

## Review

### **Geoffrey Hosking: *Trust. A History* Oxford: Oxford University Press 2014**

The monograph “Trust. A History” by Geoffrey Hosking can be considered as a pleading for and an approach towards a “genealogy of trust” (Hosking 2014, 6). The author aims for an understanding of the historical institutional changes and developments which led up to different cultures of trust in a variety of societal contexts and, first and foremost, to a “crisis of trust” (1) in the contemporary western world struck by financial crisis. Due to the latter focus and regarding practicability, Hosking limits himself to illustrative reflections on institutional developments yielding the symbolic systems of religion and money, but still considers institutions and affiliated symbolic systems like language, myth, science, law, culture and the arts, and especially the nation state contributing to the case (see 41f.). This understanding might “help us become more aware of the ways in which we trust nowadays – as well as more attentive to whether what we trust is genuinely trustworthy.” (5) For the sake of acknowledging and contributing to the on-going theoretical discussions about trust in social sciences, Hosking strikes a new and rather unconventional path: he disapproves the usual differentiation of trust from concepts, which are affiliated with trust (like confidence as a particular example). Instead, Hosking introduces a “semantic map” (29) containing a variety of concepts [1] arranged in a graph being spanned by two axes: “depending on the extent to which we have the knowledge we need to cope with contingencies [uncertainty – certainty] and on the extent to which we are free to do so [compulsion – freedom].” (28) By doing so, Hosking hopes to regard for all phenomena indicating and contributing to a specific culture of trust.

Hosking starts off his first chapter by giving a cautionary tale on how a specific cultural setting of trust may lead to a social reality described as a “land of maximum distrust” (9) illustrated via the situation given in the Soviet Union during the 1930s. Being dominated by a Marxist ideology, individuals are portrayed as living in a total institution which demands all-embracing trust and compliance. However, this demand also enforces distrust towards any potentially deviant element

[1] In particular: loyalty, hope, confidence, expectation, consent, faith/belief, reliance, acquiescence, interdependence and dependence.

within or outside the system, which might eventually create an atmosphere of general suspicion or “generalized social distrust” (21). Therefore, Hosking concludes, institutional developments generating trust are also likely to produce distrust, an effect which raises the awareness that trust and distrust are closely linked with one another. Furthermore, trust as well as distrust are portrayed as “contagious” (20) phenomena, which tend to self-enforce and broaden their radius of application once implemented.

To discuss the functions of trust and distrust within societies in general, and to underline the benefits for research on societies by considering these functions, Hosking dedicates the subsequent remarks to the theoretical concepts of trust and distrust. In the course of his examination of the current state of the art of social science’s research on trust, Hosking brings up four major critical remarks (see 23f.): First, most researchers try to isolate trust from affiliated concepts in order to condense a generalizable theory of trust disregarding societal differences. Instead, research should take the specific social setting as it has a major influence on actors to trust or distrust into account. Second, social scientists usually focus on reflective trust referring to situations of conscious choice. Though concerning its function in society, unreflective and therefore unconscious trust is at least as important as reflective trust. This aspect can also be considered to relate to Hosking’s third remark: Trust is often perceived and for this reason conceptualised as voluntary, ignoring the fact that “in many social situations we have little choice but to trust.” (24) Fourth and finally, trust is often romanticized “as a good in itself” (ibid), which denies the possibility that “misplaced trust is pernicious.” (ibid.) This however is not a request towards more distrust in societies, but a more deliberate application of trust by appropriate monitoring of trust relationships.

The author specifies his perception of trust by giving two complementary definitions: Trust is the “attachment to a person, collective of persons or institution, based on the well-founded but not certain expectation that he/she/they will act for my good” (28) and at the same time “the expectation, based on good but less than perfect evidence, that events will turn out in a way not harmful to me.” (ibid.) Accordingly, an individual might encounter trust either as a feeling, an attitude or a relationship towards others in everyday life (see 27). Those definitions can be regarded as a basis to pin down trust, while they illustrate at the same time “that trust overlaps with a good many other concepts.” (28) As a consequence, Hosking decides to work with the aforesaid semantic map including all concepts that are considered to contribute to a culture of trust depending on the concrete

shape of therefore relevant institutions and symbolic systems in society.

