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# Journal Pre-proof

The experience of trust in everyday life

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PII: S2352-250X(21)00185-8

DOI: <https://doi.org/10.1016/j.copsyc.2021.09.016>

Reference: COPSYC 1263

To appear in: *Current Opinion in Psychology*

Received Date: 1 July 2021

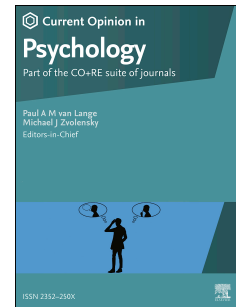
Revised Date: 16 September 2021

Accepted Date: 17 September 2021

Please cite this article as: Weiss A, Burgmer P, Hofmann W, The experience of trust in everyday life, *Current Opinion in Psychology*, <https://doi.org/10.1016/j.copsyc.2021.09.016>.

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## The experience of trust in everyday life

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Word count: 2,811

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### **Abstract**

In this contribution, we review current research on daily-life experiences of trust in diverse and naturally occurring social interactions ranging from close relationships to complete strangers. Experience-sampling methodology allows the joint examination of situational, relational, dispositional, motivational and behavioral variables in their relation to trust. Thereby, these recent studies advance our understanding of how trust is shaped by important features of the social situation such as perceived conflict of interest. They elucidate how trust fluctuates according to stable traits, and how these traits interact with situational variables (e.g., social closeness to the target). Furthermore, trust connects social perceptions of trustees with trustors' prosocial tendencies.

**Key words:** Trust, Experience Sampling, Social Interdependence, Prosociality, Cooperation

## 1. Introduction

In our daily lives, we commonly trust others, accepting risk and vulnerability based upon our positive expectations of their intentions or behaviors [1]. Trusting others strongly depends on their perceived benevolence toward us, integrity, and competence [2]. Sometimes, we may suspect we cannot rely on our interaction partners, or distrust their good intentions. Yet, trusting (vs. distrusting) others, whether strangers or close others, has pervasive implications for one's own prosocial and relationship-oriented attitudes and behavior [3–9]. Consequently, trust has been targeted from many different perspectives over the past decades, among these relationship and personality research, social cognition, behavioral economics, and organizational behavior [2,10–15]. Integrating multiple of these approaches, a number of recent studies have investigated the experience of trust in everyday life. In this review, we briefly synthesize the major insights on everyday trust which this body of work has uncovered (Figure 1).

In terms of methodological approach, the new look on everyday trust has been facilitated by advances in and the increasing accessibility of experience-sampling methodology (ESM). One outstanding feature of ESM is that it offers high ecological validity by repeatedly tracking participants' responses to their everyday life experiences as close as possible to the natural contexts in which these experiences unfold. Applying this high level of context sensitivity to trust research responds to arguments that trust in specific targets (*dyadic trust*) in people's daily lives needs to be distinguished from *general trust* in others, or in human nature [16]. Whereas typically correlational in nature, experience-sampling studies may include a diverse range of variables (e.g., social perceptions, affect, behavioral intentions) and naturally occurring combinations thereof. In addition, due to the repeated sampling of trust experiences across time, this approach allows to simultaneously estimate

general levels of trust across the entire range of daily interactions, to consider multiple sources of variability (e.g., person-level, situation-level, target-level) and to examine temporal dynamics of trust experiences. Thereby, recent research integrates prior perspectives and offers novel insights in three domains: situational and relational variables influencing trust, dispositional influences on trust, and motivational and behavioral consequences of trust.

