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**Citation (APA)**

Pozzi, G. (2024). On the normality of trust. *Metascience*, 371-374. <https://doi.org/10.1007/s11016-024-01008-1>

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## On the normality of trust

Thomas W. Simpson: *Trust: a philosophical study*. New York: Oxford University Press, 2023, 224 pp, £60.00

Giorgia Pozzi<sup>1</sup> 

Accepted: 20 August 2024 / Published online: 20 September 2024  
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Trust is ubiquitous in our daily lives as it constitutes the basis of many interpersonal and social interactions. Yet providing a conceptually satisfactory definition of its nature proves extremely challenging, as the rich philosophical tradition on debates about trust shows. In *Trust*, Thomas W. Simpson addresses many of the often-discussed questions regarding trust: Why is trust important? How does trust differ from mere reliance? Is trust a doxastic attitude? However, Simpson is clear from the start that he is not aiming to provide yet another definition of trust. Trust, he argues, takes a plurality of forms that are, among other things, mirrored in our diversified deployment of the term in daily language use. For this reason, he maintains that trying to confine this multifaceted concept into one narrowly constrained conceptual category is not fruitful. This approach is, to my mind, positively unconventional and yields a more interesting and comparatively less debated question: Why is it *normal* to trust? According to Simpson, we should not focus on what trust amounts to but rather on the reasons why we *should* trust. This question motivates Simpson's inquiry into the role that trust plays in interpersonal interactions.

What makes Simpson's treatment of trust particularly appealing is that it offers a philosophically rigorous analysis that is also near to our daily experience of trust, starting from the many forms it can take. More specifically, the author highlights two main values of trust, which are accompanied by different reasons to trust (Chap. 1). First, trust has *instrumental* value. Trust is important in helping us achieve our practical and epistemic goals, for example, by acquiring testimonial knowledge through trustworthy sources. With respect to its instrumental value, trust is responsive to theoretical reasons to believe that a potential trustee is trustworthy. Second, trust has *interpersonal* value. Through the act of trusting, one shows respect to the trustee by making oneself vulnerable to them. With regard to its interpersonal value, trust is

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✉ Giorgia Pozzi  
g.pozzi@tudelft.nl

<sup>1</sup> Faculty of Technology, Policy and Management, Delft University of Technology, Delft, The Netherlands

responsive to practical reasons pertaining to the normative demands of the trusting relationship.

Possible dilemmas arise in situations in which reasons to trust, and thus different values of trust, conflict. This leads to two fundamentally contrasting approaches. The first is what Simpson refers to as “trust as evidence-constrained”, i.e., trust that is sensitive to theoretical reasons underlying its instrumental value. The second is “trust as going beyond the evidence”, i.e., trust that is sensitive to interpersonal, practical reasons to trust.

The main goal of the book is to show that trust is usually evidence-constrained in the sense that it follows from theoretical reasons a potential trustor holds to believe that the trustee is trustworthy. According to Simpson, trustworthiness is a virtue that amounts to a stable attitude to recognize one’s commitments and act upon them (see Chap. 3). The general aim of the author is thus to defend an evidentialist position on trust and to argue that this is the form trust usually takes, thus grounding its normality.

To my mind, the strength of Simpson’s account is threefold.

First, Simpson successfully shows that evidence-constrained trust is a legitimate form of trust (see Chap. 2). In fact, it is often argued in the literature that trust is not compatible with evidence gathering (Hawley 2014). The idea seems appealing at first. Since it is widely agreed that trust entails making oneself vulnerable to the trustee, continuing to gather evidence to make sure that one’s trust is justified does not seem to amount to trust at all. Against this objection, Simpson argues that in cases in which the trustor has an “overriding concern for outcomes” (37), evidence-constrained trust is the only *rational* form of trust if we want to uphold its instrumental value. Moreover, the author maintains that following the evidence does not mean suspending judgment about whether it is appropriate to trust in a particular situation until one has gathered all possible evidence. The idea is rather to consider the evidence available to the trustor at the moment in which she needs to make a decision about whether to trust. It is the activity of searching for additional evidence that might undermine trust rather than the mental disposition of the trustor toward the evidence presently available to them (55).

