

## Trustfulness as a Risky Virtue

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### Abstract

In this paper, I aim to shed some light on the nature and value of this neglected but important virtue of trustfulness. First, I briefly introduce the nature of trust and trust relationships and explain why they are essentially risky. Second, I examine the nature of trustfulness mainly by comparing it with other traits such as distrustfulness, gullibility, and prudent reliance. I then argue that its attitudinal element of respecting the trustee as a person—that is, respecting her as an agent capable of free choice—is what distinguishes trustfulness from other traits. I also show why trustfulness is not only intrinsically admirable but also necessary for building a harmonious community. Then I add some further remarks on trustfulness that might help better understand this virtue. Finally, I conclude this paper after addressing some possible objections.

### Keywords

Trustfulness, Trust, Trustworthiness, Reliance, Distrustfulness, Gullibility

### 1. Introduction

Trust is an integral part of close personal relationships like friendship; such relationships are an essential part of human flourishing.<sup>3</sup> Especially after Annette Baier's seminal works on trust, there have been a considerable number of studies on this important topic. Most of these studies, however, have focused on trust (e.g., Holton 1994; Hardin 1996;

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<sup>2</sup> This research was supported by the 2023 Humanities Lecture-Writing Support Project of the Institute of Humanities at Seoul National University.

<sup>3</sup> This view may be denied by those who believe that a secluded anti-social life is better for a good human life. But at least in this paper, following the Aristotelian view that human beings are essentially social animal, I shall just assume that close personal relationships are essential for human flourishing.

Jones 1996; Becker 1996; Lahno 2001; Hieronymi 2008; and McGeer 2008; Faulkner and Simpson 2017; D’Cruz 2019; Nguyen 2022) or trustworthiness (e.g., Hardin 2002; Potter 2002; Wright 2010; Jones 2012; Hawley 2019; Hills 2023; Carter 2023; and Kelp and Simion 2023). In contrast, there has been little if any study on *trustfulness* as the trait of a person who trusts well or wisely, that is, a good truster’s virtue.<sup>4</sup> This silence is surprising, especially considering the relational nature of trust: a desirable trust relationship is one in which the ‘trustee’ is trustworthy *and* the ‘truster’ is trustful. No matter how trustworthy the trustee is, the relationships would be defective at best, if the truster’s attitude is, say, distrustful or gullible; if the truster does not have the virtue of trustfulness, trustworthy people may be left distrusted, and untrustworthy people trusted. Thus, trustfulness is at least as important as trustworthiness for a desirable trust relationship. This is why the truster should try to trust *well* and the trustee should aim at being worthy of trust.

My aim in this paper is to shed some light on the nature and value of this neglected but important virtue of trustfulness. First, I briefly introduce the nature of trust and trust relationships and explain why they are essentially risky. Second, I examine the nature of trustfulness mainly by comparing it with other traits such as distrustfulness, gullibility, and prudent reliance. I then argue that its attitudinal element of respecting the trustee as a person—that is, respecting her as an agent capable of free choice—is what distinguishes trustfulness from other traits. I also show why trustfulness is not only intrinsically admirable but also necessary for building a harmonious community. Then I add some further remarks on trustfulness that might help better understand this virtue. Finally, I conclude this paper after addressing some possible objections.

## 2. Trust and Trust Relationships

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<sup>4</sup> Baier mentions trustfulness one time in passing but with no further explanation: “I now turn to the question of when a given form of trust is morally decent, so properly preserved by *trustfulness* and trustworthiness, and when it fails in moral decency” (Baier 1986, p. 253; emphasis added).

Trustfulness is a virtue concerning trusting someone.<sup>5</sup> So let me begin with some remarks on trust and trust relationships as a preliminary to examining trustfulness itself. In our everyday language, the word ‘trust’ covers a wide variety of cases and thus ‘trust relationships’ can also be categorized in various ways according to the sort of trust they involve: ‘inevitable trust,’ in which one trusts another because there is no alternative (e.g., a patient’s trust in an emergency doctor); ‘unconscious trust,’ in which one trusts and relies on another without being conscious of one’s doing so (e.g., a baby’s trust in his or her mother); ‘strategic or cooperative trust,’ in which one trusts another in order to achieve the common goal (e.g., trust among teammates or coworkers); ‘negative trust,’ in which one trusts another not to positively or voluntarily impose serious harm to oneself (e.g., trust among strangers), and so on.<sup>6</sup>

People differ in their views on the scope and nature of trust. But I do not intend to commit myself to the controversy over which of these uses of ‘trust’ is appropriate. In this paper, I will just assume that trusting someone involves treating her as an agent capable of free choice. We may call this sort of trust *personal trust*—in the sense that this attitude involves treating someone as a *person*—to distinguish it from more superficial or analogous uses of ‘trust,’ where trust is not distinguished from mere reliance.<sup>7</sup> I think this is the most mature form of trust we can have in others, the only one that deserves the name of ‘trust’ in a genuine sense. Thus, henceforth, I will refer to what I call ‘personal trust’ by ‘trust.’<sup>8</sup>

I will mainly focus on the trust among *intimates*, who share a large part of their lives with each other, although I believe my points here can be applied to broader contexts, *mutatis*

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<sup>5</sup> Some might doubt that trustfulness is not a *virtue* at all. But in this paper, I shall just assume without further argument that it *is* a virtue, in the minimal sense that it is necessary for a trusting relationship and that its attitudinal aspect is admirable.