Another important aspect in Hosking's understanding of trust is the differentiation of "modes of trust" (46), which takes situational circumstances describing an actor's applied trust into account. Depending upon the value of resources at stake through trusting, trust can be strong (high value) or weak (low value) (see 46ff.). While the first will most likely be observed within the realm of conscious decisions, the latter will usually occur alongside routines. Furthermore, depending on the extent of knowledge of and experience with relevant persons or institutions for a situation at hand, trust can either be thick (extensive knowledge) or thin (slight knowledge) (see *ibid.*). Hence, the modes of trust can be differentiated by considering all possible combinations: trust might be strong and thick, strong and thin, weak and thick or weak and thin.

Resuming his historical remarks, Hosking introduces religion as fundamental and "most all-embracing symbolic system" (50) evoking trust. By reflecting on diverse specific religions [2] and their successive developments throughout history, Hosking gives comprehensive illustrations on five major functions of religion concerning trust. Initially, religion has an epistemic function providing "secure knowledge of the world, in which we can place our faith" (51). Furthermore, religion is "identity-forming" (*ibid.*) and therefore fulfils an existential purpose prompting the self-confidence needed in order to interact with and to trust others. Moreover, "it offers a way of salvation" (*ibid.*), limiting evil and eventually granting redemption. In difficult times, religion can also serve as an emotional crutch, with trust also being a feeling and therefore linked to emotion. Last, religion tends to be a promoter for public institutions "as frameworks within which people can readily interact trustingly." (*ibid.*) All of these functions tend to create an atmosphere of solidarity and confidence towards the future within religious groups. Nevertheless, religion is also able to create massive distrust, similar to the effect Hosking illustrated in the first chapter, by drawing boundaries between different religious groups or even within them. Witch-hunting is discussed as an appropriate example for the latter, though it also boosts trust by reaffirming the godly order by assuming the presence of evil beings.

Hosking depicts the stages of development of money as a symbolic system through the establishment and progress of economic cooperation, credit systems, banking, insurances and currency. Following his illustrations, money can be understood as an important social lubrication allowing interaction between individuals who know little to nothing from one another: a situation of strong

[2] That is mainly: Christianity, Greek and Roman polytheism, Islam and Confucianism.

thin trust common in modern societies. Though money stimulates societal stability and trust, it might also cause distrust because of it being an “isolationist symbolic system, one which tends to disengage completely from other systems and then to colonize and enfeeble them, including religion, law, culture and everyday codes of ethical behaviour.” (108) Additionally, money might also generate distrust depending on the imbalance of availability throughout society. However, as a mediator enforcing trust, money can only operate properly if there is widespread trust in it, which requires other institutions and usually authorities, which also need to be trusted, to guarantee and legitimise its value and viability.

The nation state, as introduced by Hosking, has historically developed as an institution also providing this function. It can be considered as both an essential trustful habitat for and a domain created by cultural specific symbolic systems, which successively grew regarding their radius of application and hereby trust generation. Thus, nation states are rendered as a kind of ‘enclaves of trust’ [3], i.e. stabilized ideal as well as spatial separated locations where individuals use specific symbolic systems with the ease of everyday routines lubricating their social interactions. Moreover, being used in the same realm, those symbolic systems and their interactions regarding trust combine to an even more self-enforcing atmosphere of generalized social trust. In that context, Hosking makes the most comprehensive remarks about the development of other relevant institutions besides religion and money, which contribute to this atmosphere. As the aforesaid description of an ‘enclave’ suggests, this kind of inclusion also functions as an exclusion drawing borders beyond which trust radically wanes. Also as mentioned before regarding money, it is the state as an institution itself, in which trust must be put in order to maintain and guarantee the viability of trust generating symbolic systems and institutions. At the same time, while providing this function, the state promotes the trust put in it. Furthermore, Hosking argues, that the trust put in the nation state is tied to the legitimacy attributed to it.

