

## **Trust in the face of uncertainty**

*A qualitative study of intersubjective trust and risk*

Frederiksen, Morten

*Published in:*  
International Review of Sociology

*DOI (link to publication from Publisher):*  
[10.1080/03906701.2014.894335](https://doi.org/10.1080/03906701.2014.894335)

*Publication date:*  
2014

[Link to publication from Aalborg University](#)

*Citation for published version (APA):*  
Frederiksen, M. (2014). Trust in the face of uncertainty: A qualitative study of intersubjective trust and risk. *International Review of Sociology*, 24(1), 130-144. <https://doi.org/10.1080/03906701.2014.894335>

### **General rights**

Copyright and moral rights for the publications made accessible in the public portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognise and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the public portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain
- You may freely distribute the URL identifying the publication in the public portal -

### **Take down policy**

If you believe that this document breaches copyright please contact us at [vbn@aub.aau.dk](mailto:vbn@aub.aau.dk) providing details, and we will remove access to the work immediately and investigate your claim.

# **Trust in the face of uncertainty: a qualitative study of intersubjective trust and risk.**

## **Abstract**

Contemporary trust research regards trust as a way of dealing with uncertainty and risk. Predominantly, it suggests that trust reduces uncertainty by means of risk assessment and rational calculation. However, phenomenological research proposes that trust is an alternative way of relating to uncertainty rather than a way to reduced uncertainty. This paper investigates these propositions in an interview study on intersubjective trust. The study focuses on the modes of uncertainty management employed in trust and risk, and particularly on how knowledge, experience, familiarity, and decision-making are combined in the act of trusting. The main finding is that trust and risk are better characterised as different ways of perceiving the social and managing uncertainty, than as different elements of the same decision process. The concept of 'risk compartmentalisation' is developed to describe the different ways people work to contain risk and maintain trust by combining adaptation and familiarity.

*Morten Frederiksen, Dept. of Sociology and Social Work, Aalborg University,  
mfr@socsci.aau.dk*

## **Keywords**

Trust, Risk, Uncertainty, Niklas Luhmann, Interview study

Predominantly, sociologists have treated intersubjective trust as a kind of gamble involving knowledge or experience. People, it is argued, gather evidence of trustworthiness to decide

whether trust is justified despite potential risks. Lascaux (2008), among others, has convincingly argued that this approach fails to account for trust, but little empirical research has investigated such propositions. However, phenomenological research on intersubjective trust posits that trust does not require evidence, because when evidence is called for trust has ended. This paper investigates these two propositions in a qualitative interview study on intersubjective trust. It is argued from this study that trust is an alternative to risk as a way of dealing with uncertainty.

Georg Simmel (1950:318) claims that: *As a hypothesis regarding future behaviour, a hypothesis certain enough to serve as a basis for practical conduct, [trust] is intermediate between knowledge and ignorance about a man.* Trust is neither certainty nor ignorance. Rather, trust builds on knowledge which is sufficient for action but which is also insufficient to be certain that trust is justified. Consequently, trust remains a hypothesis: a positive expectation of the future that somehow overcomes uncertainty despite insufficient knowledge (Möllering 2001). In what way trust overcomes uncertainty is, however, intensely debated.

Contemporary sociology on trust often claims that trust requires the potential gains from a risky decision to outweigh the potential losses (Coleman 1982; Offe 1999; Sztompka 1999). Furthermore, social intelligence and experience is argued to be important in judging trustworthiness and consequently the level of risk (Hardin 1991; Yamagishi 2001). This research regards trust as a bet or a gamble on uncertain outcomes subjectively justified by experience and available information.

However, according to Simmel trust cannot be reduced to assessment or rational calculation but also requires some further element that is *'mediated neither by experiences nor by hypothesis'* (Simmel 1950: 318). More radical claims can be found in the works of Løgstrup (1997) and Grøn (2010), who argue that trust is a way of engaging the other that does not

require justification or evidence. These theories regard trust as a fundamental way of engaging the social, rather than an expectation that requires justifications. This proposition has not been explored empirically.

In this paper both claims about trust are explored in a qualitative interview study on intersubjective trust. Two hypotheses are investigated. The first is that trust is a way of dealing with uncertainty that requires choice, knowledge, and assessment of ‘objective’ risk. The second is that trust and risk are different states of mind experiencing uncertainty in different ways: risk requires knowledge and decisions, trust does not. The findings of this explorative study provide some initial conceptual and empirical clarification of the relationship between risk, trust, and uncertainty.

The paper first reviews sociological research on trust in relation to risk and uncertainty, and sets out relevant hypotheses and research questions. Secondly, the interview study and methodological considerations are presented. Thirdly, the analysis deals with three different aspects of trust: familiarity, adaptation, and accepting vulnerability. Finally, the findings are contrasted to other positions in contemporary trust sociology, and suggest new ways of theorising and analysing trust. The study concerns only intersubjective trust – not trust in institutions, experts, or systems. While the concept trust is often employed to describe both kinds of relations, these are not identical kinds of trust. Intersubjective trust has to do with the contingency associated with the agency of the other (Luhmann 1988, Seligman 1997). Institutional trust and trust in systems have to do with performance and reliability (Luhmann 1988, Hardin 2002). Consequently, there is good reason to suspect that the experience of trusting others is markedly different from the experience of trusting systems and institutions. For that reason it seems advisable not to conflate these issues by including them in the same empirical analysis.

## **Trust, risk, and uncertainty**

In writings on trust, uncertainty is often used in a probabilistic sense, as uncertainty about the respective probabilities of several known, possible outcomes (Blau 1964; Gambetta and Hamill 2005; Lewicki et al. 2000; Misztal 2001; Offe 1999; Sztompka 1999). In this use of uncertainty, risk describes the chance of incurring a loss or an adverse outcome (Coleman 1982; Elster 2007).

