Trust as an alternative to risk

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Abstract Many students of trust see it as a way to mitigate risk through the development of strong institutions that create trust. I offer an alternative view of trust, moralistic or generalized trust, that depends upon a psychological foundation of optimism and control. This form of trust, in contrast to arguments by Paldam and others, has "value" independent of experience. Using data from a survey of metropolitan Philadelphia in 1996, I show that if you believe that "most people can be trusted," you are substantially more likely to see your neighborhood as safe at night *even controlling for both the objective level of crime* as well having been the victim of a crime, having had parents who were the victims of crime, watching local television news (which exposes people to violent events), where you live (central city and suburb), and gender. Trust thus "reduces" perceptions of risk independently of personal experience.

1 Introduction

Trust presupposes risk. Yet, it is also an alternative to risk.

The most common conception of trust, which I shall call "strategic trust," views trust as managing risk. Another form of trust, "moralistic" or "generalized" trust, discounts risk. Moralistic trust waves away risk by downplaying evidence.

Generalized trusters don't dismiss risk. They interpret evidence in a more positive light and are less prone to see high levels of risk. This form of trust is based upon an world view of optimism and control: The world is a good place, is going to get better, and we can make it better (Rosenberg 1956; Lane 1959: 163–166). Moralistic trust does not depend

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upon evidence, but upon the belief that *we ought to trust others because they are part of our moral community*. When we believe that "most people can be trusted"—as opposed to "you can't be too careful in dealing with people" (in the standard survey question), we discount contrary evidence unless it is overwhelming. This optimistic sense of trust leads us to see the world as less risky, even in the face of contrary evidence (Uslaner 2002: Chap. 2).

These two variants of trust have different ways of "managing" risks. We reduce risk under strategic trust through a strong legal system and our experiences. Strong institutions make us feel more secure (Rothstein 2000). Moralistic trust does not depend upon strong legal structures, which are really needed most (and less likely to be available) when trust is low (Sitkin and Roth 1993).

Two questions follow from this distinction. First, is there such a thing as "moralistic trust"? Many find this concept ephemeral. Paldam (2010: 359) argues that "[t]he five-year changes [in levels of trust in a country] are rather large ... a good deal of the movements is due to measurement error ... this measure of social capital is not stable." Second, if there is a basis for moralistic trust, how might it lead to lower perceptions of risk? Generalized trusters' optimistic world view make them less likely to perceive risk. I show, using a 1996 survey of metropolitan Philadelphia residents by Pew, that generalized (moralistic) trusters—who believe that most people can be trusted—are less likely to see their neighborhoods as unsafe *even controlling for the actual level of violence* as well as personal and family experiences with crime.

2 Are there multiple types of trust?

A bond of trust lets us put greater confidence in other people's promises that they mean what they say when they promise to cooperate (Elster 1989: 274–275). The "standard" account of trust presumes that trust depends on information and experience.

Both strategic and generalized trust rest upon foundations of risk. I will not loan money to people I don't trust—where there is a risk that I won't get paid by back. We decide whether to trust others by previous experience with the person or people like her as a measure of our present level of risk (Misztal 1996: 18). We may overcome risk by strong institutions such as courts—if you don't pay me back, I can sue you.

Moralistic or generalized trust is *not* based upon institutional enforcement. It reflects a is a commandment to treat people *as if* they were trustworthy, to take risks in the absence of information about people who are different from ourselves (Mansbridge 1999). Moralistic trust is based upon "some sort of belief in the goodwill of the other" (Seligman 1997: 43; cf. Yamigishi and Yamigishi 1994: 131). Elsewhere I show that the "standard" question on trust reflects: (1) generalized rather than strategic trust and (2) trust of people you don't know rather than people you know (family, friends, co-workers, neighbors; see Uslaner 2002: Chap. 2). The question clearly implies risk, since the alternative to "most people can be trusted" is "you can't be too careful dealing with people."