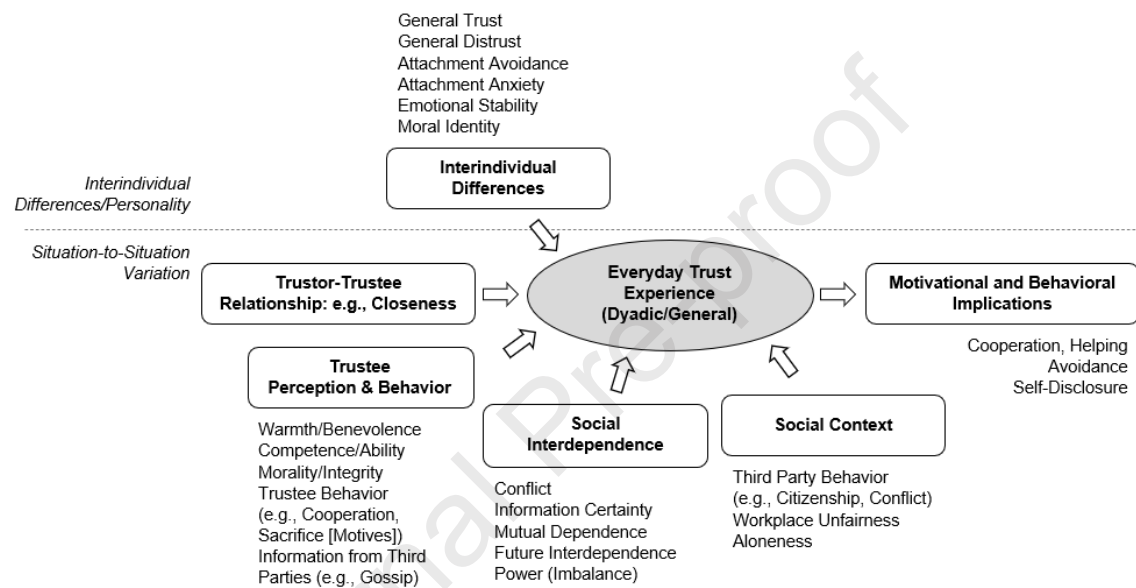


Figure 1. Non-exhaustive overview of variables influencing the everyday experience of trust. Interactive effects are not depicted for the sake of simplicity. Figure adapted from [17].

## 2. General Level of Everyday Trust

In our own recent study [17], we sampled approx. 4,800 naturally occurring social interactions of more than 400 participants in Germany. Participants reported to what degree they had trusted and distrusted their interaction partners, whether strangers, colleagues, or close others. As one striking result, overall trust levels toward everyday interaction partners were generally high (grand mean  $M = 3.11$ ,  $SD = 1.02$ , scale 0-4). These findings

complement conceptualizations of trust as a default state of mind [10,18], surprisingly high even in initial encounters [19], and a social norm ([20], but see [21,22]).

### 3. Situational and Relational Determinants of Trust

#### 3.1. Target-specific/dyadic trust

Alongside high average trust levels, there was considerable variation in trust: 84% of the variation in people's everyday dyadic trust experiences (i.e., trust in specific targets as opposed to trust in people "in general") was situational in nature, with only 16% attributable to stable between-person differences [17]. In fact, most of the intra-individual variation in trust was attributable to (perceptions of) the interaction partner. Another study examining trust to illustrate the density-distributions-of-states approach to personality [24,25] similarly found that individuals exhibited a stable level of average (dyadic) trust across social interactions, but also considerable variability in state trust toward their interaction partners. Closer targets, both in terms of a closeness gradient and categorically (e.g., strangers, colleagues, friends, romantic partners), consistently evoked higher trust [17,25].

Furthermore, our study [17] corroborates organizational approaches [2] in that perceptions of the trustee as competent, moral, and warm simultaneously contributed to trust.

Above and beyond these perceptions of the trustee and the trustor-trustee relationship, trust is shaped by the interplay of other important features of the situation, as conceptualized in interdependence theory [26]: conflict (degree to which the best outcome for one individual entails the worst for the other), information certainty (degree to which a person knows the other's preferred outcomes and how outcomes are influenced by each person's actions), mutual dependence (degree to which each person's outcomes are determined by each person's behavior), future interdependence (degree to which behaviors affect one's own and the other's outcomes in the future), and power (degree to which one's behavior determines

