



SCID

THE SOCIAL COMPLEXITY OF IMMIGRATION AND DIVERSITY

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Some thoughts on a model Trust

Nick Shryane

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The Social Complexity of Immigration and Diversity – Review Of Work

Theme 3: Trust

Trust is seen by several influential scholars as one of if not the most important element of social capital (e.g. Coleman 1990; Fukuyama 1995; Putnam, 1993; Uslaner, 2002). Trust is argued to be positively related to a range of social outcomes: health (Subramanian, Kim, & Kawachi, 2002), happiness (Helliwell & Putnam, 2004; Rotter, 1980) and economic growth (Knack & Keefer, 1997); although see (Roth, 2009) for a dissenting view), to name but a few.

Findings of cross-country differences in average levels of self-reported trust are remarkably robust (Nannestad, 2008), implying the importance of culture in understanding trust, but this country-level reliability is not matched by individual level validity, where even the questions of what trust actually *is* and *does* are moot: is it a trait-like characteristic of an individual (Uslaner, 2002), a situation-specific evaluation (Hardin, 2006), the consequence of well-functioning institutions (Beugelsdijk, 2006), or something else (Nannestad, 2008)?

Exploring the micro-level processes that make up trust is one of the goals of SCID. In particular, we will focus on the role of trust in relation to ethnic and cultural diversity. What follows is a very brief consideration of some of the factors that may be important in arriving at an individual-level, causal model of trust and diversity.

Definition and key dimensions

The Oxford English Dictionary (OED; 2011) defines the noun trust as “confidence in or reliance on some quality or attribute of a person or thing, or the truth of a statement”, and the verb as “to have faith or confidence; to place reliance; to confide.”

Attempting to synthesise various conceptions of trust in the academic literature, (Rousseau, Sitkin, Burt, & Camerer, 1998) defined trust as “a psychological state comprising the intention to accept vulnerability based upon the positive expectations of the intentions or behavior of another” (p.395).

These definitions imply at least two parties, the truster and the trustee. Rousseau *et al.* (*ibid*) considers only human trustees, i.e. inter-personal trust, and for the sake of brevity I will do the same.

Both definitions suggest that at least one party, the truster, has some reliance on and so is vulnerable to the fidelity of the trustee. This may imply cooperation between truster and trustee, but not necessarily. Coleman (1990) suggested that trust can be unilateral on the part of the truster, with no knowledge or agreement on the part of the trustee, for example by trusting in the direction of travel of a crowd when trying to find the entrance to a building. Such a conceptualisation excludes consideration of the motivations of the trustee towards the truster so I will in general be considering the bilateral case, where there is some implicit or explicit understanding between the truster and trustee, and where the trustee is aware of his or her role. (I will also consider only situations where both parties have at least some freedom of choice and action.)

A key ingredient that makes this arrangement one of trust is when the truster cannot be certain that the trustee will act according to the truster’s expectation and wishes, and so accepts becoming vulnerable to loss of some kind (Giddins, 1990; Hardin, 2002). Although not stated in the definitions,

it seems reasonable to assume that the potential loss has a corresponding potential gain for the truster. The ratio of potential loss to gain will of course depend upon the particulars of the specific situation and the perceptions of the individual, but participants in 'trust games' for small monetary incentives have been shown to be quite sensitive to this ratio (Evans & Reville, 2008). Whether an individual focuses on the potential gain or the potential loss also affects perceptions of risk (e.g. the 'framing' of the balance between gain and loss (Kahneman & Tversky, 1979).

For the truster, there are at least two different types of uncertainty regarding whether the trustee will fulfil his or her 'part of the bargain'. The first is related to the intentions and motivations of the trustee, whether the trustee wishes to cooperate with the truster or to betray (or at least ignore) the truster's desires (Gambetta, 1988; Giddens, 1990). The second type of uncertainty is whether the trustee has the ability to act competently to fulfil his or her role (Levi & Stoker, 2000; Mayer, Davis, & Schoorman, 1995).

These uncertainties are likely to be a key factor for SCID models, so I will briefly consider this topic in a little more detail. Uncertainty may stem from lack of information, so what sources of information could individuals use to assess trustees' willingness and ability to cooperate? Cues based upon individual identity versus those based upon group or social identity can be distinguished.

