Trust as a personal resource –

the Mathew effect of believing in the well-meaning of others

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Abstract

The main element of trust is making oneself vulnerable to the well-meaning of others. Whether trust is functional of dysfunctional can never be known in advance as the trustworthiness of another person can never be taken for granted. In this chapter we first discuss why people tend to underestimate others' trustworthiness and we review evidence that trust in others is related to success in individuals, organizations and societies. We show that trust is the most successful as a conditional strategy (i.e., having a generally trustful disposition, but being aware of signs of untrustworthiness). Finally, we argue that the development of trust over the life-course can be regarded as an example of the so-called Mathew effect: those who have it, are going to have more and more of it in the future.

What is trust?

There are many different definitions of trust, but they all share one main ingredient: Trust always contains an element of giving up control and making oneself vulnerable to the well-meaning of others. You never know in advance whether the other person (or the company for which you work or the political party for which you vote) will turn out to be trustworthy or not. Thus, trust is always a decision under uncertainty. A smart decision if the trustee turns out to be trustworthy, a bad decision if the trustee turns out to be selfish und unreliable.

A simple analysis reveals that there are four potential combinations of other's trustworthiness and our perception of it. 1) Trust, when trust is justified, 2) Distrust, when distrust is justified, 3) Trust, when distrust would be in order, and 4) Distrust, when trust would be justified.

Given these complexities, trust is always ambivalent. Still, the question emerges: how should we, on a general level, approach the world? As the respective item of the world-value-survey asks: "Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people?" (xx)

Trust as gullible

There is a very long tradition in Western thinking to regard trust as a sign of naivety und gullibility. Philosophers like Machiavelli or Hobbes have argued that you should only then trust another person, if it is in that person's rational self-interest not to betray your trust (e.g., when they have signed a respective legal obligation). Some people argue that even then you can't be too careful, as in the famous story of the scorpion and the frog[1]. As George Bernard Shaw remarked: "The power of accurate

[1] A scorpion asks a frog to carry it across a river. The frog hesitates, afraid of being stung, but the scorpion argues that if it did so, they would both drown. Considering this, the frog agrees, but midway across the river the scorpion does indeed sting the frog, dooming them both. When the frog asks the scorpion why, the scorpion replies: "That's what scorpions do".

observation is commonly called cynicism by those who have not got it" (xx). Most economists and evolutionary biologists would agree with such a judgment. According to these disciplines humans are essentially selfish and only interested in their own material well-being and reproductive fitness (xx). The theoretical underpinning for such skepticism is the argument that being selfish (i.e., not being trustworthy) will lead to more resources than acting prosocial and altruistic (i.e., being trustworthy). Therefore, in the long run, being selfish is the only way to maximize economic success and reproductive fitness. Being trustworthy is a loser strategy and trusting others is naive.

This skepticism is shared by many lay people. In one set of studies participants were given the description of two different persons (xx). Person X was described to have a rather idealist view of the world ("believes that people are altruistic rather than selfish, and that most of them would not lie, cheat or betray, even if they could somehow gain by it"). In contrast, Person Y was described as having a rather cynical view of human nature ("believes that people are selfish rather than altruistic, and that most of them would lie, cheat or betray, even if they could somehow gain by it"). Then participants had the task to administer different tasks to either Person X or Person Y, respectively. If a certain task required personal sensitivity, it was predominantly given to Person X (e.g., making a person abstain from committing suicide). However, if a certain task required a high amount of formal intelligence, it was predominantly given to Person Y (e.g., solving a logical problem or a mathematical task). Thus, idealist and trustful people are regarded as nice, but somewhat dumb.

Potential merits of trusting others

Despite such potential skepticism as regards the trustworthiness of others, there are many reasons why it might be functional (or even necessary) to not always distrust potential cooperation partners.

First, humans have to cooperate with others to reach their goals (e.g., in families or organizations or when being in war with another country). Furthermore, homo sapiens is a very social species, people rely on the appreciation of others (xx), for most people extended isolation is torture and loneliness does literally kill people (Caccioppo, xx).