own and the other's outcomes, but own outcomes are not influenced by the other [27]). These fundamental dimensions meaningfully characterize everyday interactions, and how outcomes are determined therein, from workplace collaboration to arguments between romantic partners [17,27,28]. In particular, assuming conflicting interests and not knowing what the other wants (low information certainty) may entail lower levels of trust [17]. Similar results emerged in an experience-sampling study with Dutch romantic couples: While perceiving more corresponding interest than usual was associated with higher trust in the partner, this effect was amplified for individuals high in trait attachment avoidance (i.e., a tendency to avoid close emotional bonds and to feel uncomfortable with relying on others or being relied upon for comfort [28–30]). Particularly for individuals with higher attachment anxiety (i.e., a tendency for concerns about being cared for and loved vs. rejected or abandoned [29,30]), higher information certainty appeared to boost trust in the partner, while perceived mutual dependence appeared to impact trust negatively. Hence, these studies speak to timely questions around how individuals with different attachment orientations rely on situational evidence to calibrate trust in their partner [30], and more broadly exemplify how dispositional and situational variables may interact to shape trust.

Furthermore, in conflict situations, whether we trust the other's benevolent intentions matters most strongly for outcomes and thus behavior; these situations are “trust-diagnostic” [7]. Accordingly, conflict acts as a moderator of other situational influences on trust [17,28]. For instance, high relevance of the situation for future interactions (future interdependence) is beneficial for trust particularly at lower, and information certainty at higher levels of conflict [17].

We also found a negative effect of power imbalance (specifically, any one person having asymmetrically more power over their own outcomes) on dyadic trust. This result speaks to the controversy around whether having (vs. lacking) power erodes or rather



promotes trust [31–35]. Some, predominantly lab-based, research found decreased self-reported trust and trust behavior (e.g., in Trust Games) for individuals in high power positions, especially when these high power positions were perceived to be unstable [33,34]. Yet, our data suggest that in everyday-life interactions, the relatively powerless may experience decreased trust, too. This detrimental effect of a power imbalance on trust was once again more pronounced in high-conflict situations. In other words, perceiving aligning interests with one's interaction partner acted as a buffer against the detrimental effects of a power imbalance on trust.

Lastly, these studies looked at perceptions of the romantic partner [28] or the mutual interaction [17] as cooperative, supporting a strong positive relationship between perceived cooperation and trust. This effect was stronger at higher (vs. lower) levels of perceived conflict [17,28], and in situations with higher mutual dependence [28].

### **3.2. State general trust**

Other recent studies have examined the impact of prior experiences not only on dyadic trust, but also state general trust. Perceptions that people in general, or human nature, can be trusted pertain to less familiar others, strangers, or outgroup members rather than close others [36,37]. Measures of general trust typically focus on perceptions of others' prosociality, honesty, and moral integrity [38,39]. Importantly, earlier work has typically conceptualized general trust uniquely as a trait, and not considered the state-dependency of such perceptions, whereas recent work has started to investigate within-participant fluctuations in general trust.

Baer and colleagues [38] assessed employees' daily reports of experienced positive ("citizenship") and negative ("deviance") social behavior from others at their workplace. Experiencing more positive (vs. negative) social encounters on a given day was associated with increased (vs. decreased) state general trust in other people. In addition, indirect effects

of these experiences via state general trust on dyadic trust (comprising perceived competence, benevolence, and integrity [2]) in another co-worker emerged. The positive effects of experienced citizenship were amplified for employees who reported generally higher unfairness at their workplace, suggesting that others' prosocial behaviors promote trust particularly in overall less prosocial environments.

Baumert and colleagues [23] elicited four daily reports from a German sample on participants' most recent social interaction. Compared to state dyadic trust, interindividual differences in average general trust were relatively more stable across two weeks, and intraindividual variability in state general trust was considerably lower. Nevertheless, participants' lowered state general trust was meaningfully associated with their prior everyday experiences, specifically (lower) dyadic trust toward their interaction partner, lower positive affect, and prior experience of an interpersonal conflict or dispute.

Taken together, trust strongly fluctuates across everyday situations. It hinges upon social perceptions of and the mutual relationship with the interaction partner. In addition, features of perceivers' social situation and context critically shape both state dyadic and state general trust. Particularly the impact of conflict seems pervasive, amplifying the impact of other dimensions of social interdependence or perceptions of partner behavior. Given their ecological validity, these novel findings do not only support prior findings and advance the literature, but also point towards ways to foster trust, for example in organizations, via appropriately structuring interdependent situations or supporting prosocial behavior.

