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**Trust in the lives of young people:
A conceptual framework to explore how youth make trust judgments**

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Abstract

Trust and distrust play important roles in economic, political, and social life. Trust enables communication and cooperation, while distrust protects us from untrustworthy individuals and institutions. I propose a conceptual framework that identifies and organizes the factors that individuals may draw on to decide whom to trust and distrust. I offer ten types of trust to illustrate how the conceptual framework can be used to make sense of the different ways in which individuals approach a trust judgment. The trust types are hypothesized mental models that may guide an individual's trust decision. My colleagues and I are testing these mental models through in-depth interviews with young people between the ages of 15 and 25. Drawing on previous research on youth's conceptions of trust, I hypothesize that participants in the current study will consider trust primarily in the context of close, interpersonal relationships. Emergent themes from the interviews support this hypothesis and suggest that youth do not consider distant figures and institutions, such as political figures and government bodies, in trust terms. Further analysis of the interviews will provide us with a deeper understanding of how youth approach trust judgments, as well as the contexts in which they deem trust important. The interview protocols may serve as an intervention that encourages young people to broaden their circle of trust.

Introduction

Essential to a healthy, democratic society, trust allows people and institutions to interact openly and freely. Trust may be particularly important in today's complex world, since each of us must rely on so many others, many unknown, for information and services. Globalization and rapid technological innovation are changing how some relationships are formed and maintained, with important implications for how trust is extended and trustworthiness is assessed. Yet, trust is useless – even harmful – when it is not merited, and a certain amount of healthy distrust seems necessary at a time when so many officials and institutions are deeply flawed. The centrality of trust in daily life warrants our understanding of what it is and the ways in which individuals think about and use trust in their everyday lives.

What is trust?

There are numerous and diverse definitions of the small, apparently self-evident word 'trust.' The subject of trust appears to have interested many scholars across several disciplines. Some, such as Hardin (2002), argue that trust is a belief, grounded in rational thought and extensive knowledge of another person. Others, like Sztompka (1999), while recognizing the importance of one's beliefs about another person, views trust as ultimately more active. Sztompka defines trust as a bet about a person's future actions.

Some scholars emphasize non-cognitive elements of trust (Becker, 1996; Jones, 1996). According to Jones (1996), a large part of our trust in others is based on an attitude of optimism, irrespective of the evidence before us. Similarly, Becker (1996) distinguishes between cognitive and non-cognitive trust, arguing that non-cognitive trust emerges in uncertain situations that do

not allow a risk assessment. In such circumstances, he argues, we must rely on our own trustful dispositions rather than on a strategic assessment of another's trustworthiness.

Finally, the proper object of trust is also disputed. For Hardin (2002), trust occurs only in ongoing, interpersonal relationships, because only such relationships can make use of knowledge about another person's trustworthiness. Other scholars differentiate between such "thick" trust applied only to intimates and a more generalized form of social trust (Earle & Cvetkovich, 1995; Flanagan, 2003). Social trust involves people with whom we may not be very familiar but with whom we share cultural values.

The multiple definitions of trust offered by scholars are based on hypotheses about how one person comes to trust another person in a particular context. Change the actors, mechanism, or context and the definition of trust changes accordingly. Despite this complexity, some consensus does exist. Scholars appear to agree that trust involves some degree of risk¹ because the trusting individual (hereafter, the trustor) lacks complete knowledge and control over the current and future actions of others (Gambetta, 2000; Simpson, 1997; Sztompka, 1999). By trusting others, we are able to act despite such risk. Trust enables individuals to engage in the tasks of today and approach those of tomorrow.

Trust, trustworthiness, and distrust in democratic society

In today's complex and global world, trust assumes an important function, on both an individual and a societal level. On an individual level, trust is considered to be the bedrock of healthy psychological development (Erikson, 1968). According to Erikson (1968), the basic trust that forms between caregiver and infant serves as the first and most critical stage in his eight-

¹ The slight exception may be Hardin (2002), who argues that trust itself does not involve risk, but acting on that trust does.

stage theory of psychosocial development. Without an experience of basic trust, the individual will find it difficult to negotiate subsequent stages, such as those characterized under optimal circumstances by autonomy, initiative, and identity. In addition, the trusting relationship between mother and infant acts as a model for interpersonal relationships in adulthood.

Trust is important to society as well, as it contributes to the healthy functioning of economic and democratic life. According to Fukuyama (1995), laws and contracts involve high transaction costs that slow the pace of economic activity. These costs can be reduced, he argues, if they are supplemented by trust. Fukuyama observes that in societies with trust among citizens, people tend to come together spontaneously. When people enter into cooperative relations freely and spontaneously, their interactions can be more flexible and innovative than they otherwise would be if mediated by bureaucratic arrangements. The importance of such 'spontaneous sociability' is a concern specific to complex modern societies. In agrarian society, for instance, there was little need, or opportunity, to enter into cooperative relations with a large number of unfamiliar people. Instead, individuals' interactions were limited to the members of a small, close-knit community.

