1 Introduction

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It was not self-evident until recently that there might be important questions to be asked about the relationship between democracy and trust. Considered historically, we can appreciate why: Liberalism, and then liberal democracy, emerged from the distrust of traditional political and clerical authorities. Liberal innovations were aimed at checking the discretionary powers implied in trust relations (Dunn 1988; Ely 1980). More democracy has meant more oversight of and less trust in authorities. The topic does not seem any more obvious when we consider the place of trust within political life from a more generic perspective. Politics is distinguished from other kinds of social relations by conflicts of interests and identities, so that the mere fact that a social relationship has become political throws into question the very conditions for trust. Trust involves a judgment, however implicit, to accept vulnerability to the potential ill will of others by granting them discretionary power over some good. When one trusts, one accepts some amount of risk for potential harm in exchange for the benefits of cooperation. As Annette Baier (1986: 235) puts it, "Where one depends on another's good will, one is necessarily vulnerable to the limits of that good will. One leaves others an opportunity to harm one when one trusts, and also shows one's confidence that they will not take it." So if I extend trust I am also judging – however habitually or tacitly – that my trust will not be abused. And this implies that there is no essential conflict of interest between myself and the person to whom I extend trust, or at least no conflict of interest that is not mitigated by other relationships, securities, or protections.

In *political* situations, however, the assumption of solidarity with others often is suspect, and herein lies the ambiguous, even paradoxical, nature of the topic of democracy and trust. What makes a situation political *is* that some issue or problem or pressing matter for collective action meets with conflicts of interests or identities, and that parties bring their resources to bear upon these conflicts (Warren 1999). An important democratic innovation was the recognition that in many relationships trust is misplaced or inappropriate, suppressing real conflicts of interest while

sustaining exploitative and paternalistic relations (Barber 1983: 93). Democratic mechanisms such as voting, freedoms of speech and association, and separations of power enable people to challenge supposed relations of trust, while limiting the discretion of the trusted, and thus the potential harm, in whatever trust relations remain.

Yet the fact that democracy requires mechanisms that help produce a decent political life in the absence of less than complete trust does not mean that democracy can do without trust. In almost trivial ways, without trust the most basic activities of everyday life would become impossible. Why should we not expect some fundamental relationships between this fact and the ways we govern ourselves? For example, as Claus Offe points out in Chapter 3 of this volume, trust can produce desirable means of social coordination when other means – in particular, state regulation through sanctioned rules and the unintentional coordinations of markets – are limited in their capacities to accomplish necessary and desirable social tasks. A society that fosters robust relations of trust is probably also a society that can afford fewer regulations and greater freedoms, deal with more contingencies, tap the energy and ingenuity of its citizens, limit the inefficiencies of rule-based means of coordination, and provide a greater sense of existential security and satisfaction. Precisely how do democratic modes of governance relate to these virtues?

While there is a significant literature on trust, with few exceptions it has not been directed at the complex relationship between democratic politics and trust – whether trust in political authorities or trust that is generated (or undermined) within society as an indirect consequence of political institutions, economic development, or cultural transformation. The essays collected in this volume aim at defining the issues involved in the complex of relationships between democracy and trust. They are interdisciplinary, and many combine theory with empirical findings. This eclectic mix is intentional, since defining the issues and questions indicated by the topic "democracy and trust" involves, at least, contributions from philosophy, political science, psychology, sociology, anthropology, and history. The topic also requires, if I may say so, some indulgence from the reader. While the authors have sought to speak to one another and to coordinate their disciplinary languages across fields, tensions remain that reflect distinctive disciplinary orientations and problems as much as they do disagreements about conceptualizing, explaining, and judging the phenomena in question.

In what follows, I provide some initial definition for the topic of democracy and trust as it is developed in this volume. The topic breaks down into a number of distinct, although closely related, problems. These include the problems of scale, complexity, and interdependency that often

work to limit democratic ways of making decisions and to create functional pressures for trust, a problem I summarize in the first section. In the second section, I raise the issue of it means to trust institutions as opposed to individuals, and whether it can ever make sense, from a democratic perspective, to trust institutions. The third section introduces an important distinction between particularized and generalized trust. According to arguments made in this volume, generalized trust is conducive to desirable forms of democracy, while particularized trust – trust limited to family or to members of ethnic or religious groups, for example – is not. The fourth and fifth sections introduce "social capital" arguments: the view that trust is a key element of civil society's capacities to direct and discipline government, as well as to organize and coordinate collective actions. In the sixth section, I comment upon the important relationship between security, risk, and trust, emphasizing the close link between economic and political securities, and the capacities of people to organize collective actions through trust. The final section introduces the question of whether and how relations of trust might enter directly into democratic ways of doing politics.