Sociologists have for long acknowledged the importance of social capital for the functioning of our social and economic life. Social capital is defined as the resources that individuals and groups can use to reach individual and collective goals. Major elements are the density and extent of social networks and the degree to which individual members of a social group can trust each other. Being able to trust each other (i.e., rely on each other's trustworthiness) has the important function of lowering transaction costs. If, for example, two business partners trust each other, they might seal contracts by an informal handshake, leaving many details unspecified in the confidence that they will find a functional solution if open questions arrive along the way. However, if two business partners do not trust each other, they have to specify the duties and rights of both parties with regard to any conceivable upcoming situation. The communist leader Lenin is often cited as having said: "Trust is good, but control is better" (although this quote might be apocryphal). However, one might also say: "Control is good, but trust is cheaper" (Jensen, 2014). It has even been shown that in high-trust countries constitutions are shorter than in low-trust countries (Bjornskov & Voigt, 2014).

Furthermore, trusting versus not trusting another person is an important relational signal that conveys information about a trustor's perception of the trustee.

Imagine that you come out of the shower and you see your intimate partner checking the WhatsApp messages on your smartphone. How likely are you to not be bothered at all (because you've nothing to hide), and how likely are you to be hurt by this signal of distrust? Empirically, it has been shown that people shy away from sending such signals of distrust (Dunning et al., 2014), that people feel bad when contemplating to do so (Schlösser et al., xx), that people feel hurt and angry when others do not trust them (Dahlhaus et al., 2025), and that they trust the more they anticipate such feelings of hurt and anger in a trustee (Graczyk & Fetchenhauer, 2025). Thus, it feels better to exchange signals of trust rather than distrust, both to the sender and the receiver of such signals.

Additionally, not trusting another person does also send a signal about the trustor. As Lao Tzu said more than 2,500 years ago: "He, who does not trust, will not be trusted". If that were really the case (and there is evidence it is, Fetchenhauer et al., in preparation), people assume that the decision to trust others will partly be the result of social projection. If you perceive everybody to be selfish and untrustworthy, you are likely to be selfish and untrustworthy yourself. Thus, in generally trusting others, you signal to others that you are generally trustworthy yourself.

Besides such signals about your general character, trusting or not trusting a specific other person does also send a signal about how you define the relationship between you and that other person involved. Humans can approach any social interaction by three basic "frames" (i.e., goal orientations): a hedonic frame, a gain frame and a normative frame (Lindenberg & Steg, 2007). In a hedonic frame you do what brings fun here and now, in a gain frame you prudently try to maximize your long-term profits, in a normative frame you try to do what's morally right. In a trust relation both parties follow a normative frame, although paradoxically, by reaping the fruits of mutual cooperation this might in the long run be the most profitable

orientation. Thus, when signaling your distrust to another person you define the relationship between you and the other person not being governed by ethical concerns – which might be another argument for the validity of Lao Tzu's insight cited above.

Finally, at least in some instances, trust might create a self-fulfilling prophecy. By trusting another person this person might feel encouraged (or obliged) to reciprocate your trust by reacting in a trustworthy manner. In contrast, not being trusted might lead to psychological reactance ("why should I be trustworthy if the other person doesn't trust me anyway?"). Evolutionary game theorists have long argued that human cooperation evolved out of a tit for tat strategy (Axelrod, xx): when the other person does cooperate, you should cooperate yourself. If the other person does not cooperate, you should not cooperate as well. However, such "tit for tat" strategies do only then lead to mutual cooperation if the first mover's first move is based on trust – and not on distrust. Or, as Ernest Hemingway put it: ""The best way to find out if you can trust somebody is to trust them."

To summarize then, there are good reasons not to trust other people, and there are good reasons to trust them. In the remainder of this chapter, we will first show that generally speaking people are overly pessimistic as regards others' trustworthiness, and we will discuss potential explanations for this effect. We will then show positive long-term effects of trustfulness for individuals, organizations and countries at a whole. Finally, we will discuss that trust can be regarded as a resource resembling other resources like education or money: the more you have it, the more of it you can invest, and the more of it you will have in the future.

