PROBLEM OF MEASURING SOCIAL TRUST – CAN YOU TRUST MOST PEOPLE?[1]

Alla Kupreychenko, Irina Mersiyanova

National Research University – Higher School of Economics (HSE), Moscow, Russia

Introduction

Throughout the years of researching trust and distrust, various definitions of have emerged for specific structural elements, bases and criteria. Researchers' views differ not just on the content of trust, but also on the class of understanding to which it relates. In various studies trust is viewed in the context of expectations, setting, relationships, conditions, feelings, the process of social exchange and relaying of information and other significant benefits, personal and group property, competency etc. In certain conditions trust or distrust can be viewed through the lens of the public and group mood, climate, social situation and social problem. The presence of some stable characteristics of trust in various historical periods and various societies makes it possible to discuss a *culture of trust* (Veselov, 2004; Selimen, 2002; Fukuyama, 2004; Yamagishi et al., 1998; Yamagishi, Yamagishi, 1994; Yoshino, Rangan, 1995; etc.). The culture of trust is not just the historical setting, norms and values of social interaction; it is also the actively reproducible structure of relationships in societal practices that can consciously plan and regulate (Veselov, 2004, p. 32). Cultures can differ on their definition of trust, the criteria of its formation, its main components (bases), the degree to which it is expressed, and the rules and traditions that regulate trusting relationships. F. Fukuyama, who studied national cultures of trust, splits modern governments into three groups depending on the role that trust plays in their societies (Fukuyama, 2004). The first group with the highest level of social cooperation and trust is comprised of the US, Japan and Germany. F. Fukyuama connects these countries' highly developed economies with the role that trust plays in their economic lives. The second group, characterized by less trust than the first, includes China, Italy and France, where trust is supported by family structures (or something similar). The third group, which has the lowest level of trust, is made up of FSU countries.

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In the traditions of the epigenetic approach of E. Erikson, many authors view a person's trust in the world as the most basic and fundamental social unit of personality – the meta-relationship, which defines further development of all types of personal relationships toward the world, oneself and others (I. V. Antonenko, V. P. Zinchenko, P. Levitsky, D. McAllister and R. Bies, B. F. Porshnev, T. P. Skripkina etc.).

Other authors understand trust as a general relationship with or expectation from the people around, the social systems, or social order (B. Berber, H. Garfinkel, N. Luhmann etc.). According to N. Luhmann, trust is often viewed as a mechanism to reduce insecurity and risk in a complex world (Luhmann, 1979). Positive expectations form the main element of many approaches to understanding the nature of trust (R. Levitsky, D. McAllister and R. Bies, D. Russo and S. Sitkin, G. Homans, L. Hosmer etc.).

Thus the search for the foundation, content and functionality of trust has been going on for decades. During this time, various methodological approaches and assessment techniques have been developed. One of the first tools to appear was the methodology of J. Rotter, M. Rosenberg and others (Rosenberg, 1957, 1991; Rotter, 1967). Rosenberg's methodology, published in 1957, posed what became the most popular question, and one that is still used by the research community today: "Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?". In particular, this questions is used in the World Value Survey (WVS), a long-term global project that studies values in European countries (the European Values Study, or EVS), which was launched in 1981. This question also appears in research projects as part of a study to monitor the state of civil society that was established in 2006 by the Centre for Studies of Civil Society and Nonprofit Sector (CSCSNS), which in turn is part of the Fundamental Research Program of the National Research University – Higher School of Economics.

In recent years the discussion of how exactly to measure the above-mentioned question of trusting most people has intensified (Belyanin, Zinchenko, 2010; Kertman, 2006; Kozyrev, 2009; Kupreychenko, 2008; Sasaki, Davydenko et al., 2009; Beugelsdijk, 2006; Glaeser et al., 2000).

The search for the answer to this fundamental question is the goal of our research. Contemporary writers sometimes express diametrically opposing views. Some think that question a165 from the WVS assesses trust at the micro level (personalized, interpersonal trust). Others measure it at the macro level (non-personal, institutional trust). It may also estimate the basic trust in the world or the culture of trust in society, which not only reflects the actual state of institutions, but is also rooted in the mentality of various layers and cohorts of society. Putting the question this way determines the need for theoretical analysis of various types of trust and their function in modern society, as well as an analysis of empirical research. This comprehensive analysis can help us understand what type of trust this question assesses, as well as provide data for qualitative analysis of trust in society, and to some extent help predict changes in it.

