from the outcome of one's reflection. Doing this seems to reduce the level of trust one places in the speaker, even if one believes what the speaker says.²⁷⁰

But epistemic trust seems to be something that is (often) based on the attitude of interpersonal trust rather than to be this attitude itself. We often trust speakers for the

²⁷⁰ See Hinchman (2005), Moran (2006), McMyler (2011), and Zagzebski (2012) for similar thoughts. Some philosophers maintain that by inferring a proposition, or inferring that a proposition *p* is likely true, from the fact that a speaker testified to *p* and the speaker is reliable or trustworthy amounts to treating the piece of testimony as evidence. And treating a piece of testimony as evidence is precisely not to trust a *speaker*. I'm not completely sure that treating someone's testimony as evidence is tantamount to not trusting her. One might, after all, see a speaker's testimony, and the testimony alone, as sufficient evidence to believe her. That one counts the speaker's testimony as sufficient evidence in itself, and not another piece of evidence to be thrown in the lot of one's other evidence for the reported claim, seems like a clear case of epistemic trust.

On a related front, some philosophers in the literature on testimony have highlighted an apparent tension between trusting a speaker and possessing evidence that the speaker is reliable (or trustworthy). Edward Hinchman, for example, claims, "...when you have evidence of a speaker's reliability you don't *need* to trust her: you can treat her speech act as a mere assertion and believe what she says on the basis of evidence you have of its truth" (2005, p. 580). Hinchman goes on to say that by possessing evidence of speaker reliability "You can treat her as a truth-gauge" (Ibid, p. 580). Of course, you *can* treat a speaker as a truth-gauge when you have evidence of her reliability or trustworthiness. That does not mean you *must* do so.

Notice that Hinchman's initial statement rules out believing *on* (thick) trust. For evidence of trustworthiness entails evidence of reliability insofar as trustworthiness entails reliability, though trustworthiness is more than mere reliability. However, we often trust speakers, that is, we believe them without "checking up" or reconfirming what they say, because we believe in (i.e., thickly trust) them. And we believe in others because we have confirmed over the long haul that they are trustworthy. This evidence of reliability, though, is generally upstream such that it rarely factors into any inductive inference that would seemingly render a hearer's (or recipient's) treatment of testimony as evidence. That's not to say evidence of a speaker's reliability does not evidentially support a hearer's belief based on the speaker's testimony.

truth—in the sense of believing what they say without monitoring their reports and/or reflecting on, or checking into, their trustworthiness credentials—because we trust *in* them. And there’s nothing that obviously rules out interpersonal trust as the product of reflection on evidence of trustworthiness unless, perhaps, one constantly reassesses her attitude toward the objects of (alleged) trust. In that case, all things equal, it seems unlikely that one’s attitude toward others (the objects of her attitude) is trusting.

Now consider the second apparent tension between trust and responsiveness to evidence of untrustworthiness. Paul Faulkner writes, “...trust need not satisfy either a positive or negative evidence condition: it need not be based on evidence and *can demonstrate a wilfull insensitivity to evidence.*”²⁷¹ Karen Jones notes that trust involves “...constitutive patterns of attention and tendencies of interpretation” concerning reasons (or evidence) for/against other people’s trustworthiness.²⁷² Jones claims further that:

Trust restricts the interpretations we will consider as possibly applying to the words and actions of another. When we can—and sometimes even if doing so requires ingenuity—we will give such words and actions a favorable interpretation as consistent with the goodwill of another. Trusting thus functions analogously to blinkered vision: it shields from view a whole range of interpretation about the motives of another and restricts the inferences we will make about the likely actions of another.²⁷³

Trust influences the way we respond to counterevidence of trustworthiness and, indeed, very often whether we see the counterevidence at all, where “seeing” the counterevidence is to see the information constituting the alleged counterevidence *as counterevidence*. People who trust others (in the interpersonal sense) often spin evidence of untrustworthiness—that is, counterevidence to trustworthiness—in a positive light.

²⁷¹ Paul Faulkner, “On Telling and Trusting,” *Mind* 116 (464) (2007), p. 876 (emphasis added).

²⁷² Jones, “Trust as an Affective Attitude,” p. 4.

²⁷³ *Ibid.*, p. 12.

Bernd Lahno (2001) likens interpersonal trust to seeing the world through rose-colored glasses. Lahno claims, “[Trust] determines what a trusting person will believe and how various outcomes are evaluated.”²⁷⁴ Trust influences belief-formation and evaluation of (alleged) evidence and circumstances by generating salience. How a trustor evaluates the epistemic import of evidence and, in some contexts, which evidence she notices depends on her orientation toward the person about whom the evidence allegedly charges with untrustworthiness. Lahno concludes that interpersonal trust is an emotional attitude, not a cognitive attitude, in part because it generates salience.