Interdependency, complexity, and trust

As societies become more complex, more differentiated, and more interdependent, individuals increasingly confront a paradoxical situation. On the one hand, these developments can, and often do, generate expanded life-choices – choices resulting from greater efficiencies, pluralization, and mobility. On the other hand, increasing interdependencies extend the vulnerabilities of individuals, while increasing complexities reduce the chances that individuals can monitor the vulnerabilities to which they are subject (cf. Offe 1996: chap. 1). To be sure, individuals never could have had full confidence in the institutions and interdependencies to which they were subject, since that would have implied that they could have known the universe of their vulnerabilities. Today, however, the gap seems unbridgeable between the cognitive resources of individuals and their abilities to know and judge the contingencies that bear on their lives.

Individuals do bridge the gap, however. In most cases, they do so not by knowing their vulnerabilities but by *trusting* others, institutions, and systems with their fortunes. As Luhmann (1979), Giddens (1990), and others have emphasized, extensions of trust, especially to strangers embedded in institutions, enable coordination of actions over large domains of space and time, which in turn permits the benefits of more complex, differentiated, and diverse societies. At the same time, trust reduces complexity for individuals while providing them with a sense of security by

allowing them to take for granted most of the relationships upon which they depend. These effects not only contribute to well-being in itself, but also enable individuals to expand their horizons of action. This is so in the most basic of ways. If I am unwilling to trust that the strangers I meet on the street will not mug me, I will be unable to leave my house. So the alternative to trust, particularly in complex societies, is not a transparent knowledge of risks and contingencies – which is impossible in any case – but rather generalized distrust, which offers a sense of security but at the cost of an impoverished existence.

Unhappily for democrats, the same factors that drive the increasing functional importance of trust also constrain the extent to which people can participate in the decisions that affect their lives either directly, or indirectly by using their political resources to direct and discipline their political representatives. Strongly democratic expectations that individuals ought to have a say in decisions that affect them merely amplify the paradox. In politics as elsewhere we are subject to many more vulnerabilities than we might affect through political participation owing to the disproportion between our political resources (such as time and knowledge) and the complex web of extended dependencies within which we live. For most of the decisions that affect our lives, we are inevitably in situations in which it would, perhaps, be *desirable* to trust, since trust – where it is warranted – would allow us to optimize the ways in which we allocate our scarce political resources. Warranted trust in specific institutions, representatives, and authorities would allow individuals in democracies to focus their resources on those issues that matter – in particular, those where they have good reason to distrust (Warren 1996). Thus, from a strictly functional perspective, we might think of trust and democracy as *distinct but complementary ways of making collective decisions and organizing collective actions.* When one trusts, one *forgoes* the opportunity to influence decision-making, on the assumption that there are shared or convergent interests between truster and trustee. If justified trust could in some instances relieve the burdens of *political* decision-making for both individuals and institutions, then democratic decision-making in complex societies might become more robust.

Should democrats trust political institutions?

Such functional expectations no doubt lie, in part, behind the widespread concern with research that shows precipitous declines in trust for political institutions and authorities in the United States and, to a lesser degree, in Western Europe over the last several decades (see Patterson,

Inglehart, and Uslaner, this volume). But whether this is a problem – as opposed, say, to a sign of an increasingly sophisticated citizenry – depends in part on whether or not it *ever* makes sense to place trust in political institutions or even in political representatives. If we are to assume that there is some important relationship between democracy, trust, and political institutions, we need to know what trust requires and when it is appropriate. In Chapter 2 ("Do we want trust in government?"), Russell Hardin turns a skeptical eye toward the thesis that declining trust in government is undesirable. Indeed, if we assume that people think and act sensibly, "we should not generally want trust in government for the simple reason that typical citizens cannot be in the relevant relation to government or the overwhelming majority of government officials to be able to trust them except by mistaken inference" (pp. 23–24). The issue, in Hardin's view, is whether *any* individual can ever be in a position, epistemologically speaking, to know all that is needed to warrant relations of trust with government – which is, after all, in most countries today made of up hundreds if not thousands of agencies, offices, branches, and levels, populated by people we can never know directly, and who act in ways we can never judge through direct experience.

