THE ROLE OF TRUST IN THE DEVELOPMENT OF CONNECTIVITIES AMONGST RURAL ELDERS IN ENGLAND AND WALES.

1. Rural Communities, Connectivity, Social Capital and Trust

1.1. Purpose and structure of the paper.

The purpose of this paper is to explore the roles that trust has to play in developing relationships between older people in rural areas and between them and their communities. These roles are likely to have an important bearing on both the welfare of rural older people and the well-being of rural areas. To achieve this purpose, the paper is structured in the following way.

Firstly, a context for the exploration of trust is offered. This describes linkages that have been asserted in the literature between trust and social capital and the roles that both of these have been seen to play in the development of community cohesion. We have used the term ‘connectivity’ to describe this community cohesion. From a discussion of the linkages between trust, social capital and connectivity the second section of the paper focuses on one of them – trust – to examine how it has been measured empirically. Importantly for the empirical exploration reported later in the paper, this section highlights the differences in the empirical treatment of trust as a variable on the one hand and a process on the other. Trust amongst rural elders is then measured empirically. In section three it is measured as a variable (in six case study areas in England and Wales). Section four then examines two types of trust – personal and system trust – as processes, drawing on interviews in one of the case study areas. Comparisons are drawn between personal and system trust as variables and as processes. Instrumental and enforced trust are then explored as processes (they have no equivalence as variables) in section five before, in section six, these empirical findings relating to trust are interpreted in terms of what they have to contribute to
understandings about both social capital and connectivity amongst rural elders in England and Wales.

1.2 Connectivity

The notion of connectivity in rural community studies, and community studies generally, has been widely considered, and a range of empirical work has suggested that it is not always strong or even positive.

Browning et al (2000) and Nan (2008), for example, have noted that many communities live within a negotiated coexistence in order to avoid organised community conflict. In rural areas in particular, many people hold ‘long memories’ of historical rivalries and animosities (Proctor, 2006, Moseley and Pahl, 2007) that act as barriers to connectivity. More reflective writing (for example Castells, 1997, Forrest and Kairns, 2001, Mason, 2000) has suggested that such community connectivity is in retreat as incomes, assets and lifestyles increasingly separate people who live in the same community. People also use community connectivity instrumentally. Bagnell et al (2003) and Frazer (1999), for example, each found active community involvement to be associated as much with assimilating local knowledge as developing relationships with others. Connectivity can be used to tap into social networks for personal, rather than community, ends (Sullivan, 2001).

Again in the rural context, Lee and Newby (1983) have asserted that there is no particular reason why proximate living should lead to any kind of interaction between people. At best, asserted Bell and Newby (1971), such interaction is likely to be variable. Wenger (1995), too, in her study of rural older people in North Wales, showed considerable variability in connectivity measured by participation in different types of support network using criteria based around kinship, friendship and neighbourliness. Shortall (2008), too, notes that groups labelled ‘socially excluded’ in a rural development
context are commonly simply exercising a right not to take part, rather than necessarily being activity excluded from any particular community. Mann (1970) suggests that such connectivity often is stratified:

“the ordinary participant’s social relations are usually confined to a fairly narrow segment of society, and his relations with society as a whole are mostly indirect…thus his normative connections with the vast majority of fellow citizens may be extremely tenuous.” (page 435)

This ‘narrow segment’ in which connectivity plays out opens an extensive literature on class relations. Whilst middle class people are adept at making the most of connectivity (Bagnall et al, 2003) there is less community involvement amongst working class people (Hall, 1999, Souza Briggs, 1998). More generically, connectivity has been seen to have been influenced by length of residence (Sampson, 1988), community stability (Low and Altman, 1992), tolerance (Walzer, 1997, Halpern, 2005), reciprocity, (Ridley, 1997), commitment (Smith, 2001, Beem, 1999) and what Buber (1947) has termed ‘encounter’ or the quality of learning to live in relation to others and in relation to the space between people.

Within these limits to the universality of community connectivity, however, Braun and Lowe (2005) note the natural tendency for rural communities to make these connections (for example through working together, forming social networks and voluntary activity), relatively more successfully than urban communities, in order to make effective use of limited resources and to share information for positive community ends. Lowe (2010) further attests, using Office of National Statistics data, that older people are more likely to make these connections, relative to other age groups in the population. Barefoot et al (1998) have shown such connectivity to have significant ‘health protective effects’ amongst elders in general (using social variables amongst 55 – 80 year olds) and Woodhead et al (2004) consider connectivity to enhance ‘dignity’ in later life.
Connectivity therefore would appear to be important amongst rural elders.

One of the limitations of this literature is that there are innumerable constructions of the notion of connectivity and many different contexts in which it is explored. Of value for analytical purposes in this paper, however, Simmel (1908) developed the construct of sociation to describe general connectivity or degrees of connectivity, between people or groups of people. Critically, for Simmel, these connectivities have an equal and inevitable propensity to be negative as well as positive, conflictual as well as consensual (Zeleny (1941)). Simmel also suggests that such sociations are on-going and longer term, rather than fleeting: they have strong temporal characteristics.