<sup>6</sup> Of course, this is only a rough categorization of various sorts of trust, and there can be overlaps as well. For example, a child’s trust in her mother can be both inevitable and unconscious. The point is just to show that a great variety of things are called ‘trust’ in ordinary language. To see various accounts of trust, see especially McLeod (2023).

<sup>7</sup> For a view that we may *trust* even non-agents or inanimate objects, see, for example, Nguyen (2022).

<sup>8</sup> This is similar to what Alison Hills calls ‘rich trust,’ which is contrasted to mere reliance (Hills 2023).

mutandis.<sup>9</sup> This is partly because I think there would be little, if any, controversy that such a close personal relationship is a genuine form of trust relationship. And genuine trust tends to prevail among those who are in personal relationships. For, at least in normal cases, we are neither attached to strangers enough to willingly render our flourishing vulnerable to their choice nor are we acquainted with them thoroughly enough to have reasonable judgment about their trustworthiness.

Despite the variety of trust, there is a widespread agreement that trust in general involves acceptance of some degree of *vulnerability*, because it allows the trustee to use her freedom or discretion to affect the truster's well-being or flourishing (see, e.g., Baier 1986; Becker 1996).<sup>10</sup> Trusting, so understood, is "inherently subject to the risk that [the trustee] will abuse the power of discretion" (Hardin 1992, p. 507). In this sense, from the truster's point of view, whether the trustee will use her free choice or discretion as she is trusted to is a matter of *luck*, at least to some extent. The unavoidable nature of risk in trust involved in a personal relationship is nicely characterized in Matthew Beard's characterization of friendship:

Friendship requires a *free choice* on the part of two agents who enter into a mutually loving and open relationship where each desires the good of the other for the other's own sake. However, neither person can create a friendship individually, both rely on the reciprocity of the other; a reciprocity that is *determined by a free choice* – that is, by factors outside of causal determination. Because it arises because of the free choice of other agents, this type of luck is also particular to *relational goods* – specifically, those goods for which love and openness are virtues – which can, for this reason, be called 'dependent goods.' (Beard 2011, p. 13; emphasis added)

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<sup>9</sup> 'Intimates' is meant to be construed broadly enough to cover those with whom we interact sufficiently often, as well as friends and family members.

<sup>10</sup> I am noncommittal as to the metaphysical debates over free will and determinism. For the purpose of this paper, I need only to assume that persons have some sort of capability to make choices that renders appropriate what P. F. Strawson calls *reactive attitudes*, that is, the "non-detached attitudes and reactions of people directly involved in transactions with each other", such as "gratitude, resentment, forgiveness, love, and hurt feelings" (Strawson 2008, p. 5).

[Penultimate version. Forthcoming in *Journal of Humanities* (인문논총)]

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Beard calls this ineliminable sort of luck in the relationship between two human beings, ‘dependence luck,’ to distinguish it from other sorts of luck (Beard 2011, p. 13).<sup>11</sup> We can see that the fundamental source of this ‘dependence luck’ is the fact that the trusted friend has a free choice either to act as trusted or not. Thus, insofar as the trustee is a free agent, there is an unavoidable sort of risk from the truster’s perspective. It is perhaps a conceptual truth that a free agent’s choice remains ‘opaque’ to another free agent. As Philip Pettit aptly points out, however, this is the sort of risk that should be distinguished from ordinary probabilistic risk:

To trust someone in our sense may not always be to take a risk, in the sense of relying on that person to do something which you are not assured he will do. But it will always be to take a risk in another sense: It will always be to make yourself vulnerable to the other person in some measure, to put yourself in a position where it is possible for the other person, *so far as that person is a free agent*, to harm you or yours. I may run no probabilistic risk, as I see things, in relying on you to do A. But I must still recognize that you are a free agent and that my welfare is in your free hands. (Pettit 1995, p. 208; emphasis added)

The sort of risk essentially involved in trusting due to the fact that the trustee is a free agent can be called *trust risk*. A person who trusts another may think of herself as taking trust risk but would not think the probability of the trustee’s betrayal is high. In other words, from the truster’s perspective, the trustee’s betrayal is basically “possible but not expected” (Baier 1986, p. 235).