By individual identity I mean recognition and knowledge of a particular individual, e.g. his or her personality, beliefs, history of behaviour and shared interests (cues of 'benevolence' – Mayer *et al.*, 1995). The stronger the relationship and / or the more specific the information is to a proposed cooperative act, the more salient a cue this is likely to be. A strong cue of this type would be a lifetime's worth of shared history of interaction and collaboration with a known individual (cf. 'thick' trust). A weaker but still potent cue would be the testimony of another about the conduct of a third party, if this testimony was perceived to be reliable (Barrera & van de Bunt, 2009). In this way 'reputation' could be transmitted across networks of social ties, serving as proxy for first-hand knowledge.

By group or social identity, I mean recognition of a characteristic of the trustee for which the observer holds an expectation or stereotype, one based upon the characteristics of a particular social identity rather than of that individual in particular (cues of 'integrity' – Mayer *et al.*, 1995; Cues ameliorating uncertainty – Hogg, 2000). For example, stereotypes and expectations for behaviour may be held based upon perceptions of relatedness (e.g. a cousin I've never met), sex, age or ethnicity, say (S. S. Smith, 2010). Others may be based on perceived economic and social status, indicated to others by such cues as clothing and style of speech. Although Uslander (2002) suggests that it would be unfeasible for trustees to signal their trustworthiness to others by wearing clothes marked with a "T" (p.32), in practice this is exactly what a doctor does by wearing a white coat and a police officer a uniform.

Although recognition of a social identity may reduce uncertainty, conflicting information of this type, i.e. cross-classified social identity, can have different effects. Inter-group bias has been found to be reduced when multiple social identities leave the trustee part of the in-group for some and part of the out-group for others, although this finding is reduced when the dominant social identity marks the trustee as part of the outgroup, or in situations of threat where group identities are less complex (Hewstone, Rubin, & Willis, 2002).

In general, perceptions of similarity are expected to ameliorate risk, as they are assumed to convey knowledge of likely shared perspectives or interests (Hardin, 2002; (Hewstone et al., 2002). Expectations and stereotypes are expected to vary somewhat across individuals but to be correlated within and potentially divergent across the different social groups to which they refer. These expectations will not be likely to arise spontaneously, but will be transmitted across networks of social ties and other communication networks (Barrera & van de Bunt, 2009; Macy & Skvoretz, 1998). These networks also provide facility for monitoring of the behaviour of the trustee to assess trustworthiness than could be achieved by the truster alone (Coleman, 1990; (S. S. Smith, 2010).

As well as the effect of stereotypes, meta- or self-stereotypes are also likely to feature in such evaluations. If stereotypes are beliefs about others based on perceived group membership, metastereotypes are beliefs about how one is perceived by others based upon one's own group identity. All things being equal, one may be more likely to seek collaboration with those one believes would hold positive views about oneself and less likely to seek collaboration with those believed to hold negative views (Owuamalam & Zagefka, 2011).

These group-based cues are likely to be most important when there are few individual-based cues available, for example when the potential collaborator is a stranger.

As well as the characteristics of the trustee that may or may not signal trustworthiness, perceptions of the trustee's motivations are expected also to be dependent in part upon more or less stable characteristics of the truster, e.g. the tendency to view others as generally pro- or anti-social (Uslaner, 2002), and in part upon situation-specific factors (Hardin, 2002; 2006).

Finally, the internal, psychological state of trust may or may not result in a behavioural act, the act of exchange or cooperation between the truster and trustee (cf. Sztompka, 1999). While neural correlates of trust have been identified from fMRI scans of participants playing trust games (Behrens, Hunt, Woolrich, & Rushworth, 2008; Dimoka, 2010), in general we are interested in the behaviours that result from these internal states. The propensity to act based upon trust should therefore be delineated from the propensity to act based upon a general appetite or tolerance for risk (Mills, Reyna, & Estrada, 2008). Other factors might ameliorate a reluctance to act given perceptions of trustworthiness, for example the presence of institutions that might be seen as guarantors of the risk of the collaboration (Beugelsdijk, 2006), such as the police/courts.

The discussion above can be cast as three interacting factors:

1. *Perceptions of the underlying risk.*
What is the balance of potential benefits vs. potential losses? How risky is the situation, based upon what may be gained and what may be lost?
2. *Perceptions of i) the **willingness** and ii) the **ability** of the other party to cooperate.*
To what extent does the truster have positive expectations that the trustee intends to and indeed will keep up his or her end of the arrangement?
To what extent does the truster believe that the trustee is capable and competent in the given situation?
3. **The propensity to act**
To what extent will the potential truster become an actual truster, given the perceptions in 1. and 2?

It is expected that these factors work in concert and in compensation. For example, it should not be expected that individuals who perceive a given situation as less risky than others (1) will necessarily be more likely to enter into cooperative act, as differences in perceptions of the trustee (2) and general appetite and acceptance of risk (3) will also weigh on the decision.