Do people trust too much or too little?

It is far from trivial to answer the question whether generally speaking people tend to underestimate others' trustworthiness or whether they tend to overestimate it. For example, you can quite easily ask a group of employees whether they trust their supervisor, but it is difficult to identify whether that supervisor is actually trustworthy or not. One way to solve this problem is to systematically measure both, expectations of trustworthiness and actual trustworthiness, in experimentally controlled settings. One way to do this is the so-called trust-game. In this paradigm, two persons interact with each other under conditions of total anonymity. One numerical example: Person A is given $10 that they can either keep for sure or send to Person B. If the money is sent, the amount at stake is quadrupled so that Person B does get a total of $40. They then can either divide that money evenly between themselves and Person A (leaving both persons with $20) or they can keep the whole $40 and give nothing to Person A. This paradigm is called the trust-game because it captures the essence of any trust-decision: whether to make yourself vulnerable to the well-meaning of Person B.

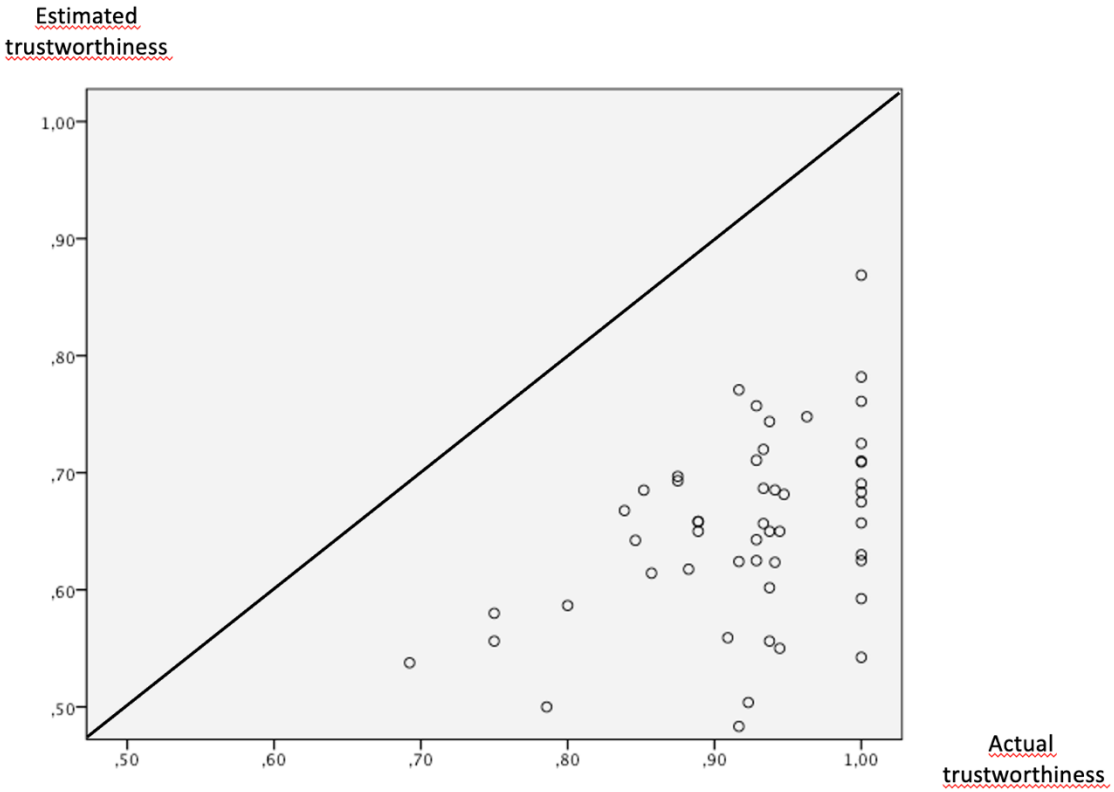
If you are not familiar with this paradigm you might ask yourself how many of 100 ordinary Persons B will turn out to be trustworthy (maybe you want to write down your estimate).