Connectivity has a number of characteristics when viewed as sociation. Conflict, as legitimately as consensus, is a normal part of connectivity as it spurs social action (Wolff, 1950). Sociation can be driven by envy, need and desire as much as networking and volunteering. Simmel (1908) suggests that such conflictual forces drive change and development. It is therefore inappropriate to consider conflict as ‘negative’ and consensus as ‘positive’. Conflict can tie people into the social fabric and invites reciprocal action and dialogue rather than unilateral imposition (Coser, 1977).

Indeed, one of the roles of conflict in defined rural communities can be to increase cohesion. ‘Deviant’ behaviour can be used to strengthen the legitimacy of ‘insiders’. Anti-social behaviour can be used to strengthen the legitimacy of ‘social’ behaviour. To the extent that conflict defines a relationship of connectivity, it is a relationship that can be developed in different ways. It can therefore be considered as a creative force. In Simmelian terms, then, sociation provides a valuable understanding of community connectivity as it can be built around both antithesis and convergence. A lack of sociation is more adequately represented by inaction, indifference and ‘not taking part’.

1.3. Connectivity and Social Capital
Because connectivity allows for both convergence and antithesis, any measure of social capital as a manifestation of connectivity amongst rural elders, must allow for this too (Portes, 1998, De Phillipis, 2001). But in the burgeoning studies of social capital (Adkins, 2008,) it is commonly viewed in an ‘uncritical’ (Fulkerson and Thompson. 2008) and positive light (Uphoff, 1998, Leadbeater, 1999, Edwards and Foley, 1997, Avis, 2003 and Kay, 1996). Konidros (2008) suggests that this has much to do with its use by government in pursuing the positive value of community development. Taylor (2003), too, suggests that if it is characterised only positively, it offers the potential to displace welfare approaches to the provision of some goods and services, thus saving on Exchequer cost.

Here, Putnam’s (1995, 2000) notions of bonding and bridging capital are attractive to some in describing convergent elements of connectivity. The former is used to describe ties between different individuals in similar situations – for example friends, family, neighbours and colleagues – both inside and outside of any specific organisational context. Bonding capital offers a description of the connectivity of older people in rural areas amongst those with whom they are close.

Bridging capital is used to describe a more distant, less interpersonal platform for social capital transactions, where external network and other organisational structures come to the fore. Bridging capital embraces people across different groups and social contexts. It is more ‘inclusive’ than bonding capital. Connectivity here may be weaker or more tenuous, but as Granovetter (1973) notes, there can be a strength in weak ties. Bridging capital offers a description of connectivity between older people in rural areas and other more general groups and organisations.

But De Fillipis (2001) suggest that whilst Putnam’s notions are characterised as a convergent cornerstone of economic and community development, they have little

Because of this, De Fillipis (2001) suggests that Bourdieu’s (1985) notion of social capital as the exercise and contestation of power in social contexts is a more realistic way of describing social capital. Here, social capital can be deployed for both virtuous and anti-social purposes, much in the way that Simmel (1908) characterised sociation as having both convergent and antithetic characteristics.

Coleman (1988) too, suggests that social capital is inherently normatively and morally neutral. It is, of itself, neither desirable nor undesirable and simply provides a platform upon which social (and other kinds of) action can take place. This ‘neutrality’ of social capital can assist in identifying normative structures where social capital does not provide connectivities for rural older people where they are needed, and where other mechanisms of connectivity (for example welfare services) might be required.

A third form of social capital, linking capital\(^1\), has some commonalities with Bourdieulian constructs because it concerns connectivity between people of different social strata where power relations between different individuals and groups are variable. Here connectivity is manifest in formal and informal institutions and organisations, often exerting power over third parties and commonly having claims over resources of various types (Cote and Healy, 2001).

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\(^1\) Although this term is commonly set alongside bonding and bridging capitals it is claimed that Putnam has not actively deployed this concept himself (Field, 2003, page 42)
But some (Swedberg, 2006, Koniordos, 2008) have suggested that contestation can have a more central role than even in linking capital in the way that social capital plays out. Certainly, empirically in the English and Welsh rural older people context, Moseley and Phal’s (2007) study found that social capital whilst having many positive attributes, also could be negative:

“relationships broke down catastrophically a year or so ago, partly because a culture of cliquishness and suspicion has developed” (paragraph 6, page 24);

and

“Factions, cliques and ‘war lords’. Nothing appears to destroy social capital quite as effectively as a culture of factionalism and local infighting” (paragraph 14iii, page 28).

This description of social capital as contestation has some bearing on linking capital, but there is an implication that linking capital ultimately leads to a resolution of contestation. To allow for unresolved contestation of the kind described in the Moseley and Phal (2007) case cited above, it will be useful to add to notions of connectivity, contested capital.