To be viable, democracy also relies on a certain degree of trust. According to Putnam (1995), the civic engagement that takes place in the context of secondary associations, such as labor unions, church organizations, and bowling leagues, is an essential foundation of democracy. Membership in such secondary associations leads to the formation of social capital, of which trust is an integral component. Social capital, in turn, enables coordination and communication between people, which is necessary for the functioning of representative government and the tackling of social problems. Sztompka (1999) specifies the elements of a well-functioning democracy that are fostered by trust, such as communication, participation,

tolerance, compromise, and civility. While trust is essential in non-democratic societies as well, it functions in a more restricted sphere, between members of a family, for instance. Individuals may fear engaging with unfamiliar others who could prove to be spies of the state. In such societies, strict laws and sanctions serve as substitutes to the open communication and participation engendered by broad based social trust.

While trust can lead to many positive outcomes, the people and institutions we trust must prove themselves trustworthy (Baier, 1986; Hardin, 2002). Hardin (1996) defines a trustworthy person as someone who meets the expectations of another person (who is depending on her to meet these expectations) in a specific context. In order to meet another's expectations, a person must have the requisite competence and motivation (Govier, 1998). Neither technical skill without inclination, nor goodwill without ability, is likely to lead to trustworthy behavior. Without trustworthy behavior, one of two situations obtains. Either trust is withheld, which prevents the realization of trust's benefits. Or, alternatively, trust is granted without merit, in which case not only are the benefits of trust not realized, but the trustor may be fleeced in the process and less likely to trust in the future. Thus, trust alone cannot support the daily activities of individuals or the functioning of economic life and democracy. It must be legitimately grounded in the trustworthy actions of those individuals and institutions that are the objects of our trust.

Distrust can be described as the negative mirror-image of trust (Barber, 1983; Sztompka, 1999). If trust involves believing in another's good motivations and competence, distrust involves expectations of either bad motivations, incompetence, or both. Further, if trust leads to positive outcomes for individuals and society, it would seem to follow that distrust has a negative impact. Indeed, when distrust exists between individuals they are less likely to engage with one

another in an open manner. One of the primary effects of distrust, then, is to limit social behaviors, a situation that impacts economic, political, and social life (Luhmann, 2000). Distrust increases the need for strict enforcement of laws and contracts, other factors that can slow the pace of economic activity (Fukuyama, 1995). Democracy also suffers in a context of distrust, as individuals are unwilling to engage in the democratic process that is essential to the maintenance of a representative government. And, when individuals close themselves off from one another social life decays.

While distrust is associated with numerous negative outcomes, it nevertheless serves an important function in democratic society (Barber, 1983; Hardin, 2006; Sztompka, 1999). According to Hardin (2006), there is always the danger in a democracy that its representatives will act in their own self-interest. Cognizant of this danger, the authors of the U.S. Constitution institutionalized distrust through a system of checks and balances. Additionally, external watchdogs, such as the media and interest groups, hold representatives accountable to the public.² Sztompka (1999) calls such institutionalized distrust a paradox of democracy, as it engenders trust among citizens. When there is accountability in government, people feel that their present and future environments are stable and dependable. Feeling secure in the basic functioning of democratic society, individuals feel free to engage with one another and form trusting relationships.

To sum, neither trust nor distrust is absolutely good or bad; each can result in positive and negative outcomes. The balance of positive outcomes may lean toward the side of trust, however, since trust fosters cooperation and communication among people. Distrust, on the other hand, by discouraging cooperation and communication, undermines a healthy economy and

² It is noteworthy that during the prelude to the Iraq war, watchdogs like the media fell down on the job and people trusted the government uncritically, with disastrous results.

democracy. Still, distrust serves an important function in democracy when it keeps the power of its representatives in check. Moreover, unfounded trust can have harmful consequences, most obviously for the individual whose trust is disappointed, but also for the broader society since such individuals will be less likely to trust again in the future. Thus, whether the results of trust and distrust are positive or negative depends ultimately on the trustworthy behavior that each inspires.