Luhmann, however, proposes a somewhat different rendering of uncertainty and risk. According to Luhmann (1993:16) uncertainty is the subjective experience of contingency: a multitude of potential futures exist, but only one of these will eventually manifest itself in the present. Consequently, the future is experienced as uncertain since contingency may be interpreted but cannot be reduced (Luhmann 1995). Luhmann (1993:104) conceptualises risk as an integral part of any decision because the outcomes of decisions are evaluated at a point in time when more information is available than at the time of making the decision. Consequently, adverse but avoidable outcomes can be attributed to the decision and the decision-maker. According to Luhmann, risk is a state of mind in which one tries to anticipate this attribution, calculating or guessing the future consequences of present decisions.

Generally, researchers agree that trust somehow allows people to overcome uncertainty. The predominant approach is that trust is a decision in the face of risk. Molm et al. (2000) conceptualise risk as the probability of incurring a loss in exchange relations unfortified by contracts or other institutions binding the relation. This probabilistic approach is found in much 'rational choice' research on trust (Coleman 1982; Gambetta 1988). Trust is considered a more-or-less reflexive decision based on the assessed level of risk. Other parts of the literature focus on the character of the assessment, such as perceived trustworthiness,

benevolence, encapsulated interest, or the mental constructs of the trustee (Cook et al. 2005; Yamagishi 2001, Lascaux 2008). The risk of an adverse outcome is assessed on the basis of rational calculation of interests or probabilities (Coleman 1982; Hardin 1991), perceived institutional and identity characteristics of the other (Bacharach and Gambetta 2001; Burke and Stets 1999; Tanis and Postmes 2005) experience (Hardin 2002; Misztal 1996; Weber and Carter 2003), roles and institutions (Barber 1983; Lewis and Weigert 1985) and the emotional conditions of the assessment itself (Barbalet 2009; Giddens 1991; Lewis and Weigert 1985, 2012). The act of trusting is regarded as the decision to accept a specific level of risk and vulnerability (Baier 1986; Misztal 2011). The decision to trust is based on interpreting interests, experience, reputations, role expectations, social identities, and the emotional environment of the trust situation.

A second, phenomenological approach describes trust as an unspecific positive attitude towards the other's agency. Trust is a way of relating to others without our considering risk and probability, because trust does not concern the specific intentions of the other, but rather the shared character of human agency (Grøn 2010; Levinas 1979; Løgstrup 1997; Seligman 1997).

*The basic character of trust is revealed in yet another way. In love and sympathy there is no impulse to investigate the other person's character. [...] Of ourselves we make no conscious effort, for the simple reason that there has been nothing about the other to raise our suspicion. If, on the other hand, we are not in sympathy with the other person, or if there is a certain tension between us and the other because of something about the other regarding which we are uncertain or against which we react with irritation, dissatisfaction, or antipathy, then we begin to form a picture of the other's character. We then begin to see in him or her a variety of dispositions because we are on our guard. (Løgstrup 1997:13)*

When trusting, one is delivered into the hands of the other, whereas without trust one must be on guard. To be on guard is to consider potential outcomes, similar to Luhmann's definition of risk. Trust, in contrast, precludes this assessment of the other's character and motives

because trust relates to the agency of the other, not to some specific action. Following this line of reasoning the trust-risk relation becomes one of alternatives, rather than one of trust in the face of risk. You either guard against the potential unwanted actions of the other, or you trust, setting aside reservations.

### **Research questions**

I propose two relationships between trust and risk: 1. Trust may be a type of decision on a specific course of action in the face of risk. 2. Trust may be a perception of social relations and the consequences of agency that is different from risk and decision-making. In order to investigate the strength of each of these hypotheses, two research questions are pursued in the empirical analysis.

1. What modes of uncertainty management are employed to establish a positive expectation.
2. How are knowledge, experience, familiarity, and decision making combined in trusting?

### **Data and method**

This paper is based on an interview study conducted in Denmark in 2009 and 2010. The 19 people interviewed represent a high level of socio-economic and demographic variation. They were recruited through a municipality school, a municipal social services department, a shelter for the homeless and the acquaintances of my secondary network. While not representative of the Danish population, the selection criteria were developed from a quantitative study of the types of social, cultural and economic differences most closely correlated to different levels of trust within Danish population (Author A, B) The socio-

economic selection criteria aimed at getting participants from both the working class, the group of marginalised and the upper middle class. The cultural selection criteria aimed at getting participant with both elementary, vocational, short tertiary and long tertiary education. The participants' age range from 23 to 72 years and is evenly distributed within that range. 11 men and 8 women were interviewed. The socio-economic background of the interviewed represents both the marginalised, the working class, lower and upper middle class and upper class. However, only one interviewee can be said to belong to the upper class. Additionally, both elementary, vocational, short, medium and long tertiary levels education are present in the group of interviewees. The assumption here is that variations in social position will also entail variations in the type and quality of social relations as well as in the attitude towards and perceptions of these relations (Bourdieu 1999). The interviews were conducted either in the home of the participant, at the participant's place of work, or at my department. The size of the sample fits the explorative nature of this study, allowing the investigation of very different trust experiences, without aiming for representativity. While full theoretical saturation on an issue such as trust is improbable, theoretical saturation was achieved on the fundamental 'compartment' concept (Charmaz 2003; Glaser and Strauss 1967; Guest et al. 2006). The differentiation of compartment types is, however, an initial classification and other types may be relevant. The key concepts of adaptive- and strategic risk-compartmentalisation proposed in this paper are evident in most or all of the analysed interviews and contradicted by none of them. Individual structures of strategic risk-compartmentalisations vary, but these variations are outside the scope of this paper.