Simellian (1908) notions of sociation that allow for connectivity to be antithetic as well as convergent, then, can be seen to have commonalities with different descriptions of social capital. Bridging capital can develop consensus, but through weak ties, bonding capital can be strongly consensual but also, depending on circumstances, can have conflictual elements through exclusion. Linking capital can exhibit inequalities in power and contested capital can portray unresolved conflict. Collectively they provide a useful continuum through which connectivity can play out.
1.4. Differentiating Trust

If social capital provides a useful framework for exploring concepts of connectivity, trust, as a core element of social capital, offers a means by which some measure of connectivity might be pursued. In explaining the relationship between connectivity and trust it is not uncommon for trust to be considered in a single ‘generalised’ sense (Goffman, 1959, Henslin, 1968, Gawley, 2007). Such a ‘blunt’ characterisation can lead to broad assertions, for example, that trust leads to lower levels of violence in individual communities (Sampson et al, 1997), that trust is a precondition for social order (Garfinkel, 1963), that people who indulge in civic engagement are more trusting (Putnam, 2003), and that trust between citizens in western societies is in decline (Lenard, 2010). These generalised notions, whilst vague in their characterisation of trust, all share some conception of temporality. Trust leads to some form of connectivity outcome; trust comes before some form of connectivity outcome, or trust is changing over time, modifying connectivity relations.

Simmel (1990, 1992), however, writing at the turn of the 20th century, again usefully outlined three distinct types of trust, which allow a finer grain of understanding of the role of trust in developing connectivity. These have been given a recognised terminology by subsequent writers (Frankel, 1977, Luhmann, 1979, Giddens, 1990, Misztal, 1996, Uzzi, 1997, Barefoot et al, 1998, Möllering, 2001, Lenard, 2010, Curry, 2010), although there are a number of variations in these within the broader trust literature. They are what are termed here, personal trust, system trust and instrumental trust. Personal trust describes the way in which individuals relate to each other and system trust is concerned with how individuals and organisations relate to other organisations. Instrumental trust arises where people might not really trust each other fully, but the consequences (or risks) of not trusting each other are greater than the risks of trusting each other. In these circumstances, Brownlie and Howson (2005) suggest that the consequences of not trusting tend to lead to trust reciprocity.
They also suggest that memory has a significant role to play in the development of both personal system trust, again reinforcing the temporal element of trust. They contend that older people in particular have ‘long’ memories in respect of the behaviour and motivation of individuals and of organisations. They cite, for example, elders who have a mistrust of a range of public health bodies because they remember things such as thalidomide back in the 1950s (as well as more recent phenomena such as MMR). Once system trust has been lost, historically, it is often hard to regain, they suggest (Brownlie and Howson, 2005). Here trust (or in this case a lack of it) acts a precursor to the development of connectivity (or a lack of such development)

Simmel (1992) also suggests that trust has two components: a rational justification for trusting (or not trusting) and a ‘leap of faith’ (which Mollering (2001) and Brownlie and Howson (2005) term ‘suspension’). The justification is some rational reason for trusting, either proven (based on knowledge) or presumed. The leap of faith relates to the predispositions that are held about the people who, or organisations that, are to be trusted and cannot be understood outside of interactions and interrelationships nor isolated outside of the systems in which they operate (Brownlie and Howson, 2005) and relates to ‘people getting on’, in consensual connectivity and ‘a clash of personalities’, in conflictual connectivity. The rational reason for trusting, if evidentially proven, is likely to remain stable over time. Such reasons for trusting, if based on presumption, and leaps of faith, however, will change in the light of interactional experiences.

Because these two components make up the totality of each of the three types of trust, high levels of justification require low levels of a leap of faith and vice versa. In turn, justification is related to states of knowledge: full knowledge requires no leap of faith; ignorance makes trust a complete leap of faith (Hollis, 1998). In instrumental trust in particular, potential benefits and dangers of trusting are constantly being assessed. (what Carter (1995) terms the simultaneous possibility of security and insecurity). Here,
there are risks to be taken and decisions are made as part of the Simmellian ‘justification’ for trusting (as opposed to the 'leap of faith'): there is a rational choice to trust or not trust (Misztal, 1996).

But as with all risk, it can be reduced in instrumental trust (and the justification therefore increased) with as full information as possible about the decision. Luhmann (2000) suggests that information gaps in this context can be reduced by familiarity, which can be cultural (it has always been this way) as well as experiential. Remaining ‘justification’ gaps have to be dealt with by Simmel’s ‘leap of faith’, but here Rumsfeld’s ‘unknowns’ play out: there are things that people know that they don’t know and also things that they don’t know that they don’t know. The leap of faith can be of indeterminate magnitude.

Critically for this study, the leap of faith can be influenced by the social networks (or connectivity) in which they take place. Brownlie and Alexandra (2005) cite Martin et al (2001), as noting, in the context of health unknowns, that the leap of faith elements can be reduced by dialogue with professionals, friends and family: networks of trust as Lewendon and Maconachie (2002) have termed them. This dialogue is more concerned with ‘reassurance’ than familiarity. Here, familiarity (personal or cultural experiences) can take place outside of connectivity, but reassurance takes place entirely within social networks or connectivity. McAllister (1995) also suggests that emotion and intuition are both drivers of the leap of faith and they are different in personal trust where self-interest is to the fore, and system trust which is more concerned with social embeddedness. Personal trust, too, according to Frankel (1977) tends to have a larger leap of faith than system trust because the latter is moderated by group action and common consensus or conflict.

