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2

Inside the ‘black box’: understanding the micro-foundations of political trust

Ben Seyd

As befits a key ingredient of contemporary social and democratic life, political trust (henceforth, ‘trust’) has received extensive scholarly attention. Much of that attention has focused on measuring levels of trust within and across populations, exploring the causes of trust, and identifying the broad effects of trust (for overviews, see Zmerli and van der Meer, 2017; Uslaner, 2018). Thanks to such studies, we now know a good deal about trust’s distribution, antecedents and consequences. Yet scholars have rather neglected an equally important issue, namely, how individuals form trust judgements. Put simply, while analysts now know a good deal about *whether* and *why* people trust civic and political actors and institutions, they know less about *how* people trust; the considerations and mechanisms by which individuals form trust judgements. The primary contention of this chapter is that our understanding of trust would be significantly enhanced if analysts focused greater attention on trust as a process, not merely as an outcome. In shorthand form, this chapter commends studying trust as a verb, not just as a noun (Möllering, 2013: 300).

In this chapter, I lay out an approach to this task by distinguishing two broad perspectives on how individuals form trust judgements. The first perspective suggests that trust reflects individuals’ deliberative evaluations of actors’ or agencies’ behaviour and performance. This has been dubbed the ‘trust-as-evaluation’ approach (van der Meer and Hakhverdian, 2017; van der Meer, 2018), although I prefer the descriptor ‘calculative trust’. On this account, an individual’s trust is highly responsive to the actions or performance of an actor or agency, and to any changes in these. Moreover, since trust comprises a deliberative and evaluative judgement, it is likely to be closely aligned with – and perhaps predictive of – a range of individual attitudes and behaviours (Cacioppo et al., 1986). This implies that trust among individuals should correlate strongly with a broad range of important attitudes, norms and behaviours, such as engagement with state actors and agencies and compliance with official rules and injunctions.

The second perspective suggests that the calculative model misdiagnoses the way individuals typically form social judgements like trust. It points to copious research in social psychology that highlights people’s tendencies to limit the costs incurred in

forming social judgements. On this account, individuals often avoid deliberative processes involving costly information acquisition and evaluation in favour of less time-intensive (and sometimes emotion- or affect-driven) processes and easily accessed and digested ‘heuristic’ forms of information (Chaiken, 1980; Chen and Chaiken, 1999). Such simplified processes of judgement-formation are, compared with more effortful and information-rich processes, less likely to induce changes in people’s attitudes and less closely attached to attitudinal and behavioural outcomes (Petty and Cacioppo, 1986). If trust arises from such heuristic processes, the implications are that distributions of trust may be relatively impervious to the performance of political actors and agencies and also relatively inconsequential for individuals’ engagement with those actors and compliance with their edicts.

Given the very different implications arising from these two perspectives on judgement-formation, I suggest that our understanding of the nature and effects of trust is heavily dependent on insights into how people form trust judgements. We risk faulty conclusions about how trust is shaped and what its wider effects might be if we mis-diagnose its ‘micro-foundations’. This chapter does not attempt a detailed analysis of these micro-foundations, nor does it suggest that one perspective on trust judgements is necessarily more accurate than the other. Rather, it lays out and explores two different routes that individuals might take in forming trust judgements, and highlights the potential implications of each. On the back of this, various suggestions are made for the future study of trust. The chapter therefore stands not as an attempt to answer a question, but to stimulate greater attention on an important – but to date, somewhat neglected – issue within trust research.

The nature of trust

Trust arises in a situation where one actor (*A*; the ‘trustor’) has some dependency on another actor or agency (*B*; the ‘trustee’). *B* therefore holds some power over *A*, yet *A* must decide whether to engage with *B* without possessing full knowledge of *B*’s intentions and capabilities. *A*’s trust arises from a judgement – based on information about *B* that may be extensive or may be meagre – about whether *B* manifests qualities and features rendering them worthy of trust. This account of trust aligns with the definition provided in the Introductory Chapter 1, namely that trust captures ‘... people’s basic evaluative and affective orientation’ to a set of actors and institutions in a situation of uncertainty (‘... where positive outcomes [arising from engagement with a trustee] are uncertain’). Appraisals of trustworthiness are often taken to require information about a trustee’s competence, benevolence and integrity (Mayer, Davis and Schoorman, 1995). Yet in other accounts, trust is seen to require little such information; indeed, trust is seen as arising in situations characterised by an absence of detailed information about the trustee. In these situations, trust reflects the ‘leap of faith’ necessary in a situation of uncertainty for individuals to willingly incur vulnerability towards another. Such leaps arise from general feelings towards, or emotional bonds with, a trustee, rather than from calculative judgements about an actor’s trustworthiness (Lewis and Weigert, 1985; Möllering, 2001; Li, 2015).