We measure moralistic (or "generalized") trust by the survey question, "Generally speaking, do you believe most people can be trusted or can't you be too careful in dealing with people?" This question has been asked in surveys throughout the world—most notably in the General Social Survey and the American National Election Studies surveys in the United States, the World Values Surveys, the European Social Surveys, the Afrobarometer, the Asian Barometer, the Latino Barometro, and others, including the Pew survey of metropolitan Philadelphia that I examine below. The question has been criticized (Glaeser et al. 2000), but Uslaner (2002: 72–75) shows that survey respondents have a clear understanding of what

it means. And they overwhelmingly interpret it as referring to trust as a world view rather than a summation of life experiences. Multiple studies of the question confirm that it refers to "people in general," especially to people who are different from yourself, rather than to (Uslaner 2002: 28–32; Freitag and Bauer 2013). Moralistic—or generalized trust—is thus the belief that we ought to trust people who are different from ourselves—and we do not "learn" this expectation from our interactions with people we know.

Paldam challenges Uslaner's (2002: Chaps. 2, 4, 6, 8) argument that trust is stable over time. He argues that income, life satisfaction, and low corruption (Paldam 2009: 363–364). On stability, Paldam shows (2009, 361–363) substantial variation across countries from 1990 to 2000 using the World Values Survey and notes that the variation in trust is particularly large in the transition countries of Central and Eastern Europe. There is no doubt that life satisfaction and corruption are strongly linked to generalized trust, but the evidence on income—rather than inequality—is weaker (Uslaner 2002: Chap. 8). Paldam's more general point is that we can predict trust by some traditional variables. Yet, prediction of trust by economic measures doesn't mean that it is simply the sum of experiences and thus, in Paldam's (2009: 363) words, "perhaps it is not primary at all." Paldam's argument is that trust has no "added value" in solving social problems. Yet prediction of trust doesn't establish any causal ordering—and it seems as if corruption is more likely to be both a cause and effect of trust (Uslaner 2008).

It is also risky to compare trust levels from earlier years to measures in 2000. The 2000–2001 wave of the World Values Survey (WVS) has many anomalies, including—or especially—on the measurement of trust. Estimates for some countries seem implausible: Iran has one of the highest levels of interpersonal trust in the world, while trust in Canada supposedly fell precipitously from 1995 in the WVS even as three other surveys show no such fall (Muller et al. 2012).

I take issue with Paldam's claim that trust is largely the summation of other factors—and thus has no "added value." I show that trust shapes people's perceptions of public safety *beyond the role of other factors that we would expect to shape such attitudes, including the actual level of safety in a neighborhood*. I show that people who believe that others can be trusted are less likely to perceive risk even controlling for both subjective and objective indicators of hazard.. It may even be primary, contrary to Paldam's argument.

3 Why trust mitigates risk

Why should moralistic trust lead to lower perceptions of risk? I offer two reasons. First, strategic trust is fragile, since new experiences can change one's view of another's trustworthiness (Bok 1978: 26). But moralistic trust is not fragile, *but quite stable over time*—and from one generation to the next. We learn generalized trust from our parents early in our lives and it doesn't change much over time. And, contrary to Paldam, it is stable over time across countries (Uslaner 2002: Chap. 6; cf. Berggren and Bjørnskov 2011). The stability of trust makes it a psychological anchor against risk.

Second, the social psychological roots of moralistic trust lie in perceptions of optimism and control of your own life (Uslaner 2002, Chaps. 2, 4). Optimists are prone to discount bad news and give too much credence to good tidings. Pessimists overemphasize adversity and dismiss upbeat messages. Both groups look at evidence selectively. Their reasoning is a "cognitive 'leap' beyond the expectations that reason and experience alone would warrant" (Lewis and Weigert 1985: 970; Mansbridge 1999). Orbell and Dawes (1991: 521, 526) report results from an experimental game showing that trusters are overly optimistic about the

motivations of others. They use their own good intentions (rather than life experiences) to extrapolate about whether strangers would cooperate in experimental games.