Hardin's judgment depends in part on a specific conception of trust – namely, trust as an expression of "encapsulated interest" (cf. Hardin 1993), an account that extends rational choice axioms to relations of trust. According to these axioms, individuals seek to maximize (self-interested) preferences, while economizing on the effort of gaining the information necessary to know what course of action, in any instance, will maximize preferences. Thus, to "say that I trust you with respect to some matter means that I have reason to expect *you to act in my interest* with respect to that matter because you have good reasons to do so, *reasons that are grounded in my interest.*" . . . Your interest encapsulates my interest (p. 26). Still, from a rational choice perspective trust is paradoxical. On the one hand, relations of trust decrease the cost of information while increasing the utilities of cooperation. On the other hand, because individuals are self-interested, those who trust would seem to be choosing, irrationally, to increase their vulnerability to others. Hardin deals with the paradox by conceptualizing trust as "in a cognitive category with knowledge," so that trust and distrust make sense only when "I know or think I know relevant things about you, especially about your motivations toward me" (p. 24). In contrast to conceptions developed by Offe, Harré, and Mansbridge in this volume, Hardin attributes no moral content to trust (as opposed to trustworthiness). Rather, one should trust when it is in one's interest to do so, and one can *know* this to be so by knowing the motivations of the trusted.

On this meaning of trust, Hardin argues, it makes little sense to speak of trust in the institutions of government. We may *depend* upon government. We may find government reassuringly *predictable*. But we should not *trust* government: We simply are not in a position to trust or not because we can't know the relevant interests and circumstances. Thus, regarding the relations between people and government in large-scale, complex societies, not even democracy can generate trust, nor should we expect it to do so. On Hardin's account, if trust is a good thing, it should be sought, identified, explained, and encouraged in arenas where there is a chance that its basic cognitive conditions might exist – and this is typically not the case in distant relations between individuals and government, or even between individuals and their elected representatives. In this sense, the decline of trust in political institutions is not a problem. Indeed, it may even be a sign that citizens are becoming increasingly sophisticated about the conditions of trust, an argument suggested also by Ronald Inglehart in this volume and elsewhere (Inglehart 1997).

In contrast, Claus Offe (Chapter 3, "How can we trust our fellow citizens?") sees the "deficit of trust" in institutions as a problem for democracy, in the West as well as the postcommunist East. Without informal modes of social coordination, he argues, it is difficult if not impossible to solve the numerous collective-action problems that confront societies today. With the increasing interdependence of large-scale systems, the state has become more and more involved in solving problems that were once solved by spontaneous organizations of civil society. In many countries today, however, the state has become too weak to implement and enforce its policies and must rely increasingly on civic trust and cooperation (cf. Offe 1996). In complex societies, the issue cannot be conceived (as neoconservatives conceive it) as a problem of reestablishing trust based on face-to-face relations. Rather, the kinds of trust appropriate to major problems of social coordination are unavoidably institutional, because such problems are, as Offe puts it, between "me" and "everyone else," with no *personal* dimension to the "everyone else."

Offe seeks to locate precisely the sense in which institutions might speak to this particular deficit of trust by conceiving what it might mean to "trust institutions." He agrees with Hardin that trusting institutions is not the same thing as trusting individuals, but argues (as do Harré and Patterson in this volume) that nonetheless there is an important sense in which the idea is intelligible. "Trusting institutions" means something different from "trusting my neighbor": It means knowing the "basic idea" or good of an institution. If this idea makes sufficient sense to people, it will motivate their support for the institution and their compliance with its rules. Trusting one's neighbor, on Offe's view, involves the expectation

of reciprocity. If we define trust in this way, it is as meaningless to trust an institution as it is to trust one's bicycle, as neither is capable of acting reciprocally. Like a bicycle, institutions can never be the object of genuine trust, but only the objects of empirical or theoretical knowledge and beliefs. Only persons, as social actors, are capable of following norms, including reciprocity, compliance with which is necessary for the reproduction of trust. Thus, Offe argues, "Knowing the repertoire of meaning and justification that is being generated by institutions allows 'me,' the participant observer, to determine the measure of trust I can extend to those who, although strangers, are still co-residents within an institutional regime and whose patterns of behavior 'I' have reasons expect to be shaped and informed by the evident meaning that is inherent in an institution" (p. 71). "Trusting an institution" amounts to knowing that its constitutive rules, values, and norms are shared by participants and that they regard them as binding.