The relationship between Simmelian notions of connectivity (sociation) and of trust is an intriguing one. With consensual connectivity there tend to be high levels of both personal
and system trust and lower levels of instrumental trust (Paddison et al, 2008, Hindmoor, 1998, Zinn, 2008). But in conflictual connectivity all three also can be quite high: individuals (personal trust) and organisations (system trust) can be trusted not to hold the same view (take the same action) and instrumental trust often becomes necessary because the costs of not trusting can be higher than those of trusting (Baxter et al, 1999). Commonly lowest levels of trust lie in the areas of maximum uncertainty of outcomes, rather than more certain ones, even where they may be negative. It is here that the risks are highest (Beck, 1992). And highest levels of uncertainty also are associated with low levels of knowledge (Coleman, 1990).

A schematic representation of the relationship between connectivity, social capital and trust is offered in figure 1 below. In this schema, a broad continuum is displayed between convergent characteristics to the left and antithetic characteristics to the right. The arrow connecting these two sets of characteristics identifies the place on this continuum where each of the characteristics of connectivity, social capital and trust sits according to the descriptions of each offered above.

The smaller ‘vertical’ arrows describe linkages that have been made in the literature between different forms or manifestations of connectivity, social capita and trust. These forms or manifestations themselves are represented by the ellipses that are positioned at different places on the convergent-divergent continuum.

Thus, much of the conceptual writing about connectivity, using the vehicle of social capital, emphasises that it is closely linked to notions of trust (Freeman, 1991, Putnam, 1995, Adler and Kwon, 2002). Within this literature, a number of different types of trust is identified. Putnam (2000), for example, distinguishes between trust at the level of the individual and trust at the level of the organisation. The former clearly reflects Simmel’s personal trust but also has commonalities with bonding capital. They can both be inward-looking within likeminded groups and lead to degrees of exclusion (Brown,
2009). The latter relates to both notions of bridging capital and Simmelian constructs of system trust. Both are outward looking, embracing different organisational groupings and different social contexts (Richley and Ikeda, 2009). Jones et al (2010) affirm this pattern using the terms ‘social’ and ‘institutional’ trust. All of these forms and manifestations thus populate the convergent end of the characteristics continuum.

Instrumental trust also shares commonalities with linking and contested social capital as each contains elements of ‘power games’ and fractionation. Prus (1999) characterises instrumental trust as a ‘tactical enterprise’ where people perform activities to enhance, focus, control or stabilise their influence and interest in relation to others. Max Weber (cited in Koniordos, 2008) noted that at the extreme, trust actually can be imposed because of the disciplines that organisations can impose on their members. Woolcock (1998) has termed this ‘enforced’ trust. These forms and manifestations represent a transition on the continuum from convergent to antithetic characteristics.

*Figure 1 near here*

A further characteristic of trust in the context of social capital is that it is constantly being negotiated and renegotiated. Uslaner and Conley (2003), for example argue that growing bonding capital does not engender the development of trust as close ties are already trusting ones. It is in the development of bridging capital, where people come into contact with people with whom they might not normally relate, or who have only just met, that trust is actively negotiated and collective trust increases. Similarly, whilst Stolle (1998) found that the process of trusting increased with connectivity, it tended to be higher in bridging capital, than in bonding capital. This was likely to be due to the fact that people who were inherently more trusting had a greater propensity to negotiate trust through bridging connectivity.
In this area of how the strength of trust develops, Newton (1997) argues, that people do not spend enough time in civic engagement for values as profound as trust to develop in any meaningful way. Rosenblum (1998), cited in Uslaner and Conley (2003) (page 352) terms this presumption of trust through civic engagement, a 'liberal expectancy'. Uslaner and Coley (2003) conclude that the more trust there is in ‘bonded’ communities, the less there tends to be in the wider community. They claim that there is little evidence that social ties of themselves can produce personal trust. Misztal (1996) suggests that trust is strongly derived through close personal bonds and beyond that, its generation is strongly influenced by good rational reasons (Simmel’s ‘justification’) and self-interest – which are often not strong in wider communities.

From this exploration of the relationships between connectivity, trust and social capital the argument now turns to the measurement of trust amongst rural elders as a means of providing some empirical evidence concerning connectivity. Some of the specific issues raised in this section are given explicit consideration within this exploration.


In the literature, the measurement of trust has been approached in a number of different ways. Several authors have attempted to measure a bilateral (or multilateral) relationship with various measures of social capital such as civic participation (Fukuyama, 1995) or an active involvement in institutions (Secor and O'Loughlin, 2004). Khodyakov (2007), however, considers that this kind of assessment is restricted to the assessment of macro social capital (general overall measures) and overlooks some of the more subtle interrelationships found in more fine-grained assessments of micro social capital (Cook, 2005). In these macro studies, Uzzi (1997) suggests that system trust invariably appears stronger than personal trust, an issue that is examined in section 3 below in the context of rural elders.
Gambatta (1998) suggests that such macro studies also tend to see trust as a variable or a continuum (from trust to distrust) rather than as a process. Hence as a dependent variable, the factors that influence levels of trust are of interest: levels of rationality and honesty (Messick and Kramer 2001); who needs to be trusted (Yamagishi, 2001); who the trust intermediaries are (Levi, 1998). As an independent variable the interest lies in what trust can influence: risk reduction (Luhmann, 1988); co-operation (Gambetta, 1988) and more general notions of social capital (Giddens, 1990). Even within these studies, however, such relationships tend to remain descriptive rather than analytical ones.