A conceptual framework of the trust process

It is important that individuals be able to make trust judgments that properly discern trustworthy behavior. In this section, I propose a conceptual framework that incorporates those factors identified by scholars as being centrally related to the process of making a trust judgment (see *Figure 1*). Every trust judgment is made in the context of numerous background variables, which can be organized into three conceptual categories. The first category includes biographical variables and relates to the particular experiences, attitudes, and behaviors that define the individual who is making a trust judgment. Experiences with family members and friends, particularly ones involving trust, likely contribute to an individual's general approach to trust situations, or one's trustful disposition (Flanagan, 2003; Simpson, 2007; Sztompka, 1999). Encounters outside of one's immediate circle of family and friends, such as experiencing the kindness of a good Samaritan or being cheated in a commercial transaction, may also cast an influential shadow. Other biographical variables that might impact one's trustful disposition include an individual's core beliefs and values, such as religious and political beliefs, and broad goals, like earning fame and money or carrying out socially responsible work. In addition, the elements that determine a person's lifestyle and daily experience, such as level of education,

socio-economic status, and social networks, are likely contributors to one's repertoire of trust experiences (Sztompka, 1999).

The unique set of biographical variables shapes the lens through which a trust judgment is made. This process may be deliberate, as when an individual makes a direct comparison between the current trust situation and one from the past, or it may be more implicit. In the latter case, an individual may bring to the current trust situation a general willingness to engage in a trusting relationship that is based on an accumulation of past positive experiences with trust (Simpson, 2007). Or, she may approach the situation with a degree of guardedness based on repeated negative experiences.

The second category of background variables encompasses aspects of the socio-cultural context in which a trust judgment is made. According to Sztompka (1999), such elements as shared habits, routines, and traditions, norms of law and morality, and the presence of agencies of accountability, such as police and courts of law are contributory. By delimiting the parameters of competence and morality, these social structural elements shape individuals' normative conceptions of trustworthy behavior. Thus, individuals in a particular socio-cultural context come to expect that people who take on specific social roles will behave in certain ways in certain situations. For instance, nurses in the United States are expected to adopt a caring attitude toward patients and draw appropriately on their medical expertise. Consequently, it is generally expected that patients in the United States will trust the nurses that care for them. Individuals' expectations regarding the trustworthy behavior of nurses may be quite different in a different culture or historical time period.

The third category of background variables concerns the relational context between the trustor and the object of trust (hereafter, the trusted). Some of these variables depend on the level

of proximity between trustor and trusted, such as the degree of similarity, familiarity, and emotional connection between the two. Also relevant are the specific roles that the trustor and trusted assume in the context of a trust judgment. These roles fall into a variety of categories, including personal (family, friends), social (lawyer, doctor), and institutional (school, the church) (Sztompka, 1999). In addition to varying levels of proximity, social roles involve power differentials between trustor and trusted. For example, the relational context between two friends is one of close proximity and equal power status, whereas the relationship between student and school principal involves somewhat less proximity and a decidedly unequal power status.

Biographical, socio-cultural, and relational variables co-determine which factors the trustor draws upon in making a trust judgment. Some of these variables may be consciously considered, such as an individual who recalls all previous experiences of trust involving the trusted and uses this information to inform his or her trust judgment. Other variables, such as cultural norms, formative experiences, and trustful dispositions, shape trust judgments in more subtle ways, typically without the trustor's conscious awareness. One or more background variable may lead directly to trust or distrust, bypassing the process of rational judgment entirely. This case ensues if the trustor feels a particularly strong emotional connection to the trusted, or if an individual's trustful disposition is such that any form of rational assessment is deemed unnecessary, as when a person is in the fortunate circumstance of never having had her trust betrayed. Additionally, an individual may deem it unnecessary to engage in a deliberate trust judgment if the trusted has proven herself trustworthy repeatedly over the course of a long-term relationship. In such a situation, trust may be the default, habitual, almost reflexive stance.

If an individual does not grant trust automatically but instead engages in a trust judgment, a number of factors can be considered in this process. Some relate to assessments of another's

trustworthiness, while others involve a pragmatic weighing of potential benefits and losses akin to the strategic decisions made in a prisoner's dilemma game (Hardin, 2002). By considering the evidence of another's trustworthiness, we gain important information about the likelihood that he or she will behave in a trustworthy manner in the current context. We can then use this information to judge whether or not to trust. Such a judgment requires consideration of the potential benefits and losses that are associated with a particular trust decision.

Since trustworthiness depends on the ability and motivation to fulfill a commitment, a potential trustor might consider evidence of each. The criteria for defining competence will vary according to the specific context, and may be as diverse as surgical skill, ability to argue a case in court, or bravery on the battlefield. Motivations will also differ across trust situations, but these can be grouped more readily into two distinct categories: internal and external motivations. Internal motivations relate to the personal qualities of the trusted (Hardin, 2002), and include moral commitments, feelings of love or friendship, and personal dispositions such as benevolence, honesty, and loyalty. For example, feelings of love may serve as motivation to behave in a trustworthy manner toward one's romantic partner. By contrast, external motivations are determined by the nature of the situation and the larger socio-cultural context, such as laws, contracts, and cultural norms (Hardin, 2002). Thus, two companies who enter into a business relationship elicit trustworthy behavior from one another through a legal contract.