The game-theoretical prediction is straightforward: rational (self-interested) Persons B have no incentive not to keep all the money for themselves, rational Persons A will anticipate that behavior and will thus not send their money to Person B in the first place. Put differently: the rationality of both players will make Person A go home with $10 and Person B go home emptyhanded, although both players would be better off earning $20 each – individual rationality will impede collective rationality.

When playing the trust-game empirically, it is possible to ask participants about their expectations as regards Persons' B behavior, and to measure Persons' B

actual decisions, independently. The results of many such studies are very consistent: On average, roughly 75% of all participants turn out to be trustworthy, and participants underestimate others' trustworthiness by about 20% to 30%. (Fetchenhauer & Dunning, xx).

This result has been shown in the US and in Europe, with students and non-students, with senior students and children (being eight to ten years old). Figure 1 shows the results of 51 of such studies that were conducted during seminars with senior management executives of an international bank. As can be seen, actual trustworthiness was underestimated in *all* seminars by at least 15%.



Why are people so cynical? One explanation lies in the fact that life is offering us biased feedback about the trustworthiness of others (Fetchenhauer & Dunning, xx). If we trust a person that turns out not to be trustworthy, we will often find out

about this (and might remember that event for a long time). Yet, if we do not trust a person that actually would have honored our trust we will usually never find out about our error of judgment. This asymmetric feedback is able to explain why people tend to underestimate other's morality. In one study, participants saw videotapes of stimulus-persons and had to decide how to behave towards these persons in a trust-game (Fetchenhauer & Dunning, xx). In this study participants were given three different kinds of feedback. 1) In the "no feedback condition" they never got any feedback about the stimulus-persons' trustworthiness. 2) In the "conditional feedback condition" they got immediate feedback about each stimulus-persons' trustworthiness, but only if they had decided to send their money to that person. 3) In the "unconditional feedback condition" they got feedback immediately after their own decision irrespective of whether had sent their money to the respective person or not.

Before the 56 videotapes participants were asked to estimate the percentage of trustworthy stimulus-persons. As usual, participants underestimated others' trustworthiness. More importantly, when being asked to repeat their estimates after they had watched the videotapes that bias vanished in the unconditional feedback condition. By contrast, in the two other conditions participants failed to register that their skepticism had been unwarranted.

Thus, we fail to learn that most (at least many) people can be trusted in most (at least many) situations because life doesn't correct our ignorance.

In the next paragraphs, we will discuss whether it is a good strategy to trust others in real life (i.e., outside the game-theoretical laboratory).

Trust between individuals

Generalized trust (i.e., the general assumption that most others can be trusted) is positively correlated to a vast variety of variables that can be regarded as proxies for "having a good life" (e.g., feeling healthy or subjective well-being).

However, when interpreting such results cross-sectionally one has to be careful not to mix up mere correlations with causality. Maybe, people are not satisfied with their life because they tend to trust others, put people can afford to trust others because their life is generally good. Therefore, all results that will be presented in the next paragraphs stem from longitudinal studies, in which both, trust and the respective dependant variable have been measured at least twice and possible autocorrelations are taken care of.

Before discussing the results of such longitudinal studies, it is worthwhile to shortly review the results of studies that have been using the aforementioned trust-game. We already discussed that most participants underestimate the trustworthiness of their interaction partners. Given that usually a majority of Persons B turns out to be trustworthy, it often is the money-maximizing strategy to send your money to Person B. Whether that's the case depends on 1) the percentage of trustworthy interaction partners, and 2) the so-called k-factor (i.e., the factor by which the money is multiplied when being sent to Person B). In the example described above the k-factor was "4", meaning that for Person A the expected value of sending the money is higher than keeping their original endowment for safe if more than 50% of all Persons B are trustworthy.

Stavrova and Ehlebracht (2016) could show that trusting others is not only a good financial strategy in the game-theoretical laboratory. In a number of longitudinal studies in both, the United States and in Germany, they showed that over a time-span of up to nine years, trust measured at t1 was able to predict income at t2 even when controlling for education, age, gender, employment status, health, self-esteem and prior income levels (for similar results see Leenheer et al., 2021; but see Brandt et al., 2025, for non-significant results).