The interviews lasted from 90 to 120 minutes and were recorded and transcribed in full. The interviews were deductively coded according to the two research questions. From this code structure, a number of codes were developed to describe different ways of handling



uncertainty, information, experience, and decisions (Alvesson and Kärreman 2011; Fereday and Muir-Cochrane 2006; Weston et al. 2001).

A qualitative investigation of trusting is methodologically challenging. Luhmann (1979) states that someone who trusts never lacks justifications. Asking why trust seemed reasonable in a specific situation forces the participant to respond with some sort of reason or justification in order not to appear naïve or gullible. For that reason another approach was chosen: Rather than justifications, the interview study investigated qualitative differences in trusting. This allowed the interviewee to tell about different instances of trust, betrayed trust, and qualitative differences in trust across different people, situations, or objects of trust. This approach proved to put much less pressure on the participants to justify their trust. Furthermore, the qualitative differences in trusting proved valuable in analysing the trust-risk relation.

The interview procedure was inspired by Lamont's (1992) work on moral and cultural judgment in the context of relations. The adopted procedure focused on the relational characteristics of personal networks: friends, family, children, spouses, acquaintances, strangers, colleagues, business partners, employees, childhood friends, distant relatives, in-laws and so forth. The participants were asked to describe and compare their trust in these relations and encouraged to exemplify both trust and mistrust. The interview approach was iterative, pursuing differences within and between relations. Any answer given on trust in a specific relation or context was followed by questions on how this was similar to or differed from other relations and contexts. This approach introduced a rigorous grammar of similarity and difference into the interviews. The great advantage of this approach, compared to other in-depth investigations of trust (Brownlie and Howson 2005; Weber and Carter 2003), is the focus on differences in the quality of trusting, rather than on the binary question of trust justification. This yielded a very rich interview material on the processes of trusting.

The analytical approach was inspired by Holstein and Gubrium's (1995; 1997) concept of the active interview. The combination of the relational categories employed in the interview and the constructivist/ethno-methodological approach of the active interview results in a decidedly semi-structured interview (Kvale 1997). This shifted the emphasis of the interview from the usual probing of in-depth meaning (Charmaz 2003), to the probing of both in-depth meaning and differences in meaning. Consequently, the patterns of meaning generated in the interviews were also questioned and fragmented through constant differentiation and contradiction. The purpose of this was to create (de-)fragmentation and defamiliarisation, allowing new knowledge and questions to emerge (Alvesson and Kärreman 2011).

### **Analysis: Trust in the face of uncertainty**

The main finding of this analysis is that trust and risk are separate ways of perceiving or dealing with uncertainty in social relations. Trust, it would seem, is a way to stabilise expectations and make risk considerations less relevant. This stabilisation combines familiarity and adaptation. Drawing on experience, familiarity helps to categorise specific social relations, situations, and objects as areas of either risk or trust. Adaptation actively excludes the need to make decisions and probability assessments from a situation, thus shifting it from risk to trust. Furthermore, decisions to accept vulnerability are found to occur only within close social relations.

The key concept developed in this study is *risk compartmentalisation*. A risk compartmentalisation defines a specific social relation, a specific context of interaction, or a specific type of object (e.g. money) as uncertain in a way that requires risk: the monitoring of possible future outcomes of present actions or decisions. The process of defining and maintaining such areas, however, simultaneously defines an outside – a 'non-risk' side. Outside of risk, familiarity provides ways of going on with social interaction without the

monitoring of future consequences. Returning to Løgstrup, a risk compartment is a place where suspicion is allowed to reside while preventing it from undermining trust in general. Without this containment, risk and the preoccupation with the other's motives becomes paralysing (Luhmann 1979; Løgstrup 1997:155). *Strategic* risk-compartmentalisations, based on experience and familiarity, are positioned in advance, while *adaptive* risk-compartmentalisations are active ways of dealing with uncertainty while interacting.

In the following I will first deal with familiarity, then adaptation, and finally the acceptance of vulnerability.

### **Familiarity**

Familiarity provides ways to habitually go on with social interaction, drawing on reflexive and embodied experience (Luhmann 1979). Familiarity is, however, not a single, undifferentiated mode of engaging the social. Rather, in regards to the issues of uncertainty and agency, there seems to be a division within familiarity between risk and trust. This division separates specific relations, situations, and objects into areas which familiarity designates as either trust or risk. The resulting web of risk and trust areas is navigated with great confidence by the interviewees. Trust in someone can be maintained in specific social relations, e.g. a work colleague or friend, by excluding specific issues, objects, or situations from that relation in advance: a strategic risk-compartmentalisation.

A recurrent example of a strategic risk compartmentalisation is the lending of money. Money is routinely excluded from relations with friends, family, and acquaintances because lending money may lead to regrets. Consequently, the trustor is forced to consider the future consequences of lending money: to adopt the risk state of mind. The interviewee Carl gives an example of this:

*Interviewer: What about [friends] helping you with something? Is that something you have experienced practically or economically?*

*Carl: Economically, no. I do not feel that you should be obliged economically to help your friends, and that is probably because I have borrowed money from friends myself and not been that good at paying them back. So that is why I do not think that that is something you should see as a duty between friends. It's sort of like something quite apart.*

*Interviewer: Why is it something apart?*

*Carl: I do not want to mix friendships and money, so in that way. If people wanted to borrow money from me I would not take it as something positive.*

By excluding money, Carl bars risk is barred from the relation. He does not have to decide whether a specific loan is a good idea or whether he is going to regret granting it. Deciding to lend money to a friend involves risk and justifications, whereas considering money 'sort of something quite apart' separates the trustful friendship from the risky business of loaning money. Such strategic compartments create a social topography of relations, situations, and objects excluded from trust and 'surrounded' by areas where trust is taken for granted.