Three types of evidence are drawn on in judging competence and motivation. First, one might consider the reputation of the trusted, which involves the record of his or her past behavior (Sztompka, 1999). In the context of a longstanding trusting relationship, the trustor need only consider his or her direct experiences with the trusted. Lacking such firsthand knowledge, the trustor may consider secondary credentials, such as professional licenses, awards, popularity, or

the backing of a trusted middleman. For example, an individual who has visited the same primary care physician for twenty years has firsthand knowledge of the doctor's past behavior, whereas someone who moves to a new town and lacks such knowledge might decide to consult the advice of a trusted friend in order to choose a trustworthy doctor. In either case, by considering evidence of reputation, we gain insight regarding the trusted's ability and motivation to fulfill the current commitment.

The second type of evidence involves the performance of the trusted (Sztompka, 1999). Whereas reputation is based on past actions, performance relates to the current actions of the trusted. Consider a hypothetical situation in which a high school student, Lisa, has missed several days of school due to illness and needs help getting started on an overdue Biology assignment. When she returns to school, Lisa observes that her friend, Claire, answers all of the Biology teacher's questions correctly. After class, Lisa asks Claire to give her some guidance on the assignment. In this case, Lisa judges Claire to be a trustworthy source, since Claire has displayed her competence in the current situation and she thinks it likely that Claire is motivated by a desire to maintain their relationship.

Sometimes aspects of the trusted's appearance prove relevant (Sztompka, 1999). Visual cues, such as age, race, dress, and health may be considered; so too could behavioral cues, such as the degree of friendliness, confidence, or caring expressed by the trusted. One way that appearance could act as a signal of trustworthiness is if the trustor observes a certain degree of similarity between herself and the trusted (McKnight, Cummings, & Chervany, 1995; Putnam, 2007). She might use this evidence to conclude that the trusted possesses similar abilities and motivations. This idea is reminiscent of bonding social capital, defined as social ties (and, by implication, trust) between individuals who are similar to each other in some way, either in

background, professional experience, age, ethnicity, and so on (Putnam, 2007). A second way that appearance might signal trustworthiness is if the trustor uses certain physical or behavioral characteristics to place the trusted into a stereotypical group about which the trustor holds certain assumptions (McKnight, Cummings, & Chervany, 1995). Thus, a doctor's white coat and professional comportment may signal to the trustor a certain level of skill and benevolence that is based on a stereotypical conception of the medical profession and its members.

Once an assessment of trustworthiness has been made, it is up to the trustor to decide whether trust is merited in the current context. To aid in this task, the trustor may assess the potential benefits and losses associated with a decision to trust. Four primary considerations are involved in such an assessment (Sztompka, 1999). First, the trustor judges the probability of a positive versus a negative outcome. The evidence used to assess levels of trustworthiness can be used to make this judgment. Next, the trustor might consider the potential benefits associated with a decision to trust. Even if the probability of a positive outcome is small, the trustor could nevertheless decide that the potential benefits are so appealing that it is worth the risk. Conversely, the trustor may decide that the benefits are so small that they do not merit the associated risk. In a similar manner, the trustor might also consider the potential losses that could result from disappointed trust. If the potential losses are extremely high, the trustor may choose to avoid the risk, even if the chances of a negative outcome are minimal. Finally, the probable outcome, together with the potential benefits and losses, may be used by the trustor to judge whether the commitment involved in trusting another is justified. This line of reasoning is typically seen in game theoretic studies of trust, where one player's decision to 'defect' or 'cooperate' results in a positive, negative, or neutral outcome depending on the decision of the

second player (Hardin, 2002). Each player makes a strategic decision by considering the potential benefits and losses associated with cooperation and defection.

In summary, trust may arise automatically, from the direct influence of certain background variables, or more deliberately, as a result of engaging in a rational trust judgment. Many factors are relevant to trust judgments, and all are affected by the biographical, socio-cultural, and relational variables that form the context of the judgment. Depending on which factors an individual chooses to consider, the trust judgment may lead to trust, distrust, or the withholding of trust. Central to any trust judgment is an assessment of another's trustworthiness. When making this assessment, one might consider evidence relating to another's reputation, current performance, or physical appearance. It is possible to draw on all three types of evidence, or simply to rely on a single piece of evidence, such as membership in a stereotypical social group. Assessments of trustworthiness can be used to evaluate the potential benefits and losses associated with a decision to trust, as well as the likelihood of each. Such considerations help the trustor to decide whether the commitment required to trust in the current context is worthwhile.

