

The Development of Trust in Romantic Relationships

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Chapter in preparation for J. Forgas (Ed.), *The Psychology of Trust* (Sydney Symposium of Social Psychology, July 14-18, 2025)

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Early in 1995 I (LC) was an undergraduate student at the University of Waterloo (Canada), and took an upper-level psychology course on romantic relationships taught by Dr. John Rempel. Later that year, I began my honours thesis research under the supervision of Dr. John Holmes. Dr. Mark Zanna was the faculty member responsible for reviewing thesis proposals that year, requiring me to defend my research plans to him in person. I learned a lot from each of these mentors individually, but I had no idea then that the ideas and research they published together regarding trust in romantic relationships (Rempel, Holmes, & Zanna, 1985) would be the basis of my current program of research three decades later.

In that paper, Rempel et al (1985) made two significant contributions to the study of trust in romantic relationships. First, they clearly articulated a theoretical framework for the structure, importance, and development of trust in romantic relationships (advanced further in Holmes, 1991; Holmes & Rempel, 1989). Second, Rempel and colleagues developed a self-report scale to assess the proposed three components of trust in romantic relationships (i.e., predictability, dependability, and faith). According to Google Scholar, this paper represents the most highly cited paper independently for each co-author.

The process of reading the diverse literature emanating from Rempel et al's (1985) landmark paper, however, revealed a surprise: an absence of systematic research directly assessing and evaluating the theoretical blueprints of their proposed construct of trust in romantic relationships, including how trust develops over time in relationships (Camanto & Campbell, in press; Campbell, Camanto, & Stanton, 2025). Research effort has largely focused on how other measured constructs are associated with scores on their measure of trust (but not always the same combination of items are used across research studies), either as outcomes or predictors.

Furthermore, trust is often relegated to one of only many possible indicators of global perceptions of relationship quality (e.g., Fletcher, Simpson, & Thomas, 2000), meaning the focus of the research is not on trust per se. Whereas the state of knowledge regarding what scores on their trust measure correlate with is rather large, the same cannot be said about the state of knowledge regarding the theoretical nature of the construct of trust or how it actually develops across the lifespan of a relationship.

In this chapter we briefly review the theoretical construct of trust proposed by Rempel et al. (1985; see also Holmes, 1991; Holmes & Rempel, 1989) and the measure they derived from their theory. Additionally, we highlight the main features of the proposed development and growth of trust from the early to later stages of relationships. We then discuss possible implications for the measurement of the theoretical development of trust over time in relationships, and show that existing and recently published data do not comport with these models of the growth of trust. An updated model of the development of trust in romantic relationships, and the potential interpretation of scores on a self-report measure of trust, is then advanced.

A Theory of Trust in Romantic Relationships

Trust is generally defined as the degree of confidence a person has that they will be treated with respect and in an honest manner by others. In romantic relationships, partners are not only assessing each others' pro-relationship motives in the moment, but for an extended period of time into an unknown future. Rempel et al.'s (1985) theoretical model of the nature and development of romantic trust, and corresponding self-report measure of the construct, suggests that romantic trust is reflected across three content domains: perceptions regarding the partner's *predictability* as well as *dependability*, and *faith* in the positive actions of the partner. The

predictability of a partner describes the extent to which the partner's future actions can be accurately forecasted, and is believed to be derived from past experiences in the relationship with the partner that demonstrate the degree to which the partner is consistent and stable. The dependability of a partner describes the extent to which the perceived qualities of the partner reflect a dependable person. People would be more likely to perceive a partner as a dependable person to the degree that the evidence (e.g., past behaviours of the partner, past experiences with the partner, etc.) indicates they are caring, honest, and an overall benevolent individual (Boon & Holmes, 1991; Holmes & Rempel, 1989). Faith captures the substance of trust that is not directly anchored to evidence (Rempel et al., 1985). Because any expectation about the future or notion about the partner cannot be perfectly predicted by looking to past events, people need to face this uncertainty by going out on a limb to put their faith in the goodwill of the partner (Boon & Holmes, 1991; Murray & Holmes, 2010).

Based on this verbal theory of trust in the romantic relationship context, felt trust toward a current partner was operationalized by Rempel et al. (1985) by creating a self-report measure with items capturing predictability, dependability, and faith. Beginning with a pool of 26 items and using factor analytic methods for item reduction, the final measure included 17 items tapping three related yet distinct domains of romantic trust: faith (7 items), dependability (5 items), and predictability (5 items). Though other self-report instruments exist that capture inter-individual variation in the trust people place in romantic partners (e.g., Fletcher et al., 2000; Johnson-George & Swap, 1982; Larzelere & Huston, 1980), Rempel et al.'s (1985) factor-analytic model and assessments of faith and perceived partner predictability and dependability have arguably been the most widely accepted and used. It is this measure, derived from their theory of trust, that we refer to throughout this chapter.