#### **4. Dispositional Influences on Everyday Trust**

Trust is not only shaped by perceptions of the situation, but also by between-person and within-person variation in relevant traits, and particularly their interplay with situational factors. Uziel and colleagues [40] reasoned that less emotionally stable individuals would

experience being alone as being lonely, and cope via self-reliance and a lack of trust. In an ESM study elucidating the known negative relationship between dispositional neuroticism and general trust [41], social context indeed moderated the effect of dispositional neuroticism on state general trust; less emotionally stable individuals experienced lower trust in people only when they were currently alone [40].

Recent work on sacrifices for romantic relationships and relationship quality focused on dyadic trust [42]. Partners' average-level daily approach and avoidance motives related to sacrifices made and sacrifices not made for the partner (e.g., making them happy, anticipated guilt) across two weeks were assessed in a daily-diary study. These variables, reflecting trait sacrifice motives, were associated with both participants' own and their partners' levels and variability of daily trust. Hence, not only the level, but also stability of trust in close others may benefit from partners' sustained pro-relationship motivations.

In our own study, we similarly looked at how trait-level variables and basic demographics relate not only to average-level dyadic trust, but also shape variability in trust across different daily-life interactions [17]. We found predictive effects of general trust, generalized beliefs in the zero-sum nature of human interactions, political conservatism, and moral identity (centrality of morality to the self-concept [43]), on overall trust levels. Furthermore, despite null effects of age, gender [44] or general distrust on overall trust levels, female and younger participants, and those with higher general distrust, exhibited amplified trust variability. In contrast, individuals with higher trait general trust or a stronger moral identity exhibited relatively lower trust variability. These findings suggest that person-level variables such as generalized social attitudes modulate how, and how strongly, people react to situational or relational factors in their trust toward others.

In follow-up analyses, some traits indeed interacted with social closeness to the target. Specifically, for those with a stronger moral identity, trusting others in daily-life interactions

depended less on feelings of closeness; in line with moral identity expanding “the circle of moral regard” [45], moral identity appeared to buffer against distrusting non-close others. In contrast, individuals with higher (vs. lower) general distrust (or low social value orientation [46]) trusted distant targets less, but closer targets even more strongly. These results provide novel evidence for influential theoretical accounts. Specifically, trust in people in general may motivate people to pursue social and economic opportunities beyond existing networks [39]. In contrast, people may regulate perceived risks and uncertainties emanating from strangers and the sociopolitical world by affirming trust in their personal relationships [47]. These findings furthermore resonate with the idea of trustor (vs. trustee) characteristics being more important at earlier stages of relationships [2,48].

Research in the clinical domain has, moreover, employed ESM to investigate differences between clinical and non-clinical samples in daily-life trust-related experiences, particularly paranoid cognition, but also attachment insecurity and its fluctuations [49,50]. For instance, participants with a borderline personality disorder diagnosis experienced lower levels of everyday trust toward others [51] and, as well as psychotic disorder patients, stronger paranoid ideation (i.e., suspiciousness) in response to daily-life stress [49,51].

Thus, integrating different perspectives, ESM allows to explore how personality factors shape trust experiences, and modulate the effect of situational variables on everyday dyadic and general trust and its implications.

## **5. Motivational and Behavioral Implications**

The cross-sectional and correlational nature of the reviewed studies limits the ability to draw causal conclusions. Nevertheless, they offer some initial evidence for downstream consequences of trusting others in actual, daily-life social interactions.

Dores Cruz and colleagues [52] investigated naturally occurring instances of gossip, which conveys reputational information about third parties. Trust toward the gossip partner and target (i.e., third party) was included in measures of current perceived relationship value toward them. Approx. 60% of gossip was related to targets' trustworthiness. Gossip that included reports of a norm violation of the target, or was negative rather than positive, was particularly associated with lower trustworthiness perceptions and lower perceived current relationship value with the target. Importantly, trustworthiness-related content of gossip also positively predicted helping and negatively predicted intentions to avoid the target, and these effects were mediated via changes in perceived relationship value. Tracking people's social reputation, trust is thus involved in regulating prosocial behavior toward and relationships with valuable (vs. less valuable) targets in daily-life interactions. A network analysis of the variables assessed in our own study converges with these findings in that trust emerged as a central "hub" connecting social perceptions of the trustee with behavioral tendencies associated with accepting vulnerability (e.g., enhanced motivation for self-disclosure [17]).