Trust is also positively related to educational success. In one study, trust in teachers predicted academic achievement in high school students (e.g., math and readings scores or GPAs) over a period of four years, even when controlling for the socio-economic status of their parents or prior achievements (Romero, 2015). In another study, trust in peers predicted academic achievement in college students (Geugen et al., 2010). In a large-scale study of nearly 10.000 pupils in Germany Stavrova and Ehlebracht could show that a low level of cynicism (i.e., a high level of trust) was positively related to a vast array of indicators of cognitive competence (e.g., non-verbal reasoning, reading competence, mathematical competence, scientific literacy or computer skills). Thus, the smarter a person is, the more likely she is to be generally trustful and the less likely she is to hold cynical views about human nature. However, as already explained above, contrary to these findings most people think that trustful people have a rather low level of logical reasoning skills.

A high level of trust also helps people to build functional and lasting relations with others. Cynical people have a higher motivation to gain positions of formal power (e.g., leadership positions at work), but they rarely get them (Stavrova et al., 2024). What's more, there is a reciprocal causal relationship between the development of cynical beliefs about others, on the one hand, and the experience of being treated disrespectfully by others, as Stavrova et al. (2020) could show in a study following nearly 20.000 American citizens over a period of 4 years. Thus, distrustful people are treated badly by others, which in turn makes distrustful people even more cynical. Furthermore, in a three-year longitudinal study partners in intimate relationships who trusted their spouse had a more forgiving and appreciate way to interpret their partner's behavior which maintained a high level of trust over time (Murray et al., 2025; for similar results see Campbell et al., 2010).

Given all these results it is no wonder that trust also is positively related to subjective well-being. In a longitudinal study with about 1,200 adults Poulin and Haase (2015) showed that there is a reciprocal causal relationship between trust and well-being. Trusting others makes people satisfied with their lives, which in turn does further increase trust. This relationship remained stable when controlling for age, gender, education and income. Similar results were found in another study that was conducted in 18 different countries (Zhang, 2020).

Furthermore, trust has been associated with a range of health outcomes in longitudinal studies. Lower trust was associated with higher risks of depression, dementia, sleep disorders, and suicidal behaviors (including ideation, planning, and attempts) (Adjaye-Gbewonyo et al., 2018; Fry & Debats, 2011; Kim et al., 2017; Kim et al., 2012; Neuvonen et al., 2014).

Higher trust predicted better self-rated health over time (Giordano et al., 2012; Giordano & Lindström, 2010; Moore & Carpiano, 2020). Higher trust was linked to better physical and mental health outcomes, including lower risk of chronic diseases and better psychological well-being (Poulin & Haase, 2015; Rocco, 2014; Winzer et al., 2018; Yiengprugsawan et al., 2018). Taking a more detailed look on the relationship between (subjectively perceived) health and trust, Stavrova and Ehlebracht (2019b) could show that trust is mainly undermined by those aspects of poor health that are perceived as constraints in everyday life (e.g., poor eyesight and difficulties in walking). To the contrary, trust is not undermined by aspects of poor health that are not directly perceivable to self and others (e.g., high or low blood pressure).

What's even more fascinating (although not surprising given all the results presented): Trustful people live longer than distrust and cynical people (Everson et al., 1997; Giordano et al., 2019; Neuvonen et al., 2014; Nummela et al., 2012). In

one longitudinal study covering 32 years and about 24,000 participants from the General Social Survey Miething et al. (2020) could show that distrustful participants had a 10% to 13% higher overall mortality rate than trustful participants (even when controlling for socio-economic status and other demographic variables). When having a closer look at causes of death it turned out that distrust did significantly increase the risk of dying from cardiovascular diseases, but did not increase the risk of dying from cancer. This result is in line with the assumption that distrust and cynicism lead to chronic stress (“living in the jungle”), which is a well-known determinant of chronically heightened cortisol-levels, which in turn increase the risk of dying from a heart disease.