Functional features of various types of trust

The nature of the origin, basis, criteria and function of trust and distrust is also influenced by human evolution (Veselov 2004a, b; Porshnev, 1965, 1972; Seligman, 2002; Shtompka, 1996; Fukuyama, 2004). Historically, researchers consider the most ancient form of trust as it is known in so-called "traditional societies" to be trust based on an object belonging to social groups, endowed with a special psychological status. In tradi-

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tional societies, this is a blood relation. According to A. Seligman, this is "not at all trust, but a certainty in the existence in the well represented (and sanctioned), archetypal role of relationship in nature" (Seligman, 2002, p. 35). In this case, trust fulfills a subordinated function in regulating life-sustaining co-habitation – it preserves and reproduces the existing social structure. This role of trust differs greatly from that in contemporary society, when new systems of social connections and relationships are formed based on trust or distrust of participants in the course of interaction. In traditional societies, a high level of trust in "one's own" comes along with distrust in those from other groups, especially so-called "outsiders" (G. Zimmel). A. Seligman highlights trust as natural sympathy and natural benevolence as qualities of "traditional trust" (Seligman, 2002). He equates this understanding of trust with the emergence of friendship in its modern form.

Seligman believes that over the last two centuries at the center of public opinion and political theory has been the idea of maintaining a society of people based solely on the mutual fulfillment of promises. He connects their origin to the idea of E. Durkheim on the contract basis, i. e. the need for rules to govern markets and manage the execution of contracts (Seligman, 2002, p. 15). Economic and social development of society increased the intensity and frequency of human interaction with those from other social groups. Moreover, interaction became increasingly more impersonal. As Y. V. Veselov notes, trust was transformed from "traditional trust" to a mixed type of trust, and further to "rational" and "modern" trust (Veselov, 2004b, p. 115). Society based on a market economy reproduces new types of moral relationships and trust regulated by impersonal relationships of agents of social and economic communication. This type of relationship is based on a rational perception of the actions of others, as opposed to cultural and deterministic trust in traditional societies (Veselov, 2004a, p. 9). Under modern conditions, the nature of trust itself changes. The relationship of trust becomes first functional, then rational, and then abstract (impersonal). This is what A. Giddens calls trust of "expert systems".

Despite the popularity of models of "rational trust" (based on mutual fulfillment of promises, i. e. exchange) and the great potential of this model to explain economic behavior, we note that this type of trust has much more in common with expectation than with genuine trust, one of the main characteristics of which is that it is unconditional. A. Seligman thinks that the concept of "generalized exchange", which takes the form of trust in the modern era, can help us avoid this contradiction (Seligman, 2002, p. 82). Generalized exchange means that the subject follows societal norms without seeking immediate gratification, while counting on other members of society to behave the same way, and this has a positive impact on the entire society and the subject itself. However, it seems to us that understanding trust as a special form of contract or any form of exchange (personal or impersonal, equal or unequal) takes us away from the understanding of the true nature of trust (or the real core of trust).

This brings us back to the explanation of cooperation and collaboration of people and the existence of some basic social requirements (social instincts, "organic solidarity" in the words of E. Durkheim, "spontaneous sociability" in the words of F. Fukuyama). There are several basic social needs, and needs of the person in society, upon with all other social requirements are built: consistency, community, belonging, respect etc.

Many contemporary researchers focus their attention on the role that trust plays in regulating the consciousness and behavior of a person, group or society Trust and distrust fulfills a wide array of significant positive and negative (destructive) *functions in regulating the life* of society, social groups and people. The positive role in the most gen-

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eral sense is that trust or distrust contributes to the integration and harmonization of a person's relationships with him or herself, the people around and the world as a whole, ensures coexistence and interaction with them, regulates interpersonal, intra-group and intergroup relationships. When analyzing the negative (destructive) functions of trust and distrust in regulating life, it must be noted that excessive trust can make a subject less safe, and excessive distrust complicates interaction, knowledge of the world and, as a result, slows the subject's development.

Optimistic expectations of an individual or group for some benefit (most often mutual) as a result of interaction is not something common to all types of trust. Ensuring effective activity and building sustainable positive relationships is the main function of trust between those who are well acquainted and closely interacting subjects. Trust in this case emerges as a result of a shared evaluation of the qualities of partners, first and foremost morality, security, unity and openness. The basis for distrust includes immorality, insecurity, reticence, dependence, conflict etc. These types of personalized relationships can be defined as *actual trust* and *actual distrust*.

However, a personal "win" cannot be the goal of *basic universal* (*generalized, public*) *trust*, which implies *a positive relationship between the subject and others without expectations of comparable reward for oneself, but only for the "good of society"*. Many researchers recognize that public (generalized) trust is supported by behavior that is not connected to expectations of a behavior in response. Thus, it is normal in any society to help the weak, sick, poor etc., without expecting something in return (Seligman, 2002; Fukuyama, 2004).