But trust also can be measured as a process. It can be examined, for example, in terms of how it is negotiated (Khodyakov, 2007), how it builds on experience (Ensminger, 2001) and how it changes over time (Emirbayer and Mische, 1998).

2.1. Methods

In this study trust is considered both as a variable and as a process in the context of the contribution that it makes to overall levels of social capital and connectivity amongst rural elders in England and Wales. In pursuit of this, quantitative approaches to the measurement of personal trust and system trust as variables are adopted through the analysis of a number of questionnaire questions. Instrumental trust is explored through a series of qualitative interviews which also have shed more light on the other two forms of trust as processes. These approaches are described more fully below.

In respect of quantitative approaches, Grootaert et al (2004) outline a questionnaire approach that offers one ‘single answer only’ question on personal trust (people can be trusted/you can’t be too careful) and one Likert scale question on institutional trust in relation to how much people trust both local government officials and central
government officials (to a very great extent/to a great extent/neither a great nor small extent/to a small extent/to a very small extent). They note, however, that:

“trust is difficult to measure in the context of a household questionnaire because it may mean different things to different people” (page 12)

And suggest that to ameliorate this:

“processes of trust creation and destruction .... will be understood better by means of a variety of qualitative in-depth studies” (page 17).

Nevertheless, they suggest that this kind of questionnaire approach to generalised levels of trust as a variable has been successfully applied (Christiaan and Narayan 2000, Buchan et al, 2002, Van de Rit and Busken 2006) to yield largely quantitative and descriptive results (Gawley, 2007).

In contrast to these quantitative approaches, the number of more analytical qualitative studies of trust appears to be few (Gawley 2007). For this kind of approach, Mollering (2001) suggests that open-ended approaches to measuring trust are particularly useful because trust is often present without manifesting itself in any particular actions or associations. Positivist methods (quantitative methods, surveys, experiments) have limitations because they predict a singular model of human interpretation that is devoid of its context (Allen-Collinson 2011) and how the truster understands their own world.

Mollering (2001) thus suggests that a good approach to getting at trust as a process is based on hermeneutics and reflexive qualitative methods (Alvesson and Skoldberg (2000)). Here, the research should be reflexive and receptive. Measuring trust, say Brownlie and Howson (2005) should be interpretive of processes or “relational practice happening within particular socio-political contexts” (page 222). Measuring what is
termed in this paper *instrumental trust*, suggests Mollering (2001) is about measuring what the truster considers to be ignorance, or the ‘unknowable’. This must be done indirectly.

2.2 Methodological approach

In respect of the quantitative questionnaire approaches to measuring personal and system trust amongst rural elders, a doorstep face-to-face interview survey was conducted in the summer of 2009 of 150 people of 60 years of age and over in each of 6 rural areas in England and Wales (900 in total). One each in England and in Wales was selected because it was relatively remote and deprived (rural type A), a pair of less remote and deprived areas also was selected (rural type B) and a pair of relatively accessible and affluent areas also was chosen (rural type C) in each of England and Wales. Every household in each of the case study areas was contacted by post or in person to establish whether any individual over the age of 60 was resident, and if so whether they would be willing to be interviewed.

The questionnaire was developed by a range of specialists within the research team from the fields of social science and gerontology. It covered a range of issues including community involvement, access to services, community belonging and loneliness. Within the questionnaire, two questions were asked about personal trust. These were “people in this community can be trusted” which invited a Likert response (strongly agree/agree/disagree/strongly disagree/don’t know) and “there are many people in the community that I can trust completely”, inviting a yes/no/don’t know response. The question on system trust invited a Likert response (very dishonest/mostly dishonest/both honest and dishonest/mostly honest/very honest/not applicable in the community, and don’t know), for each of a number of organisational representatives: local government officials, village leaders, local religious leaders, medical professionals,

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2 These are described fully in Burholt et al (2010)
teachers and school officials, staff of the post office, police, judges of staff and courts and staff of other public bodies.

In addition to these specific questions about personal and system trust, a number of other questions were asked about social capital more generally. These fell into two groups. Firstly, there were questions concerning social support. These questions asked the respondent how many friends or relatives they see or hear from at least once a month; could talk to about private matters; or could you ask for help. For each question the respondent was asked to select one of the following; none, 1, 2, 3, 4, 5 or more than 5. Respondents were also asked how regularly they: see their children or other relatives; chat to or do something with friends; and chat to or do something with neighbours. They could select from the following responses: daily, 2-3 times a week, at least once a week, at least once a month, less than once a month or never.