An important distinction that should be made at this point is between trust and trustworthiness (Hardin, 2002). The former relates to the propensity of the truster to have positive expectations of others, the latter to perceptions of the trustee as deserving of these expectations.

Relationship to existing conceptualizations of trust

Different descriptive and theoretical accounts of trust give more or less weight to the characteristics of the situation, the truster and the trustee. 'Strategic' or 'rational' trust is the expectation that a specific trustee will carry out his or her role in a specific context – "A trusts B to do X" (Coleman, 1990; Hardin, 2002). 'Particularized' places emphasis on perceptions of trustworthiness of a particular trustee or type of trustee – "A trusts B". 'Generalized' or 'moralistic' trust pares consideration of trust down to the expectations of the truster – "A trusts" (e.g. Rotter, 1980; Uslaner, 2002).

Different accounts also give different weight to the presumed basis for cooperation (Nannestad, 2008). At one end of the spectrum, Hardin's (2002, 2006) 'encapsulated interest' account is coherent with strategic trust. According to this account, it is the truster's perceptions of the motivations of the trustee (B) in the context of the trust scenario (X) that forms the basis for cooperation, i.e. the truster's belief that the trustee's interests encapsulate his or her own. Encapsulated interest, with its emphasis on the truster's understanding of the interests of the trustee, provides little basis for cooperation in the case where the trustee is a complete stranger and the situation unfamiliar, and Hardin would go so far as to suggest that, in such a situation, cooperative action is not really based upon trust at all.

On the other hand, so called 'normative' accounts emphasise the characteristics of the truster, specifically, his or her stable, trait-like expectations as to whether 'most people' in society are trustworthy or not (Uslaner, 2002). Compatible with generalized trust as described above, the normative account plays down the influence of situation- and trustee-specific factors, and suggests that trusters' "default" level beliefs about trustworthiness do form the basis for labelling potentially risky cooperation with strangers in unfamiliar settings as 'trust'.

Factors relating to Ethnicity

The focus of SCID is on ethnic and cultural diversity, so I will briefly consider some of the evidence for the importance of these in relation to the proposed three factors of trust. I will deal with perceptions of risk (factor 1) and trustworthiness (factor 2) but not action (factor 3). The notion of the propensity to act and its relationships to trust is less well defined, conceptually.

Perceptions of risk

Self-reported estimates of the risk of a variety of (non-social) activities (e.g. smoking, floods, blood transfusions, air travel) have been found to vary systematically across ethnicity in the US (Finucane, Slovic, Mertz, Flynn, & Satterfield, 2000; Flynn, Slovic, & Mertz, 1994), with white males perceiving the lowest risk and black females the highest. (Olofsson & Rashid, 2011) found the same pattern for ethnicity but no sex difference in risk perceptions in Sweden. They speculated that Sweden's lower

sex inequality but still substantial ethnic inequality pointed to the effects of inequality rather than ethnicity *per se*. Interpretation of these findings is hampered by the potential for endogeneity between risk and trust, however.

Perceptions of trustworthiness

In Western nations, responses to the generalised trust question are generally lower in minority groups, especially blacks, compared to majority whites (Hooghe, Reeskens, Stolle, & Trappers, 2009; S. S. Smith, 2010; T. W. Smith, 1997; Stolle, Soroka, & Johnston, 2008; Sturgis, Brunton-Smith, Read, & Allum, 2011), even after controlling for a host of socio-economic factors, such as age, class and education.

Interpretation of these apparently clear-cut results requires brief consideration of exactly what this so-called 'generalized trust' question actually measures. The question enquires whether an individual believes "most people" can be trusted. (A more accurate name would appear to be "general perceptions of trustworthiness".) There is much debate about the interpretation of responses to this question, as it is ambiguous quite what "most people" may constitute in the minds of respondents. This "radius of trust" issue has been found to have significant effects on responding, depending upon factors such as location (e.g. neighbourhood), relatedness, nationality and ethnicity (Delhey, Newton & Welzel, 2011; (Nannestad, 2008; Sturgis & Smith, 2010). In particular, for minority ethnic groups, "most people" is likely to reflect perceptions of the majority, i.e. the out-group, whereas for the majority group "most people" will most likely reflect perceptions of the majority in-group (S. S. Smith, 2010).