More evidence for how everyday trust translates into prosocial tendencies, replicating experimental work [3,8], comes from studies on trust dynamics in workplace dyads. In two studies, on days when participants reported to trust their co-workers more strongly, their co-worker indeed perceived participants' behavior to be more trusting [38]. Prior theorizing and empirical research have described how dyadic trust and cooperation develop in mutually reinforcing spirals, with trust mediating the association between both parties' cooperative efforts [4]. Such a reciprocal, upward-spiraling pattern was indeed observed in a daily diary study that asked both partners of co-worker dyads to report (perceived) social support received from their co-worker, trust in their-coworker, and their own helping (citizenship) behaviors toward their co-worker over five days [53]. Thus, prior research has gone beyond individual self-report and examined both partners of dyads. Specifically, some studies

included external reports of participants' behavior by their interaction partners, confirming associations between participants' trust experiences and their trusting and prosocial behavior [53]. In our own study [17], participants additionally played a one-shot anonymous trust game. Trusting behavior was selectively associated with experiencing higher trust toward more distant (vs. closer) everyday interaction partners, indicating convergence between these highly different paradigms in corresponding situations. Nevertheless, ESM studies typically rely on self-reports, which requires that people have insight into and are willing to report on their current states [54]. Future research should therefore include additional measures, such as audio recordings, to assess participants' actual everyday social behaviors (e.g., self-disclosure) in a more comprehensive manner, and examine how these, in turn, relate to interaction partners' impressions [54,55].

## 6. Conclusion

Despite the pervasiveness of trust (and trust issues) in our lives, only recently has ESM allowed to examine how and when trust is experienced in everyday life, and with what consequences. While we most strongly trust close others, features of the situation in terms of interdependence, first and foremost conflicting interests, shape everyday trust beyond stable characteristics of the trustor and their relationship with the trustee. Importantly, integrating different approaches to trust, this recent work also underscores the interplay between these variables in shaping trust, and future research should consider further variables on both levels (e.g., narcissism; trust breaches [56–59]). Moreover, interactive effects of both partners' trust [60] and the temporal dynamics of trusting others [61] deserve additional attention. Research may investigate further how dyadic trust unfolds over time, for example via trust-diagnostic situations [7] and with respect to the relative relevance of different cues [2]. Future studies may also address the implications of daily trust experiences for generalized social attitudes,

behavioral tendencies, and well-being [29,44]. Moreover, the (meta-)cognitive concomitants of trust, such as a sense of shared reality [10,62–64] and trust in specific groups [23] constitute promising directions for future research. Finally, cross-cultural research should include non-WEIRD samples and examine the impact of macro-level ecological variables (e.g., cultural individualism-collectivism), for example on the relationship between social closeness and everyday trust [36,39,65].

Journal Pre-proof

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General Trust  
 General Distrust  
 Attachment Avoidance  
 Attachment Anxiety  
 Emotional Stability  
 Moral Identity

**Interindividual Differences**

*Interindividual Differences/Personality*

*Situation-to-Situation Variation*

**Trustor-Trustee Relationship: e.g., Closeness**

**Trustee Perception & Behavior**

Warmth/Benevolence  
 Competence/Ability  
 Morality/Integrity  
 Trustee Behavior (e.g., Cooperation, Sacrifice [Motives])  
 Information from Third Parties (e.g., Gossip)

**Social Interdependence**

Conflict  
 Information Certainty  
 Mutual Dependence  
 Future Interdependence  
 Power (Imbalance)