Strategic compartmentalisations may involve general exclusions, as in the quote above, but are usually deployed in more intricate ways. An example is the differentiation of domains for revealing secrets about oneself. The interviewees explain how they discuss specific problems, emotions, and experiences only with people where the information will not destabilise social identities. They reveal secrets and personal information to others only if this does not require them to consider possible regrets. Risk is strategically compartmentalised in the latter relations, while trust is maintained in the first. In this way, secrets and personal information 'belong' in specific, familiar secrecy relations and consequently risk need not arise. Judith explains which of her colleagues she reveals personal information to and which subjects are included.

*Interviewer: Which of your colleagues would you tell private things to?*

*Judith: Of those I work with there is probably.....The one I talk with the most has just quit. That leaves three of us who were stationed together in Ecuador. We have been on weekends together and walked around in swimsuits, so we know*

*each other really well. And then there is another one I am getting really close to and we talk about families, husbands and children. And there is also a third woman who I think I have some really good talks with. And we talk about things that are difficult with our children and husbands. Maybe not so much about husbands. That is usually with the girlfriends.*

She presents three levels of intimacy with different groups of colleagues: the first is very close, when she does not have to specify subjects; the second is fairly close and includes families, husbands and children as relevant subjects. Finally, there is the level of good chats with one colleague, though only about children, husbands being a subject suited only to the closer girlfriends. Without being prompted to do anything as elaborate as this, she easily differentiates the subjects which are permissible in the respective relations from those which are excluded. These categorisations seem to draw on a nuanced topography of strategic risk compartmentalisations.

Drawing on experience and familiarity, the interviewees exclude issues and relations which may usually require assessment and decisions. What remains are issues and relations that are usually irrelevant to decisions and potential regret. This does not eliminate contingency, nor does it provide certainty of future events. However, by eliminating issues and relations which familiarity designates as uncontrollable and uncertain, what remains is perceived as stabile and trustworthy. In this quote Jack considers which of his close relatives he would allow to borrow his car:

*Interviewer: So if we imagined that they [his sister and her husband] needed to borrow it [his car]?*

*Jack: I would say 'no way'. Also to my daughter, but not to my son. And that is because of trust and how she drives. She is antisocial and on the dole, and think of how many times she would be fined and would damage the car. So that trust is ruled out with that. I do not want my car damaged.*

*Interviewer: And that goes for your sister as well?*

*Jack: I do not know much about her motoring skills, but I would have more trust in my sister than in my daughter. But as for my son, it is a hundred percent [trust].*

Jack's daughter, sister, and brother-in-law are here all assessed on a scale of motoring skill and general trustworthiness. Nonetheless, neither of them is in fact trusted to borrow his car. His son, however, is trusted completely to borrow the car and Jack offers no assessment or justification of his trustworthiness throughout the entire interview. His son is simply trusted and this requires no justification. In regard to his sister and daughter, however, trust is supplanted by risk as he considers the possible consequences and regrets.

These strategic compartments provide general structures of interpreting and relating to the social, but they cannot in any final way account for actual instances of trusting. To get a more complete picture, trust in interaction must be addressed.

### **Adaptation**

While strategic compartmentalisations may be sufficient foundations of trust in some instances, often the trust-risk distinction is more blurred in interactions. The concept of adaptive risk compartmentalisation describes how people actively work at creating and maintaining the risk-trust differentiation. It is not a decision to define a situation as one of either risk or trust, but rather an effort to keep expectations of the future stable.

As noted, money is usually compartmentalised outside of close social relations. Nonetheless, several respondents use an adaptive compartmentalisation to handle situations in which the lending of money is required: they decide that the loan is in fact a gift. Some keep this decision to themselves while others tell the person borrowing the money that they can repay it if and when they have the ability. An example of this is given by Leon, who has recently gone bankrupt with his construction company. The quote shows how Leon transforms a loan into a gift. This compartmentalisation bars risk outside Leon's relation to his brother, thus removing the need to reflect on whether the loan is a good idea and what the future consequences of such a loan could be.

*Leon: My brother, I loaned him 60,000 Euros, so part of my own debt is due to him. [...] Then you stand there thinking: 'but I had to do it'. That is who I am and if I had not done it, I would not be who I am. So I will just have to take the beating that comes with that. Of course I will lend my brother money now if he owes somebody money. [...] And if he cannot repay me it, that is okay, because we agreed that he did not have to repay it until he was back on his feet.*

Leon maintains this exchange as one of trust by avoiding issues of decisions and regrets. By redefining the situation surrounding this exchange of money, his trust is not conditional on repayment at a later time. The situation is shifted away from the risky expectations of negotiated exchange through an adaptive compartmentalisation. This compartmentalisation is not a decision Leon makes on the basis of knowledge or calculation, but rather a way he makes the situation fit to a familiar way of interacting with his brother. To return to Luhmann's theory of risk, this compartmentalisation basically works by changing the conditions of evaluation for the exchange such that, at a later stage, if the money is not returned, the outcome cannot be attributed to a bad decision.