The argument is premised on an influential account of emotion as *salience generators*.²⁷⁵ According to Ronald de Sousa, “Emotions provide a framework for our beliefs, bringing some into the spotlight and relegating others to the shade...Emotions are, in fact, patterns of attention.”²⁷⁶ On this view, emotions effectively “screen off” some information, rendering other information salient. Roughly, the idea is that trust, like emotion, involves certain patterns of attention, which is why Karen Jones refers to trust as “an affectively-loaded way of seeing the trusted.”²⁷⁷ Trust affects the evidential connections trustors make and the evidence heeded in ways often contrary to the response of others not in the relationship of trust. Think of the parent who “refuses” to believe his child has committed

²⁷⁴ Bernd Lahno, “On the Emotional Character of Trust,” *Ethical Theory and Moral Practice* (4) 171-189, 2001, p. 171.

²⁷⁵ See Ronald de Sousa, *The Rationality of Emotion*. (Cambridge, Mass: MIT Press, 1987).

²⁷⁶ de Sousa, *The Rationality of Emotion*, p. 243.

²⁷⁷ Jones, “Trust as an Affective Attitude,” p. 4.

a crime of which she is accused or the husband who simply cannot believe that his spouse betrayed his trust and committed adultery.²⁷⁸

The argument assumes that only emotion—or at least, emotions and not beliefs—generate salience. Beliefs, particularly strong beliefs that rise to the level of conviction, affect what we “see” and how we respond to circumstances that challenge our beliefs. Like other beliefs, trust beliefs (that is, interpersonal trust) orient us to the world in particular ways. Consequently, the fact that trust can, as Faulkner claims, “demonstrate a wilfull insensitivity to evidence,” does not rule out the possibility that trust centrally involves belief. To say that it does suggests that beliefs do not generate salience, including salience of putative evidence, in much the same way that emotions do. We have good reason to think believers and beliefs, like trustors and trust, sometimes flaunt the norms of evidence and epistemic rationality. Beliefs, to use Faulkner’s phrase, “need not be based on evidence and can demonstrate a wilfull insensitivity to evidence.”²⁷⁹ In fact, social psychologists have noted people’s tendency toward “belief perseverance,” a resistance to change our views even in light of counterevidence. This includes a wide range of beliefs from the mundane to beliefs about religious and political matters about which people feel particularly strong.²⁸⁰ If that’s right, then cognitivists can accept with equanimity the fact that trust beliefs impede our ability to “see” or to appreciate the force of certain kinds of evidence.

²⁷⁸ In an important sense, the parent, we might assume, has more background evidence from which to draw concerning the trustworthiness of his child. This evidence may offer some reason, for the parent, to believe the evidence against his child is misleading. Furthermore, if trust really does generate salience, it may also partially determine what evidence one has. So, whether the information indicates *as evidence for the parent* may depend in part on the role of interpersonal trust in generating evidence (or epistemic reasons). The matter is complicated and is beyond the scope of the dissertation. I leave it aside.

²⁷⁹ Faulkner, “On Telling and Trusting,” p. 876.

²⁸⁰ See Craig A. Anderson, Mark L. Lepper, and Lee Ross, “Perseverance of Social Theories: The Role of Explanation in the Persistence of Discredited Information,” *Journal of Personality and Social Psychology* (1980), Vol. 39, No. 6, pp. 1037-1049.

However, the cognitivist must still explain how interpersonal trust could meet the standards of epistemic rationality (or justification) despite the fact the attitude often seems to outrun the evidence we have for others' trustworthiness.²⁸¹ It would be strange indeed if interpersonal trust centrally involves trust beliefs that are systematically unreasonable or unjustified. Though interpersonal trust might suffer this consequence on just about any plausible view of epistemic justification. The most obviously inhospitable view is probably an internalist version of evidentialism. Such a view holds (roughly) that beliefs are justified only to the extent that they fit one's evidence.²⁸² Seeing the potential problem on the evidentialist front, Jones (1996) writes:

An account of trust that makes affect central has an unexpected payoff: it is able to view a wide range of our trustings—including many of those undertaken for instrumental reasons—as justified. Moreover, it is able to do this without taking a stance on evidentialism, or the doctrine that we should not believe anything without sufficient evidence. Since trust is not primarily a belief, it falls outside the scope of the evidentialist thesis.²⁸³

Cognitivists have two plausible responses to Jones's claims here. First, if as Jones argues, feelings of optimism (or confidence) are at the core of attitudes of trust, then trusting (in this sense) for instrumental reasons is ruled out in typical cases, since we plausibly cannot manifest such affective feelings at will. Hence, affective views do not have an advantage over cognitive views after all. Second, cognitivists could respond by denying evidentialism, though even many non-evidentialists recognize how central the notion of evidence is to epistemology, specifically to whether or not one believes with epistemic justification. Perhaps there are other ways of responding to the problem that involve

²⁸¹ Even if evidence is unnecessary for epistemic justification it would still seem that trust beliefs would violate some plausible epistemic norms.

²⁸² Earl Conee and Richard Feldman, *Evidentialism* (Oxford: Clarendon Press, 2004), p. 83.

²⁸³ Jones, "Trust as an Affective Attitude," p. 5.

complex stories about what constitutes having evidence and the role of interpersonal trust in coming to have evidence. But this is a matter for another time.

Chapter 6

CONCLUSION

Trust is both something we do and a set of attitudes we take toward others. Chapter 1 was largely devoted to motivating this intuition. In the remainder of the dissertation, I attempted to adequately capture this intuition in more detail by discussing the nature of acts and attitudes of trust.