Despite this widespread popularity, however, Rempel et al.'s (1985) measurement instrument of trust has received relatively little psychometric scrutiny. As opposed to building on the measurement foundations set by Rempel et al. (1985) with further and ongoing psychometric investigation into the nature of trust, most investigations emanating from this work have relegated trust to a composite score, often serving as a proxy of relationship quality. Recently, however, we (Camanto & Campbell, in press) tested responses from a large sample of participants on the original 26 items developed by Rempel et al. (1985) by comparing different factor analytic models. Overall, we confirmed the original three factor structure of trust, with a slightly different balance of items for each factor, using a total of 17 of the 26 items (see <https://osf.io/2n63x> for more details as well as the items for the updated measure of trust). Importantly, this compilation of items also demonstrated a coherent generalized factor, offering researchers an improved assessment that can reliably yield an unambiguous overall score of trust.

The Development of Trust

Holmes (1991; see also Holmes & Rempel, 1989) theoretically tethered the development of trust over time in relationships to the different experiences and interpersonal risks that couples face as a result of ever increasing levels of interdependence, and thus a corresponding increase in personal vulnerability with their partner. In essence the challenges faced by couples as their lives become more interdependent (e.g., Aron, Aron, Tudor, & Nelson, 1991), and as they move forward toward an unknown future, create the conditions for increasingly impactful losses if a partner begins to lose interest in the relationship or ceases it all together. The implication is that feelings of trust in a partner's love and affections need to escalate over time to match the increased risks associated with developing greater emotional and tangible investments in a given relationship.

Holmes (1991) explicated the model of the development of trust posited earlier (Rempel et al., 1985) by placing this development in the context of three relationship stages (borrowing from other stage models of relationship development, such as Levinger, 1990, and Murstein, 1970). In the beginning there is the early stage of the relationship, followed by an evaluative stage, and lastly an accommodation stage. These stages are not meant to represent a fixed timeline for all relationships, but rather serve as a useful heuristic to imagine the nature of the increasing degrees of interdependence between partners as relationships remain intact over time.

The early stage, after individuals have met and decided to initiate a new romantic relationship, is typically associated with feelings of infatuation, excitement, exuberance, hope, and optimism regarding the future (Hatfield & Sprecher, 1986; Sternberg, 1986). The future of the relationship at this point is imagined, not yet lived. The trust that partners feel for each other at this stage are therefore believed to be fragile and represent a naive expression of hope, as it is not yet able to be informed by a history of experiences between partners. Rather, from this perspective, trust is believed to be unsubstantiated confidence in a possible shared future despite evidence that such a future will come to pass. Holmes (1991) suggested that in these early stages of the relationship, one's feelings of trust serve to minimize doubt in the durability of each other's affections.

Next comes the evaluative stage. As a relationship progresses, partners begin to interact across broader domains (e.g., Altman & Taylor, 1973), and thus the potential for each partner to exhibit negative, or less favorable, qualities increases (e.g., Braiker & Kelley, 1979; Levinger, 1983). In the face of such negativity, earlier hopes about the future of the relationship and the tendencies to not perceive negativity in one's partner (e.g., Brehm, 1988; Brickman, 1987) are challenged. The need to sacrifice some personal interests for the development of mutual,

interdependent interests becomes more salient. As partners transition from an imagined future to navigating a real future together, the realization that “...the risk is that the more you care, the more you have to lose” (Holmes, 1991; p. 66) sets in. Discovering and accepting these new realities poses an acute threat to a partner's hopes for the future.

Whereas in the early stages of the relationship the focus is more on the excitement of a shared future, as interdependence between partners actually begins to increase there is a heightened awareness of the vulnerability required of oneself. In this stage, Holmes (1991) suggested that trust diverges from feelings of love for a partner, and now works more closely with the process of uncertainty reduction. Trust therefore should rest more strongly on the basis of the accumulation of evidence that a partner is predictable and dependable, along with faith that the partner will continue to be a loving and caring partner. In other words, the risk of increased personal vulnerability that accompanies increased interdependence is outweighed by the current perceived rewards obtained within the relationship, as well as faith that this balance of risk and reward will continue into the future.