Moralistic trusters are also significantly more likely than mistrusters to say that other people trust them.[1] People who feel good about themselves interpret ambiguous events in a positive light, while people who have a poor self image and who look at life pessimistically interpret the same experiences negatively (Diener et al. 1997). Since moralistic trusters look at the world with (at least partial) blinders on, it should not be surprising that this type of trust is not at all fragile—and that moralistic trust mitigates perceptions of risk. Misztal (1996: 18) argues: "Trust always involves an element of risk resulting from our inability to monitor others' behaviour, from our inability to have a complete knowledge about other people's motivations and, generally, form the contingency of social reality." Generalized (moralistic) trust is predicated on a positive view of human nature (Uslaner 2002: Chaps. 2, 4)—and trusting people are less likely to see interaction with strangers as perilous. If you believe that things are going to get better—and that you have the capacity to control your life— trusting others isn't so risky. Strategic trust, on the other hand, does not stem from a world view, either optimistic or pessimistic. It is based upon our experience—or upon recourse to the law.

For pessimists, a stranger is a competitor for what little you have. She may also represent the sinister forces that control your life (as pessimists believe). They suspect that outsiders are trying to exploit them. And, given their long-term history, they might be right. But pessimists might also overestimate the likelihood of a bad experience with a stranger, depriving themselves of the opportunities of mutual exchange. Just as some bad experiences are not going to turn optimists into misanthropes, a few happy encounters with strangers will not change long-term pessimists into trusters. Change is possible, but it is likely to occur slowly.

Mistrusters look at people who are different from themselves (out-groups) with suspicion. A deep-seated pessimism makes people view outsiders as threats to what little they have.[2] Minorities and immigrants are seeking to take jobs away from the majority population; open markets take jobs away from native citizens. Protecting yourself and others like you against these risks becomes paramount. When people see little hope for the future and believe that others control their fate, they naturally develop a sense of fatalism and mistrust. Perhaps one of the best descriptions came from Edward Banfield's (1958: 110) description of the social distrust in the Italian village of Montegrano in the 1950s, where poverty was rife and people had little hope for the future: "... any advantage that may be given to another is necessarily at the expense of one's own family. Therefore, one cannot afford the luxury of charity, which is giving others more than their due, or even justice, which is giving them their due." Banfield's discussion is controversial—not everyone agrees that Montegrano was marked by such mistrust. However, the picture that Banfield drew is a dramatic portrayal of the misanthrope, who sees risk and danger at every corner.

In contrast, generalized trusters look at people who are different from themselves as members of their moral community. Interacting with them broadens your vistas. So it is hardly surprising that moralistic trusters have warm feelings toward people who are different from themselves, including minorities and immigrants (Uslaner 2002: Chap. 5).

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[1]This finding comes from the Pew Research Center for The People and The Press's 1996 Trust and Citizen Engagement survey in metropolitan Philadelphia. Ninety-seven % of moralistic trusters said that other people trust them, compared to a still very high eighty-six % of mistrusters (tau-b = 0.174, gamma = 0.627). This result may reflect either reality—perhaps we are more likely to trust people who trust us—or it may also be part of the general syndrome of overinterpretation.

[2]Most of this section comes from Uslaner (2002), Chap. 7. The data bases and the specific statistical analyses (all multivariate) are discussed in that chapter.

We thus expect that trusting people, who see their world as good and getting better, would see their neighborhoods as safer than would pessimists, who see danger clouds ahead everywhere they go.

4 Does trust shape attitudes toward risk?

The argument I have laid out suggests that trusters *underestimate* risk. Even when the world outside seems threatening, people who trust others are less likely to see danger than mistrusters. There are alternative perspectives: Hardin (1992, 165) argues that trust is merely "encapsulated experience." His perspective views *all* trust as strategic:

> Suppose . . . that I started life with such a charmed existence that I am now too optimistic about trusting others, so that I often overdo it and get burned. Because I am trusting, I enter into many interactions and I collect data for updating my Bayesian estimates very quickly. My experience soon approaches the aggregate average and I reach an optimal level of trust that pays off well in most of my interactions, more than enough to make up for the occasions when I mistakenly overrate the trustworthiness of another.