Thus the main functions of public trust are *ensuring self-organization of society and reproducing the social structure*. This type of trust is the *basis of people living together, which contributes to moral principles and social norms*. Other basic needs, such as self-preservation, independence and protection from undesirable influences, define the existence of *basic universal* (*generalized*) *distrust*. This type of distrust is thus a function of self-preservation, isolation, autonomous development and the existence of both the individual and the group.

A separate publication (Kupreychenko, 2008) provides a more detailed analysis of all types of trust, and the differences in their basis and function. Here, we show that several forms of *institutional trust/distrust* (role, organization, business etc.) perform the same functions as the social categorization overall. In particular, they *organize, regulate and optimize interaction*. Moreover, in regulating complex interpersonal and intergroup relationships to the level of trust/distrust, they *reduce cognitive complexity in a state of uncertainty and ease decision-making,* among other things. *Intuitive trust or distrust* functions in the same way when time is lacking.

Along with the above-mentioned types of trust, we would like to note some rare varieties. For example, so-called *"blind" trust of close relations*, which helps *protect and reproduce of the socio-psychological environment*. Another specific type of relationship is possible – *the unfounded distrust the people who are closest,* for example if the risk in the case of deceit or betrayal is extremely high. This distrust also serves the function of protecting the ego. We noted above the special socio-psychological functions in traditional (clan) trust of the phenomenon of great trust in "us" combined with a distrust of "them". Also interesting is *altruistic trust*, in particular, trust of a strong person in someone weaker – a "helping hand". Distrust is often the result of prejudice and bias against certain people or groups. A level of *humanistic trust* in this case does not have an objective basis (unity, reliability etc.).

An analysis of the variety, diversity and multi-functionality of types of trust/distrust leads us to an unexpected result. What kind of trust do we assess though the question about trust in people in general? Also, what type of trust or balance of trust and distrust is optimal for a certain society at a specific level of development? In practical application, this means the following: what types of trust do various categories of the population of modern Russia possess, which are the most progressive and what dynamic meets the expectations and needs of society? The search for answers to these questions continues in our analysis of the empirical research results[1].

Comparative analysis of social and psychological characteristics of respondents who trust or distrust people

Based on an analysis of data from our survey, we paint a social and psychological portrait of respondents who trust or distrust most people. Around one fifth of respondents (22%) who were asked the question "Do you think most people can be trusted, or would you say that you should be careful in dealing with people?" answered that most people can be trusted. We categorize these respondents as "trusting people". Nearly three and a half times more people answered that "you should be careful in dealing with people" (75%). We categorized them as "distrusting people". About 4% did not answer the question. Interestingly, both groups think that people have become less trusting of one another in recent years (50% of trusting and 75% of distrusting people). A mere 14% and 3%, respectively, said that people are becoming more trusting of one another.

It is worth nothing that during the observation period, in seven waves of monitoring the state of civil society, the share of trusting and distrusting people did not change much, remaining within 18–22% and 75–78%, respectively. The level of social trust has declined from 54% in 1989 (Russian Public Opinion Research Center data) to 18% in 2007 (Public Opinion Foundation data). Thus, the level of social trust in the Soviet Union was 54%, and then it sank to 25% in the 1990s, edged up to 38% in 1991, and then began to decline steadily, remaining under 24% from 1995 (Patrushev, 2007, p. 33).

Finding the ratio of trust in most people and in those close to the respondents personally is important and can help in reaching the goal of our work. There are two separate questions in our survey for this. As can be seen in Table 1, among those who trust people in general, 12% still believe one must be careful with people in their immediate surroundings. Among those who do not trust people in general, 46% trust those in their immediate environment. Therefore, despite similarities in the language of these questions, they assess different types of trust, and analyzing them in tandem highlights some very interesting aspects of people's trust/distrust.

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1 This study used a nationwide survey conducted on a representative sample in the monitoring of the state of civil society, which is being conducted by Centre for Studies of Civil Society and Nonprofit Sector in the framework of the Program of Fundamental Research of the National Research University – Higher School of Economics. The sample size was 2,000 respondents, including 43 subjects of the Russian Federation and 105 municipalities (45 rural and 60 urban). The sample is representative of the Russian population aged 18 years and older with the exception of the Chechen Republic. The allowable margin of error is 3.5%. The field research was conducted over November 24–27, 2011, by the All-Russian Public Opinion Foundation. The method of data collection was formalized, private in-home interviews via a specially designed questionnaire. The survey was conducted face to face in the place of residence of the respondents. In answering the questions, the respondents had to choose the most appropriate answer – one or more – from a list. In some cases, the interviewer showed the respondent a card with a list of possible answers.