This evaluative process of the risk/reward balance is a continual process, for both partners, requiring mutual reassurance through words or deeds implying the future is secure. Capturing this process is Reis and Shaver's Intimacy Process Model (1988; see also Reis, 2007), that suggests a continuous sequence of interpersonal interactions between partners of opening up and sharing as they expose more of their private selves with each other that advances positively as long as partners feel understood, valued, and cared for along the way. In this way Holmes (1991) suggested that trust evolves from the early to evaluative stages, beginning as an individual belief to becoming an attribute of the relationship itself.

As relationships continue they enter the accommodation stage, where partners realize that the current state of their relationship is not a mirror image of their earlier hopes and aspirations. Also, with time and aging there are often changes to each partner as well as the relationship that may cause goals to be reevaluated and/or updated. For example, one partner may achieve a career goal, opening up consideration of new career goals to work toward. Perhaps the couple achieves a goal of having a child, requiring a focus on how to raise the child. In other words, relationship partners face new challenges regularly over time as life, and the relationship, change. Deciding to continue to be committed to each other takes effort, and overcoming difficulties. Yet successfully facing and overcoming these challenges to maintain the relationship can reassure partners of the other's commitment to a future together, contributing to comfort with increased vulnerability that comes with ever increasing interdependence. According to this perspective of the development and growth of trust over the course of a relationship, trust is believed to develop and build (or not) across time in relationships as *experiences* accumulate denoting a partner as trustworthy (or not) (see also Simpson, 2007).

Measuring the Development of Trust

The theoretical model of trust outlined above is visualized in Figure 1. The three relationship stages discussed by Holmes (1991) are represented on the x axis, with one addition that we have labeled the “pre-relationship, initiation stage” to represent the period before the relationship forms. Each of these stages within the context of romantic relationships are referred to as escalation points, as the relationship progresses and interdependence increases. At each escalation point is a bar, of increasing height, representing a vulnerability threshold. The idea here is that as relationships remain intact and partners continue to increase their degree of interdependence, there is a commensurate increase in the degree of vulnerability partners expose

to each other (i.e., "...the more you care, the more you have to lose."). Presumably, only when individuals possess adequate levels of trust for their partner that match or surpass this vulnerability threshold do relationships continue on this development trajectory.

This theoretical model of the development of trust, though, is vague in that it does not clearly dictate how to observe and measure the actual development of *self-reports* of trust across time as relationships begin in the early stage and transition through to the accommodation stage. That said, an implication of this developmental model of trust in romantic relationships is that as the interpersonal risks increase along with increases in interdependence, feelings of trust must also rise to be properly calibrated in order to ensure comfort with current levels of vulnerability. Furthermore, it is believed that the growth, or calibration, of trust over time becomes more strongly tied to successfully negotiating trust related experiences with a partner across interactions important for evaluating the state of the relationship (i.e., diagnostic situation). This theoretical model of the development of trust therefore implies scores on the self-report measure of trust should be significantly higher as relationships progress through each of the stages discussed above (i.e., a linear growth model). In Table 1 we present the different models of the development of trust discussed in this section.

The existing data, however, do not conform to this model of the development of trust. For example, scores on self-report measures of trust have been shown to be high (i.e., mean scores near the maximum point value of the scale) for participants in newly formed relationships (e.g., only a few months or less) as well as in long-term committed relationships (e.g., Larzelere & Huston, 1980; Fletcher et al., 2000). In our own recent research, we recruited large samples of participants in relationships under six months in duration, as well participants in relationships lasting five years or longer, and observed self-report scores of trust to be equally high in both

groups (Camanto & Campbell, in press). Interestingly, trust scores were actually reported to be a little higher in new relationships compared to more established relationships. This pattern of mean scores was observed for the overall general factor of trust, as well as with each of the three sub-factors. This pattern of results is similar to retrospective reports of romantic interest over time with a relationship partner, with reported romantic interest remaining relatively high from the early through later stages of the relationship (Eastwick, Keneski, Morgan, McDonald, & Huang, 2018). Overall, there is no empirical support for a linear growth model using self-reported trust scores. Therefore, based on the self-reported measured quantities of trust, an accumulation of experiences with a romantic partner across diagnostic situations, paired with increasing interpersonal vulnerability associated with increasing interdependence, seems unnecessary for the presence of high levels of self-reported trust.