The conditions of modern societies regarding trust and the contemporary function of the symbolic systems of religion and money in them are the main topics of Hosking’s later statements. Despite the popular assumption of a progressive secularisation and decreasing importance of religion as a guideline for everyday life, Hosking illustrates that religion still functions as a safe haven in many societies. Hence, in times of uncertainty (may it be caused by crisis, rapid social change or the malfunction of institutions) individuals tend to fall back to religion, sometimes culminating in religious

[3] A description which is not suggested by Hosking, but emphasises the way he sketches the nation state.

movements, in order to regain a sense of regularity and confidence towards the future. Otherwise secularisation can be thought of as a transfer of this function to the state as a “public risk manager” (150) or to other institutions.

Most modern nation states live up to that task to a special degree. They occur as fiscal unions collecting taxes and dues for the social systems in order to offer welfare services to prevent from existential threats, i.e. they draw on the redistribution of money to cope with uncertainty and risk. In addition to this, modern nation states possess the monopoly of legitimate violence, freeing the individuals from the need to care for their own physical protection when taking part in everyday social interactions. Although this monopoly can be abused, people in contemporary western societies can draw on law and the election system to restrain that risk. However, Hosking argues, that nation states have “revealed the full force of the dichotomy of trust and distrust” (178) throughout history. The vast solidarity within nation states resembling trust coheres at times of war with a “furiously destructive attitude towards their enemies” (ibid.) indicating massive distrust. Moreover, when nation states fail to provide the function of institutions and symbolic systems generating generalized social trust, this ‘vacuum’ is often filled by turning towards other trust networks on a lower level such as local warlords or political movements, which might distrust one another. These trust networks might compete in order to enforce their conception of recovering the nation state’s function as a public risk manager through transforming society, often by (violently) dealing with those who are distrusted and maybe also blamed for causing the initial breakdown. Even though Hosking does not explicitly say so, this effect, which is demonstrated through several historic illustrations (see for example the rise of the German Nazi party depicted on 178ff.), implies that nation states are prone to cause serious conflicts arising from distrust caused by their confinement of trust and/or failure as public risk managers.

Although it might be considered desirable to counter these threats by the establishment of supra-national institutions, which contribute to a widespread culture of trust without national borders, Hosking argues that several attempts to do so throughout history have shown that especially at times of crisis nation states come out on top in dealing with them. This however is also related to the tendency of modern individuals to turn to the nation state when facing uncertainty and risk, because it still is the most common and “the most reliable [public risk manager] we have yet discovered” (194).

Another relevant modern institution contributing to a contemporary culture of trust is money.

Money in shape of modern capitalism readily offered itself to substitute religion and is often even referred to as being a kind of modern religion. As such it renders uncertainty and risk calculable and manageable through insurance policies, pension funds or the aforesaid redistributions by the welfare state for example. Although modern capitalism “is a powerful magnet of trust, thanks to the symbolism of money and the institutions which mediate that symbolism” (150), Hosking argues that the immanent tendency to disengage from and devalue other systems together with its “two cardinal defects [...] [, namely] its proneness to boom and bust, and its creation of blatant inequalities” ultimately result in a “toxic mixture” (ibid.). Hence, modern capitalism in form of advanced investment banking turned into a “sophisticated form of betting” (196) offering swift as well as high profits at terms of high risk, chances which seduced many to act irresponsibly. Through hedge funds and further deregulation however, this gambling was also ventured with funds designed to sustain livelihoods and cope with uncertainty like pension funds for example. The financial bubbles, bloated by next to unrestrained speculation, finally burst turning into several small crises and finally to the large financial crisis in 2007. Despite the financial losses however, Hosking suggests, that this is also a loss of confidence in the future once provided by capitalistic institutions and the trust in these institutions themselves (see 197). Moreover, it thwarts the widespread breaking news Indonesia impersonal strong thin trust individuals tend to use in general nowadays, as they usually have little knowledge of the complex institutional processes involved when they trust.

In order to sustain the ways individuals trust in modern societies and to restore trust towards capitalism providing confidence, Hosking postulates the general maxim to put trust only in the trustworthy. Therefore he emphasises the importance of the notion of ‘credit’ as the “ability to act in a trustworthy manner and to spot untrustworthy behaviours in others.” (170) Regarding capitalism, this means the constitutional state has to live up to the task to constrain untrustworthy behaviour. This concerns the legislative to promote appropriate laws, the media to make the public aware of problems, while also suggesting ideas on how to cope with them, and the executive and judicative to enforce law and order. Concerning trust in everyday life, Hosking proposes that individuals must try to be trustworthy themselves and assume a basic mutual trust. Nevertheless, individuals should be aware of untrustworthy behaviour. In order to walk on this fine line of trust and cautious awareness, it might also be beneficial to transform more impersonal thin trust to more personal thick trust if possible.