'Leap-of-faith' arguments are not the only accounts suggesting that trust often arises in low-information, non-calculative contexts. Other accounts suggest that trust largely reflects a trustor's innate characteristics. Thus, one individual may manifest greater levels of trust primarily due to personal dispositions to trust. Trust in other people – a social or interpersonal form of trust – has frequently been explained by reference to such individual dispositions (Rotter, 1967; Yamagishi and Yamagishi, 1994; Uslaner, 2002). Some forms of institutional trust may also reflect individual dispositions. For example, studies of attitudes towards the police have shown that individuals' trust is partly predicted by a basic predisposition towards low or high authoritarianism (Bradford et al., 2022).

At issue is not how we should conceptualise trust, or what trust *is*. Rather, the issue concerns how trust *arises* or how trust judgements are *formed*. We can draw a basic distinction between trust that arises from calculative judgements – involving deliberation over information about a trustee's performance or behaviour – and trust that arises from more instinctive or impulsive processes, based on an affect-driven willingness to make a 'leap of faith' or on a dispositional tendency to trust. I capture these two routes to trust in Figure 2.1. One end of the continuum is anchored by 'leap-of-faith' and dispositional routes to trust, strongly rooted in affect and basic inclinations. The other end is anchored by calculative routes to trust, resting heavily on the active processing of an extensive body of information about a potential trustee. In the case of political trust, rather few individuals' judgements are likely to cleave wholly to either endpoint. Thus, it is unlikely that many people possess the information and motivation to appraise a political actor's trustworthiness solely on the basis of rigorous cognitive evaluation. Equally, it is difficult to see how trust in a distant political actor might routinely reflect individuals' dispositional qualities or 'leap-of-faith' tendencies. However, in between these endpoints sits a range of more plausible routes to political trust judgements. This area (represented in Figure 2.1 by the shaded area) is marked by variations in the amount of information employed by individuals in reaching trust judgements, and in the use of alternative tools to compensate for a lack of, or unwillingness to process, such information. Thus, individuals might not have access to, or might eschew, detailed information about an actor's performance or behaviour. Instead, they might rest their trust judgements on less informationally rich criteria, such as details about an actor's role (do they have an authoritative-sounding job title?) or social identity (do they look like me and my social group?), or broad images or stereotypes of the actor and generalised feelings and emotional reactions to that actor.



Figure 2.1 The calculative and non-calculative routes to trust judgementsSeyd - 9781035317486

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The calculative foundations of trust

The definition of trust provided in the Introductory Chapter (trust as constituting people's 'basic evaluative and affective orientations' to governing actors and institutions) suggests that trust at least partly arises from individuals' considered or deliberative evaluations of political actors and agencies (also note, however, the reference to 'affective orientations', which suggests less cognitive origins). Indeed, analysts have largely assumed that individuals' trust judgements reflect a purposive processing of information (McAllister, 1995; Metzger and Flanagin, 2013). In the political realm, trust is primarily seen to reflect judgements about what politicians do and how they perform. This 'trust-as-evaluation' (van der Meer, 2018), or 'performance'-driven (Mishler and Rose, 2001) model assumes that trust is heavily shaped by perceptions of political outputs: trust is high when politicians are seen to deliver desired outcomes, and low when they are seen to fail in this task. The panoply of empirical studies identifying substantive associations between individuals' trust in government and indicators – whether objective or subjective – of national economic and policy performance (for an overview, see van der Meer, 2018; for a meta-analysis, see Zhang, Li and Yang, 2021) suggests that this outcome-focused assumption holds some validity. Micro-level and experimental studies have also pointed to the tendency for people's trust to be responsive to information about an actor's performance (White, Cours and Göritz, 2011; Porumbescu, Neshkova and Huntoon, 2018).