The conclusion that relationship experiences over time are not linked in some fashion to the development of trust given the overall high levels of self-reported trust of individuals in newly established as well as long-term relationships is likely not warranted at this time. Rather, we may simply need alternative methods and approaches to assess the nature of the linkage between the theoretical development of trust over time with self-reports of trust. For example, we can consider potential structural changes in the construct of trust rather than focus exclusively on the average scores on the trust scale. That is, perhaps the score on the self-report measure is an accurate reflection of the degree of trust felt by partners, with high trust at all relationship stages. But the score itself may represent a different underlying structure over time.

Consider three possibilities of structural change in the construct of self-reports of trust over time as relationships develop through the three stages. First, given that newly established relationships have very few experiences upon which to inform partners of each others' degree of

trustworthiness compared to established, long-term relationships, it seems possible that scores on the trust scale are relatively less differentiated in newly established relationships. If so, a single factor may explain the variance in self-report ratings across the trust scale, whereas in long-term relationships the three factor structure of trust outlined above would emerge. Additionally, if Holmes (1991) was correct that self-reports of trust in newly established relationships reflect overall positive feelings toward the partner (e.g., trust = love), then self-reports of trust in these relationships should demonstrate very high correlations with self-reports of general relationship quality measures, whereas the correlations with these same variables would be comparably smaller when the partners have been together for a long time.

A second possibility is the opposite pattern discussed above, whereby over time self-reported trust scores cluster together more uniformly into one general factor of trust, from a less cohesive set of self-reports across the items in newly formed relationships. Whereas the first possibility suggests structural disintegration over time (i.e., one general factor of trust transitioning to the three factor model of trust highlighted above), this possibility suggests structural integration over time (i.e., distinct factors in the early stage of relationships evolving into a generalized factor over time).

Thirdly, the factor structure of self-reported trust may remain the same across the three stages of romantic relationships, but each factor may contribute more or less to the general factor of trust at different relationship stages. For example, if trust represents a naive expression of hope in the early stage of relationships (Holmes & Rempel, 1989), with the faith component of trust presumably reflecting hope and optimism rather than an accumulation of experiences, then it seems reasonable that the faith component of trust would demonstrate a higher factor loading with the general factor of trust relative to the predictability and dependability components.

Furthermore, as relationships progress into the evaluative and then accommodations stages, the predictability and dependability components may contribute more to the general factor of trust compared to faith as more evidence across diverse diagnostic situations accumulates.

In our recent research (Camanto & Campbell, in press) we conducted an initial test of these possibilities. Using our updated version of Rempel et al.'s (1985) self-report trust scale, we recruited a sample of individuals in romantic relationships of (a) under six months in duration ($n = 387$), and (b) over five years in duration ($n = 460$). A goal was to assemble two groups of participants that differed in the “newness” of the relationship as well as relationship length (see also Eastwick et al., 2018 for a discussion of relationship length and the accumulation of different experiences). Using statistical methods to assess measurement invariance across these two groups, we found no differences in the overall factor structure of the self-report scale of trust. That is, the factor model with a generalized factor of trust and the three sub factors discussed above, with the same items as indicators, was invariant across groups. Although there were a couple of small differences across groups with respect to the factor loadings as well as intercepts, these differences did not suggest meaningful differences in the structure of the trust construct. We view our research as an initial test of these developmental possibilities, and acknowledge that we did not observe participants over time as their relationships developed.

The Development of Trust Reimagined. We now unpack another possible perspective on the development of trust in romantic relationships. According to this perspective, trust does have a developmental pattern across the relationship stages in Figure 1, but the scores on the self-report measure of trust obtained from people at different relationship stages does not capture nor reflect this development. For example, consider three hypothetical individuals, one in the early, evaluative, and accommodation stage of their relationships, respectively. Given the results

of existing research, we can assume that each individual would report a virtually identical score on the self-report measure of trust. Knowing their score of the trust scale, however, does not provide information regarding the stage of the relationship each person currently resides; self-reported trust is relatively high at all relationship stages. It may be, then, that scores from the self-report measure of trust do not represent cumulative experiences as interdependence increases, but rather reflect comfort with the current level of vulnerability with a partner. The degree of vulnerability with a partner, from this perspective, represents the depth of trust. Rempel et al's (1985) self-report measure of trust, with our recent updates (Camanto & Campbell, in press), assesses the former, but not the latter.

