A Practical Look at Trust

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The central problem in thinking about trust is that it can be misplaced: the trustworthy may be mistrusted, and the untrustworthy may be trusted. This potential mismatch leads to practical anxiety and intellectual complexity. I shall argue that normative inquiry and empirical work on trustworthiness are more useful than empirical work on trust for those who seek to place and refuse trust well, because they require us to focus on standards that must be met by trustworthy action, whose satisfaction must be judged by those who aim to place and refuse trust. Agents who aim to place and refuse trust intelligently need to find effective, although usually indirect and always imperfect, ways of judging trustworthiness. Empirical information about levels of trust cannot help them to make these judgments. Nor, more surprisingly, will empirical information gathered in order to hold politicians, officials or professionals to account always do so. Many forms of accountability used in public life provide neither unambiguous incentives for trustworthy performance, nor useful evidence for those seeking to place and refuse trust intelligently. A practical approach to the intelligent placing and refusal of trust must focus both on the standards at which trustworthy performance should aim, and at the evidence of performance which those who seek to place and refuse trust intelligently can use.

Empirical and Practical Questions

Some of the questions we ask about trust in public and professional life are empirical, others practical. It is easy to be mesmerized by some of the more striking answers to simple empirical questions about trust, and to overlook the practical ones, which as I see it matter more, and certainly more for public and professional life. So I shall concentrate on the practical rather than the empirical questions. However, I begin with reminders of the most obvious empirical questions about trust and trustworthiness in public life. These empirical questions are ‘Who is trusted?’, and ‘Who is trustworthy?’. As I see it, excessive focus on the first of these empirical questions limits and often distorts discussions of trust, but an adequate focus on the second empirical question—which is far more important for practical purposes, and far harder to answer—can throw light both not only on trustworthiness but on the intelligent placing and refusal of trust.
Who is trusted?

Pollsters often ask ‘Who is trusted?’, and specifically how far professionals or holders of public office—politicians, journalists, doctors, judges—are trusted, and in particular trusted to tell the truth. Such polls have become part of the public and professional life of contemporary democracies. Their findings are often well publicized and widely savoured. In the UK, for example, in 2007 90% of us said we generally trusted doctors to tell the truth, but only 18% that we trusted journalists to do so. Other office holders got intermediate scores, with the politicians close to the journalists (but not as bad), and the professors close to the doctors (but not as good).  

Pollsters ask empirical questions about attitudes to typical holders of professional and public roles. They don’t ask about attitudes to—let alone judgments about—individual professionals or office-holders, who may be more or less trusted than the average, or about attitudes to or judgements about specific aspects of the activities of professionals and office holders, which may vary in many ways. Since polls demand uniform responses to questions about types of office holders and professionals they have to ask about attitudes, not about informed (or uninformed!) judgements of particular office holders and professionals.

Judgements discriminate and need to be evidence based; attitudes can float free of evidence. That is why attitudes are rather easy to investigate. But this ease has a cost: neither polls nor more ‘deliberative’ empirical investigations of public attitudes provide useful evidence about trustworthiness. People may hold suspicious attitudes to the trustworthy, or credulous ones to the untrustworthy—often to their own detriment. We have only to think of misplaced trust in banks, or in investment vehicles such as those run by the aptly named Mr Madoff (who made off with the money), and of the misplaced mistrust in the MMR vaccine which led some parents,

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1 Trust in Professions 2007 was conducted for the Royal College of Physicians by Ipsos MORI Social Research Institute. See http://www.ipsos-mori.com/content/trust-in-professions-2007.ashx
2 Indeed, they don’t even test whether agents’ action chimes with the attitudes they say we hold: do we in fact disbelieve the journalists we claim to mistrust? Do we in fact believe the doctors we claim to trust, let alone act on their advice?
particularly in Germany and in the UK, to risk measles for their own and others’ children in the mistaken belief that the vaccination was more risky than the disease. Since misplaced trust and misplaced mistrust are common enough, we need a different sort of inquiry if we are to address practical questions about trust.

3. Why focus on attitudes?

Before turning to practical questions, it is, I think, worth pausing to ask what makes a focus on attitudes so compelling to many investigators. There are those present who probably know far more about this than I do. But my surmise is that a focus on attitudes offers a broad-brush way of thinking about trusting attitudes that may be linked to other social variables, so offers the prospect of finding regularities, even explanations, of levels of reported trust. Trusting attitudes to rather generally specified types of individual or office holder may vary with ascribed social characteristics, as when people claim to trust doctors more than they trust journalists, or fellow citizens more than they trust foreigners.