Secondly, there were questions concerning community involvement and group membership. Respondents were asked whether they undertake activities which involve assisting others and whether they undertake any voluntary work. For each, a yes or no response was required. Respondent were also provided with a list of 12 community groups and societies ranging from residents’ associations to political parties and conservation groups. For each, respondents were asked to state whether they were involved, and if so, which of the following distances they travelled to the group or society: less than 1 mile, 1-5 miles, 6-10 miles or more than 10 miles. Lastly, community participation was explored by asking respondents whether they had been involved in any of the following activities within the last 12 months: attended a public meeting, contacted your local MP, done voluntary work, signed a petition, contacted your local councillor, provided care for neighbours, friends or relatives, completed a survey, voted in the most recent elections, written a letter of complaint or taken part in a protest or street demonstration.
These questions have been used to develop interval scale measures for levels of social capital. These are reported in section 3 below. This are commonly deployed approaches in studies of social capital as a variable. The Social Capital Integrated Questionnaire (SC-IQ) deployed by the World Bank (Grootaert et al. 2004), for example, uses such an approach in many different contexts. Similarly, Yang (2007) assesses social capital at both individual and community levels by creating an interval scale social score based on the core characteristics of social capital.

The assessment of trust as a process, in contrast, was undertaken through a series of in-depth semi-structured interviews. The mode of analysis here was thematic. The salient themes relating to trust as a process were considered with the interviewees in a reflexive way, allowing conversations to be steered by the participants. Both direct and indirect questions were used to tease out aspects of both personal and system trust (particularly in relation to temporality and negotiation) and instrumental and enforced trust (relating particularly to suspension and the leap of faith). These interviews were transcribed before they were reordered into the themes of the literature. They were then related to each other collectively as a group of six responses.

The six participants were selected through purposive sampling, to reflect a range of the demographic and socio-economic variables within the population under study. This had the intended purpose of providing a range of views about the issues according to the socio-economic characteristics that were identified as having an influence on levels of personal and system trust in the quantitative research phase. The salient characteristics of the six interviewees are shown in figure 2 below.

*Figure 2 near here*

3. Personal and system trust as variables: empirical findings amongst English and Welsh rural elders
Descriptively across the survey as a whole, levels of personal trust appeared to be high amongst rural elders, with 93% of respondents agreeing or strongly agreeing that people in their community could be trusted, although rather fewer – 68% - felt that there were many people in their community that they could trust completely. This might suggest that a generalised sense of personal trust in these communities is more readily acknowledged than people’s ability or willingness actually to place this trust in specific people for particular purposes: ‘personified trust’.

Clearly with 93% of the respondents having a positive disposition towards generalised personal trust there are very few significant differences in the socio economic characteristics between those who feel in general terms that those in the community can be trusted and those that feel that they cannot. The only exceptions to this are that those who agree strongly with the statement on personal trust are significantly more likely (p = 0.017) to be in the highest category of wealth used in the survey (living comfortably) than the less well off. In terms of ‘personified trust’, the ability actually to place trust in specific people, this is statistically more likely, the longer a resident has spent living in a in a community (p = 0.001) and the older a resident gets (p = 0.008).

Levels of system trust are somewhat lower, descriptively, than levels of generalised personal trust offering a departure from Uzzi’s (1997) findings. Bell (2002) suggests that system trust is commonly lower than personal trust because people are more reluctant to mistrust individuals (particularly those that they know) than more anonymous organisations, where mistrust is less likely to be reciprocal. System trust also is more variable according to which types of organisation are to be trusted (explored in a rural context by Marquart-Pyatt and Petzelka, 2009). Adjusting for where responses were not applicable in particular communities or where people simply did not know how honest people were (possibly in large part due to a lack of experience of them), more than 96% of rural elder respondents felt that staff at the post office were very honest or mostly
honest, but only 58% of local government officials were felt to be mostly or very honest. The rank order of judgments of honesty in relation to different organisational representatives is in figure 3 below.

*Figure 3 near here*

In order to provide some descriptive comparisons of levels of system trust, mean scores were established for each of organisations based on the Likert scale scores. In evaluating these values, local government officials and village leaders (who might be characterised as representatives of the local state) score significantly below the overall mean and teachers, religious leaders, medical personnel and post office workers score significantly above.

It is possible to relate these varying levels of system trust to a number of socio-economic parameters. This is a somewhat tentative assessment because of the different numbers of responses in each of the 'honesty' categories in the question. Within this note of caution, chi-squared tests were conducted to examine the differences in system trust according to people’s length of residence in the community, level of education, relative level of financial security, age and the case study area in which the respondent resided. The extent to which these lead to significant differences in levels of system trust, or very significant differences, reflects significance at the 5% level and the 1% level respectively, within the chi-squared testing.

Levels of system trust of *local government officials* amongst older people in rural England and Wales vary very significantly, depending on which of the case studies people lived in. The remoter the area, the higher the level of system trust in these officials. Also, higher levels of education and higher levels of financial security increase the level of system trust for local government officials very significantly, but differences in age and length of residence have no bearing on the level of system trust for them.
For village leaders, levels of system trust vary very significantly with length of residence (the longer the length of residence, the higher the level of system trust), levels of financial security (the higher the level of financial security, the higher the level of trust) and area. Again here, system trust of village leaders is higher, the remoter the area. Levels of trust also vary significantly by education (the higher the level of education, the higher the level of trust) and age (the older the respondent, the higher the level of trust).