Other adaptive risk compartments require social imagery to fit situations to experience and generate familiarity. Lisa is asked whom she would ask to watch over her luggage in an airport, if anyone. She combines superficial knowledge and social imagery to establish trust in imagined strangers:

*Lisa: [...] definitely someone not alone. That makes it easier to identify people in some sort of context other than just singling out one person.*

*Interviewer: So the fact that they are together with other people, what does that tell you?*

*Lisa: Then I would make up a story about what kind of people they are. For instance, a family father or the mother of some children I would assume you could trust. And that they would show me trust, which is of course taken from thin air, but you know that they are people who have responsibilities and you can identify a little with them.*

Strangers are usually an area of risk, but redefining a stranger as someone with whom Lisa identifies, allows her to adaptively compartmentalise risk. Lisa has no way of stabilising expectations from the situation alone. However, by creating an image of social relations characterising the stranger, she sets this person apart from the risky category of strangers. She

produces a narrative about the other, allowing her to insert trust and familiarity to bolster her self-assurance and stabilise expectations.

The sheer familiarity of the interaction itself may also lead to adaptive compartmentalisation.

In this quote Karen tells how, without any prior knowledge of the other, or any institutional guarantees, she freely entrusted her children to a stranger:–

*Karen: For instance, my friend. I first met her when our children were playing, and she came over and asked if she could take Louisa and Allan over to the station to buy ice cream and [I thought] that was actually okay! I did not know her – [I knew] her children, but not her. And then she came back and we stood there talking for an hour about everything, without really knowing each other. That was completely insane – I have never experienced anything like it.*

Karen reflexively recollects what is otherwise tacit and embodied while expressing her surprise with her own actions. The shared situation of being parents with their children on a playground and the familiar ritual of going for ice cream stabilise identities within a familiar process. This allows Karen to adaptively compartmentalise risk and stabilise her expectations of the future. Afterwards she is aware that she has in fact left her children with a stranger, which seems ‘insane’ to her. Being in a state of trust rather than risk in this situation, however, potential regrets or negative expectations never entered her mind.

Risk compartmentalisations may, nonetheless, also fail. Yvonne gives an example of this. Her adaptive risk compartmentalisation crumbles when her positive expectation falters. What she initially perceives as a familiar and unthreatening situation of need and helpfulness turns into one of potentially serious regrets.

*Yvonne: [...] I was standing by a road where we had run out of petrol and we stopped all these people. And of course nobody had a spare can. You do not have that anymore. And then a man stopped and said he would drive me to the petrol station, where I could buy a can and he would drive me back. Well, I said: that is incredibly nice of you, and my friend stayed with the car. And it was not until I sat in the car that I thought, oh my god, here you are, goddamn it, well done, and what if something happens. [...] But it was not until I was sitting there [I thought]: I do not really dare to let you drive me, so would you please pull over.*



*But it was also really cool because he was so sweet.*

To the observer, the available knowledge and potential for regrets remains constant before and after Yvonne gets in the car. However, familiarity falters as she starts to consider the justifications and potential consequences of her choice. When she starts to evaluate the potential outcome of her decision, trust gives way to risk. Under normal circumstances Yvonne does not hitchhike, but an adaptive compartmentalisation sets this situation apart. Needing help, meeting a helpful stranger, and her friend's reassuring presence works to separate the 'risk situation' of hitching a ride with an unknown man from the 'trust situation' of accepting help from a kind and helpful man in a situation of need. Had trust been a decision in the face of risk, Yvonne would not have been surprised by the potential consequences of her decision. She might not have accepted the ride or would have asked her friend to accompany her. These are alternatives she does not even consider – until familiarity falters, trust collapses, and risk de-compartmentalises.

### **Accepting vulnerability**

Decisions are generally absent from the interviewees' descriptions of trust. When they do talk about risk and the decision to trust or not, it is part of a decision not to trust. However, an exception exists in very close social relations when interviewees sometimes decide to trust despite knowing that they will probably be let down. Carol expects to be let down, but decides to trust nonetheless:

*Interviewer: So you say that you basically trust your brothers. But there are issues where you do not trust them.*

*Carol: Yes lots, but it is nothing really. One I cannot trust because he does not pay me back when he borrows money. The other does not honour the agreements we make. These are things that I know or I am prepared that they will happen. So really they are not abusing my trust even though they let me down in these less important ways.*

Carol does not compartmentalise risk but she suspends the potential for regrets by accepting the disappointment in advance. Others describe similar approaches to ex-wives, childhood

friends and family. This decision to accept vulnerability only occurs in very close relations that are important to the identities and emotions of the interviewed. A more example of this is found in another interview. Arnold's childhood friend is very important to him. Nonetheless, first his wife and years later his girlfriend and wife-to-be, left him for this friend. Despite this, Arnold claims to trust the friend in matters concerning women and otherwise. In the following quote he describes the painful process of letting go of regrets while in the process of losing his wife to his friend.

*Interviewer: But nonetheless, he is still your friend?*

*Arnold: Yes, because I have known him since '63 [...]*

*Interviewer: Do you still trust him?*

*Arnold: Yes, very much so [...]*

*Interviewer: You have to spell that out for me. He leaves with your girlfriend, even though you are very close, but you still trust him? What about future girlfriends – would you be worried about them?*

*Arnold: No.*

*Interviewer: Why is that, is it because you know him?*

*Arnold: Yes, it is because...Because we have talked for hours on the phone.*

*Interviewer: About this?*

*Arnold: Yes, and also while it was happening. We talked for hours about her. About him suddenly paying her visits. That was... I did not sleep for bloody three days and I am not one to be jealous.*

He painfully works on maintaining his friendship and making the past irrelevant to the future. By doing this he avoids the strategic compartment of never mixing this friendship with his love life, or perhaps of abandoning the friendship altogether. The friendship is far too important to Arnold and too much a part of his biography for him to let these incidents end it.