Hardin's argument dovetails nicely with Paldam's. Paldam (2010: 368) argues that trust "as another endogenous factor in the complex causal net of the Grand Transition." Trust, he argues, is largely reducible to income inequality, life satisfaction, corruption, and income. On either of their accounts, there should be no "added value" from trust in attitudes toward risk. If trust is simply the set of expectations about people based upon past experiences (Hardin) or the result of other social and economic factors (Paldam), then it is largely an empty sieve that should have no independent predictive power once the factors shaping trust have been taken into account. Trust is "an interesting variable" but is not "a key causal factor" (Paldam 2010: 368). If we include measures of one's personal experience and neighborhood crime rates, there would be no reason to believe that generalized trust would have an independent effect on perceptions of neighborhood safety. If, however, trust stems from an optimistic world view and the belief that one controls her own fate, then we would expect that generalized trusters would feel safer at night—safer than they have any objective reason to believe.

Which of these perspectives is correct? This is not an easy set of claims to test. However, there is an ideal set of data that permits an examination of these three alternative arguments. The Pew Center for the People and the Press 1996 Civic Engagement Survey of metropolitan Philadelphia asked the standard survey question about how safe it is to walk in your neighborhood at night with responses ranging from very safe, somewhat safe, not too safe, to not at all safe. It also included estimates of *neighborhood violent crime rates*, obtained from the records from local police departments as well as a range of relevant attitudinal and demographic variables, including the standard generalized trust dichotomy. The survey sample included residents of the central city as well as the suburban counties of Bucks, Chester, Delaware and Montgomery.[3]

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[3]For details on the survey, see: http://www.people-press.org/1997/04/18/trust-and-citizen-engagement-in-metropolitan-philadelphia-a-case-study/ and for more details and the full questionnaire, see http://www.people-press.org/files/legacy-pdf/110.pdf. There is no publicly available description of the rape (or other violence measures) for neighborhoods. The measures run from 1 to over 2000, with the exact interpretation unstated. The source of the data was described to me by Andrew Kohut, then Director of the Pew Center for The People and The Press in a private conversation.

Table 1 Descriptive statistics from the Pew Philadelphia survey

Variable	Mean	Minimum	Maximum
Very safe to walk at night[*]	0.37	1	4
Rape incidence index	82.0	1	2109
Live in central city	0.30	0	1
Generalized trust	0.48	0	1
Trust local government[*]	0.70	1	4
Like neighborhood[**]	0.63	1	5
Like Philadelphia[**]	0.35	1	5
Parent victim of crime	0.29	0	1
Watch TV news yesterday	0.69	0	1
Gender[***]	0.5	0	1

$N = 974$. [*]Proportion favorable from four point scale. [**]Proportion favorable from five point scale. [***]Equal samples of men and women. The survey is described at (with the full report) at http://www.people-press.org/1997/04/18/trust-and-citizen-engagement-in-metropolitan-philadelphia-a-case-study/

If trust matters independently of experience, *trusters should consistently overestimate the level of safety controlling for the actual level of violence in their neighborhoods.* Paldam's arguments that trust is "not primary" or simply an artifact of experiences (Hardin 1992) would expect no difference between trusters and mistrusters in the level of safety, since information on the level of violence should "wash out" any effects of trust (which is endogenous to information). There is no *a priori* reason to presume that trusters and mistrusters would gain different levels of information, once other factors (such as where you live, etc.) are controlled.