In contrast to Hardin, then, who sees the absence of trust in institutions as a result of individuals' limited information, Offe's approach focuses on deficits in key "cultural and moral resources." Whether institutions can be trusted depends on whether they are structured so that they might recur discursively to their constitutive norms. Where institutions do not recur consistently to these norms, the bases for generalized trust erode. In the end, Offe suggests, only two strategies can address the deficit of trust in institutions. The first is "top-down": Trust can be increased if institutions develop an "impeccable record" in fulfilling the norms of truth-telling, promise-keeping, fairness, and solidarity. The other is "bottom-up" and is exemplified in the "civic communitarian" strategy that seeks to develop the habits and dispositions of extending trust to strangers by increasing citizen involvement in associational life.

The research Ronald Inglehart presents in Chapter 4, "Trust, well-being, and democracy," helps to clarify the role of trust in maintaining existing democracies. Drawing on data from the 1990–1991 and 1995–1997 World Values Surveys in 41 countries, Inglehart suggests that trust in specific political institutions and elites is not very important, at least to the long-term stability of existing democracies. Rather, stability derives from two other factors: subjective well-being and interpersonal trust. *Transitions* to democracy are likely to be accompanied by low levels of subjective well-being and trust. But once in place, democratic regimes require for their stability (1) a general culture of political trust sufficient to underwrite political opposition and transitions of power, and (2) diffuse mass support for existing political institutions. What best predicts this culture are high levels of interpersonal trust and subjective well-being rather than trust in political institutions and elites. Nor does Inglehart

find that existing democratic institutions play an important role in causing interpersonal trust. This is not surprising, he suggests, since for most people political life is a relatively minor part of their life: Work, family, home, income, and friends are much more important. Rather, the interpersonal trust and subjective well-being that seem necessary for the stability of democratic institutions are most closely correlated with economic development and security. Other authors in this volume (Offe and Patterson) suggest that there are theoretical reasons to think that having more resources – such as economic wealth, status, and knowledge – makes it less risky to trust others, especially strangers removed in time and space. Inglehart's data indicate that those who fit a "postmaterial" profile – higher incomes and educations – also register higher levels of interpersonal trust. In addition, Inglehart finds a strong correlation between levels of interpersonal trust and the religious tradition of a country. Historically Catholic countries tend to be low on interpersonal trust as well as on levels of economic development, while historically Protestant and Confucian countries tend to be high. It is likely, Inglehart argues, that long-term cultural factors such as these make a strong and independent contribution both to economic development and to the dispositions that stabilize democracy.

While economic development and other cultural factors may contribute to the interpersonal trust and subjective well-being that stabilize democracies, these same factors may coexist with – indeed, possibly cause – declining trust in political institutions and elites. We should not, Inglehart suggests, necessarily assume that this development is bad for democracy (cf. The Pew Research Center 1997: 7). In the stable democracies, political institutions and elites are probably no less trustworthy than in the past. Rather, the decline in trust in institutions probably reflects a more general decline in respect for authority that has come with the development of post-material cultures. When people no longer worry for their survival, they do not need to cling unquestioningly to the authorities they hope will ensure their survival. Instead, as material well-being increases, trust in political institutions and elites is likely to decline as publics begin to evaluate their leaders and institutions by more demanding standards.

Generalized and particularized trust: What kinds of trust are good for democracy?

While a number of contributors to this volume suggest that democracy depends more on interpersonal trust than on trust in political institutions and elites, not all kinds of interpersonal trust are good for democracy. Eric Uslaner argues in Chapter 5, "Democracy and social capital,"

that trust matters for democracy in large part because trust is the key component of "social capital" – but not all forms of interpersonal trust contribute to social capital.