But studying these connections will not penetrate far below the surface. The attitudes people claim to hold about types of individual or office holder need not be reflected in the attitudes that they hold towards particular individuals or office holders of those types. (I may have little trust in journalists or in politicians, but high trust in particular journalists or politicians, whom I judge to be reliable; you may have high trust in doctors or teachers, but mistrust a particular professional whom you know to have provided substandard care or teaching). Attitudes to particular agents of certain types, such as individual doctors, politicians or fellow citizens, are often highly differentiated and do not match the undifferentiated attitudes expressed by the same informants about agents of that type: any penetrating explanation of trust would need to investigate the sources of that differentiation. Since a very typical reason for such variation is that an agent believes something about the specific case, which differentiates it from other similar cases, it is unlikely that a deep account of any variation of attitudes can be reached by asking questions that are designed to bracket all differentiation and ignore specific beliefs about particular cases.
Who is Trustworthy?

If we could provide good empirical evidence of trustworthiness, this would be of far greater practical importance for those trying to determine whom to trust and whom to mistrust in which respects. Unfortunately, this empirical question is far harder to answer than an empirical question about attitudes of trust and mistrust, mainly because the untrustworthy will go to great lengths to mask their untrustworthiness—often with success.

It is easy to assume that we know more about trustworthiness and untrustworthiness than is probably the case. Despite the difficulty of establishing reliable evidence of trustworthiness, commentators often make confident claims about who is and is not trustworthy, but with inadequate evidence.

One example of this tendency is found in commentators who point to supposedly compelling examples of untrustworthy action by particular office holders or professionals, and suggest that such untrustworthiness is the norm. Yet they don’t often point to compelling examples of trustworthiness. I suspect this not because they think there is no trustworthy performance, but because they (tacitly) assume that trustworthiness is unremarkable and normal, so not worth recording let alone applauding. Untrustworthiness gets the limelight and attention. Just as good news is no news, so trustworthy performance is nothing to write home about. In any case, examples of (un)trustworthy action by particular agents would not show whether those individual agents are generally (un)trustworthy, let alone whether others holding the same offices are generally (un)trustworthy in the same respects, let alone whether (un)trustworthiness in these or related matters is growing or shrinking in public—or private—life.

Another version of the tendency to make confident claims about untrustworthy action points not to compelling examples, but to the prevalence of attitudes of mistrust. But this is weak evidence. Since mistrust, like trust, can be misplaced, we cannot derive claims of untrustworthiness from evidence of lack of trust. My guess is that we know much less about levels of
trustworthiness, let alone changes in levels of trustworthiness, in public and professional life, or more broadly, than is often assumed.  

**Trust levels no guide to trustworthiness**

So the unfortunate reality is that general claims about attitudes of trust to types of agent are fairly easy to establish, but claims about levels of trustworthiness either about types of agent or about particular agents are rather hard to establish. Yet it is the latter, not the former that we need to judge for practical purposes. It is no good trying to infer levels of trustworthiness from levels trust, since they need not vary together. Trusting is not like following or ignoring fashion, where looking at what others are wearing provides evidence that is practically relevant for those who want to dress fashionably—or unfashionably. Looking at evidence of whom others trust or mistrust in which respect won’t show where it is sensible to place or refuse trust, since others’ trust and mistrust may be poorly placed in some or many respects. When we place or refuse trust we need to find at least some evidence to judge others’ trustworthiness, which can’t be replaced by evidence of third parties’ attitudes of trust and mistrust to those others (let alone by evidence of third parties’ attitudes of trust or mistrust to office holders of that type). Our practical aim is to place trust well, not to place it lemming-like as others do.

6. **Placing and Refusing Trust.**

From a practical point of view what matters are not typical attitudes to certain types of agent, but success in placing trust in the trustworthy and refusing it to