Yet the empirical associations between an actor or agency's performance and levels of trust are sometimes found to be weak. This may reflect a mismatch between objective and subjective measures of performance (Yang and Holzer, 2006; Van de Walle and Bouckaert, 2003). The performance–trust link has also been shown to require significant knowledge among individuals of the political actor (PytlakZillig et al., 2017; see also Lubell, 2007). Where individual knowledge of, or direct contact with, that actor is less extensive – as is often the case with distant politicians and political institutions – trust judgements may be less likely to draw on detailed performance appraisals. In this vein, studies have found that levels of individual satisfaction rest more on generalised appraisals of government performance than on more specific evaluations of what government has delivered (Andersen and Hjortskov, 2016).

Other studies point out that individual trust is 'sticky', and not easily swayed by new information about good or bad public service performance. Experimental studies have found that when participants are provided with information about government policy performance, the 'updating' effects on trust are often modest (James, 2011; James and Moseley, 2014). While appraisals of public service performance help to explain variations in trust between individuals, changes in those appraisals have been found to be only weakly related to shifts in trust within individuals (Kumlin, Nemčok and Van Hootegem, 2024). A study conducted among Democrats and Republicans in the United States engaging in a trust game with their partisan opponents found that the provision of objective information about their opponents' trustworthiness (measured by the amount of money returned in a monetary allocation game) only partially shifted participants' trust (Hernández-Lagos and Minor, 2020). There may be a ready

Ben Seyd 9781035317486

explanation for this, namely that strong party-based considerations outweigh other forms of information in shaping individual trust judgements, particularly in a polarised partisan environment. Yet if correct, this explanation merely points to the way that some individuals' trust may rest on factors that sit well away from the calculative assumptions embedded in many analysts' trust models.

The heuristic foundations of trust

While trust may sometimes involve effortful processing of information about an actor's performance and behaviour, at other times such calculative processes are less evident. This reflects humans' well-known tendency to economise on the information and cognitive effort required to form social judgements (Fiske and Taylor, 1984). Moreover, forming judgements about the trustworthiness of distant and unfamiliar actors is often tricky. Individuals must interpret a variety of 'signals' emitted by a potential trustee to convey their trustworthiness. These signals need to be evaluated not only for what they convey about the source's trustworthiness, but also for their veracity or credibility (Bacharach and Gambetta, 2001; Gambetta and Hamill, 2005). Faced with multiple and complex signals of a source's trustworthiness, trustors may engage in a variety of appraisals, some relying on informationally rich judgements (e.g. does the claimed medical expert possess a professional certificate from an accredited training programme?), others on simpler and less informationally complex judgements (e.g. does the medical expert sport a doctor's coat?) (Hampshire et al., 2017).

In general, the greater the significance or salience of the judgement, the more likely individuals are to incur high information costs and to engage in 'systematic' or calculative judgement-formation. But on less salient and consequential judgements, the motivation to bear these costs is lower, and individuals are more likely to fall back on cognitively simpler and less costly processes (Chaiken, 1980; Chen and Chaiken, 1999). When it comes to trust in political actors and institutions, a range of heuristic cues, rules and tools have been identified that provide readily accessible information for individuals, thus simplifying potentially complex judgements.¹ These include actors' traits (Funk, 1996; Barnoy and Reich, 2022), general characteristics (Johnson, 1999; Walls et al., 2004), stereotypes (McCrae and Bodenhausen, 2000; Quinn, Macrae and Bodenhausen, 2007; Johnson, 2020), roles or positions (Metzger and Flanagan, 2013), organisational membership (Yamamoto, 2012), professional affiliation (König and Jucks, 2019) and social background (Salgado, Núñez and Mackenna, 2021). People's