Table 1

Trust or distrust people (% of the group)

	Most people can be trusted	One should be careful in dealing with people	No answer
Most people around me can be trusted	87	46	56
One should be careful in dealing with the people around me	12	48	28
No answer	1	6	17

The mix of answers to these two key questions puts people into four categories: 1) those who trust people in general, including those in their immediate surroundings; 2) those who trust people in general, but think they should be careful in dealing with people in their immediate surroundings; 3) those who find it necessary to be cautious in dealing with people in general, but trust those in their immediate surroundings; and 4) those who believe that they should be careful in dealing with people in general and those in their immediate surroundings.

However, an analysis of these four categories is not enough to understand the core of what we are studying. Remember, each of these categories encompasses several types of trust. For example, those who trust all people, including those around them, may be naïve, gullible "simpletons", or altruistic, humane and spiritual people who live for the sake of others and the common good.

This leads us to the conclusion that we need a separate analysis of the answers to these two key questions with a detailed look at the social and psychological characteristics of respondents who are trusting and distrusting. Our study identified features of respondents in the trusting and distrusting categories based on **socio-demographic characteristics**.

Trust and education. We noted differences in the distribution of answers based on level of education. Less-educated Russians responded that people could be trusted in general more often (see Table 2). Perhaps these people are included more often in various forms of personal relationships, while those with a higher level of education more frequently function in a system of impersonal, functional relationships.

Table 2

Trust and education (% of the group)

	Overall population	Education				
		Below secondary	Secondary	Basic vocational	Specialized secondary	Higher
Share	*100*	*10*	*26*	*7*	*38*	*20*
Do you think most people can be trusted, or would you say that you should be careful in dealing with people?						
Most people can be trusted	22	27	20	19	21	24
One should be careful in dealing with people	75	69	76	77	76	73
No answer	4	4	4	4	4	3

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However, the smallest difference in the results for trusting people in general is between those with the lowest and highest education. The reasons behind their trust may be different, the former possessing a sort of natural trust and the latter being confident in their social competence.

Trust and income. The distribution of results by income shows that the poorest (income of less than 6000 a month) are more inclined toward distrust, while there was no significant difference between the other groups. A similar pattern occurs when looking at respondents' self-assessment of their family's purchasing power: those who do not have enough money for food are more likely to favor caution in dealing with people (88%). The group that is least cautious in dealing with other people (70%) is comprised of people with enough money for clothes, but not enough to buy household appliances. Among those who can afford to buy an automobile, 76% think it best to be careful with other people. Thus, wealth and economic status have a non-linear relationship with trust in people.

Trust and employment. The distribution of data based on type of employment shows that the least trusting people are managers. They more frequently than others believe that one must be careful in dealing with other people (83%). There is little difference between unemployed (77%) and blue-collar workers (78%). More trusting are white-collar workers, technical engineers and specialists. They are more inclined than other groups to trust people in general (25–26%, vs 16–19% for managers, unemployed and blue-collar workers). The most obvious result was that students were least likely to respond that one should be cautious in dealing with others (69%). Their trust is a result of a lack of life experience, as well as a manifestation of a natural stage of personal development – the stage of developing one's own world and being open to everything new and unknown.

Trust and place of residence. Distributing the data by the type of area in which respondents reside shows that people tend to be more trusting of people in general in large cities with population of over 1 mil. people, though people who live in Moscow are the least trusting (see Table 3).

The most open people live in the North-West Federal District, and the least trusting live in the Urals and Far-Eastern federal districts (see Table 4).

Table 3
Trust and place of residence (% of the group)

	Share of pop-ula-tion	Place of residence					
		Mos-cow	City of 1 mil. people or more	City of 250k to 1 mil. people	City of 50-250k	City of less than 50k, town	Village
Share	*100*	*7*	*11*	*16*	*19*	*20*	*27*
Do you think most people can be trusted, or would you say that you should be careful in dealing with people?							
Most people can be trusted	22	18	28	22	22	19	21
One should be careful in dealing with people	75	80	70	75	75	76	75
No answer	4	2	3	3	3	5	5

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Table 4
Trust and place of residence (% of the group)

	Popu-lation	Federal District						
		Central	North-Western	Southern & North Caucasus	Volga	Urals	Siberian	Far-Eastern
Share	*100*	*27*	*10*	*14*	*21*	*8*	*16*	*5*
Do you think most people can be trusted, or would you say that you should be careful in dealing with people?								
Most people can be trusted	22	26	33	18	21	14	18	11
One should be careful in dealing with people	75	70	63	78	76	82	77	88
No answer	4	4	4	4	3	4	5	1

Trust and nationality. The only statistically significant nationalities represented in the study are Russian and Tatar. Others are represented in insignificant proportions. Thus, we can only say that Tatars are more likely than Russians to believe that most people can be trusted (27% and 21%, respectively).