Types of trust

Previous work on trust suggests that we trust in different ways (Baier, 1986; Becker, 1996; Illes & Krishna, 2007). I suggest that we can identify different types of trust in a systematic way by considering the factors presented in the conceptual framework (see *Figure 2*). With rational trust, what some scholars might label trust proper (Hardin, 2002), we trust those who have demonstrated their trustworthiness in the past, and we have reason to believe they will continue to demonstrate trustworthy behavior in future contexts. When we engage in a rational trust judgment, we draw on as many of the factors from the conceptual framework as we have at

our disposal. We consider relevant background variables, such as our past trust experiences; evidence of trustworthiness, including the trusted's reputation, current performance, and aspects of their appearance; and the benefits and losses that may result from our trust judgment. Rational trust, then, is perhaps the most balanced type of trust.

Different types of trust emerge when we draw on certain factors from the conceptual framework and fail to consider others. For example, dispositional trust emerges directly from the influence of certain background variables, since it involves elements of our personality and formative experiences, such as attachment style and self-esteem (Simpson, 2007). These elements fall into the category of biographical variables, and they shape the way we approach a trust situation. We may draw on our trustful disposition when information about another's trustworthiness is ambiguous or unavailable, or if we see no reason to consider such evidence. With dispositional trust, we move directly from background variables to our trust judgment, bypassing considerations of potential benefits and losses and evidence of trustworthiness.

Reflected trust and popular trust are two types of trust that could emerge when we focus primarily on the trusted's reputation. Reflected trust occurs when we trust unknown people or institutions that are trusted and recommended by a 'middle man' whom we trust. Thus, we trust the dentist who comes highly recommended by our best friend. Popular trust involves trusting those who enjoy a popular following, such as the presidential candidate who leads in the polls or the bank that holds the largest share of the market. Assessments of another's current performance constitute the basis for another group of trust types. Demonstrative trust, for instance, occurs when we trust those who demonstrate their trustworthiness through their current actions. Recall the hypothetical case of Lisa, a high school student who deemed a fellow classmate, Claire, a

trustworthy source of information for her Biology assignment. Lisa based her trust judgment on her observations of Claire's current performance in Biology class.

Projected trust and stereotypical trust rely on judgments of another's appearance. With projected trust, we base our trust in unknown others on their perceived similarity to those we have trusted in the past, or on our perception of their membership in our 'in-group' (McKnight, Cummings, & Chervany, 1995). Thus, we trust those with whom we share similar backgrounds, interpreting the similarity of our experiences as evidence of shared beliefs and attitudes regarding trustworthy behavior. With its basis in shared experience between individuals, projected trust is directly related to the idea of bonding social capital (Putnam, 2007). Correspondingly, stereotypical trust involves trust in unknown others who we perceive belong to a group we have judged stereotypically. For example, we may trust a nun because we have stereotyped all nuns as moral exemplars, or, we may trust a friendly stranger because we associate friendliness with trustworthiness.

Several types of trust emerge from assessments of the relative benefits and losses associated with a given trust situation. These trust types may be particularly salient in the iterated prisoner's dilemma game and its variants that are commonly used to study trust experimentally (Hardin, 2002). Evocative trust is based on the reciprocal nature of trust (Simpson, 2007). We act 'as if' we trust in order to inspire a person to behave in a trustworthy manner (Jones, 1996). We are motivated by the benefits that we perceive to be associated with the ensuing trusting relationship. Pragmatic trust occurs when, regardless of the characteristics of the trusted, we judge the benefits of trusting to outweigh the potential losses. Finally, with regulated trust, we trust people and institutions that are subject to formal regulations or social constraints (Baier,

1986). We assume that these regulations, such as legal contracts or norms of conduct, will serve as an adequate motivation to behave in a trustworthy manner.

I have presented the trust types as foundations for trust, but they are also the foundations for distrust. This is because the judgments that lead to distrust are the negative mirror-images of the judgments that lead to trust (Sztompka, 1999). For instance, a reputation for good customer service and quality products may lead me to trust one retailer, whereas a reputation for poor customer service and low quality products will probably lead me to distrust another. Instead of popular trust, we could call this popular distrust. Similarly, there could be stereotypical distrust, dispositional distrust, and rational distrust.