To summarize, being trustful makes people richer, smarter, more successful in social life, happier, healthier and live a longer life than being distrustful and cynical.

Trust in organizations

Trust is also helpful (if not necessary) for the functioning of teams and organizations. Cooperation at the workplace is only possible if members of an organization can rely on the trustworthiness of their subordinates, colleagues and supervisors. Meta-analyses show that trust is positively related to individual job performance, OCB (organizational citizenship behavior), intention to leave the company, commitment and job satisfaction (Dirks & Ferrin, 2002), as well as to team performance (Morrissette & Kisamore, 2020). Furthermore, a meta-analysis by De Jong et al. (2016) showed that trust is the more important for team performance, the higher the task interdependence of team members, the more decisions are made by single supervisors (in contrast to democratic team decisions) and the more diverse the team as regards skills and competencies.

Unfortunately, most studies on trust in organizations is cross-sectional and therefore does not allow causal inferences. Yet, if studies were conducted

longitudinally, they usually confirmed a causal influence of trust on the other variables investigated.

For example, Solomon et al. (2008) measured organizational trust in about 4,000 employees of a large Canadian retail chain. A year later they measured the degree to which participants felt responsible for the job performance of their team and in the quarter after that team performance was measured via objective indicators. Trust at t1 did indeed influence later performance (measured by sales figures and customer satisfaction). Further analyses showed that this relation was mediated by the perceived job responsibility of the employees.

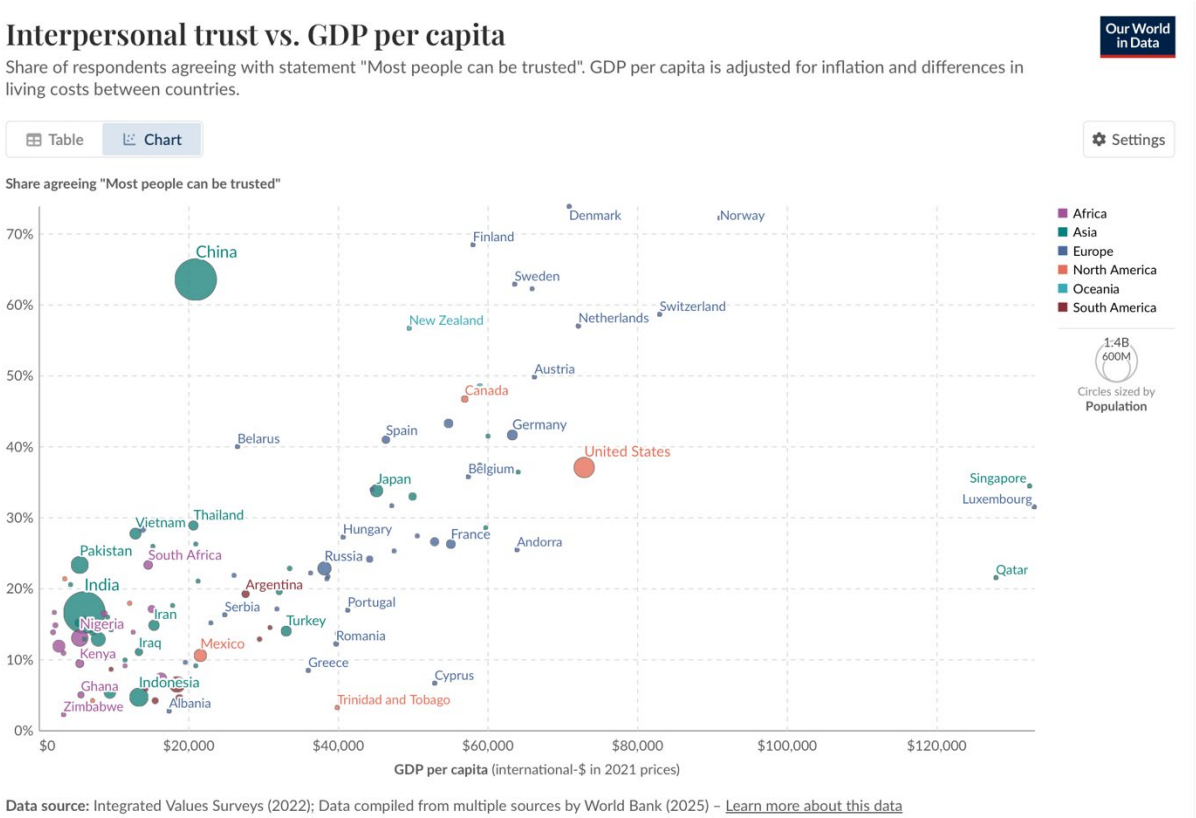
A longitudinal study with employees of a hotel chain in Nigeria revealed a causal link of ethical leadership by supervisors to employees' trust, which in turn was linked to al low degree of employees' social loafing, absenteeism and a high degree of service recovery performance (Eluwole et al., 2022).