As a thought experiment consider the following: in Figure 1 imagine that beside each vulnerability threshold there was another bar of similar height, but a little taller. Imagine further that these new bars represent the maximum amount of trust someone could possess at that particular stage of the relationship. A score of, for example, 6 out of 7 on the trust scale would therefore be numerically equivalent at each of three relationship stages. However, a 6 out of 7 at the accommodation stage would represent a greater depth of trust compared to the same score at the early stage, given the heightened vulnerability of a partner at the accommodation relative to the early stage. Thought of another way, imagine two balloons constructed of an equal amount of material, but differing in size because one balloon contains less air than the other (Campbell et al., 2025). Perhaps the equal amount of material in each balloon represents the equal amounts of self-reported trust for individuals in both newly developed and long term relationships, but the different volume of air contained within each balloon reflects the depth of trust at the different stages of the relationship. From this perspective, it is therefore not possible to gain insights into the development of trust in romantic relationships from the early to accommodation stages

because we are measuring comfort with current vulnerability in the relationship (situationally calibrated), but not measuring the current degree of vulnerability of the partner (depth of trust).

Note to Joe Forgas: At this point we are working on the implications of our reimagining the development of trust. We will continue to write this section, and flesh out/edit the prior sections, in the coming few weeks. With respect to the implications of our new perspective, we are focusing on how to operationalize “depth of trust”, including traditional measurement approaches as well as a modern network analysis approach (e.g., number of nodes, as well as connections between nodes, over time in relationships as a proxy for depth). Additionally, we plan to discuss how this new perspective could provide a unique understanding of how we think of trust and the nature of romantic relationships. That said, the material above provides the background for our proposed new perspective on the development of trust.

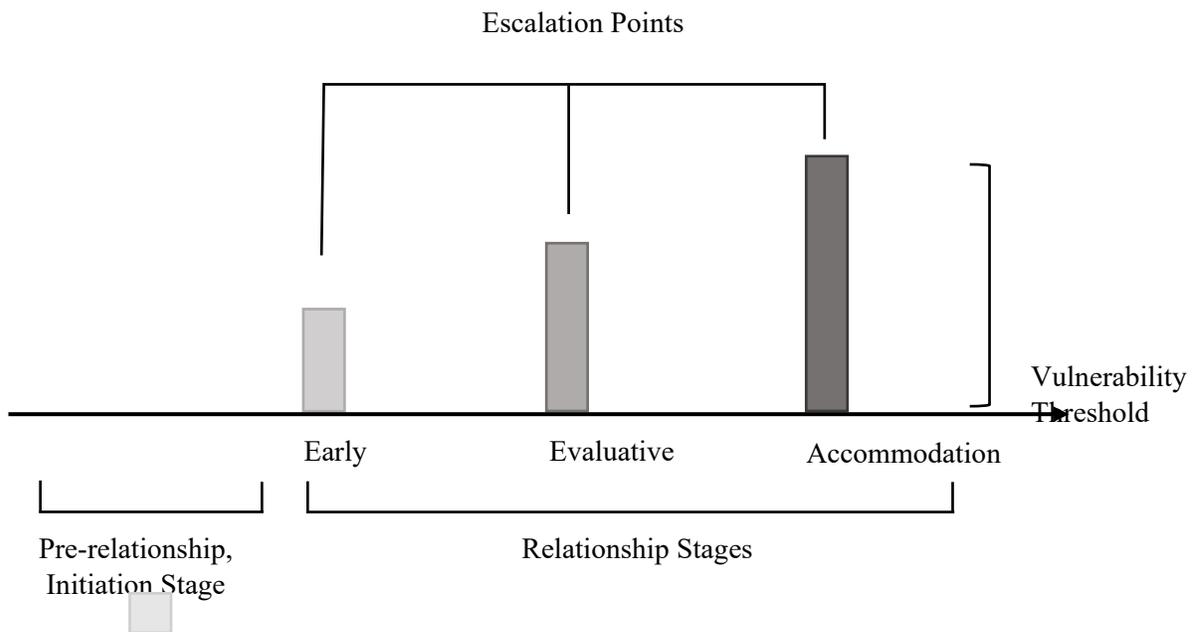
Table 1

Models of the Development of Trust in Romantic Relationships

1. Linear Change	Growth from relatively smaller to larger amounts
2a. Structural Change: Integration	Initial subconstructs integrate into general construct
2b. Structural Change: Disintegration	Initial general construct disintegrates into subconstructs
2c. Structural Change: Salience shift	Importance of subconstructs shifts over times
3. Comfort with Vulnerability	Trust represents comfort with current vulnerability, but current measures do not assess degree of vulnerability (depth of trust)

Figure 1

A Model of the Development of Trust in Romantic Relationships



Note. Relationship stages adapted from Holmes (1991)