Thus, the features highlighted by respondents from various regions showed that *socio-economic living conditions, differing business culture and traditions* are significant factors in how trusting people are. The rate of economic development in the region, level of corruption and crime were also important factors. The most developed regions, of course, provide more opportunities for personal development, though they are also fraught with dangers and "traps for simpletons" – operating under these conditions is associated with a large set of risks and greater competition.

Certain *personal qualities* act as important regulators that can neutralize the influence of the environment to some extent. These include religiousness and optimism. The data below support this idea.

Trust and attitude toward religion. Here we found that respondents who were more immersed in religious life are more likely to believe that people can be trusted and least likely to think one should be careful in dealing with others. Among those who think people should be careful in dealing with others, 19% are non-religious. The percentage is larger among those who think one should be cautious with most people and those close to them at 23%. The share of non-religious people is smaller among those who think most people can be trusted (16%) and those who think most people close to them can be trusted (15%).

The level of religiousness or the level of its manifestation in a person's behavior is also a significant factor. When "religious" means that a respondent follows the belief but does not participate in religious services, the share of those that are trusting (35%) is smaller than the share who are distrusting (40%). As a person's religiousness increases, the ratio is reversed. Among those who think most people can be trusted, 34% follow religious beliefs and occasionally or regularly participate in religious services. Among those who think one should be careful in dealing with other people, 25% fit this description. The pattern holds for groups that differ in the degree of trust in personal acquain-

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tances. Due to the statistically small size of the group, we do not analyze those who are more involved in church rituals and the parish life, i. e. those who chose the answer "I follow religious beliefs when possible, regularly participate in services and actively take part in the life of the parish (e. g. volunteering or charity activities).

Trust and optimism or pessimism in one's near-term future. This indicator is measured via the question "when you think about your personal near-term future, what feelings do you have – optimism, pessimism or a combination of both equally?" The "optimists" (28%) believe that people can be trusted more so than the "pessimists" (16%), and are less likely to believe caution is required in dealing with other people (68% and 82%, respectively).

Views about how trust between people has changed in recent years also differ between optimists and pessimists. Pessimists more frequently said that people have become less trusting of one another (77%, versus 61% of optimists).

Regarding trust in those in the immediate surroundings, the pattern was the same as for trusting people in general. Optimists (64%) were more likely than pessimists (47%) to trust those around them. Pessimists, conversely, were more likely than optimists to say that one must exercise caution toward those around them (49% and 32%, respectively).

This supports the assumption that there are some personal resources that make people more trusting. This is also in agreement with the above-described data that show that education and the resulting *social competency* that comes with it make people more trusting of others, i. e. it is a resource that contributes to a person's *hardiness and resilience*. Meanwhile, we saw that naiveté, a lack of life experience and a low level of education, life and work in a relatively stable environment, in conditions of low competition also increase trust in people, but for completely different reasons.

Collecting these data helps us define those factors that determine trust in people. However, it is also important to understand how the level of trust defines a respondents' position in society and social activity. For this, we conducted a comparative analysis of respondents on various indicators.

Trust and civic identity. We saw a connection between inclination to trust other people and the civic identity of respondents (see Table 5). Those who strongly feel like they are citizens of the sate more often believe that most people can be trusted. Interestingly, the minimum level of trust in people is seen among those who only somewhat

Table 5
Trust and civic identity (% of group)

	Popula-tion	To what extent do you consider yourself a citizen of the state?				
		Fully	**Mostly**	**Somewhat**	**Not at all**	**No answer**
Share	*100*	*32*	*41*	*18*	*5*	*4*
Do you think most people can be trusted, or would you say that you should be careful in dealing with people?						
Most people can be trusted	22	28	20	15	20	18
One should be careful in dealing with people	75	68	76	83	78	75
No answer	4	4	4	3	2	7

consider themselves citizens. Those who absolutely do not feel like a citizen were slightly more trusting, in line with those who mostly feel like a citizen.

A similar non-linear dependence is seen when talking about trust in personal acquaintances. Those who fully consider themselves citizens of the state were more likely to trust the people around them. Those who feel somewhat like citizens were most likely to believe that one must be cautious with the people around them (see Table 6). Those who do not consider themselves citizens of the state at all were a bit more trusting and close to those who chose the answer "mostly" feel like a citizen.