There is certainly decision-making involved in this type of accepted vulnerability. Both Arnold and Carol know that they have been let down and that this may happen again. This, however, makes it a question of risk rather than trust. If trusting, they would expect positive future outcomes despite any past experience to the contrary. In accepting vulnerability they are deciding that it is acceptable or meaningful to be disappointed in some regards because their relationship to the other is fundamentally much more important. Carol's trust in her

brothers has a more permanent character which makes the trust issue in any specific instance somewhat irrelevant.

*Interviewer: And then there is family. Are there also different groups within your family where you trust some more in different respects?*

*Carol: No, I have three brothers and that is my close family. And then there are circles, with my partner's family a bit further away. I do not know if this is really about trust, because I trust them all completely.*

*Interviewer: Why are you unsure if it is about trust?*

*Carol: I do not know what it is about, but I have really thought about it. Maybe it is about trust, because I know that, no matter what happens, I have my brothers. I do not know about their wives and partners; things may happen to split them up.*

*[...]*

*Carol: This is because no matter what happens, they will still be there. So I still trust them at the core because I know they are there. And they have abused my trust with a series of stupidities, but that does not affect the basic trust relation that I have with them.*

Her brothers are permanent and reliable parts of her life, and her accepting vulnerability in any specific regard changes little in her relation to them. That is not to say she trusts them in regard to money or agreements, but the fact that she trusts them fundamentally makes her decide to accept vulnerability in specific instances. Her general trust in her brothers, however, is not a decision but something given.

## **Conclusion**

In the above analysis I have addressed two explorative research questions: 1. What modes of uncertainty management are employed to establish a positive expectation of the future? 2. How are knowledge, experience, familiarity, and decision-making combined in trusting?

The tentative answer to the first question is that managing uncertainty involves the separation of situations and relations familiarly uncertain from situations and relations experienced as stable in comparison. This separation, which I have called compartmentalisation, is a distinction drawn between two types of familiarity: one of risk and one of trust. People seem to maintain elaborate structures of familiarity in which this distinction is ingrained. It is not,

however, a distinction based on knowledge – knowing the difference between areas where trust is advisable and areas where risk is required. Rather, this difference is in itself part of familiarity and experience. However, the distinction is not a rigid projection of past experience onto the present, but is subject to an interpretation or constitution in which people may shift the situation in one direction or the other. The process of shifting the situation into one of either risk or trust is not a decision based on available knowledge, it would seem. Rather, it is characterised by either avoiding the need to choose and to assess the situation or by embracing the need for a knowledge based choice.

The tentative answer to the second question is implied in the answer to the first. Experience and familiarity are present in both risk and trust, whereas knowledge-based decisions belong only within the state risk. The possible futures, as it were, of the trust side are familiarly stabile, whereas the possible futures of the risk side are familiarly unstable. The above analysis suggests that, when the very issue of a knowledge-based decision becomes relevant, the door shuts on trust. If one has concerns about trust – whether it may lead to regret – one has in fact already entered a state of risk.

My study suggests that perceiving trust as a ‘gamble’ confuses objective observation and subjective experience. The objective claim that trust always involves the possibility of misplaced trust fits the gamble description. The subjective experience of trusting is, however, not that of taking a chance. Consequently, the trust concepts developed by authors such as Molm, Sztompka, Coleman, and Cook may be useful in modelling trust probabilities, but they do not provide an adequate description or understanding of trusting.

This answer, however, leads to another equally fundamental question: if trust is not a knowledge-based decision, is it only built from experience or is there some further element similar to knowledge and decision, as in risk? The answer may be that trust relies on

experience and familiarity in a way that does not require experience to be translated into decision-grade knowledge. Rather, this familiarity is similar to concepts such as ‘lifeworld’ (Husserl 1989), or Schütz’s notion of the ‘natural attitude’ (Schütz and Luckmann 1973). Some research on trust proposes that this type of phenomenological attitude is the foundation of trust (Grøn 2010; Levinas 1979; Möllering 2005), and this is supported by the findings of my study. However, my study contradicts Möllering’s notion of trust as a way of overcoming uncertainty and the risk of potential adverse outcomes. The idea here is rather that trust is a way of experiencing uncertainty as unthreatening: trust is a positive expectation of the future. This means that contingency is expected to stay within certain bounds set by life-world experience. Luhmann (1979; 1993) argue that agents deal with the contingency of socio-temporality in two ways. The first is a mode of *continuity* in which the future is expected to be identical to the past, which is characteristic of the way we relate to the natural environment and institutions. The second is the mode of *events* in which a potential event exists in the future, is manifested in the present and becomes experience in the past. This is characteristic of the situations requiring risk and trust decisions according to Luhmann. My study indicates that neither of these temporality types can account for trust. The first cannot account for the issues of double contingency experienced when dealing with other agents. The second turns experience into knowledge, and trust into decision, which this study suggests is incorrect. A third mode is hinted at here, but cannot be clarified by this study: A type of socio-temporality relevant to issues of trust may be that of ‘familiar uncertainty’: People expect others to respect the trust placed in them and assume that the actions and decisions of these others will not result in adverse outcomes.

Experience underpins the strategic risk compartments setting out the limits of social relations governed by familiarity and beyond which risk and decisions are usually applied. However, any situation is basically indeterminable and consequently some sort of interpretation is

required. Adaptive risk compartmentalisation describes the tension between embodied familiarity and decision-making in the face of uncertainty. A successful adaptive compartmentalisation confines uncertainty to what is familiar and acceptable. Without this compartmentalisation, the level of uncertainty would require a state of risk in order for agents to make the best possible decision.