¹ Trust itself has sometimes been treated as a heuristic. When individuals are asked to assess a new government initiative, instead of engaging in the informationally intensive task of evaluating the likely success of the measure, a citizen may merely ask themselves 'do I trust the government?', using this – simpler – appraisal as a shortcut to evaluate the merits of the initiative (Rudolph, 2017; see also Chapter 11 in this book by Fairbrother and Devine). Trust can therefore itself serve as a heuristic, but heuristics can also be employed in reaching trust judgements in the first place.

trust judgements may also privilege personal experience of a service over objective performance information (Olsen, 2017; Kumlin, 2004), particularly in cases where relevant information and data are lacking or have not been internalised (Lerman and McCabe, 2017). In some cases, citizens may draw on a single encounter with a public servant (such as a postal service worker) in forming more general judgements about the trustworthiness of national institutions such as the government (Hansen, 2022).

Alongside trust judgements that draw on cognitive evaluations are those that are more heavily shaped by people's affective feelings about an actor (Lewis and Weigert, 1985; Finucane et al., 2000; White, Cours and Göritz, 2011; Theiss-Morse and Barton, 2017). Affective appraisals are likely to complement or even supersede more cognitive processes, particularly in cases where information is scarce (e.g. where a trustor must appraise an unfamiliar object) or where the costs of processing information are high (Midden and Huijts, 2008). Thus, for example, in a study of people's evaluations of agencies working in an unfamiliar field, namely nanotechnology, researchers found stronger effects for affective reactions (notably measures of emotional states like joy and disgust) than for cognitive evaluations (notably assessments of whether a technology is useful or harmful) (van Giesen et al., 2015). A separate study found that as individual familiarity with an agency decreased, the effects of assessed emotional states on trust judgements strengthened (Dunn and Schweitzer, 2005). In other words, affective or emotional feelings can act as a surrogate route to trust judgements, compensating for the lack of information about an actor. Alongside affect or feelings, individuals asked to assess a source's trustworthiness under conditions of limited knowledge may also fall back on evaluations of whether a trustee shares or represents their own strongly held values or beliefs (Gastil et al., 2011).

As these examples suggest, non-calculative or heuristic routes to trust judgements tend to be more prevalent when information about a trustor is limited or costly to obtain. In a study of Californian farmers, it was found that trust judgements of unfamiliar government agencies rested more heavily on general impressions and stereotypes than did trust judgements of more familiar agencies (Lubell, 2007).² Similarly, when people become less vigilant towards a potential object of trust, their reliance on heuristics such as stereotypes tends to increase. In a study exploring this issue, vigilance was proxied by respondents' existing state of trust: trusters were assumed to be less vigilant towards an object than were distrusters. Employing this logic, Posten and Mussweiler (2019) found that when participants were primed into a state of distrust, their judgements drew less heavily on stereotypes than when they were primed into a state of trust. Trust judgements, therefore, appear particularly reliant on heuristics,

² However, a separate study of citizens' evaluations of various US government and non-government agencies found the associations between organisational stereotypes and trust judgements to be no stronger among people who were unfamiliar with the agency than among people who were more familiar with it (Johnson, 2021). In this case, at least, the use of stereotypes in forming trust judgements did not appear to be a tool for overcoming informational deficiencies.

such as stereotypes, in situations where information is lacking or where there are weak incentives to incur high information-processing costs.

Just as individuals facing high information costs tend to rest their trust judgements on various shortcuts, so we also find that individuals who are equipped to bear these costs tend to engage in more effortful and calculative trust processes than their less-equipped counterparts. Thus, in a study on individuals' trust in other people, Rahn (2000) found that general mood (measured by people's feelings about the state of the country) had a stronger association with trust among poorly educated people than among their well-educated counterparts. Similarly, Mondak and colleagues (2007) found that among less politically knowledgeable Americans, evaluations of Congress were more weakly shaped by appraisals of policy performance and representation than were the evaluations of their more knowledgeable counterparts. The former were instead found more prone to base their evaluations on indirect, or proxy, indicators of Congressional performance, such as evaluations of the president and of their own district representative (see also Citrin and Luks, 2001: 18–19). A recent study of citizens across European countries found that politically sophisticated individuals (i.e. those with high levels of education and political interest) were more likely, relative to their less sophisticated counterparts, to rest their trust judgements on information about the procedural and economic performance of political actors (Schnaudt and Popa, 2023).