There was a somewhat different pattern, nearly linear, in responses about changes in how much people trust one another over the years. Those who feel somewhat like citizens of their government or not at all more frequently think that people have become less trusting of one another (74%) compared with those who completely or mostly feel like citizens (64% and 67%, respectively).

In the first two cases, the nature of the relationship between trust and civic identity, namely that those who express no civic identity either way are the least trusting, might mean that these people are undecided, have an unstable position in society, are only loosely connected to the community, or are "lost". Those who are more certain of their civic position regardless of whether it is positive or negative (acknowledging their citizenship or not) are more confident in themselves and, consequently, are better able to build relationships with the people around them based on trust.

Trust and self-assessment of social activity. People who consider themselves socially active are more likely to believe that most people can be trusted (26%) than those who do not say this about themselves (19%). Conversely, socially active respondents were less likely to recommend caution in dealing with the people in their environment (70% versus 77%).

When asked about changes in the level of trust among people, there was little difference between those who consider themselves socially active and those who do not. But there was a difference in answers to the question about trusting personal acquaintances. Those who consider themselves socially active are more trusting of people they know (59%) than are their inactive counterparts (54%).

Trust and experience volunteering. The results suggest that experience participating in community service, particularly volunteer work, correlates with trust in others. Those who have done some sort of volunteer work to help others in the past year are

Table 6
Trust and civic identity (% of group)

	Popula-tion	To what extent do you consider yourself a citizen of the state?				
		Fully	**Mostly**	**Somewhat**	**Not at all**	**No answer**
Share	*100*	*32*	*41*	*18*	*5*	*4*
Speaking about people with whom you are personally acquainted, do you think most can be trusted, or should one be careful in dealing with those around them?						
Most can be trusted	55	62	56	43	53	56
One should be careful	39	33	39	51	42	35
No answer	6	5	6	6	5	10

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more certain than those who did not that most people can be trusted (24% and 19%, respectively). Fewer volunteers suggest being careful in dealing with other people (72%, versus 77% for non-volunteers).

The pattern holds true for trust toward people in the immediate surroundings. Those who have taken part in community service to help others more frequently said that the people around them can be trusted (58%) than those who did not volunteer (53%).

Trust and inclination to help others. Respondents that said they would not be willing to donate money to help some cause, even when they have the funds available, were more likely than respondents in general to exhibit a low level of trust, even in the people in their immediate environment. More than half of this group (55%) said that one must exercise caution toward the people around them, versus 39% of all respondents. And only 37% said that most of the people around them can be trusted (versus 55% of all people surveyed). This shows that trusting people tend to be more compassionate and socially responsible, especially toward disabled and elderly people. Naturally, those who trust people also stand out for their strong trust in the intermediaries through which they help out, especially charities and social services.

There is an eloquent difference in answers to the following questions: "Would you like to take part in some kind of public organization, civic initiatives or non-profit organizations in the next two to three years? If yes, in which type would you participate?" Those who do not trust people exceed those who do in one indicator – willingness to work for pay – and fall short of trusting people on many others, such as willingness to become a member of an organization, participate in initiatives, work as a volunteer, participate in meetings, conferences or other events without pay, or donate money.

Trust and accepting help from others. The above data on respondents' willingness to help those around them interestingly matches their willingness to accept help in difficult circumstances. Those willing to accept aid from people close to them were much more trusting than those who were unwilling (89% were prepared to rely entirely on relatives and 77% on friends and acquaintances). Of those who do not trust people, 82% would be willing to rely on relatives and 56% on friends and acquaintances. This can be interpreted in two ways – an openness toward and positive expectations of loved ones, or dependence on them and even (in extreme cases) a welfare mentality. We can also assume that non-trusting people are more independent, autonomous, or have more responsibility and bear the main burden of providing for their family and loved ones.

The inclination among trusting people to accept assistance in tough situations also applies to help from strangers who have been in the same situation, help from people at NGOs, initiative groups, volunteers and employees of government institutions and social services.

Trust and consumption style. We based our analysis of trust in people depending on respondents' lifestyle on People-21, a program developed and tested by the Public Opinion Foundation (POF) that shows its discriminative ability in many studies (Petrenko, 2010; Petrenko, Kaplun, 2011). People-21 are individuals who in everyday life have been monitoring the opportunities provided by institutions and applying new social practices. They are a special group of social activists who differ significantly from the rest of Russia's population. They design their future and have shown their ability to consciously accumulate and mobilize social and material resources, and demonstrate independent and social sustainability. The POF's People-21 test was used as a tool for solving the problem of respondents' "heterogeneous" lifestyles. It bases the description of Russians' lifestyles on innovative consumer practices that forms today's Russian society.