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3 A related empirical question would ask about past untrustworthiness and mistrust. Geoffrey Hosking has pointed out that histories of the collapse of trustworthiness and trust far outnumber histories of the emergence and growth of trustworthiness and trust. From a practical point of view this seems perverse. Surely it would be useful to know something about how trustworthiness and trust grow, as well as cautionary tales about their collapse. For example, he points out, the rise of Hitler is seen as compelling, and fits our preoccupation with the supposed growth of untrustworthiness and mistrust, while the success of post war German democracy and the trustworthiness and trust it has secured are seen as routine and boring.
the untrustworthy? Judging where to place trust intelligently can be hard, particularly if the available evidence is meagre, complex, or misleading. It will be particularly hard if the aim is to make judgements of the overall trustworthiness of types of office holders or professionals, of even of the overall trustworthiness of individual office holders or professionals. Luckily we usually don’t need to make judgements of overall trustworthiness, and we often don’t need to judge the trustworthiness of whole professions, of all office holders of some type in specific matters. More often we need to judge whether specific claims or commitments made by particular individuals, office holders or institutions are trustworthy. We may need to judge whether A’s claim about an accident in which his car was damaged is true or whether B’s promise to pay for the damage to A’s car is reliable. In judging whether to trust others’ claims or commitments we typically need, and can often find, some evidence of their honesty, reliability and competence—or their lack of these—that bears on the specific practical issue. I can often find enough evidence to judge whether it is reasonable to trust the bar staff to draw a pint of Guinness, the tube driver to stop at the next station or the newsagent to have a copy of my morning paper. I may not see these individuals or office holders as totally trustworthy in all matters; but for purposes to hand that often won’t matter.

**Indirect Judgment as a Basis for Trust.**

These, of course, are the easy cases. We often manage to judge honesty, reliability and competence in daily life, but find it far harder in public and professional life, where we deal with institutions that are opaque and expertise that is arcane. The reason that it is hard to make judgments of trustworthiness in contemporary democracies or contemporary professional life is that doing so requires us to judge complex evidence about the honesty competence and reliability of agents most of whom are strangers to us.

In face of such complexity, where we interact with many others whom we do not know, we may need to find or construct indirect ways of judging honesty, reliability and competence as a basis for placing or refusing trust intelligently.
Intelligent shoppers may decide to trust computer firms if they can judge the product specification, the brand name and the guarantee. Intelligent savers may refuse to trust retail banks if they make too many mistakes, market incomprehensible products or can’t answer sensible questions. (I say nothing about trusting investment banks!). These indirect methods of judging whom to trust in which matters won’t be infallible, but are not stupid. Trust in public and professional life typically depends on finding or constructing indirect ways of judging the claims and commitments of experts, institutions, officials or professionals, which individuals can use even where they can’t judge honesty, reliability and competence directly. If we are to place trust, we need to know how to find, construct or at the very least assess that indirect evidence. An obvious thought is that the ways in which office holders and professionals are held to account should be designed to provide useful evidence of their trustworthiness—or untrustworthiness.

**Accountability as a Basis for Indirect Judgement.**

*At their best, some forms or systems of accountability provide useful indirect evidence for judging trustworthiness in public and professional life.* Systems of accountability set second order obligations to provide an account of the performance of first order professional obligations. Current approaches to securing accountability in public and professional life in the UK range from the principles for conduct in public life to requirements for institutional reporting and audit, from professional qualifications to professional codes, from measurement of professional performance against targets to increased regulatory supervision, from demands for transparency to requirements for consultation.

The aim of these numerous and often very intricate approaches to holding people and institutions to account is twofold. Systems of accountability can be used to create incentives to improve trustworthiness, and to provide evidence that allows the less expert to place and refuse trust with discrimination. Two practical questions can be asked about current attempts to strengthen accountability in public and professional life. First, do they in fact help secure
trustworthiness? Second, do they in fact help individuals to place and refuse trust intelligently? In my view, many current approaches to accountability fail on one or both counts.

**Defective Accountability and Trustworthiness.**

Because it is hard to judge levels of trustworthiness, it can be hard to tell whether various approaches to holding professionals and office holders to account in public life in fact reduce untrustworthiness. Some rather unintelligent approaches to accountability probably do not, whether because they create perverse incentives, or because the require office holders and professionals to follow processes that hinder adequate performance of their primary tasks. Other approaches to accountability are probably helpful in increasing trustworthiness: there is not much of a movement to abolish financial audit or requirements to declare conflicts of interest, although there is understandable scepticism about specific ways in which both of these central aspects of many approaches to accountability work. I believe that it would be more useful to study the effectiveness—or ineffectiveness—of actual or proposed systems of accountability than it is to survey levels of public trust, either by polling or by more ‘deliberative’ methods. Of course, such work is also more difficult.