Making sense of trust judgements

The preceding discussion is not intended to construct a hard dividing line between calculative or systematic routes to trust judgements, on the one hand, and non-calculative or heuristic routes, on the other. One of the main lessons from psychological accounts of attitude formation is that all of us employ more or less deliberative processes to form social judgements. Whether we realise it or not, our social judgements contain a mixture of deliberative, heuristic and affective factors and processes (Lodge and Taber, 2013). For some people, and in some instances, however, the props and shortcuts drawn on in forming trust judgements are likely to involve rather little information about the trustee and rather little active processing of that information. Some trust judgements are likely to rest on fairly shallow and even superficial bases (the elements listed on the left-hand side in Figure 2.1).

The situation is not helped by the way analysts tend to measure trust, in the form of broad and generalised single-item survey measures ('How much do you trust the government?'). Such generalised measures are tricky to answer; respondents presumably have to think about the criteria on which their trust might rest, then evaluate the government's performance against these criteria, and finally aggregate across these evaluations to reach a summative conclusion. Faced with such a potentially demanding process, survey respondents are likely to economise by drawing on a set of simpler cues and tools. As a result, the expressions of trust captured by generalised survey measures may not tap considered evaluations of political actors and institutions as

much as ritualistic negative reflexes that are neither deeply felt nor have significant knock-on effects on individuals' behaviour (Citrin, 1974; Citrin and Muste, 1999: 468–469). Alternative measures of trust – probing appraisals of specific qualities of political actors, such as their competence, benevolence and integrity – may encourage more reflective and deliberative responses among survey respondents, and thus potentially provide better barometers of how citizens evaluate the trustworthiness of political actors and agencies (for a broader discussion of this issue, see Seyd, 2024: chapter 3).³

At present, the suspicion is that analysts' usual method of gauging people's trust encourages heuristic response strategies as much as calculative or systematic appraisals. This might help to explain the apparently consistent nature of individual trust judgements. We know that recorded levels of trust often show considerable fluctuation, particularly around political or economic crises (witness the collapse of political trust among the populations of those European countries – notably Greece, Ireland, Portugal and Spain – most negatively affected by the 2007–08 financial crash). Declines in trust can also recover quite markedly, as when national elections replace an unpopular incumbent with a fresh administration. Such fluctuations in trust are, of course, precisely what one would expect under the calculative or trust-as-evaluation model, where citizen evaluations shift in negative and positive directions in line with changes in government performance or composition. Yet recent studies tracking the dynamics of trust among individuals over time have identified high rates of stability in these judgements (Devine and Valgarðsson, 2023; Seyd, 2024: 33–35).⁴ While the source of this stability remains unclear, the stability itself is more consistent with the claim that trust judgements rest on generalised feelings and individual dispositions – that tend to change little, and if so, slowly – than with the claim that trust judgements reflect appraisals of political performance.

If trust reflects heuristic processes as much as calculative or deliberative ones, we might also question the degree or scope of its likely implications. Trust that rests on fleeting impressions or images of a political object is unlikely to associate as closely

³ It might be objected that measures that encourage reflection and deliberation on the part of the trustor will give equally misleading data about people's trust. The truth is that we don't know much about the nature and depth of individuals' trust in political actors. Some people may rarely have pondered their trust in such actors; for these people, attempts to measure trust arguably 'manufacture' attitudes rather than 'reveal' them. Other people may have cogitated extensively about trust and, as a result, possess real and complex evaluations. It is difficult to design ways of capturing or measuring the concept when the nature and levels of trust judgements are likely to vary significantly between individuals. Yet privileging one form of measurement – as in the ubiquitous single-item survey indicator – may influence the type of responses 'revealed' by empirical analysis. It would be useful at least to identify whether measured distributions of trust might differ when use is made of alternative measurement instruments that encouraged greater respondent reflection and deliberation.