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These can be goods, services or entertainment that is new to the market (fitness, beauty salons, equities, Internet, smart-phones etc.), or things that were recently unavailable to Russians (e. g. bank services for individuals, like deposits and retail lending).

The program is based on answers to the following: "*Please look at the card and tell me which of the following you have done in the last two or three years*". The choices included the following: 1) take a loan from a bank; 2) buy something on credit; 3) use a computer; 4) use the Internet and email; 5) drive a car; 6) travel abroad; 7) pay for goods and/or services with a bank card; 8) use foreign currency; 9) go to a beauty salon; 10) employ the services of a housekeeper, au pair, nanny, or nurse; 11) fly on an airplane; 12) purchase sporting goods or camping equipment; 13) work out at a fitness center or gym; 14) invest in equities or bonds; 15) have goods delivered to your home; 16) continue your education; 17) use a mobile phone; 18) or use a smart-phone. Those who answered yes to more than five things on the list are considered part of People-21.

Four groups were formed based on answers to these questions: 1) business people; 2) computer fans; 3) borrowers; 4) outsiders:

- Business people – those who answered that they had traveled abroad, plus some other options.
- Computer fans – after removing all business people, those who remained and chose option 3 or 4 (i. e. those who have not traveled abroad but use the internet, plus answered yes to some other activities).
- Borrowers – after removing all business people and computer fans, those who remained and selected option 1 or 2 (i. e. those who have not traveled abroad or used a computer, but have taken credit, and possibly answered yes to some other activities).
- Outsiders – those who have not traveled abroad, do not use the Internet, and do not borrow money from banks.

Using this method of sociography paints a clear picture of four groups that cover three generations. Outsiders are representatives of the older generation that follow the traditional style of consumption. Borrowers are largely middle-aged people that are "migrating" from the traditional to the modern style of consumption. Some modern consumer practices are easy and fun for them, while others are attractive but raise some concerns and some are unacceptable or not fully recognized. Computer fans are from the young generation with a modern consumer style. These are children of the net, web surfers and active bloggers for whom the Internet plays a significant role in their lives. Business people are also part of the young generation with a modern consumption style. Unlike the previous groups, the Internet for them is simply a tool, not a lifestyle; like a credit card or business breakfast.

Business people are the most likely of these groups to say that most people can be trusted (25%), while borrowers are the least likely (18%). The converse is also true – borrowers are more likely to say that one should be careful in dealing with other people (78%) than business people (73%). Borrowers were also more skeptical regarding changes in the extent to which people trust one another over the past few years. They more frequently said that people have become less trusting of one another (73%, versus 68% for business people).

Of course, this kind of typological analysis is simplified, as it is based on a limited number of variables. We attempted to create a typology of citizens based on a broader base using the results explained below.

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Social, economic and psychological determinants of trust. Based on a generalization of the above data, we can conclude that the level of trust in other people differs based on the category of the population, though there are some general patterns that can be identified through a comprehensive analysis of social, economic and psychological variables. Table 7 summarizes these variables among trusting and distrusting people. The table only includes those characteristics for which there is a significant difference between trusting and distrusting people, i. e. those that decisively impact our assessment of trust in people in general.

Importantly, not all variables have a linear correlation with trust in people. After analyzing the most common combinations of characteristics presented in the table, we can try to describe several collective images of a trusting and distrusting person.

A distrusting person can be represented by the following characters:

- Resident of Moscow, manager, with a high level of income, non-religious, not willing to accept help from others;
- Resident of a large village, blue-collar worker in the Far-Eastern or Urals federal district, middle aged, migrating from the traditional to the modern style of consumption;

Table 7
Features of social, economic and psychological variables
in "trusting" and "distrusting" respondents

	Distrusting	**Trusting**
Education		Lower secondary/higher
Income	Below 6000 rub. per month	
Self-assessment of purchasing power	Not enough for food/ Enough to buy a car	
Employment	Manager/unemployed/blue collar	Students
Residence	City of fewer than 50000, town/ Moscow	City of 1 mil.+
Federal District	Far East and Urals	North-Western
Attitude toward religion		Religious
Optimism/pessimism		Optimistic
Civic identity	Feel somewhat like a citizen	
Self-assessment of social activity		Very socially active
Experience participating in community service		Has experience participating in community service
Willingness to help others	Not willing to contribute or donate, even when they have the necessary funds	
Willingness to accept help from others	Not willing to accept help from others	
Consumer style	Middle-aged, migrating from the traditional to a modern consumption style	Young generation with a modern consumption style

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- Unemployed with a pessimistic view of his or her future;
- Person with an unexpressed civic identity, not willing to contribute or donate to those in need, even when he or she has enough money to do so;
- Person with a low level of income, non-religious (possibly homeless or from a marginalized group).