In Chapter 2, I turned my attention to acts of trust (i.e., trust reliance). Acts of trust entail active reliance. But trust reliance is more than mere active reliance. I motivated this distinction by offering a case that intuitively involved active reliance without trust, namely, THE BUSS FOLLOWER. Furthermore, I claimed that acts of trust can be more or less trusting. In support of this claim, I compared two sets of cases. The first set involves minimal trust, namely, PARANOID PARENTS and GAMERS. The second set involves fully intuitively fully trusting action, namely, BOOKKEEPER and NAÏVE HEARER. In the remainder of this chapter, I considered four proposals for distinguishing trust from mere active reliance. I argued that none of the proposals succeeds. Then I argued that a non-monitoring, commitment condition can adequately distinguish trust from mere reliance, and it can explain what makes an act more or less trusting. This commitment condition can also explain why trust reliance often makes us vulnerable to the limits of others' goodwill.

In Chapter 3, I motivated a distinction between two types of attitudes of trust: *propositional* and *interpersonal* attitudes of trust. Propositional trust (trust *that*), I argued, is something like predictive expectation. It's a belief about what others will do in response to

our reliance on them. Interpersonal trust (trust *in*) is a much thicker notion. It is a matter of trusting a *person*.

After making this distinction, I considered whether capturing the distinction was simply a matter of identifying propositional trust with predictive expectation, on the one hand, and identifying interpersonal trust with normative expectation, on the other. Normative expectations involve beliefs about what others *ought* to do, not beliefs about what others *will* do in response to one's reliance. I rejected this proposal. Normative expectation, even in combination with predictive expectation, cannot capture the propositional/interpersonal distinction. We might predict that others will x, believe that they ought to x, but still not trust them in the interpersonal sense. I ended the chapter by explaining why interpersonal trust does not entail actual reliance.

In Chapter 4, I turned my attention to attitudes of interpersonal trust (trust *in*). There are two types of view about interpersonal trust: *cognitivism* and *non-cognitivism* (or *affectivism*). Cognitivists argue that trust entails belief. Some cognitivists take the relevant belief to be about what others will do (or are doing) in response to one's reliance on them. But, as I pointed out in Chapter 3, there seems to be a difference between predicting that others will x (trusting *that* they will x) and trusting others to x (trusting *in* others)—even if others also ought to x. Other cognitivists contend that interpersonal trust entails trust beliefs (i.e., beliefs that others are trustworthy). Non-cognitivists contend that interpersonal trust does not entail belief at all. They argue instead that interpersonal trust is a non-cognitive attitude such as an emotion or feeling of confidence, or (non-cognitive) sense of security.

I argued that interpersonal trust entails trust beliefs. I argued for this claim by showing that it can explain why interpersonal trust is (1) inconsistent with doubt,

particularly doubt about others' trustworthiness, and (2) an involuntary attitude that's responsive to evidence (epistemic reasons) that others are trustworthy. Furthermore, cognitivism is supported by empirical research in social psychology on attitudes, which gives it a leg up, so to speak, on non-cognitivism. Cognitivism as entailing trust beliefs can also capture the non-cognitivist intuition that interpersonal trust entails feelings of confidence or security.

I then considered two cognitivist views, particularly, Russell Hardin's strong cognitivism and Linda Zagzebski's weak cognitivism. I concluded that neither view could adequately account for the propositional/interpersonal distinction.

Finally, in Chapter 5, I defended cognitivism against objections. The first objection, offered by way of counterexample, challenges strong cognitivism, the idea that interpersonal trust just is a matter of holding trust beliefs. I contended that the objection leaves weak cognitivism in tact. Moreover, I explained that the strong cognitivism has the theoretical tools to reject the alleged import of the counterexample.

The second objection to cognitivism is premised on the idea that (1) trust is sometimes voluntary and (2) we sometimes trust without believing that others are trustworthy. I argued that the success of the objection hinges on a failing to distinguish acts of trust from attitudes of trust.

The third objection, the vulnerability argument, assumes that trust entails vulnerability. I argued that the objection fails. First, I already gave reasons in Chapter 2 to think that trust does not entail vulnerability, at least not significant vulnerability. Second, I claimed that attitudes of interpersonal trust often lead us to trustfully rely on others. If trust reliance does indeed entail some level of vulnerability, our holding attitudes of

interpersonal trust often increases the likelihood that we will make ourselves vulnerable. If that's right, the vulnerability argument fails.

The final set of objections have to do with a pair of apparent tensions between trust and evidence. The first apparent tension is between trust and reflecting on evidence of others' trustworthiness. The second apparent tension is between interpersonal trust and the way trustors respond to evidence that trustees have been untrustworthy. I offered plausible responses to the objections based on these apparent tensions. My remarks were exploratory, however, given the complexity of the issues involved. More work must be done on this front to defend cognitivism completely.

To conclude, cognitivism as I've defended it is a viable view of interpersonal trust. Cognitivism can account for certain intuitions about trust and can withstand objections. And it can do all this while accounting for certain intuitions of competing views.

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