This book presents an account of a particular but important class of trust relations: trust as encapsulated interest, in which the truster’s expectations of the trusted’s behavior depend on assessments of certain motivations of the trusted. I trust you because your interests encapsulate mine to some extent—in particular, because you want our relationship to continue. This is a workable notion that can be used to cover much of our experience of relying on others, and it can be used to help explain variations in our behavior from our beliefs about the reliability of others, including collective others. My central concern is such explanation. I argue (in chapter 3) that certain alternative, strongly asserted individual-level accounts are implausible as general accounts of trust. They might fit some of the apparent trusting relations we see, but they do not fit many trusting relations.

I discuss trust as an individual-level problem, as in my trusting or distrusting you, and then as an individual-institution problem, as in my trust or distrust of our government. As it happens, the literature on trust is richest in sociological accounts, such as Bernard Barber’s (1983) *The Logic and Limits of Trust*. Philosophers, economists, psychologists, and political theorists, especially those in the tradition of John Locke, have addressed trust and have given interesting insights; but there is surprisingly little in all of these disciplines. Discussions of trust are almost entirely missing from moral philosophy, where trust may be most often invoked in discussions of Kantian proscriptions on lying, as in Sissela Bok’s (1978) *Lying: Moral Choice in Public and Private Life*. In law, trust is often defined by a social norm or practice. Certain actions legally justify trust, so that one who relies on such trust can call on the law to enforce the entrusted action if necessary.

People regularly say, roughly, “when we say trust, what we mean is X.” Unfortunately, X is a variable with radically different meanings for different people. Ordinary language analysis can exclude some
meanings, perhaps, but it cannot promote one meaning above all other contenders. In the vernacular, trust is, not surprisingly, a messy, even confused notion. Quarrels about what it "really" means sound like the worst of Platonic debates about the "true" meaning of something. No matter how enticing it may sometimes seem to be, to engage in that debate is foolish. I do not put forward the "true" meaning of trust. There is no Platonically essential notion of trust. Ordinary-language usages of the term trust are manifold and ill articulated. Most such concepts have, in their vernacular applications, many and varied meanings. Looking up the meaning of such a term in a dictionary should dispirit any essentialist.

The point of the account in this book is to understand implications of trust in many contexts and to explain some behaviors. I therefore offer an account of trust that handles modal behavior across a wide array of contexts. There is remarkably wide disagreement over just what trust "really" is even among those who have given the topic a lot of careful thought. Arguably, much of the disagreement results from a mistaken focus of the inquiry on trust when what must first be understood is why another might be trustworthy in a particular relationship and context. Trust is a three-part relation that is grounded in the truster's assessment of the intentions of the trusted with respect to some action. Typically, the intentions of the trusted will be based in self-interest (as in the account of encapsulated interest), moral commitment, or idiosyncratic character. Other views, that trust is an attitude of ungrounded faith or belief or that it is inherently moral, are not convincing as general accounts of trust.

Writing parts of this book was made much easier by the fact that literature and opera seem more often to be about trust and its violation than about anything else other than love and its violation (an intimately related theme). Writers on trust therefore have available constant sources of examples of almost every nuance one might wish to explain, although such examples cannot be used to prove very much. One reader challenged me with the Yiddish quip that "for example' is not proof." In fact, of course, it can be proof—of existence. If you have seen one example of the black swans in Taiwan, you cannot any longer truthfully say that all swans are white. At most, my examples from fictional accounts establish conceptual possibilities, which is a bit short of proving existence. It is in this spirit only that I invoke them. I do so because I think it is often important to reify any conceptual claim by giving an example of it.

Philosophers often use examples in a more limited way simply to elucidate a concept or a possibility. For this purpose they often prefer artificial examples that include none of the complicating features of real life. For the understanding of trust relationships, however, it is
fundamentally important to keep real-world complications in view because they are the stuff of relationships, and trust is inherently relational. Examples taken from literature in its various forms commonly are relational and rich enough to keep real-world complications in view.

Very briefly, here is the plan of this book. The first four chapters are primarily about conceptual issues. In the last four chapters, which focus primarily on issues in explanation, I use the encapsulated-interest conception of trust presented in chapter 1 to explain a wide array of trust phenomena from individual level to societal level. The balance is odd. One should expect the bulk of the account to focus on explanation. Unfortunately, conceptual issues in the understanding of trust are far messier and more complicated than one might hope. Clearing up these issues turns out to be a major task.