The typical trusting person is:

- Someone with below-secondary education, religious, willing to help others and accept help from others;
- Resident of a city of more than 1 mil. people in the North-West Federal District, with a higher education, socially active;
- Student with an optimistic view of his or her near future, socially active with experience doing community service, a modern consumer.

Of course, there are other possible combinations; we just selected the most recognizable versions with a set of socio-demographic, economic, regional and other factors that correlate with a high or low level of trust in others. An analysis of these hypothetical types also drives home the point that completely different people can show the same level of trust or distrust.

By comparing the various types of distrusting people, we can identify the most characteristic features of trust/distrust and the various categories of citizens. Business leaders' distrust is a product of their professional environment and serves as a protective function, while an unemployed person's distrust reflects his or her general negative attitude toward the world and fear of the future. The distrust of those from closed communities has a natural, historical basis. Marginalized and asocial groups of the population express their hostility toward society and consider its growth an alarming sign.

Various types of trusting people also view the world in different ways. Students do not yet have a basis in reality, as they do not have enough experience with social interaction. This is reflected in an optimistic world-view and openness to the world. This type of trust can be called "advanced". The trust of deeply spiritual people has a religious basis. Meanwhile, the trust of highly educated people and those certain of their civic position can be called "humanistic".

All of the listed types of people will be particularly responsive to changes in society and socio-economic conditions. What for one group of the population might show that people are becoming more trusting, for others is a sign that people are becoming less trusting. This is true for any change, even those that are positive and progressive for society as a whole. For example, rapid economic growth excites the educated youth, while blue-collar workers from large villages and other conservative citizens are wary of it.

Thus, the nature of trust in other people is different for various categories of the population, fulfills different functions in their lives, and is impacted in different ways by changes in society. To some extent, trust can be broken down in to "good" and "bad" types. Of course, this kind of assessment can only be made with a clearly defined system of coordinates, including the goal of the interested parties, their value systems and priorities. Thus, despite the fact that the assessment of credibility in terms of "good" and "bad" is very conditional and relative, the results show that we cannot limit ourselves to a quantitative evaluation of trust without considering the qualitative side.

This leads us to the fully expected result: the index of trust averages the different types of trust and does not evaluate the true picture of the state of civil society, especially in such a large country with such diverse mentalities as Russia. This means we

have to look for other ways to assess social trust. What are the possible solutions to this problem? We think the answer is separate social trust indexes for the most typical categories of citizens. These categories can be defined by the goals of a concrete study and should be based on data on the combination of socio-demographic, economic, regional and personality factors that determine the prevalence of a certain type of trust/distrust: traditional (clan), humanistic, advanced, business etc. The data of our empirical research presents concrete guidelines for categorizing the Russia population based on type of trust. Future research will attempt to separately analyze the index of trust for the most significant and typical population categories.

Conclusions

Our theoretical-empirical study was devoted to the search for an answer to the fundamental question – how can we measure people's trust in one another in general? As part of our empirical research, we compared socio-demographic, economic and psychological characteristics of respondents who were more inclined to trust or distrust people. The results confirmed that socio-economic conditions, various types of business cultures and traditions have a significant influence on trust. A region's level of economic growth, corruption and crime are also important factors. The most developed regions offer more opportunities, though they are also fraught with dangers and "traps for simpletons" – operating under these conditions is associated with a large set of risks and greater competition.

Of course, certain personal qualities act as important regulators that can neutralize the influence of the environment to some extent. These include religiousness and optimism. Higher education and the social competency that comes with it also tend to make people more trusting, i. e. they also contribute to a person's hardiness and resilience. At the same time, naïveté, a lack of life experience and education, a relatively stable work and life environment with little competition and few risks also make people more trusting, but this is a completely different type of trust. Thus, the nature of trust in other people differs depending on the category of the population, fulfills different functions and is impacted in different ways by changes in society.

The indicator of trust in people in general in its traditional understanding averages out the different types of trust and does not allow us to evaluate the true picture of the state of civil society, especially such a large country with such diverse mentalities as Russia. We think this issue can be solved by calculating separate trust indexes for the most typical categories of citizens based on the combination of socio-demographic, economic, regional and personal factors that determine the type of trust/distrust they express: naïve, traditional (clan), humanistic, advanced, business etc. Monitoring trust in this case should include a differentiated evaluation of these types. For example, an increase in business distrust in the most economically active portion of the population might be considered a positive trend for society, while growth in distrust of marginal groups may be negative. Accordingly, there should be differences between population categories and programs for creating the optimal balance of trust-distrust in society.

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