**Defective Accountability and Trust.**

However, many current approaches to holding professionals and office holders to account that are commonly used in public life seem to do less for trust than they do for trustworthiness. The information they provide often does not offer a user-friendly basis for judging where to place and where to refuse trust. Company and public reports and accounts are often cheerless and complex reading. Simplified selections from the information they assemble —e.g. school league tables or ratings of public services— may be more

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comprehensible, but often at the cost of making assumptions that dramatically limit their trustworthiness. For example, ranking schools by counting average exam passes above a certain level per pupil assumes that the exams in all subjects are of the same level of difficulty—which is false. Appointments systems that take a *pro forma* approach to dealing with conflicts of interest are often viewed with suspicion. Holding clinicians to account by monitoring success rates may overrate the success of those doing less demanding work. And so on. But these difficulties are identifiable and may be surmountable.

**Rising Accountability with Declining Trust**

We need an account of the failure of systems of accountability to explain which *increasing* requirements for accountability and increased regulation during the last 20 years have so often been followed by *declining* rather than rising claims to trust those who have been held to account and regulated. (This tendency is, in my view, the single most startling finding of public opinion polls over recent years, yet a common response is to assert that a larger dose of accountability will provide the remedy.)

Systems of accountability can't provide a good indirect basis for placing and refusing trust unless they are *both* adequately accurate and *provide usable indirect ways by which those whose trust is sought can check and challenge supposed evidence of the honesty, reliability and competence of those whose trustworthiness they cannot judge directly. Yet all too often systems of accountability fail on the second score. For example, doctors or medical researchers who inflict complex paperwork on patients and research subjects, including (supposed) informed consent forms that are incomprehensible, may obtain signatures on the forms, yet be less trusted than if they had offered a simplified account of matters that does not meet the standards now demanded in (what are inaccurately called) informed consent procedures.⁵ These doctors and researchers are in all likelihood trustworthy—but the systems of accountability to which they have to work require them to pretend

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to communicate evidence that is inaccessible to patients. This does not increase trust. Similarly, politicians who point to rising numbers of A-C GCSE passes as evidence of rising school standards are not likely to be trusted by those who cannot judge the arcane processes by which these exam grades are determined, but can judge that the exams are easier than they would expect and that the pupils have learned less than they would expect.

More Intelligent Accountability.

Two practical questions then arise. Could more intelligent approaches to accountability contribute more to trustworthy performance, and could they provide a more useful basis for the intelligent placing and refusal of trust? I think the answer to both questions is probably a cautious ‘yes’. It is not inevitable that systems of accountability be hyper complex, create perverse incentives, or distract office holders from their primary tasks. It is also not inevitable that they provide only obscure or unintelligible evidence to those who are trying to judge where to place and where to refuse trust. It is possible to remove counterproductive forms of accountability, and to introduce more promising ones. Any system of accountability that offers poor or unintelligible evidence of trustworthiness does not earn its keep—and that matters, because these are rather expensive beasts that impose high burdens on office holders and professionals, and on the public who are expected to grasp how they work.

Doing without Trust?

The undoubted difficulty of devising effective and intelligible approaches to accountability may suggest to some that we should give up on trust and concentrate on securing trustworthiness. I think this is an illusion. The thought that we might do without trust is not, I think, a practical option, indeed not a genuine option, either in daily or in public life.
Consider daily life first. Trust matters in daily life because it keeps transaction costs down and provides the bond or cement of society. Costs mount staggeringly if we seek guarantees for every transaction. If we refuse to trust, and demand formal guarantees or contracts in everyday life, we embark on an unending regress—and probably will be left with types of information that most people cannot judge for themselves. Witness the information on the basis of which people invested in derivatives and ‘securitised’ mortgages: it is instructive to reflect that the massive loss of trust in banks has taken place despite the extraordinarily high level of complexity of their documentation and of the systems of accountability by which they were regulated. We cannot have guarantees of the quality of each guarantee or contract, or of the probity of those who draft them, without running into an unending regress of hypercomplexity that defeats even the most energetic and well informed, and reduces everyone to credulity rather than to placing trust intelligently. It is as absurd to seek to refuse all trust in ordinary life without explicit guarantees, as it would be to refuse to cross the road without information on the trajectory of distant vehicles that is accurate to several decimal points. We rightly call such absurdity paranoia.

And it is equally absurd to think that trust can be eliminated from professional and public life. Our ability to judge honesty, reliability and competence is no doubt less secure when we have to deal with complex structures or arcane expertise. Here we need indirect but culturally robust surrogates on which to base judgment, and will place trust poorly if those surrogates are poorly constructed or excessively complex. But here too the thought that we can do without trust is a non-starter. The only approaches worth taking are to insist that any way of holding professionals or office holders to account does so effectively, and that any way of presenting evidence of trustworthiness to the public is intelligible and useful for those who are to use it to judge where they will place and refuse trust.