### 3. The Nature of Trustfulness

Now let us examine trustfulness as a good truster’s virtue. Following the Aristotelian doctrine of the mean, I understand trustfulness as a mean between two vices at each extreme: *distrustfulness* and *gullibility*. On the one hand, a distrustful person tends to minimize the risk by requiring an excessive amount of evidence supporting the trustee’s trustworthiness for

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<sup>11</sup> To see more about other sorts of luck (e.g. constitutive, situational, resultant luck) that affects human flourishing, see Thomas Nagel’s “Moral Luck” in (Nagel 2013).

trusting her, or even to eliminate the risk by refusing to trust anyone. As Jason D’Cruz points out, when we distrust, “we are disposed to avoid reliance, interaction, and vulnerability whenever this is feasible” (D’Cruz 2019, 936) and unmerited distrust “creates an environment that is deeply inhospitable to the cultivation of trustworthiness” (D’Cruz 2019, 942). Thus, the distrustful person tends to lose many opportunities to build genuine trust relationships, and thus lose goods that are impossible to gain without such relationships, such as cooperative achievements, psychological comfort, and, above all, the valuable personal relationships themselves.

Distrust has various negative effects not just on the distruster, but also on the distrusted. Distrust is “deeply dishonoring, and distrust without warrant risks insulting, demoralizing, and disempowering, planting the seeds of alienation expressed in behavior that does warrant distrust. Distrust that is based in real fear yet fails to target ill will, lack of integrity, or incompetence serves to marginalize and exclude people who have done nothing that would justify their marginalization or exclusion” (D’Cruz 2019, 934). For these reasons, distrust is different from and more harmful than mere non-reliance. A distrustful person tends not only to fail to rely on others when it is reasonable due to her excessive doubt in their reliability but also to distrust others based on her excessive doubt in their trustworthiness. Such a distrustful disposition is thus both prudentially unwise for the distruster and normatively disrespectful to the distrustee.

Note that one can act distrustfully in various ways, just like we can miss the bullseye in many different ways. For example, a distrustful person may distrust a trustworthy person due to the lack of courage to take the risks involved, poor judgment of a person’s trustworthiness, or excessive confidence in one’s own ability to live without relying on other people. One may also be distrustful in failing to trust someone because one has a trauma of betrayal due to a horrible experience in one’s childhood, because one miscalculated the expected benefits involved, or because one has contempt and hate toward human beings in general.

A gullible person, on the other, tends to trust other people too easily. The gullible person takes more risks than she believes to be taking or more than she needs by trusting many untrustworthy people. Such an attitude makes the agent likely to fall prey to deception,

exploitation, or manipulation of those who are trusted.<sup>12</sup> In a word, gullibility makes one a ‘doormat’ for other people. This is why trusting well requires reasonably sound judgment about the potential trustee’s trustworthiness.

A person’s gullibility can also unintentionally tempt people, especially those who are not sufficiently virtuous, to take advantage of her for their own advantage. For example, in Osamu Dazai’s novel *No Longer Human*, Yoshiko—the main character Yozo’s wife—trusted a stranger salesperson and let him in her house with no protection. As a result, she was raped by the salesperson, which would not have been possible if she were more cautious in trusting people (Dazai 1958). Of course, it was the salesperson who was vicious and committed a horrible crime and Yoshiko’s gullibility neither mitigates the wrongness of his crime nor makes her responsible for the rape. But given that not everyone living in our real world is sufficiently virtuous, it would be helpful to equip oneself with at least minimal caution in trusting people. While this is an example of trusting a stranger, the same point can be made about trusting an intimate.

A gullible person may fail to trust others wisely for various reasons. One may also be gullible in trusting someone, for example, because one has lived a ‘sheltered life’ surrounded mostly by very trustworthy people or because one has a blind charity or a “disposition not to see the defects, and to focus on the virtues of persons” (Driver 1989, 381). While a disposition to see others in a positive light is generally desirable, it is important to ‘vaccinate’ children against gullibility by raising their awareness of the fact that not all people in the world are trustworthy.

A trustful person is one who keeps the proper balance between distrustfulness and gullibility. To avoid gullibility, the trustful person should have reasonably sound judgment about the potential trustee’s trustworthiness. In a similar vein, Baier writes: “Reasonable trust will require good grounds for such confidence in another’s good will, or at least the absence of good grounds for expecting their ill will or indifference” (Baier 1986, p. 235). But this epistemic element is not sufficient for trustfulness, since it does not explain the distinctive

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<sup>12</sup> “Exploitation and conspiracy, as much as justice and fellowship, thrive better in an atmosphere of trust” (Baier 1986, pp. 231-2).

admirability in the trustful person's attitude toward the trustee she judges to be trustworthy.<sup>13</sup> This point can become clearer by comparing trustfulness with prudent reliance, i.e., the trait of being prudent in deciding whether to rely on someone or not.

To see the difference between trustfulness and prudent reliance, we should first compare trusting with merely relying on. Although trust itself involves some form of reliance, there is something more than that. There have been efforts to identify the element that distinguishes genuine trust from mere reliance. Baier suggests the potential of the trustee's betrayal as a characteristic feature of trust: "[T]rusting can be betrayed, or at least let down, but not just disappointed" (Baier 1986, p. 235). Thus, in trusting, the truster takes the risk of being *betrayed*, and Richard Holton calls this distinctive attitude towards the trustee, a 'participant stance' (Holton 1994, p. 67).<sup>14</sup> In contrast, there is no comparable participant stance involved in the attitude of mere reliance, which we may also take to inanimate objects like computers or alarm clocks. Thus, in the case of mere reliance, the relier feels nothing more than mere disappointment when the relied does not respond as expected. This essential possibility of betrayal shares its source with trust risk, which is that the trustee is an agent capable of free choice. This is why, inanimate objects, which are not capable of free choice, cannot betray someone in its proper sense.