Simpson thus successfully clarifies a thorny issue in the debate about trust understood as constrained by evidence. This, in turn, contributes to reclaiming the relevance of evidentialist approaches. However, from these considerations, one could hastily conclude that evidence-constrained trust can fulfill exclusively instrumental value, due to the preponderance of concern toward achieving a desired outcome. Instead, the author makes compellingly clear that this would be an erroneous conclusion.

This brings me to the second main strength in Simpson’s treatment of trust. He argues, to my mind convincingly, that evidence-constrained trust also yields *interpersonal* value. Showing this requires reconstructing some of the main features of Simpson’s account, starting with the role he attributes to what he refers to as “second-personal accounts of trust” (83). Broadly, these accounts claim that trust is a response to another person’s assurance, a sort of guarantee that they will follow through with what they have been entrusted with. It is in this way that trust goes beyond the evidence and upholds interpersonal value. So, if trust were only responsive to these second-personal attitudes, it would not be compatible with an evidentialist understanding of it. A challenge for Simpson’s framework is thus to make space in his

evidentialist account for the intuitively plausible fact that, on occasion, a speaker's assurance is enough to trust them.

After rebutting different second-personal accounts (Chap. 4), Simpson goes a step further by integrating second-personal attitudes in his project of grounding the normality of trust in a way that is compatible with the evidence constraint (Chap. 5). He does so by showing that the second-personal apparatus of trust has social utility. This is the case because it provides agents who recognize the demands of morality a direct reason to follow through with their commitments, i.e., to be trustworthy. Since evidence-constrained trust requires the belief that the trustee is trustworthy, “the trustor expresses to the trusted that he thinks she is competent and willing to fulfil her commitment” (133). Ultimately, this shows respect for the moral agency of the trusted and thus realizes interpersonal value. The reconciliation of an evidentialist approach with the interpersonal value of trust is important: it shows that the rational demand of making sure that our trust is well-placed by considering the evidence available, i.e., ensuring that we are, in fact, trusting the trustworthy, does not come at the cost of violating trust of its value in interpersonal relationships.

What has been said so far naturally ties to the third strength of Simpson's account. Simpson cogently shows that individuals' trustworthiness is closely bound to the social context in which trust relationships take place. This comes to light, particularly, in the social relevance that “norms of trustworthiness” acquire in the book (103–109). According to the author, the widespread compliance with the behavior these norms prescribe leads to their social embeddedness. In Simpson's words, “when there is widespread compliance with the regularity of behavior prescribed by a norm, and there is an equilibrium between the social pressures leading to compliance with the norm and those which would erode compliance (or the former predominate), we may say that a norm is embedded” (108). Norms of trustworthiness prescribe that agents should fulfill their commitments, and crucially, he argues that their embeddedness always pertains to the specificities of a particular social context (108).

Overall, Simpson's book offers a comprehensive treatment of the normativity of trust as a widely occurring interpersonal and social phenomenon. The two final chapters consider the account in relation to problems of social philosophy and the philosophy of religion, thus making further explicit its broad applicability. Throughout the book, Simpson anticipates, in an analytical and remarkably rigorous way, possible objections to his analysis of trust. His responses to counterarguments are comprehensive and meticulously argued. This makes the book valuable reading for philosophers interested in the concept of trust.

On a critical note, let me conclude by raising a general question that kept coming to mind while reading the book. How would the normality of *distrust* fit into Simpson's framework? A limitation common to many accounts of trust is that there is not enough attention dedicated to distrust, as it is often simply assumed to be a lack of trust. Simpson's account, unfortunately, seems to be no exception in this respect. More specifically, the fact that socially established norms of trustworthiness explain the normality of trust does not seem to take into account the social situatedness of those who do not experience the fulfillment of commitments as a normal response to their trust, due to structural and systemic inequalities (Demir-Doğuoğlu and McLeod 2023). While passing references are included to issues of distrust due

to social inequalities (153), a generally homogeneous view of trusting agents' social positioning seems to underlie Simpson's project. Granted that the aim of the book was to provide a convincing account of the normality of evidence-constrained trust, some considerations on the issue mentioned would have added an important and often neglected perspective to an otherwise comprehensive treatment of trust.

## References

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