I estimated an ordered probit model of perceptions of safety in one's neighborhood with the "victimization" for rapes (which had the highest correlation with safety) as the key independent variable. Also included are whether you have ever been a victim of crime, how much you trust your city government, whether you live in the center city or a suburb, gender, how much you like both your neighborhood and Philadelphia, how much television news you watch, and whether your parent was a victim of a crime. These control variables should "equalize" information levels to the extent possible.[4] Trust in government and satisfaction with your neighborhood should lead to greater perceptions of safety, assuming that people who have faith in their institutions believe that they are better protected. Central city respondents should feel less safe because crime rates are higher and because criminals—especially violent criminals—will find the wider streets of suburbia less easily to navigate. People who watch local television news are less likely to feel safe—since local news in the United States and elsewhere is dominated by crime stories (reflected in the saying, "if it bleeds, it leads"—crime is often the first story reported). People who have been victims of a crime or whose parents were victims should also be less likely to see their neighborhoods as safe—and women might feel more vulnerable than men. I present descriptive statistics on these variables in Table 1 for the 974 cases with non-missing values on all variables. The violence (rape) index is a measure with bounds of 1 to 2109, which is presumably an indicator of the number of rapes in a police precinct (the measure is in the data set but the interpretation is not in the codebook).

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[4]I also did estimates including education, but it was not significant. There is no clear theoretical linkage between education and perceptions of safety so there is no reason to include it in the models.

Fig. 1 Predicted probabilities: feel safe walking in neighborhood by rape incidence
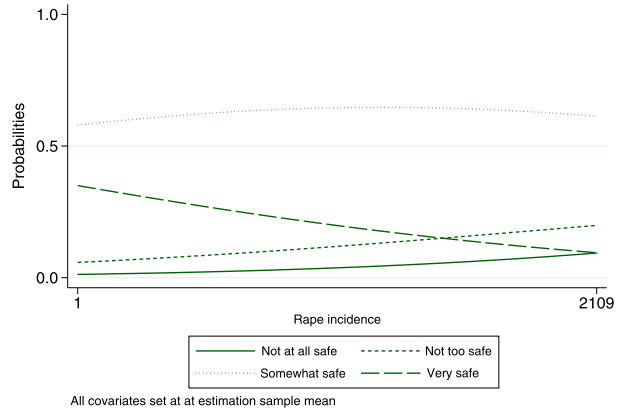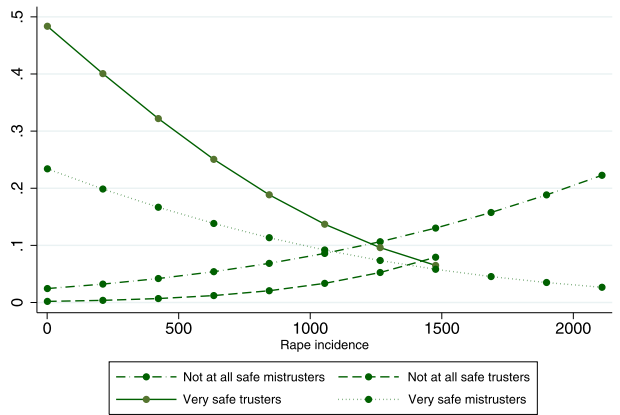

Fig. 2 Predicted probabilities: feel safe walking in neighborhood by rape incidence and trust

I focus on graphs rather than a table for the full ordered probit (details are available upon request). In Fig. 1 I show that perceptions of safety vary strongly with the actual level of violence. The plot shows the predicted probabilities from the ordered probit for perceived safety according to the level of violence controlling for all other predictors, including trust. People who see their neighborhoods as "somewhat safe" are not as strongly affected by the actual level of violence, but even here we see a downward slope as the violence index increases. As the vulnerability of one's neighborhood to rape increases, people are more likely to say that they feel somewhat safe or not too safe, but the rate of increase is modest. There is a sharp drop in the probability (from about 0.35 to under 0.10) of seeing your neighborhood as very safe as the rape vulnerability index rises from its minimum to its maximum.