Hosking's monograph is not just an intelligent and well-informed work on history, but also a theoretical treatise and a diagnosis of contemporary (mainly western) societies, which can partly be considered as an advisory sketch of best practices of trust. Doing so on little more than 200 pages turns out to be an ambitious tour de force, which comes at the cost of readability in regard to the structure of the reasoning. This concerns the linkage and arrangement of chapters as well as the emphasis of some concepts. In the former case, the lack of linkage between chapters might result from the fact that parts of the monograph were already published as articles and were originally not meant to be directly interconnected. Nevertheless, Hosking makes amends for the missing linkages by giving a dense summary at the end of his monograph. Regarding the lack of emphasis of concepts, the reader regularly experiences uncertainty concerning the relevance of illustrated concepts for further explanations until they are eventually revisited or not. This can be illustrated by the introduced differentiation of modes of trust, which is scarcely important for subsequent explanations: Hosking mainly focuses on the mode of strong thin trust to paraphrase how individuals usually trust nowadays and demands a general thickening of trust relationships, but barely revisits weak trust.

Although the work on the concept of trust itself is neither Hosking's major concern nor aim, utilizing the concept for a diagnosis of contemporary society has to prompt a reflection of his conceptualisation of trust. Speaking of different modes of trust, Hosking focuses on differences in resource values at stake and knowledge available – differences which are relatively arbitrary regarding their concrete division into strong and weak or thick and thin. However, these modes can hardly be considered as modes but rather as different manifestations of the same mode of trust. This might also explain why Hosking does not make frequent use of the claimed differentiation of modes of trust since it doesn't seem to possess a major explanatory value, which especially concerns the split-up of strong and weak trust. Instead, a potential difference between modes of trust is frequently addressed by Hosking but remains conceptually underdeveloped: the difference between unreflected, usually routinized, trust and reflective, usually conscious, trust. Even though Hosking is explicitly aware of this distinction, he does not adequately take it into account by focussing on them while speaking of a differentiation of modes of trust. Another problem can be observed in the differentiation of personal and impersonal trust, i.e. of trust towards other persons or institutions. Although Hosking acknowledges a difference between these concepts, he does not seem to consider it as a qualitative difference concerning the concept of trust, which is arguable. However, both problems mentioned

above might arise from his decision to disregard common as well as potential conceptual differentiations in order to consider all concepts contributing to a societal atmosphere of generalized social trust. The decision to do so and to work with a widespread semantic map is indisputably the most critical aspect in Hosking's approach. Even though Hosking admits that all concepts – again: loyalty, hope, confidence, expectation, consent, faith/belief, reliance, acquiescence, interdependence and dependence – “have distinct shades of meaning” (28), he practically neglects their distinctive shades as well as their effects throughout his study: all concepts seem to indiscriminately and almost equally contribute to a culture of trust, that is the current state of institutions generally lubricating interaction in a given society. Hosking justifies this practise with reference to the “conceptual tangles” (47) which emerged from different, at times even contradictory, definitions of trust and aforesaid concepts in the on-going scientific discourse. Facing this situation, I would argue to rather successively detangle these tangles than to disregard them by working with the whole ‘knot’. Hence, the reader has to decide whether to approve or disapprove of Hosking's method. If he/she disapproves, then Hosking's monograph is not a history of trust, but a history of dealing with contingency as well as fostering solidarity through institutions. Otherwise if he/she approves, it is a promising approach towards a history of trust, although the concept of trust itself is still rendered the same way as Hosking himself criticizes Foucault regarding his concept of power emerging from his genealogy of power: “Yet [...] frustratingly vague.” (6)

Nevertheless, Hosking's “Trust. A History” is an interesting and innovative approach towards a genealogy as well as a diagnosis of contemporary (mainly western) societies. It challenges to further cultivate the discussion of trust in social sciences in order to get hold of this indeed “vital but slippery concept” (28).

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