Then, we can expect that the trustful person's distinctive attitude lies in the way she treats the trustee as a free agent, as opposed to a mere object.<sup>15</sup> Although both trustfulness and prudent reliance require sufficient epistemic ability to make correct judgments about the given person's or object's reliability based on evidence. But trustfulness also requires a certain distinctive attitude toward the trustee, while prudent reliance does not. Suppose that Riley is

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<sup>13</sup> For a recent detailed discussion of trust's distinctive value, see, among others, Patrizio (2024).

<sup>14</sup> "We are ready to take particular reactive attitudes should they [i.e., people we interact with] act in certain ways. In having such readiness we take the participant stance towards the people concerned. The readiness is partially constitutive of the stance (partially, since taking the stance can require engaging in a whole network of further attitudes and actions, and perhaps beliefs)." (Holton 1994, p. 67)

<sup>15</sup> Proponents of what Karen Jones calls "risk-assessment accounts" of trust may put trustfulness on a par with prudent reliance (Jones 1999, p. 68). As I said at the beginning, however, I do not take such 'strategic' sort of trust as a case of genuine trust, at least not the one I am considering in this paper, since it does not have to take the object as a *person* capable of free choice.



a person of mere prudent reliance. He is very good at discerning reliable people from those who are not, but he does not care about what motivates them to act whether they act on their own free choice, insofar as they reliably *function* as he expected. Riley may be eager to investigate what is going on in the mind of the person he considers relying upon, but it would be *only insofar as* it affects how she functions in relation to her reliability. For example, suppose that Riley needs to judge the reliability of his friend, Nora, to decide whether to start a business with her. He would be eager to investigate her mental state, because—in fact, *only* because—it is an important factor that determines her reliability.<sup>16</sup> That is, insofar as she serves as a reliable business partner, he is indifferent to whether she acts so out of fear for his revenge or self-interested calculation. In this sense, his attitude in relying on Nora is not different in kind from that in relying on an inanimate object like a computer.

Riley's indifference to Nora's mental state shows that he is, unlike a trustful person, not treating her properly as a person, who is capable of freely acting for reasons. His lack of trust is also revealed by the fact that there is no limit on his willingness to 'check up' on Nora's reliability. Insofar as it is not too costly or cumbersome, Riley would do such things as inquisitively asking Nora's friend about her whereabouts or monitoring her without qualm, insofar as doing so would reduce the risk in relying on her: the more he gets to know about what is going in Nora's mind, the more reliable she would become to him. In other words, he would willingly minimize or even eliminate the room for her freedom or discretion, as far as it enables him to rely on her with little or no risk of her acting against his expectations. Although Riley's prudent reliance would render him excellent in judging whom to rely on to achieve his goals, the attitude in his reliance does not seem particularly admirable. This is not the kind of attitude that we would expect from a trustful person.

Now consider how the attitude of a trustful person would differ from a person of prudent reliance. Suppose that Tristan is a trustful person. Like prudent Riley, he has good judgment about people's reliability. Note that one difference here is that Tristan cares not just about the potential trustee's mere reliability—that is, whether the potential trustee would reliably

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<sup>16</sup> In this paper, to focus on the trusted or relied on person's mental state as an agent, I am just assuming that she has the any *competence* required for trustfulness or reliability.

‘function’ as expected—but about her *trustworthiness*. Although people may have various views on what it takes to be trustworthy, unlike mere reliability, trustworthiness also involves a disposition to make choices as trusted from some sort of *appropriate motivation*.<sup>17</sup> According to Karen Jones’s account of trustworthiness, for example, if “B is trustworthy with respect to A in domain of interaction D,” she would “take the fact that A is counting on her, *were* A to do so in this domain, to be a *compelling* reason for acting as counted on” (Jones 2012, pp. 70-71). There might be other views on what the appropriate motivation for a trustworthy person is, but the important point here is that one’s reliability does not require motivational appropriateness, while trustworthiness does. Thus, a trustworthy person is disposed not only to act as relied on but also to do so *motivated* by an appropriate consideration (if Jones is right, then the trustworthy person would be motivated by the fact that the truster is trusting her). Then, a trustful person like Tristan would be good at judging and care about not just *whether* but also *why* the potential trustee would act as trusted. In other words, he is good at judging her reliability and cares about what motivates her to make choices as he trusts her.