It is this type of positive scope of possible futures Hardin (2006) hints at through the concept of 'encapsulated interest'. He claims that the trustor assesses whether the trustee has incentives to take the interests of the trustor into account. If so, the trustee is deemed trustworthy and trust is justified. Similarly, Lascaux (2008) argues that trust is a mental construct of the other and the others social obligations necessitated by the absence of certainty. This study supports the strong link between uncertainty and trust rather than risk and trust. However, the results indicate that trust is already lost once you need to consider the trustworthiness of the other. Encapsulated interest only works if it is taken for granted on the basis of familiarity. Once uncertainty is reflexively experienced as a manifest lack of knowledge necessitating trust, trust is no longer attainable. Trust exist where uncertainty and contingency has not become an issue of reflexively dealt with.

An interesting notion is Möllering's (2005) idea of familiarization. Building on Luhmann's idea of trust-building as an incremental process, Möllering claims that trust is the result of a process of trial and error: People actively experiment with trust to see if it is justified and from this process of familiarisation learn to trust each other. My study, however, indicates that the experiment is one of risk rather than trust. The process of familiarisation is a process of experimenting with or investigating a specific social relation, fitting it into life-world categories of familiarity. The development of a relationship from one of being strangers to then acquaintances and finally friends involves the transition from risk to trust. This is achieved by building experience with the other that gradually allows the

compartmentalisation of risk through familiarity.

Finally, a third finding is that when people explicitly choose to trust in very close social relations, they choose to accept vulnerability. Vulnerability, rather than trust, seems a way of handling an adverse outcome in advance in order to uphold social identities, close relationships, and more general trust relations. Even in highly familiar relations inseparable from one's social biography, risk may be relevant and the need may arise to consider adverse outcomes of choices and actions. However, as Garfinkel's (1967) breaching experiments have famously shown, dealing with such issues in an objectifying manner may have devastating effects on social relations. Accepting vulnerability is a version of risk in which the adverse effects of avoiding a future event is greater than the adverse effects of the event itself. This version of the risk mode is sometimes confused with trust. Weber and Carter's (2003) analysis of trust within close social relations fails to make this distinction and, consequently, it becomes difficult to separate trust from the active effort to maintain relationships despite risk or betrayal. This issue could prove an important area of further investigation in understanding how trust and risk deal with uncertainty, as well as in developing a more nuanced understanding of the emotional conditions relevant to trust and risk.

The general conclusion of this paper is that trust is better described as an alternative to risk than as a way of dealing with risk. Consequently, the usually objectifying approach to trust within current research may lead to an incomplete understanding of trust as well as to a too-encompassing notion of trust. Contingency and the risk of adverse outcomes are always present in the eyes of the researcher, but not so in the eyes of the trustor. Consequently, it will be important to investigate in two respects when and why risk is absent, rather than how risk is handled. First, it may prove fruitful to investigate the life-worlds of trust: the strategic compartmentalisations. These may be both subject to cultural conventions and reflective of

specific biographical and socio-economic experiences. Secondly, research on the process of trusting may move forward by investigating how people use adaptive compartments – under which circumstances they are possible and under which circumstances they collapse. Finally, the concept of risk compartmentalisation may prove helpful in investigating Luhmann's and Giddens' theories of trust as a type complexity reduction.

## References

- Alvesson, M. and D. Kärreman. 2011. *Qualitative Research and Theory Development*. London: Sage.
- Bacharach, M. and D. Gambetta. 2001. 'Trust in signs.' in *Trust in society*, ed. K.S. Cook. New York: The Russell Sage Foundation.
- Baier, A.. 1986. 'Trust and Antitrust.' *Ethics* 96(2):231-260.
- Barbalet, J. M. 2009. 'A Characterization of Trust, and Its Consequences.' *Theory and Society* 38(4):367-382.
- Barber, B.. 1983. *The Logic and Limits of Trust*. New Jersey: Rutgers.
- Blau, P.. 1964. *Exchange and Power in Social Life*. New York: Wiley.
- Bourdieu, P.. 1999. 'Understanding.' in *The Weight of The World: Social Suffering in Contemporary Society*, ed. P. Bourdieu et al. Cambridge: Polity.
- Brownlie, J. and A. Howson. 2005. "'Leaps of Faith' and MMR: An Empirical Study of Trust." *Sociology* 39(2):221-239.
- Burke, P. J. and J. E. Stets. 1999. "Trust and Commitment through Self-Verification." *Social Psychology Quarterly* 62(4):347-366.
- Charmaz, K.. 2003. 'Qualitative Interviewing and Grounded Theory Analysis.' in *Inside Interviewing: New lenses, new concerns*, ed. J.A. Holstein and J.F. Gubrium. London: Sage.
- Coleman, J. S. 1982. 'Systems of trust. A rough theoretical framework.' *Angewandte Sozialforschung* 10(3):277-299.
- Cook, K. S., R. Hardin and M. Levi. 2005. *Cooperation without Trust?* New York: Russell Sage Foundation.