Any one of the trust types could lead to either a prudent or imprudent trust judgment. A trust type that is based on misleading evidence or an inaccurate assessment of benefits and losses will result in an imprudent trust judgment. For instance, popular trust could form the basis of a prudent trust judgment if a political candidate's reputation has been earned over the course of repeated demonstrations of competence and integrity. In this case, the candidate's popularity is well deserved and the decision to trust is merited. On the other hand, popular trust could lead to an imprudent trust judgment if a company's positive reputation has been artificially manufactured, as happened with the now disgraced energy company Enron (McLean & Elkind, 2003). An imprudent trust judgment might also occur when an individual focuses exclusively on one set of factors to make her trust judgment and neglects other factors that may be more relevant to the current situation. This circumstance might arise when a person bases her trust judgment solely on appearance, such as stereotyping, and disregards evidence regarding another's reputation or current performance. To judge whether a trust judgment is prudent or imprudent, we must have sufficient information about the thought process undertaken by the

trustor and the circumstances of the trust situation. The conceptual framework and associated trust types can then be used to organize, analyze, and, ultimately, evaluate the quality of the trust judgment.

The trust types presented here are intended to illustrate how the conceptual framework can be used to make sense of the different ways in which individuals approach a trust judgment. Put in the terms of cognitive psychology, they are hypothesized mental models that may guide an individual's trust decision. It remains to be seen which mental models are most salient, if additional mental models exist, and whether different contexts and objects of trust evoke different mental models. For instance, it may be that in certain situations, people approach their trust judgments in a rational way, carefully considering and weighing the evidence before them, whereas in other situations they rely more on certain kinds of evidence and overlook others. Research is needed to test these mental models of trust across a variety of different contexts. An empirical investigation could also provide insight into the types of situations that prompt individuals to make a trust judgment, versus situations in which trust is either withheld, taken for granted, or deemed irrelevant.

Youth's conceptions of trust and trustworthiness

My colleagues and I are investigating youth's conceptions of trust through in-depth interviews with young people between the ages of 15 and 25. We seek to determine which mental models young people draw on in various trust situations, from confiding a secret to a friend to deciding which news source is most likely to provide accurate information about an international conflict. We also aim to understand the circumstances that lead a young person to consider a situation in trust terms, versus those circumstances that fail to elicit a trust judgment.

To date, we have interviewed 60 young persons who were recruited from high schools, community colleges, and youth organizations in working class areas of rural Maine and the Greater Boston area. Our long-term goal is to promote the development of youth's prudent trust judgments.

In order to obtain rich data, participants were interviewed twice. The first interview followed a semi-structured, person-centered protocol and provided extensive background information about each participant, such as formative experiences, mentors, extra-curricular involvements, and broad life goals. Participants were also asked about their definitions of trust and trustworthiness, their direct experiences with trust across diverse contexts, and their attitudes towards different parties, such as family, friends, the media, and public figures.

In the second interview, participants were presented with hypothetical dilemmas that required trust judgments. The dilemmas involved figures with different levels of proximity and power relative to the interviewee. They were configured so as to elicit a full spectrum of mental models of trust. After participants described their likely course of action, the interviewer probed systematically for various considerations relating to a trust judgment, such as evidence of reputation, performance, and appearance, as well as assessments of potential benefits and losses. These probes were devised in light of the conceptual framework.

Considering its importance in cognitive, social, and affective realms, there is surprisingly little research examining the role of trust in the lives of young people (Damon & Lerner, 2006). Nevertheless, we can use the few studies that have looked at this subject to make hypotheses about the mental models that participants in our study will likely draw on to make trust judgments across different contexts. With regard to interpersonal relationships, for example, trust appears to play a prominent role in both the development and maintenance of young people's

close relationships (Rawlins & Holl, 1987). A study of 864 adolescents in the United States identified two dimensions to adolescents' conceptions of trust in parents and friends: dependability beliefs and sharing confidences (Hestenes, 1996). Participants trusted parents and friends on whom they could depend and with whom they could share confidences. These findings suggest that the participants in our study may look to past records of trustworthiness when making a trust judgment involving a parent or friend, since dependability and the willingness to keep confidences are characteristics that are generally proven over time.

It may be that young people invoke different mental models of trust in contexts that extend beyond close interpersonal relationships. A study examining trust in physicians among healthy and chronically ill adolescents found that both groups of participants considered their physician's competence in addition to his or her honesty and commitment to confidentiality (Klosternmann, Slap, Nebrig, Tivorsak, & Britto, 2005). Participants also discussed the importance of feeling comfortable with their physician, a state of affairs which often obtained when their physician attempted to relate to them in a friend-like way. The importance of competence suggests that in the context of a patient-physician relationship, adolescents consider the current performance of their physician when making a trust judgment. They may also consider aspects of their physician's appearance, as they feel more comfortable around physicians who behave in a friendly manner.

Lastly, in the context of political figures and institutions, it seems that young people regard politicians and the political process with distrust, if they regard them at all. A series of 11 focus groups conducted with young people across the United States in 2001³ revealed an overwhelmingly critical stance towards the political process and the politicians who engage in it (Andolina, Jenkins, Keeter, & Zukin, 2002). These young people do not believe that the political

³ Focus groups were conducted before the September 11 terrorist attacks in New York City.

process can be relied upon to solve critical issues affecting the United States. Additionally, they expressed a belief that politics holds little relevance in their lives. Given these findings, it may be that the young people in our study do not hold well defined mental models of trust with regard to more distant figures and institutions.