Furthermore, in a longitudinal study with six measurement points over a period of ten months, it has been shown that mutual trust amongst team members does lower the likelihood of conflicts in teams and that (unresolved) conflicts in teams lower trust (Raes et al., 2006). Across the different measurement points in most teams a positive or a negative feedback spiral of (dis)trust and conflicts could be observed.

High-trust versus low-trust cultures

It has long been noted that cultures very much differ as to the degree they are based on trust and cooperation or on distrust and suspicion (xx). In the World-Value Surveys in some countries less than 10% of respondents state that "others can usually be trusted" (e.g., Brazil or Indonesia), while in other countries this number is above 60% (e.g., in Norway or Sweden).

Based on the idea that mutual trust among its citizens is an important aspect of the social capital of a given country it has been predicted that high-trust cultures should fare better than low-cost countries. Figure 2 shows that this indeed is the case.



As can be seen most countries with a high degree of both trust, and economic wealth are Western, Protestant and highly individualistic countries. Entries at the lower left end of the distribution (low-trust and low income) are predominantly African and Asian countries. Once again, correlation does not prove causality (maybe trust does not determine wealth, but in wealthy Western countries people simply can afford to trust others). However, a substantial number of longitudinal studies corroborate a causal relation between the average trustfulness of a country's citizens and that country's economic growth rates and wealth, respectively (for reviews see Bjørnskov, 2009, and Serritzlew et al., 2014).

Interestingly, trust does also seem to promote political stability. In a longitudinal study covering more than 60 years (1951-2014) and a total of 95 countries (that were democratic at least for a part of the period investigated), high-trust countries experienced faster economic recovery after recessions, had longer average leader tenures, and had lower likelihood of irregular turnovers (e.g., coups or forced exits).

Another relevant line of research is related to cross-cultural differences in tax-morale (i.e., the willingness to voluntarily pay one's taxes). As Kirchler et al. (2008) have argued governments can motivate their citizens to pay taxes by either putting legal pressure on them (e.g., high fines for tax evasion) or by making tax payers trust in the well-meaning of the state authorities. Kogler et al. (2015) tested this model with a sample of about 500 self-employed Austrian tax payers. Their data showed that trust in the tax-authorities was indeed an important determinant of voluntary tax-payments (i.e., paying taxes even if not afraid of being caught otherwise), and that trust was determined by perceptions of distributive and procedural justice.

To summarize, trust in one's fellow citizens and in state authorities helps countries to achieve economic prosperity, political stability and the production of collective goods (like the financing of state institutions via taxes).

Trust as a conditional strategy

Taken all the evidence together we have reviewed in this paper, trust seems to be a recipe for success in individuals, organizations and whole societies alike. However, one must not forget that the functionality of trust always depends on the circumstances. If a person never trusts anybody, they basically have to avoid any contact with other humans and are confined to a live in isolation and loneliness. That's not good. However, the answer must not be to trust everybody all the time, because that's a recipe for being exploited by others who know about your

agreeability and forgiveness. Thus, for trust to be a successful strategy in life, it always has to be conditional.