To see this point more clearly, consider how Tristan and Riley would differ in their attitudes towards their wives. Suppose that prudent Riley believes that his wife, Julia, has never been and will not be cheating on him. His belief is sufficiently justified because he knows that she is too fearful of his violent personality to cheat on him. Note that his belief is not based on how he thinks of her trustworthiness as his wife. This belief of him can be compatible with the belief that she will cheat on him if she becomes free of her fear for him. Although Julia’s fear of the husband’s violence is not an ideal motivation for a wife with love and fidelity, Riley does not care about what motivates her. Insofar as it reliably ensures her to refrain from committing adultery, he does not care whether that be fear of violence or her fidelity to him.

Moreover, Riley is willing to go as far as he can in investigating her reliability. He may ask Julia about her day every night being extra attentive to catch out any inconsistencies in her story and gather information about who is in her social bubble. He may even install a CCTV camera in Julia’s bedroom and a GPS tracker in her phone as far as it can increase the

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<sup>17</sup> For the debates concerning trustworthiness, see, for example, Potter (2002); Wright (2010); Jones (2012); Hawley (2019); Hills (2023); Carter (2023); and Kelp and Simion (2023).

probability of her reliability by providing further evidence for her not cheating. What he wants is just to make sure that he can rely on her as a ‘cheating-free’ wife, for which he is even willing to make use of such disrespectful methods as threatening and conducting surveillance. It seems that there is something defective in Riley’s attitude toward Julia, which disqualifies him as a trustful person.

Now consider trustful Tristan’s case. He is well aware that his wife, Isolde, had many chances to have affairs with other men while he was away due to frequent business trips, if only she chose to. But he believes that she would choose not to cheat on him motivated by her love for him or at least by the thought that she does not want to let him down. That is, he believes that she is not merely reliable, but trustworthy as a wife. Even though the available epistemic justification for Isolde’s reliability does not warrant full certainty, he trusts her anyway, without further monitoring her every move or seeking further evidence that supports her fidelity. Even though more epistemic investigation will certainly raise his subjective probability about Isolde’s reliability as a wife, Tristan chooses not to.

Note that Tristan refrains from taking steps to gather further evidence on Isolde’s fidelity not because he does not have time or resources to do so. We can assume that, if only he makes up his mind, he can easily install a CCTV camera or a GPS tracker just as Riley did. Nor is it because he is indifferent to whether she cheats on him or not. In fact, he loves her so much that if it turns out that she has a secret love affair, it will have a devastating impact on his life. Tristan’s restraint comes out of his *respect for Isolde as a free agent*. Even if he can collect further evidence and he has a deep interest in whether she is or will be cheating on him or not, he shows a trustful attitude toward her out of respect for her.

Of course, like Tristan, Riley may also stop his investigation over a certain threshold, for example, if he thinks he has gathered enough evidence to ensure Julia’s reliability or if he became short of time and resources to continue the investigation. In this sense, the refusal of further investigation may not be a trait unique to a trustful person like Tristan. What distinguishes a trustful person from a person of prudent relines is the *reasons* for refusing to investigate further. Unlike the latter, the former does so out of respect for the trustee as a person, not for any self-interested reasons such as lack of resources.

#### 4. The Value of Trustfulness

We have seen that there is a distinctive *attitudinal* element, as opposed to an epistemic element, which renders Tristan's trust in Isolde more admirable than Riley's reliance on Nora. Let us examine where the value of the attitudinal element of trustfulness lies. Recall that the essential possibility of betrayal and trust risk are the characteristic features of trust that distinguish it from mere reliance and that their common source is the trustee's being capable of free choice. What is distinctively admirable about a trustful person's attitude is that she treats the trustee as a person, i.e., as a being capable of freely acting for reasons, even when something very important to her is at stake. The trustful person's acceptance of her vulnerability to the trustee by leaving part of her flourishing at the trustee's will. This attitude expresses that the trustful person treats the trustee as a person: she *respects the* trustee as a person capable of free choice. Of course, we should respect *any* agent capable of free choice, not just our trustee. However, when we trust someone, respecting her becomes harder because it involves refraining from excessive investigation of the trustee's reliability even if it may increase the trust risk involved. In this sense, trustfulness involves a special way of respecting the trustee.<sup>18</sup>

It is out of this respect that Tristan does not further investigate Isolde's fidelity over a certain threshold, embracing the trust risk in question. This is why we cannot take a trustful attitude towards objects that lack will or agency which we can respect, such as computers or alarm clocks. Epistemically speaking, Riley might be better justified than Tristan in believing that his wife has not been and will not be cheating on him. But it seems hard to say that Riley is trustful to Nora in a genuine sense. His act of monitoring her every move, which will surely increase her mere reliability to him, only strengthens our suspicion that he does *not* trust her. In contrast, Tristan's refusal to further investigate Isolde expresses his trust in her, since it shows that his attitude towards her is based on something more than mere epistemic rationality or sensitivity to evidence concerning her reliability—namely, respect for her choice

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<sup>18</sup> I am grateful to the anonymous reviewer for urging me to make this point clear.

as a free agent. Indeed, the eagerness to seek further epistemic justification of the trustee's reliability over a certain threshold is *in conflict with* trustfulness. For it would express a lack of willingness to take the trust risk involved in the trust relationship between the truster and the trustee. That is, it shows the attitude that puts securing one's own interests over respecting the person in question as a free agent. Thus, the trustful person embraces the trust risk, without the intention to minimize or eliminate it over a certain threshold.