For medical professionals, interestingly, there were no significant differences at all in levels of system trust by length of residence, level of education, age or geographical study area, but there were very significant differences in levels of system trust according to degree of financial security – the more financially secure people are, the higher their level of trust in medical professionals. Exactly the same pattern pertains to local religious leaders and the police except in the case of the latter the difference in levels of trust amongst those who are financially more secure is significant rather than very significant.

Differences in the levels of system trust are smaller for post office works and judges and the staff of courts. In the case of the former, there are significant differences in trust levels by education – the higher the level of education, the greater the degree of trust – and by geographical area (the remoter the area, the higher the level of trust). But there are no significant differences according to length of residence, age or degree of financial security. In the case of the latter there are no significant differences in levels of trust by length of residence, level of education degree of financial security or geographical area, but there is a significant difference in respect of age: the older people are, the more they trust in the judicial system. There are no significant differences at all in respect of any of the socio economic parameters in the levels of system trust of teachers or of staff of other public bodies.
Across the assessment of system trust as a whole, very broadly, the more ‘favourable’ the socio-economic variable (higher education levels and higher financial security) the higher the level of system trust tends to be. Greater lengths of residence and the greater remoteness of that residence also appear to lead to higher levels of system trust.

In addition to measures of trust as a variable, some exploration was undertaken of the nature of social capital amongst the survey respondents making use of the questions articulated in section 2 above relating to community support and involvement. Indices were allocated to the responses to these questions with high values allocated to activities and responses that demonstrate a high level of the aspect of social capital being investigated, and neutral values to responses which indicate low levels (or an absence of) social capital. For example, in relation to the social support questions, when respondents had indicated that they had no contact with friends, relatives or neighbours, a score of 0 was allocated. The same process was carried out for questions relating to community involvement and participation. The range of scores for each question varied depending of the number of responses, and were weighed accordingly. A total social capital score of 40 was available.

A social capital score was established for each respondent in the survey who answered these questions. One-way analysis of variance (ANOVA) tests were then carried out to establish the existence of any statistically significant relationships between responses to particular social capital questions and separately, the questions relating to both personal trust and system trust. Using this approach ANOVA tests indicate a statistically significant relationship between levels of personal trust and social capital. In all cases, respondents who have higher levels of personal trust also have higher levels of social capital; and as levels of social capital increase, so too do levels of personal trust.

The relationship between system trust and social capital is less clear. As with personal trust, levels of system trust in village leaders, local religious leaders and teachers and
school officials increase with levels of social capital. However, no statistically significant relationship was found between social capital and levels of trust in medical professionals, post office staff, police, judges and staff of courts and staff of other public bodies. It is interesting to note that the individuals and organisations with which respondents are likely to have the highest levels of personal contact (i.e. village leaders, local religious leaders, teachers and school officials) are more likely to be trusted if high levels of social capital are present, whereas the levels of trust in the remaining organisational representatives appear less likely to be affected. In assessing social capital, the questionnaire focused mainly on bonding and bridging social capital, whereas trust in certain organisational representatives is more likely to be affected by levels of linking social capital.

4. Personal and system trust as processes

This consideration of trust as a variable has proved popular in government reports and policy studies seeking to identify influences over the development of convergent social capital, and consensual connectivity, particularly in developing economies (Isham et al, 2002, Collier, 2002, Grootaert et al, 2004). But it can underplay some of the more subtle roles of trust when considered as a process within a specific context, particularly in terms of how it changes over time and how it is negotiated. The temporal element of trust in particular is an important element of Simmel’s sociation.

To explore these processual issues more fully the in-depth interviews focussed initially on personal trust, personified trust and system trust in the context of temporality. Here, for rural elders, long memories were evident in respect of both personal and system trust. Although time was a great healer, there was a sense that there would always be some scepticism at the back of the mind once trust had been brought into question. Whist it was not good to dwell on a loss of trust, it was difficult to deny what had happened, even if in the distant past, or to forget it.
"If I lost my trust in an organisation I don’t think it could ever be completely restored because once you’ve had a bad experience you’re always conscious of the fact that they’ve made a mistake once and they could do it again.” (purple)

Two interviews discussed specific instances of a loss of system trust in organisations with a specific rural function. In these cases, both had determined to distance themselves from these organisations permanently.

The regaining of personal trust, once lost, was felt to be difficult but not impossible. Certainly regaining trust, once lost, takes a lot longer than gaining it in the first place. The loss can lead to a distancing, but there are advantages in trusting (relating to community cohesion) that offer incentives for the rekindling of trust. In this context, recognising fallibility (in oneself as well as others) and seeking reciprocity can rebuild trust, but it might not be exactly as it was before it was lost.

“You may find that you can accept them in a slightly different way but once trust has gone, as in any relationship, I don’t think that trust is ever quite the same again” (green)

The more general temporal nature of personal trust was widely discussed by all interviewees. Most felt that trust grows over time because familiarity breeds confidence. Personal contact, particularly face to face, was felt to be key to this growth in trust over time, as was the ability to be non-judgemental and to be able to hold confidences.