Indeed, there is evidence that this is actually the case. Trustful people, it seems, are not trustful under all circumstances, rather they know when to trust and when not to trust. For example, measures of emotional intelligence are positively related to dispositional trust (Christie et al., 2015). As Yamagishi (2001) has argued trust can be regarded as one key element of social element. Trustful people interact more with their social environment, which helps them identify cues about others' trustworthiness, and it will also help them find out that many people can actually be trusted. Further evidence for trust as a conditional strategy is the fact that dispositional trust (although highly constant over time) is not influenced by one's genes (van Lange et al., 2014).

Cross-cultural research corroborates this assumption of trust as a conditional strategy. For example, in societies with a low homicide rate and a high willingness of citizens to donate for those in need, trust is positively related to the development of one's income. In societies with a high homicide rate and a low willingness for donations, such a relationship does not exist (Stavrova, xx). Similarly, in countries with a low level of corruption and a high level of the rule of law, trust and educational success are positively related, in countries with a high level of corruption and a low level of the rule of law, educational success is unrelated to trust. More specifically, in these countries trust is low for both, highly educated people and lowly educated people. Thus, highly competent individuals will endorse cynicism more if they live in a corrupted vs. less corrupted socio-cultural climate. Less competent individuals, due to their inability to accurately detect trustworthiness cues in their environment, will recur to cynicism regardless of whether it is warranted or not.

Thus, distrust is a defensive strategy for people with few cognitive resources. As they are not able to scan their environment they are “rather safe than sorry” in all environments.

For people with many cognitive resources, trust is a conditional strategy. In functional environments they tend to trust others, in dysfunctional societies they are as distrustful as those with only limited cognitive resources.

Trust as a "Mathew-effect"

In the bible Jesus is telling a parable of three servants who by their master were given some money that they had to take care of. When the master comes back after a long time, he finds out that the three servants’ success in dealing with this money has been very different. As a consequence, the master takes all resources away from the least successful and gives them to the more successful of his servants, arguing that "for to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away" (Matthew, 25:29). In 1968 sociologist Robert K. Merton argued that cumulative success in science does follow a similar logic. If scientists have become famous in the past, their work is more likely to get published, they get more time to do research (instead of administrative work or teaching), and they will get more research money than unknown scientists from largely unknown universities. Based on these grants, they are likely to gather data and results that can be successfully published and thus will lead to even more fame and status and so on.

Something similar can be observed in people’s investment decisions. Rich people are able to invest in risky options because 1) based on their financial experience they are able to evaluate such risks and 2) they can afford to lose some money in risky investments, and they therefore reap the benefits of such investments

which on average are larger than safe options like putting your money in an ordinary checking account (Bach et al., 2020).

A similar effect has been investigated with regard to the usage of mass-media and the internet. The so-called “knowledge gap hypothesis” states that a high level of formal education enables people to use the internet to further increase their level of knowledge and skills (e.g., by listening to lectures of world-renowned professors on YouTube) (xx). At the same time, people with a low level of formal education use the internet mainly for entertainment (e.g., watching music videos on TikTok or following celebrities on Instagram) and thus fail to gain any further knowledge and skills.

We argue that the development of trust over the lifetime follows a very similar path. Based on one’s first experiences a child will develop an initial basic trust in their primary caregiver (Erikson, xx). Such early experiences do influence the attachment style of young children (xx). A secure attachment style can be interpreted as a trustful attachment, while anxious or avoidant attachment can be seen as early manifestations of a general distrust towards one’s environment. And along this path it might go on for one’s whole life. When people have developed a trustful disposition, they will joyfully and optimistically interact with others, which makes them popular and sought-after partners in work, for friendships, and for intimate relationships. In this way, they will gather more and more social competencies, and will better and better know whom to trust and whom not to trust. As we have discussed above, their life will be successful, happy, healthy and long. On the other hand, once one has developed a cynical view about life and the trustworthiness of others, one will avoid social interactions and will upset others with one’s suspicions, and life will be successless, sad, full of diseases and short.

Thus, if you do not have a trustful disposition already, you should work on it. You should not trust every person all the time, but you might try to trust most people most of the time.