Recall that trusting a free agent essentially involves trust risk. Trustfulness involves the willingness to take this sort of risk involved in trusting the person judged to be trustworthy. Our trustful Tristan's choice not to further check on Isolde's reliability would render his flourishing vulnerable to Isolde's will. Given that Tristan is in a close personal relationship with Isolde, the stakes in his trusting her would be particularly high, although the probabilistic risk of her betraying him is low. Imagine how devastated Tristan would be if Isolde betrayed him by having a love affair with another person. Thus, although he takes Isolde's betrayal as very unlikely, trusting her is not merely a matter of making a 'safe bet,' since it will have a massive impact on his flourishing. Still, Tristan willingly takes this risk by committing himself to the relationship with her, not because the risk is low, but because he regards this trust risk as worth taking. In this sense, he regards her as trustworthy, i.e., *worth trusting*. Being trustworthy in this sense is to be distinguished from taking someone as reliable based merely on *epistemic justification*.

This point is related to why Tristan, unlike prudent Riley, cares about her motivation, not just her behavior. Tristan expects his wife to be motivated by a particular sort of consideration—e.g., her love and care for him. In a genuine trust relationship between persons, they care about each other's motivation, as well as act. Judging a person to be trustworthy involves judging her to be the sort of person who would be motivated to act as trusted by appropriate considerations. Tristan trusts Isolde because he judges her to be worth trusting, and this is why he expects her not just to avoid adultery, but to do so based on an appropriate motivation of a trustworthy person.

In this sense, the trustful person's trust is the expression of her attitude that she is willing to *share her life* with another free agent by entrusting part of her flourishing to the trustee's free

choice. A distrustful person, by contrast, would be reluctant to have her flourishing under the influence of someone else's choice. She will rely on other people only when there is no alternative or when she is certain that there is no or little risk involved. For the distrustful person, sharing her life with other people in the way the trustful one does is the last thing to choose, since it feels far too risky to a person of her character.

The trustful person is willing to share her life with others as far as she regards them as trustworthy. The truster's vulnerability would be particularly high in the cases of close personal relationships, since intimates tend to share a larger part of their lives, thereby leaving more of their flourishing subject to each other's free choice. While the distrustful person leads a fundamentally solitary life, the trustful person's life will be shared by her trustworthy neighbors in a genuine sense. Trusting someone other than oneself, in this sense, is the first step toward breaking the boundary between the self and the other. Therefore, the trustful person's attitude in trusting is intrinsically admirable because it is an expression of willingness to take the trust risk by sharing her life with other people whom she takes to be trustworthy, refraining from excessive investigation of her reliability out of respect. In a word, to trust is to send them a *respectful invitation to a fragile sphere of one's life*.

## 5. Trustfulness and Harmony

Apart from its intrinsic admirability and constitutive role of desirable intimate relationships, trustfulness is also important for forming a harmonious community. A plausible conception of an ideal community is one in which the shared lives of its members can flourish harmoniously. Such a harmonious community would be based on genuine trust relationships among its members, and such relationships, as I have said earlier, require not only the trustee's trustworthiness but also the truster's trustfulness. *Damjang*, the Korean traditional wall surrounding each house, nicely embodies the moderate spirit of trustfulness. *Damjang*, made mainly of stones or mud, normally reaches only chest-high. On the one hand, at least to some extent, it fulfills its normal function as a wall, such as demarcating each resident's property, keeping privacy, and protecting from crimes. A house with no wall at all

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would be analogous to a gullible person, who tends to trust people too easily. On the other hand, Damjang does not provide perfect privacy or security to the resident, since it is not very hard for some ill-intended person to peep into or jump over the wall. In this sense, at least to some extent, it renders the house vulnerable to people's will.

However, a house surrounded by an impregnable wall, which is analogous to an extremely distrustful person who hardly trusts people, has its own drawbacks. One might ask in what sense Damjang is better than such an impregnable wall, given that the latter provides the resident with perfect protection. But such an iron-tight wall is likely to cause not just secure protection, but also severance of relationships, at the same time. The wisdom manifested in Damjang is to provide some degree of protection and privacy while allowing people to interact and communicate with each other over the wall. Although any human relationship would involve some sort of risk, the value of trust and the trust relationship makes it worth taking the risk. This is why protection from the risk is not all that matters here. By building an impregnable wall around the house, the resident is choosing a protected but solitary life, at the cost of a shared form of life. Thus, trustfulness, which resembles Damjang, is a virtue that is not just intrinsically admirable, but also necessary for building a harmonious community.