Analysis of our interviews supports the hypotheses generated from previous research on youth and trust. The most salient trend to emerge so far is the interpersonal context in which youth consider trust. When asked to share their experiences with trust, participants overwhelmingly offered stories that involved their parents and friends. They view trust as something that generally must be earned over time in the context of an ongoing, personal relationship. When confronted with trust decisions outside this context, such as a decision to purchase a car or seek important medical information, participants told us they place their trust in individuals who demonstrate professional competence and present themselves in a professional manner.

Consistent with previous research, the participants in our study do not seem to consider distant figures and institutions in trust terms, or, when they do, the grounds for their trust judgments are unclear and tend toward the stereotypical. We asked them about their attitudes toward politicians, community leaders, government bodies, and the news media. Some participants expressed their distrust of these distant others, but their explanations were generally brief and vague. Their responses indicate they do not spend much time thinking about these distant figures and institutions. Further analysis of the interviews will help us to understand more fully the nature of young people's mental models of trust, the circumstances that elicit certain mental models, and, the situations that youth view in trust terms and those they do not.

We are mindful of the possibility that the interview protocols, by drawing on the conceptual framework, encourage participants to consider new factors when making trust judgments. If true, the protocols may serve as an intervention that could be used to enhance the scope and quality of youth's trust judgments. For example, the interview questions prompt youth to consider evidence of reputation outside of firsthand observations, such as visiting a website to research a Senator's voting record. They are also asked to think about the various motivations that others may have to be (un)trustworthy, such as the prospect of financial gain, conformity to social norms, or the avoidance of legal penalties. In addition, the interviewer encourages participants to explain the basis for their dismissive and stereotypical comments regarding politics and elected officials, which may challenge youth to examine the tenability of their summary judgments. Further research is needed to determine whether the protocols do, in fact, act as an intervention, and, if they do, to what extent they actually improve or complexify trust judgments rendered by young persons.

Conclusion

Both trust and distrust play an important role in economic, political, and social life, and each is associated with certain benefits and losses. In order to realize the benefits and avoid the losses individuals must be able to assess accurately the trustworthiness of a given individual or institution. The conceptual framework and associated trust types presented here provide a model for thinking about how individuals make trust judgments across a variety of contexts. This model has informed the design of an empirical study of young people's conceptions of trust and trustworthiness. The aim of the study is to identify the mental models that youth draw on to make trust judgments and the contexts in which they consider trust important. Analysis of the

interviews indicates that, consistent with previous research, youth participants hold strong mental models of trust in interpersonal contexts, but their conceptions of trust in more distant figures and institutions are less developed. Further analysis of the interviews will provide us with a deeper understanding of how youth approach trust judgments, as well as the contexts in which they deem trust important. We will also investigate whether the interview protocols encourage participants to expand their conceptions of trust. My colleagues and I intend to use the findings to create curricular materials that broaden and enrich young people's trust judgments.

Figure 1. A conceptual framework detailing the factors that could influence a trust judgment.