In Fig. 2, I show the probability of saying that your neighborhood is very safe is *far higher among trusters* than among mistrusters. The four curves represent probabilities of saying that it is safe to walk at night by level of rape vulnerability and trust. Living in a very safe neighborhood with the lowest incidences of rape lead to the greatest perceptions of safety. But even in the safest neighborhoods (measured objectively), there is a substantial gap between respondents who believe that "most people can be trusted" and those who say "you can't be too careful in dealing with people." Trusters in safe neighborhoods have a probability of 0.49 of saying that their neighborhoods are safe at night. However, mistrusters

**Fig. 3** Predicted probabilities: feel very safe by rape incidence, residence, & trust
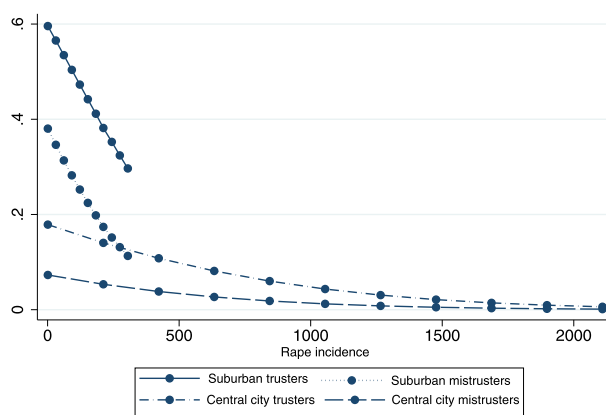
in the same neighborhoods have a mean probability of 0.24 of saying that they feel safe at night. There is clearly "added value" from being a trusting person. At rising levels of danger, it matters less whether you are a truster or a mistruster. We find few trusting people in the most violent neighborhoods (with a vulnerability index of 1477)—and at such high levels we find very few trusters saying that the neighborhood is very safe (about eight %). We also see about the same share of trusters holding that their neighborhoods are not at all safe. However, in very safe neighborhoods, neither trusters nor mistrusters feel particularly vulnerable. The rate of increase in seeing neighborhoods is much sharper for mistrusters than for people who believe that most people can be trusted (compare the blue curve with the red curve). In the most dangerous neighborhoods, we only find mistrusters—and we also see a sharp drop in perceptions that the neighborhood is very safe (to about 4 %) and a rise in the share of seeing their areas as not at all safe (to about 20 %). Three of the curves seem to converge, but this reflects the virtual absence of trusters in the most violent neighborhoods.[5]

Perceptions of safety are not simply a reflection of how trusting people are. As the American military expression goes, "Where you stand depends upon where you sit." The level of violence plays a big role in perceptions of safety, but so does (even more so) where you live. First I focus on perceptions of whether your neighborhood is very safe (see Fig. 3). People living in the central cities have a far lower likelihood of saying that their neighborhood is safe, regardless of the actual level of violence or their trust/mistrust. *Yet, within each area of residence, trusters are substantially more likely to see their neighborhoods as very safe*. At most levels of violence, suburban trusters are about 20 % more likely to see their neighborhoods as very safe compared to suburban mistrusters. There is a smaller advantage for trusters in the central city (starting out around 10 % but ultimately converging at high levels of violence). We cannot make comparisons for very high levels of violence because such high rates occur only in the central city.

Suburban mistrusters are generally more likely to see their neighborhoods as very safe than central city trusters for most levels of rape incidence. So where you live matters a lot. There is far less violence in the suburbs than in the city—and people see their safe neighborhoods as less risky. However, in the safest neighborhoods in *both the suburbs and the city*, trusting respondents see their neighborhoods as safer than do mistrusters.

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[5]Do more trusting neighborhoods lead to less violence or does less violence lead to greater trust? Likely the direction of causality goes both ways, but this is not the place to examine this question (cf. Uslaner 2002, Chaps. 5, 8).