This consideration also shows how the features of one's environment and social practices can promote or discourage trust and the cultivation of related virtues such as trustfulness. Of course, it would be not easy to cultivate the virtue of trustfulness, especially if one has not been able to grow in what Baier calls the 'climates of trust' (Baier 1986). If one has grown up surrounded by untrustworthy people, one's trust based on a reasonable degree of evidence is likely responded only by betrayal. Suppose that Hazel was sexually harassed in her childhood by her cousin whom she firmly trusted. Such a traumatic experience of hers may render her unable to trust a person even when he has shown a considerable amount of evidence that would have convinced anyone who does not have such trauma. This case tells us at least two things: that one may become distrustful through no fault of one's own and that it is harder to become trustful if one's trust has been responded to by betrayal too frequently. This is why it is important to form 'climates of trust' before expecting one to become a trustful person

through one's own will. When one has lost the resources to trust someone, there may be only so much one can do to be trustful.

Practicing what D'Cruz calls 'humble trust' can be a good way to cultivate the virtue of trustfulness in the real world. According to him, humble trust manifests "skepticism about the warrant of one's own felt attitudes of trust and distrust; curiosity about who might be unexpectedly responsive to trust and in which contexts; and commitment to abjure and to avoid distrust of the trustworthy" (D'Cruz 2019, 947). As we live in a non-ideal world, it might be naively gullible to try to trust almost everyone one encounters, but it would be also unwise to distrust most people we live with. Thus, in this real world, it would be good to start with humble trust, which is in "a continuous dialogue with distrust" (D'Cruz 2019, 948).

## 6. Further Considerations

Before finishing this paper, let me make some further remarks about trustfulness. Also, it would help understand trustfulness to analyze it in relation to its pair-virtue, trustworthiness. Again, trustfulness is the virtue of the truster, while trustworthiness is the virtue of the trustee. An ideal trust relationship is one in which the truster is trustful and the trustee is trustworthy, and it is this sort of relationship that each virtue aims at. The trustful person and the trustworthy person need each other to exercise their virtues: If no one around her is trustworthy, the trustful person's sound judgment will tell her not to trust anyone; on the other hand, without trustful people around, the trustworthy people would likely be trusted less than they deserve. Either way, there will be no relationship based on genuine trust, which is essential for a good human life.

One may wonder if a trust relationship requires both parties to have both virtues—i.e., trustfulness and trustworthiness—or just the one that is relevant to their role in the trust relationship. In a sense, a relationship in which one is trustful without being trustworthy and the other is trustworthy without being trustful may also be called a 'trust' relationship. It seems possible for someone to have the virtue of being trustful without actually being



trustworthy.<sup>19</sup> However, intimate relationships such as marital relationships or friendship, would be defective in some sense unless each participant has both trustfulness and trustworthiness. Suppose that Tristan, who is trustful, is not trustworthy himself. If so, the desirable trust would not be bilateral in the relationship. If Isolde trusts him, it would be inappropriate, and if she does not trust him, she would not be ready to invite him to the fragile area of the vulnerable aspect of her life. Thus, an ideal intimate relationship would require bilateral trusting and in turn require all the parties to have both trustfulness and trustworthiness.

There is a notable difference between trustfulness and trustworthiness: unlike the former, the latter is not an essentially *risky* virtue, since it does not require commitment to trust risk. Although commitment to such trust risk is a distinctive feature of trustfulness, not everyone who renders one's flourishing vulnerable to another person's free choice is internally admirable. For example, a gullible person may also take trust risk by trusting the untrustworthy, but no one regards her attitude as intrinsically admirable, since she also takes other unnecessary risks, due to a lack of sound judgment about the trustworthiness of people. That is, the gullible person fails to distinguish the risks worth taking (e.g., trusting a trustworthy person) from those that are not (e.g., trusting a swindler). By contrast, the admirability of the trustful person is partly because she takes trust risk when it is worth taking or required for something sufficiently valuable—in Tristan's case, the loving and trusting relationship with Isolde. In this sense, trustfulness also has some element of courage, which is a virtue of willingly committing oneself to something valuable, despite the risk at hand. This is why, like courage, trustfulness is also an essentially *risky* virtue.<sup>20</sup>

## 7. Possible Objections

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<sup>19</sup> Of course, in a sense, the truster should also trust one's trustworthiness as a truster. For one would not be able to trust others unless one is confident about one's trustworthiness as an assessor of others' trustworthiness. However, this does not undermine my point here, which is that one can be trustful without being trustworthy in the domain the *other* party trusts one.

<sup>20</sup> D'Cruz (2019) also mentions the connection between trust and courage: "there is nonetheless something compelling in the idea that there is a connection between trust and courage, and that failing to trust can be symptomatic of a kind of morally criticizable cowardice" (D'Cruz 2019, 946).

One might argue that a gullible person can be virtuous, sometimes even more so than a trustful person. Consider Guillermo, who is a priest running a nursery. He tends to trust children so easily that he just brings homeless children to his nursery based on the trust that they will in the end grow up as decent people. However, while only a few of them indeed have become good people, most of them have turned out to be criminals, stealing his properties, and committing other serious crimes. At first glance, his attitudes seem to be gullible since many people he trusted have been betraying him. If he were more cautious, he would not have been betrayed by the children who he trusted. On the other hand, even if many cases of his trust have not been returned, it seems that Guillermo has a virtuous disposition since he shows many cases of respectful trust thanks to his ‘gullible’ attitude.