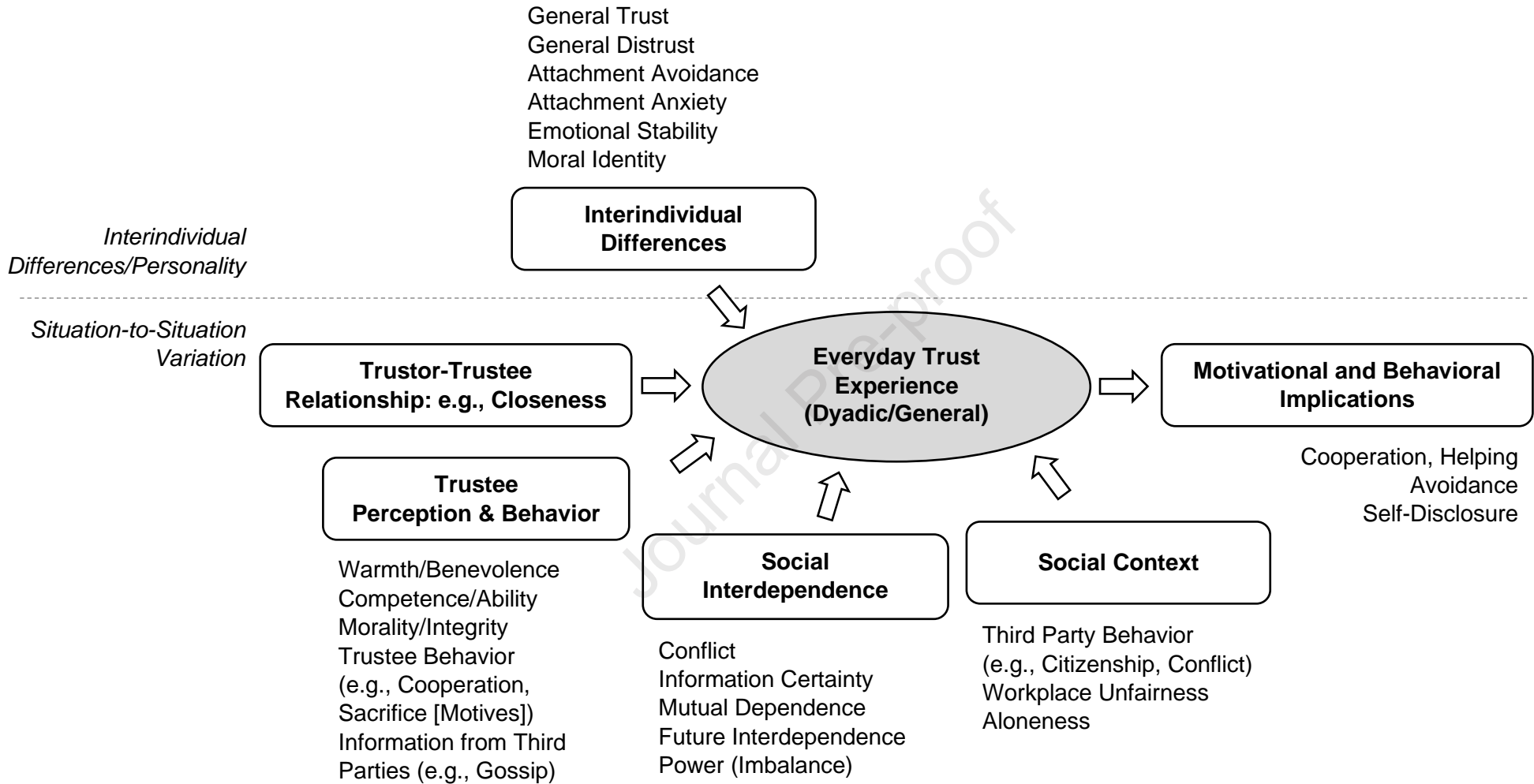
**Social Context**

Third Party Behavior (e.g., Citizenship, Conflict)  
 Workplace Unfairness  
 Aloneness

**Everyday Trust Experience (Dyadic/General)**

**Motivational and Behavioral Implications**

Cooperation, Helping  
 Avoidance  
 Self-Disclosure



### **Highlights**

- Recent work studies trust in everyday life using experience-sampling methodology.
- Trust is shaped by the situation (e.g., conflict) and trustor-trustee relationship.
- Trait-level variables and the social context interact in predicting trust experiences.
- Trusting others is associated with prosocial behavioral intentions.



**Declaration of interests**

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

The authors declare the following financial interests/personal relationships which may be considered as potential competing interests:

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