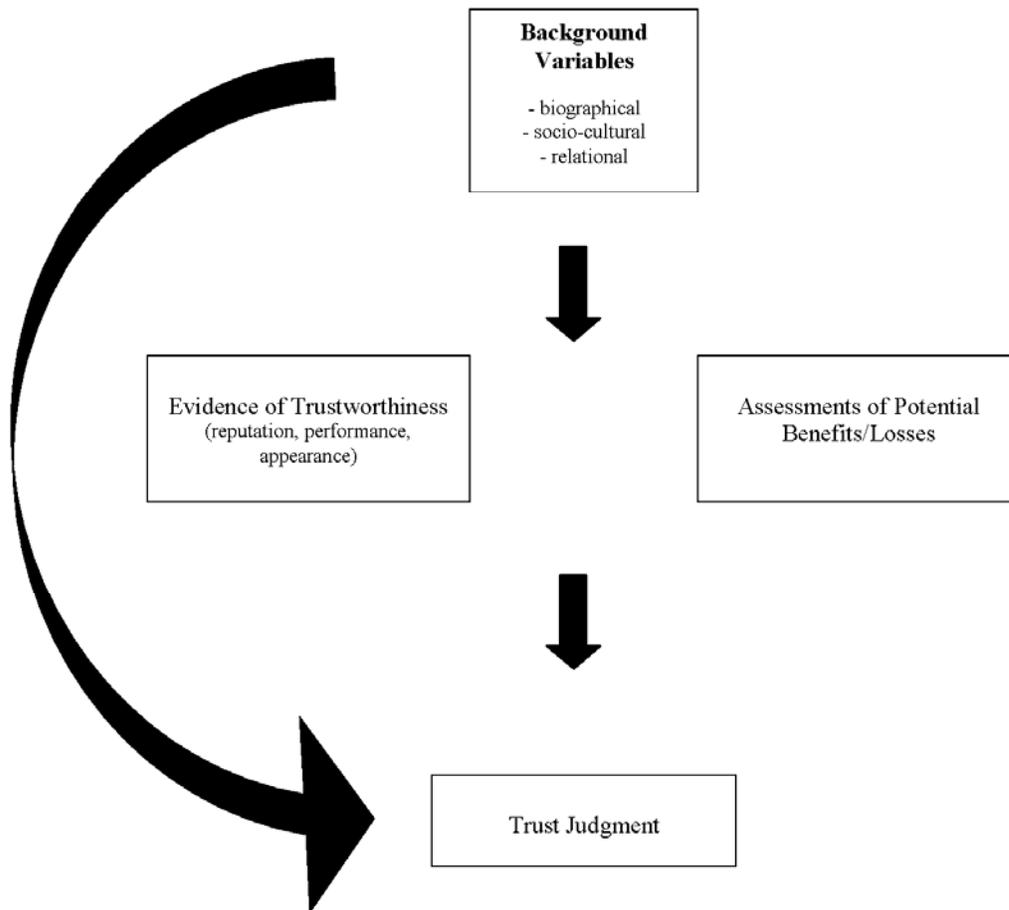
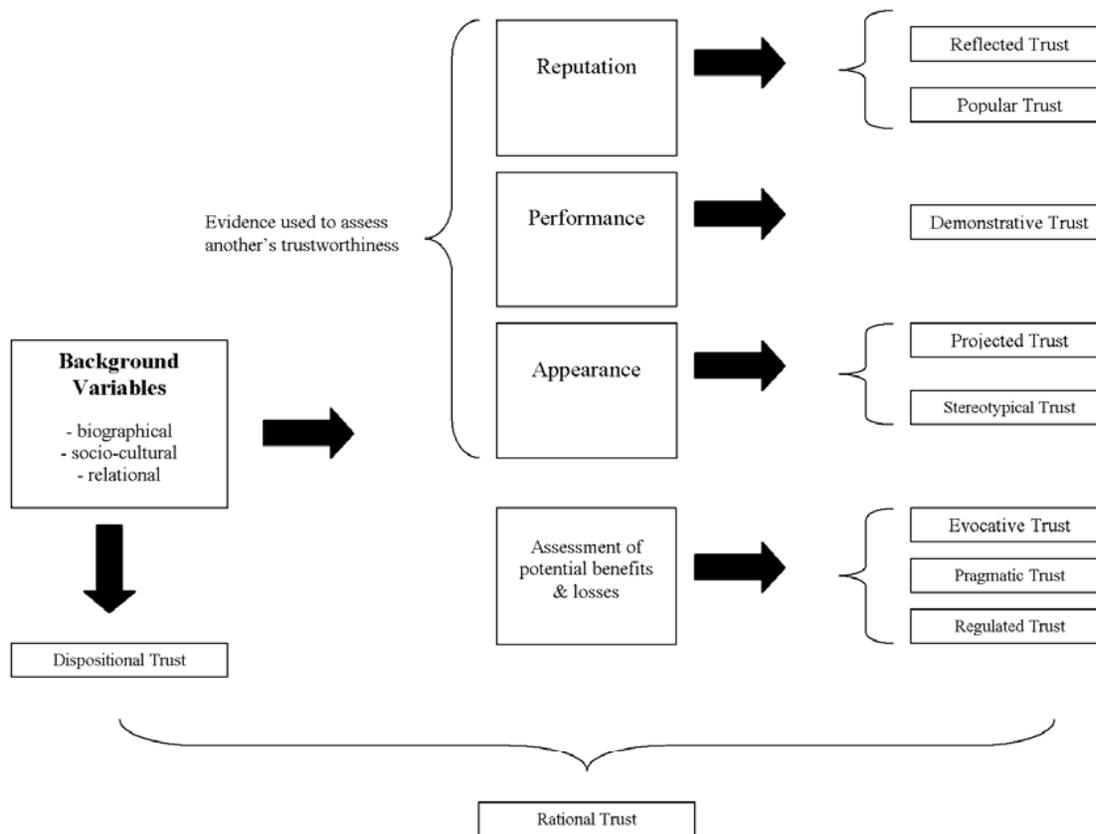


Figure 2. Visual display of ten hypothesized trust types, organized by their relationship to the conceptual framework.



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