Epistemically speaking, indeed, Guillermo’s judgment is not very reliable and maybe he needs to search for more evidence before trusting the children.<sup>21</sup> Ethically speaking, however, his ‘gullible’ trust seems to have an admirable aspect, since his almost imprudent trust is based on his care and respect for the children. If he rigorously checked the background of each child before he adopted them, then it would be epistemically more rational but ethically less admirable. How can we solve this apparent puzzle from the perspective of trustfulness?

We can respond by saying that the appropriate degree of probability calculation is not determined solely by what the epistemic evidence supports. Trustfulness, to borrow Aristotle’s phrase, involves trusting the *right* person, to the *right* degree, at the *right* time, for the *right* purpose, and in the *right* way (Aristotle 1999). Thus, we also need to consider the contexts such as who and what is trusted for what purpose, which other demands of virtue there are, and the attitude in trusting.

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<sup>21</sup> Of course, the appropriate degree of the investigation of someone’s reliability or trustworthiness can be determined by not only prudential rationality but also the requirements of epistemic virtues such as intellectual courage. From a broader perspective, what the virtue of trustfulness requires in the given context should be balanced against the requirements of other virtues including epistemic virtues. I thank the anonymous referee for bringing my attention to this point.

Now suppose that Guillermo's seemingly gullible trusting was not based on his naivete but on his *generosity*. Although he was hoping that the children whom he trusted would grow up to be decent adults, he may not regret what he did, since it was his generous mind that motivated him, not just his epistemic desire to hit the truth about their future. If other virtues such as generosity demand trusting them more hastily than usual in the given situation, then it may not be against his being trustful to trust despite scant evidence.

Suppose this time that most children Guillermo encountered were almost starving to death and full of distrust against society because the world has been treating them very harshly. Thus, trusting them without further investigation would be the only way not to miss the 'golden time' for them to restore their trust in society and people. If so, a trustful *and* generous person would show trust out of respect and concern for them without further investigation. Compare his case with Gustavo's. He tends to trust people without sufficient evidence even in signing a contract on his new car. Unlike Guillermo, his hasty trusting is not because of other virtue's demands but because of his imprudence and lack of sound judgment. Although his hasty signing is based on trust, not mere reliance, since he respects the contractor as a person capable of free choice, it is still a case of gullibility since he did not meet the demand of trustfulness's epistemic aspect. That is, Gustavo's trusting in this case is respectful but unwise, and thus gullible.

There can also be an objection from the opposition direction, according to which sometimes trustfulness can hardly be distinguished from distrustfulness. First, it might be argued that, if a community is full of untrustworthy people, it would be hard to distinguish a distrustful person from a trustful one. I admit that a trustful person would tend to trust fewer people insofar as there are fewer people worth trusting. Also, if something very important is at stake, a trustful person would be very careful and try to gather a greater amount of evidence for the trustworthiness of the trustee. For example, parents who love their child would require much more evidence for the trustworthiness of the candidate for a babysitter than for that of a housekeeper.

In this sense, the appropriate amount of evidence required for a trustful person varies according to the circumstances. This is analogous to the fact that a courageous person may

appear cowardly when she makes a choice very conservatively because what is at stake is so precious. A person with the virtue of courage would wisely hit the mean. Similarly, a trustful person may appear gullible or distrustful according to what the particulars of the situation demand. Thus, there is no magic recipe of evidence and respect for trustfulness that works for every situation. To be a trustful person, we need to pay careful attention to the details of the situation while maintaining respectful attitudes toward the persons in question.

## 8. Conclusion

In this paper, I have tried to shed light on the undeservedly neglected virtue of trustfulness by examining its nature and value in relation to other more familiar traits. Focusing mainly on trust in personal relationships, I have shown why trusting, and thus trustfulness, is essentially risky. Trustfulness, I have argued, is a mean between distrustfulness and gullibility because it involves sound judgment about people's trustworthiness. I have also argued that trustfulness, unlike prudent reliance, has an intrinsically admirable attitude of respecting the trustee's capability of free choice and caring about her as a person; since the trustful person's attitude involves willingness to share her life with those who are judged to be worth trusting, trustfulness is also necessary for harmonious community.

Trustfulness is essentially a risky virtue. But generally speaking, the risk of trusting is worth taking because it is necessary for an integral part of a good human life: close personal relationships and harmonious community. Trustfulness, the virtue of trusting well, is also valuable in many other aspects that I have not introduced here. The main aim of this paper has been to bring the virtue of trustfulness into the spotlight, thereby inviting more discussions on this important but neglected virtue. Trustworthiness of the trustee alone is not sufficient for establishing good trust relationships. Trustfulness on the side of truster is at least as important as trustworthiness. I hope my paper to be the first step towards drawing to trustfulness the attention it deserves.

[Penultimate version. Forthcoming in *Journal of Humanities* (인문논총)]

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