Fig. 4 Predicted probabilities: neighborhood not safe by rape incidence, residence, and trust
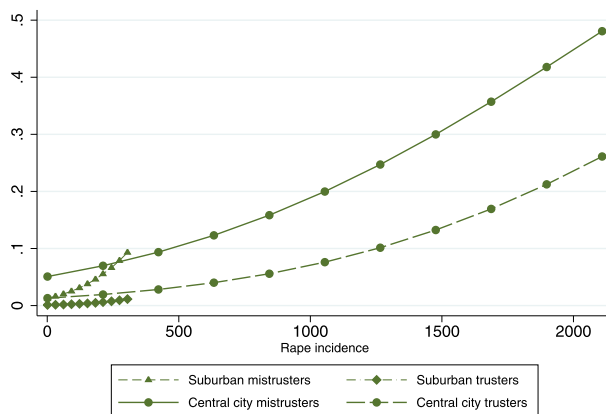
Finally, I turn to perceptions that your neighborhood is not at all safe (see Fig. 4). Here we see similar results to perceptions of "very safe" areas. Trusters in the seclusion of the suburbs seem largely unaffected by the actual level of violent crimes. As the violence index moves from 1 to 356, the probability that a suburban truster views her neighborhood as unsafe barely budges from its initial position at zero. After that value on the rape vulnerability index, we find almost no trusters. But suburban mistrusters increase their perception of unsafe neighborhoods from about zero to 10 %. Central city trusters also are loathe to say that their neighborhood is not at all safe. Not until the violence index goes above 600 do we see a take-off in the probability curve. Again, we see that trust matters: At the index value of 356, central city trusters are less likely to say that their neighborhood is not at all safe (about 4 %) than are suburban mistrusters (about 10 %). Central city mistrusters always see their neighborhoods as less safe than central city trusters and their perceptions of insecurity rise exponentially as the crime rate goes up.

People's perceptions of the safety of their neighborhoods do depend upon the actual level of violence (though the simple correlation is just −0.292). But trust matters as well. Trust is not simply a sieve for information and context, as Hardin would have it, or for the economic status of the area, as Paldam would argue. Nor are trusters ever on alert for miscreants. They consistently downplay the level of insecurity. Across every comparison—through actual level of violence and where one lives—trusters believe that their neighborhoods are safer than mistrusters do, net of any other experiences such as being a victim of crime, having a parent who was a victim, how often you watch local television news and how much you like your neighborhood or the city. Trusters may not deny contrary evidence, but they discount it.

The Pew measure of safety is not an aberration. Trusters are far less likely to lock their doors. And they are less likely to feel that they must protect themselves from criminals with a gun (Uslaner 2002: 199, 263). Next to living in an urban area, trust has the biggest effect of any variable on whether people think they should lock their doors. Even being attacked or robbed three times in the last five years doesn't matter as much as being a truster. In a variety of circumstances, trusters feel more secure against threats.

5 Reprise

Optimists underestimate risk. Are they irrational? Hardly. Optimism (and trust) pays. Trusters find it easier to work with others in their community and nation. This coopera-

tive spirit leads to higher levels of economic growth and better functioning legal systems (Uslaner 2002: 193–199, 242–248). Trust ultimately pays better than mistrust. We know from game theory that being nice is better than being mean (Axelrod 1984). So depreciating risk is a winning strategy. When you fear encounters with strangers, you lose the opportunity to expand your markets. Trust opens up opportunities: It expands the base of people we interact with. Trust makes us more likely to embrace new technologies. Trust makes us more likely to take risks in daily life and in business. The trusting person seeks cooperation rather than confrontation, so closing the deal is easier when trust is widespread. Trusters might be more likely to be taken in by rogues. Yet, over the long haul, they will do better than mistrusters because they are less likely to be consumed by the fear of failure and they are more likely to search for common ground. And, critically, contrary to the argument of Paldam and Hardin, trust does produce added value, even controlling for both objective and subjective perceptions of the environment of crime.

Trust as an alternative to risk makes sense for two reasons: Risk seems threatening and trust has many benefits. Two good reasons are quite sufficient. The famed novelist E.M. Forster (1965: 70) gave "Two Cheers for Democracy" almost four decades ago and his argument can readily be extended to trust (since both provide many benefits to society but neither is a panacea):

> ... one because it admits variety and two because it permits criticism. Two cheers are quite enough: there is no occasion to give three. Only Love the Beloved Republic deserves that.

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