- Elster, J.. 2007. *Explaining Social Behavior: More Nuts and Bolts for the Social Sciences*. Cambridge University Press.
- Fereday, J. and E. Muir-Cochrane. 2006. 'Demonstrating rigor using thematic analysis: a hybrid approach of inductive and deductive coding and theme development.' *International Journal of Qualitative Methods* 5(1).
- Gambetta, D.. 1988. 'Can we Trust Trust.' in *Trust*, ed. D. Gambetta. Oxford: Basil Blackwell.
- Gambetta, D. and H. Hamill. 2005. *Streetwise*. New York: Russell Sage Foundation.
- Garfinkel, H. 1967. *Studies in Ethnomethodology*. Englewood Cliffs (N.J.): Prentice-Hall.
- Giddens, A.. 1991. *Modernity and Selfidentity*. Cambridge: Polity Press.
- Glaser, B. G. and A. L. Strauss. 1967. *The Discovery of Grounded Theory: Strategies for Qualitative Research*. Chicago: Aldine Publishing Company.
- Grøn, A.. 2010. 'Trust, Sociality and Selfhood.' in *Trust, Sociality and Selfhood*, ed. A. Grøn and C. Welz. Tübingen: Mohr Siebeck.
- Guest, G., A. Bunce and L. Johnson. 2006. 'How Many Interviews Are Enough? An experiment with data saturation and variability.' *Field Methods* 18(1):59-82.
- Hardin, R. 1991. 'Trusting persons, trusting institutions.' in *Strategy and choice*, ed. R. Zeckhauser. Cambridge: MIT Press.
- Hardin, R. 2006. *Trust*. Cambridge: Blackwell Publishers.
- Hardin, R. 2002. *Trust and Trustworthiness*. New York: Russell Sage Foundation.
- Holstein, J. A. and J. F. Gubrium. 1997. *The New Language of Qualitative Method*. Oxford: Oxford University Press.
- Holstein, J. A. and J. F. Gubrium. 1995. *The Active Interview*. Thousand Oaks: Sage.
- Husserl, E.. 1989. *The Crisis of the European Sciences and Transcendental Phenomenology*. Illinois: Northwestern University Press.
- Kvale, S.. 1997. *InterView: En Introduktion Til Det Kvalitative Forskningsinterview*. København: Hans Reitzel.
- Lamont, M.. 1992. *Money, Morals, and Manners*. Chicago: The University of Chicago Press.
- Lascaux, A.. 2008 'Trust and Uncertainty: a critical re-assessment' *International Review of Sociology*, 18(1):1-18
- Levinas, E.. 1979. *Totality and Infinity: An Essay on Exteriority*. Dordrecht: Kluwer Academic Publishers.

- Lewicki, R. J., C. Wiethoff, M. Deutsch and P. T. Coleman. 2000. 'Trust, Trust Development, and Trust Repair.' in *The Handbook of Conflict Resolution: Theory and Practice* ed. M. Deutsch, P. Coleman, and E. Marcus. San Francisco: Jossey-Bass.
- Lewis, J. D. and A. Weigert. 2012. 'The social dynamics of trust: Theoretical and empirical research, 1985-2012' *Social Forces* 91(1):25-31.
- Lewis, J. D. and A. Weigert. 1985. 'Trust as a social reality.' *Social Forces* 63(4):967-985.
- Luhmann, N.. 1995. *Social Systems*. Stanford, Calif: Stanford University Press.
- Luhmann, N.. 1993. *Risk: a Sociological Theory*. Berlin: Walter de Gruyter.
- Luhmann, N.. 1979. *Trust and Power: Two Works by Niklas Luhmann*. New York: John Wiley & Sons.
- Løgstrup, K. E. 1997. *The Ethical Demand*. Notre Dame, Indiana: University of Notre Dame Press.
- Misztal, B.. 2011. 'Trust: Acceptance of, Precaution Against and Cause of Vulnerability.' *Comparative Sociology* 10(2):358-379.
- Misztal, B. 2001. 'Normality and Trust in Goffman's Theory of Interaction Order.' *Sociological Theory*: 9(3):312-324.
- Misztal, B.. 1996. *Trust in Modern Societies*. Cambridge: Polity Press.
- Möllering, G.. 2005. 'Rational, institutional, and active trust: just do it!?' in *Trust under pressure: Empirical investigations of trust and trust building in uncertain circumstances*, ed. K. Bijlsma-Frankema and R.K. Woolthuis. Cheltenham: Edward Elgar Publishing.
- Möllering, G.. 2001. 'The Nature of Trust: From Georg Simmel to a Theory of Expectation, Interpretation and Suspension.' *Sociology* 35(2):403-420.
- Molm, L. D., Takahashi N. and Peterson G.. 2000. 'Risk and trust in social exchange: An experimental test of a classical proposition.' *The American Journal of Sociology* 105(5):1396-1427.
- Offe, C.. 1999. 'How Can We Trust Our Fellow Citizens?' in *Democracy and Trust*, edited by M.E. Warren. Cambridge: Cambridge University Press.
- Schütz, A. and T. Luckmann. 1973. *The Structures of the Life-World*. Illinois: Northwestern University Press.
- Seligman, A. B. 1997. *The Problem of Trust*. Princeton, N.J: Princeton University Press.
- Simmel, G.. 1950. 'The Secret and The Secret Society.' in *The Sociology of Georg Simmel*, edited by K.H. Wolff. London: The Free Press of Glencoe.
- Sztompka, P.. 1999. *Trust*. Cambridge, UK: Cambridge University Press.

- Tanis, M. and T. Postmes. 2005. 'A social identity approach to trust: Interpersonal perception, group membership and trusting behaviour.' *European Journal of Social Psychology* 35(3):413-424.
- Weber, L. R. and A. I. Carter. 2003. *The Social Construction of Trust*. New York: Kluwer Academic / Plenum Publishers.
- Weston, C., T. Gandell, J. Beauchamp, L. McAlpine, C. Wiseman and C. Beauchamp. 2001. 'Analyzing Interview Data: The Development and Evolution of a Coding System.' *Qualitative Sociology* 24(3):381-400.
- Yamagishi, T.. 2001. 'Trust as a Form of Social Intelligence.' in *Trust in Society*, ed. K.S. Cook. New York: The Russel Sage Foundation.