⁴ Other studies find that people's trust fluctuates in the short term, due to particular events, but thereafter settles back to longer-term levels (Fairbrother et al., 2022).

with a wider set of attitudes and behaviours as is trust that arises from more deliberative and information-rich evaluations (see Petty and Cacioppo, 1986: 179–180). For example, one empirical study showed that the amount of information about a source held by individuals (proxied by the amount of media exposure they reported) positively predicted certainty of trust judgement. Moreover, certainty of trust also positively predicted individual behaviour, in this case, reported acceptance of, and compliance with, the source's decisions (Song, 2023). If, as has just been suggested, analysts' (survey-based) measures of political trust potentially pick up generalised trust reactions rather than more specific or calculative assessments, this perhaps partly explains a 'puzzle', whereby rates of trust across some national populations have witnessed a sharp decline, without much accompanying evidence of wider negative effects such as weakening support for democratic norms and practices (see Seyd, 2024: 157–159).

A final point to recognise is that trust judgements, like all social judgements, rarely if ever arise wholly from scratch. Judgements about unfamiliar actors and agencies tend to draw on existing beliefs about similar individuals and bodies. Moreover, existing feelings of trust often condition evaluations of new information, in turn shaping subsequent trust judgements (White, Cours and Göritz, 2011). These judgements may therefore become 'locked in', in what Möllering and Sydow (2018) refer to as a 'trust trap'. An individual's state of trust may – for reasons of socialisation, reinforcement or path dependency – become static and enduring. This may partly reflect processes of motivated reasoning, whereby evidence that disconfirms an existing state of trust is discounted or downplayed in an attempt to maintain a trust equilibrium (Campagna et al., 2022; see also Bijlsma-Frankema, Sitkin and Weibel, 2015).

Implications for future research

This chapter has commended the study of trust as a process, not just as an outcome; analysing trust as a verb, not just a noun (Möllering, 2013: 300). Over a decade ago, Roderick Kramer made a similar point when he argued:

[t]he accuracy of interpretations regarding others' behaviour is likely to be impaired or clouded by incomplete information, social misperceptions, self-serving cognitive biases and imperfections in social memory. It is important, therefore, to know more about what individuals in real-world trust dilemma situations actually pay attention to when trying to calibrate others' trustworthiness. (Kramer, 2012: 22)

What kind of initiatives might help researchers shed greater light on individuals faced with such trust dilemmas? If trust builds on both heuristic and calculative foundations, one promising avenue would involve more explicit exploration of both types of consideration. Thus, for example, analysts might model the effects on trust of a set of performance appraisals (has the economy grown or shrunk? Have hospital waiting times increased or declined?) alongside factors likely to be prominent in more heuristically inclined reasoning processes (e.g. people's feelings about the economy or public

Ben Seyd - 9781035317486

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services) (for an example of such an approach, see Rahn, 2000). Experimental studies might be used to study the effects on trust of information about an actor or agency's performance, while at the same time manipulating experimental participants' emotional states to determine how feelings and moods might moderate the calculative judgements arising from exposure to information. Quantitative studies should be supplemented by qualitative approaches – ranging from collective group interviews to individual records or diaries of trust experiences – that are capable of unpicking the processes and considerations drawn on by individuals in forming trust judgements in different contexts. Researchers might also explore the determinants of trust – which provide a window into judgement-formation – where trust is measured in different ways. If generalised measures of trust encourage more generalised responses, while more specific trust measures encourage more deliberative reactions, we should find that the type of judgements used by individuals to appraise trust varies depending on what kind of trust question they are faced with. Researchers should recognise that the way they prompt respondents to think about trust is likely to shape the way answers are arrived at. Finally, across all of these exercises, attention should be paid to variations in the factors shaping the way individuals form trust judgements. This chapter has pointed to two such conditionalities – the salience of the trust task and the information that is readily available – but there are likely to be others that would repay systematic study.

Researchers are generally not concerned with whether individual appraisals of an object's trustworthiness are correct or incorrect (although the costs to the individual of mistakenly believing an actor to be trustworthy when they are not, or vice versa, are potentially considerable). Instead, what Kramer's remarks point us towards is the need to identify the foundations on which trust judgements rest, and what the results tell us about the nature of those judgements. Rather than making assumptions about how individuals form trust judgements, analysts would do well to open up what remains something of a 'black box', and to more explicitly probe the 'micro-foundations' of people's trust in political actors and institutions.

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