The term "social capital," introduced by James Coleman (1990: chap. 5), was intially coined to describe the social norms and expectations that underwrite economic activity, but which could not be accounted for from a strictly economic perspective. In particular, the term explained the capacities possessed by economically successful groups of people to extend their transactions over time and space, and more generally to control transaction costs through the "soft" regulations of norms and mutual expectations rather than through, for example, the "hard" rules of commercial law or even through the logic of instrumental reciprocity. By analogy to economic capital, groups with accummulated "social" capital can be more productive (cf. Fukuyama 1995). The term has expanded beyond its economic genesis, however, to indicate the networks, associations, and shared habits that enable individuals to act collectively.

On Uslaner's account, the kind of trust that contributes to social capital is trust that can be *generalized* to people who are strangers, as compared to trust that is *particular*, limited to one's family or group. Particularized trust tends to be attached to the kinds of group identities that are solidified against outsiders, which in turn increases factionalization and decreases chances that conflicts can be negotiated by democratic means. Generalized trust, on the other hand, helps to build large-scale, complex, interdependent social networks and institutions and for this reason is a key disposition for developing social capital. Moreover, generalized trust is connected to a number of dispositions that underwrite democratic culture, including tolerance for pluralism and criticism. Like Inglehart, however, Uslaner suggests that optimism about economic security is also closely associated with generalized trust, both as cause and effect. Perceptions of economic security reduce the perceived risks of trust, while generalized trust also enables economic development through its contributions to social capital.

For these reasons, Uslaner argues, we *should* be concerned about the fact that generalized trust in the United States has declined in the last several decades – although this is clearly a different matter than the decline of trust in government, addressed by Hardin and Inglehart: "In 1960, 58 percent of Americans believed that 'most people can be trusted.' By 1994 and 1995, a bit more than one-third (35 percent) of Americans had faith in their fellow men and women" (p. 13). Uslaner is interested in pinpointing the degree to which generalized trust has declined in the United States, and the reasons for the decline. While agreeing with Robert Putnam's (1995a, 1996) general conclusion that social capital is

"disappearing" in the United States, he takes issue with Putnam's claim that television is the main cause for the erosion of social capital. Uslaner argues instead that trust has to do with the psychological dispositions of optimism and pessimism that in turn reflect perceptions of key life experiences, such as economic security. Are there life experiences other than economic security that create generalized trust? Uslaner examines the civic-republican view that participation in associational life can create trust. Although some kinds of associations create generalized trust, not all do. He finds the strongest effects in sports associations. These associations do not merely select for people who are likely to be trusting anyway; they actually transform people, creating generalized forms of trust. Perhaps there is more to the common analogy between sports and politics than meets the eye: If one can trust a competitor to play by the rules in sports, might this disposition generalize to politics? Do associations that cultivate competition within the context of clearly defined and generally accepted rules develop more general capacities for collective action in the face of difference and competition?

In Chapter 6, "Liberty against the democratic state: on the historical and contemporary sources of american distrust," Orlando Patterson rejects the view advanced by Putnam and Uslaner (cf. The Pew Research Center 1997) that the United States is experiencing an erosion of the trust that underwrites civic engagement and social capital. Instead, Patterson argues, we must place the relatively short time period measured by the surveys within a broader theoretical and historical context. American democracy incorporates several different kinds of trust and has done so in different ways at different times. Patterson distinguishes four kinds of trust: (a) affective based on face-to-face relations and incorporating direct normative sanction; (b) intermediary trust, which relies on the same mechanisms but works at a distance through intermediaries; (c) collective trust, involving situations in which persons have direct, but impersonal, contact with "familiar strangers" within their midst; and (d) delegated trust, which depends upon third-party, institutional guarantees. From the earliest days America incorporated two very different models of democracy, each depending upon different kinds of trust. In the Northern colonies, democracy evolved on the basis of direct personal trust, combined with the important generalizing element of a shared religious belief in duty to others. In the Southern colonies, however, democracy depended upon an opposition between the *demos* and the other. In this model, reminiscent of Athenian democracy, the liberties of white Americans were defined in opposition to slavery. Here, trust among citizens depended on particular boundaries of exclusion. So the trust that mediated this kind of democracy was a variant of the "collective trust"