There is a lack of consensus in the findings for geographical ethnic concentration effects, i.e. ethnic diversity. Generalised trust is reported as lower in the US in areas of greater ethnic diversity compared to more ethnically homogenous regions (Alesina & La Ferrara, 1999, 2002; Putnam, 2007; Stolle et al., 2008; Uslaner, 2002), in both minority and majority groups (Putnam, 2007). These results are much weaker in the UK and Europe (Hooge *et al.*, 2008; Sturgis et al., 2010).

(Glaeser, Laibson, Scheinkman, & Soutter, 2000) found that difference in ethnicity appeared to act as a negative signal of trustworthiness in behavioural experiments of risky cooperation for monetary rewards between students at a US university: "In particular, national and racial differences between partners strongly predict a tendency to cheat one another." (p.840). Similar findings were reported by (Simpson, McGrimmon, & Irwin, 2007). A more recent study with Swedish participants (Ahmed, 2010) found similar results when participants knew only the name of the other player, which was manipulated to reflect ethnic majority vs. minority identity. The findings from these behavioural experiments seem a little more consistent, although behaviours observed are not unambiguously interpretable as "trust", and the participants are rarely representative population samples.

In summary, the results of differences across ethnic groups in perceptions of trustworthiness and ethnicity as a cue for potential cooperation in managed 'games' appear consistent, but the relationship between trust and trusting behaviours in an uncontrolled, social setting seem weaker.

The proposed model

The modelling of trust in the SICD project is at a very early stage. I propose that we consider an individual model of trust that integrates elements from the strategic, particularized and generalized conceptions of trust. The key factors in the literature seem to relate mainly to perceptions of

trustworthiness (factor 2i), so this will form the initial focus of the model, with aspects relating to competence (2ii), risk perception (1) and appetite for risk (3) passed over for now.

What follows is a very rough idea of possible elements and structure, but in summary this model would be designed to test 'contact' hypotheses (e.g. Allport, 1954; Williams, 1964). Agents would interact in potentially cooperative ways but with incomplete information as to others' motivations. The model will study the effects of individual characteristics and biases, interpersonal relationships & reputation, and network effects, on decisions over choice of interaction partner, and the effects of history of interaction.

The proposed model would consist of a population of agents, each with a suite of stable characteristics potentially visible to all other agents (representing e.g. age, sex, ethnicity) and a suite of potentially labile characteristics potentially visible to all other agents (representing e.g. name, clothing). Each agent would also have a set of potentially labile perceptual processes, through which the characteristics of other agents are assessed as to whether they signal potential trustworthiness or not. These perceptions would encode 'stereotypes'. Agents would also require 'motivations' that could range from pro- to anti-social, i.e. their tendency to cooperate or to cheat in trust-based interactions. Perceptions would be assumed correlated with characteristics and to interact with motivations (codifying in-group biases), and all of these would be assumed inherited from 'parents' when the agents are 'born'. Perceptions, at least, should be modifiable based upon interaction with other agents.

Interactions between agents would represent some sort of cooperative activity that conforms to the requirements of a definition of trust (e.g. interdependence, risk), such as the relationship between a buyer and seller. At least two processes would make up an interaction. The first would be an assessment of the trustworthiness of available potential trustees, and if this assessment was favourable, there would be interaction resulting in either cooperation or defection (i.e. the trustee cheats the truster). Agent-specific interactions would be remembered by both parties.

'Knowledge' of trustworthiness based upon individual interactions would be available to the agents involved in the interactions, but also could be shared among individuals with a history of successful collaboration. Agents would therefore amass a reputation, visible only to members of interacting networks.

At each time point in the running of the model, a proportion of the agents would be selected on some criterion (perhaps random) to act as trusters and to search for a suitable trustee. If location-based processes (e.g. neighbourhood effects) were to be modelled, some sort of spatial arrangements for agents would be required. In this case it might be reasonable for agents to search only among 'nearby' agents.

Potential 'truster' agents would assess the visible characteristics of a limited number of potential trustee agents, along with personal or second-hand knowledge of the trustee's past behaviour, and decide to either attempt to cooperate with one agent or to pass. If the truster's decision was to cooperate, this trustee agent would then decide whether to decline the offer, to cooperate or to cheat, based upon its own characteristics, perceptions of and knowledge about the truster.

Basic outcome measures would be the rate of cooperation within and across groups defined by visible characteristics, vs. those defined by histories of successful/unsuccessful cooperation.

It is anticipated that even modest preferences by agents for within- vs. between-group cooperation in such a model would be likely to quickly result in 'segregated' networks of co-operators, as do 'Schelling' segregation models (1969). However, the key process for consideration would be to assess the dynamics of how 'chance' contacts may be able to disrupt such segregation by developing individual histories of cooperation.

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