“Trust is very important. We trust our neighbours and you can relax. You’re not always thinking ‘what’s he up to?’ If new people move to the village we always make an effort to say ‘hello’ and perhaps ask them over for a coffee or something and then you take it
as you find it then, if you believe they’re nice people then you treat them as such”.

(brown).

Less commonly, however, some suggested that such familiarity can lead to mistrust because people turn out to be other than the might have first appeared.

The negotiation of trust was explored in the interviews, through the vehicle of bridging capital, and the findings were broadly consistent with the assertions in the literature noted in section 2 above. Taking non-intimate people into one’s trust was strongly influenced by the personal demeanour of the ‘stranger’ and the ability to pick out ‘genuine’ people by evidence of their reliability, honourable actions and common values.

“You have a feeling immediately from the body language that you can trust somebody and then another person can make you feel all uneasy and you wouldn’t trust them. Some people you feel that you could almost be very confidential with and others, make you feel, oooh, you don’t really want to get anywhere near them” (green)

For some, the starting point for ‘bridging’ was not a presumption of trust, because in some way, trust had to be earned or evidenced. Reciprocity also had a role to play: mutual trust and kindness often created virtuous circles. This initial non-presumption of trust and the need for reciprocity can be seen as means of seeking to reduce the ‘leap of faith’.

The negotiation of system trust in the interviews was seen to be influenced by factors outside of a bilateral relationship. Trust in the police, for example was influenced for two of the interviewees by press coverage in the absence of a personal relationship with the ‘bobby on the beat’. Whilst personal relationships were invariably preferred as the means of developing ‘bridging’ system trust, this was not always possible in relation to organisations. Personal experience (both good and bad) influenced the negotiation of
system trust, but it was recognised that this was invariably partial. Helpfulness, honesty, reasonableness and civility all were felt to engender the negotiation of system trust.

“Within any organisation, it doesn’t matter what it is, there will always be different levels of commitment. Experience, and how you find them is the most important thing as well as the experience of others, although that sometimes needs to taken with a pinch of salt”. (red)

5. Instrumental and enforced trust in rural older people

Instrumental trust arises where people perceive the benefits of trusting to be greater than the risks of not trusting. Enforced trust arises where people have no option but to trust. In both the literature and the interviews, the processes surrounding these types of trusting had both elements of temporality and of negotiation. The processes also involve issues that concern experience, the leap of faith and warrants of trust. Each is considered in this section.

5.1. Temporality

Empirical studies of instrumental or enforced trust appear to be few (Brownlie and Howson, 2005). Gawley (2007) suggests that such studies tend to focus on the changing nature of instrumental trust over time and the importance of forgiveness in these changes (Weber and Carter, 2007). Echoing this importance of time, Misztal (2001) notes that enforced trust, where rural elders have limited choices but to trust (for example in securing services such as builders, repair men and the like), has been shown to improve through the development of routine, familiarity and stability (Misztal, 2001).

In the interviews, discussion took place about instrumental and enforced trust in relation to the need to secure a range of services for essential household maintenance. Here,
building reliability over time was associated with polite behaviour, industry, a known track record of good service (which for some became ‘friendship’) and most significantly, localness, where in some cases, family members had pre-existing ‘bonding’ relationships with family members of the service provider.

“If they are local it means I know where they live and I can ask around about them. In a way, if they are local they are already kind of ‘known’ to me. I don’t think I could use anyone for those kinds of things who was away from my local area. I need to know that they live in the locality so that I could get some comeback if I needed it.” (yellow)

In the context of older people and managed care settings, Cook et al (2004) have added sincerity and personalisation as things that can improve enforced trust. But although these factors can improve enforced trust, particularly in the provision of services to older people, invariably, suggests Dirks, (2000) those receiving those services do not develop as high levels of trust as the suppliers of services believe they command. In the healthcare context, too, Semmes (1991) has observed the functions of ‘caring’ and ‘emotional commitment’ do increase levels of trust. Empathy also is considered to enhance instrumental trust. Professionals or service providers who display similar emotions and vulnerabilities as their clients, tend to win and reinforce trust (Elsbach, 2004).

5.2. Negotiation

As well as the temporal importance of instrumental trust, Brownlie and Howson (2005) note, in negotiating trust, the importance of the reciprocal nature of instrumental trust in its development and the establishment of customs, traditions and ‘codes of honour’, all of which promote confidence. These are particularly relevant to Simmel’s ‘secret society’ trust. In the context of these reciprocal characteristics, however, Dirks and Skarlicki,
(2004) note that the successful development of trust with one group can actually lead to a loss of trust with others.

In the interviews, again relating to ‘essential’ service provision, the initial negotiation of instrumental trust was through the use of a reliable third party: word of mouth, neighbours, the church magazine, the Women’s’ Institute. Standard directories provided a less certain means of securing a ‘reliable’ service provider. Most service engagement came about through familiarity and again, local reputation. The majority of interviewees suggested that being able to trust someone to do a good job in an emergency was a more important consideration than its cost.

Beyond the initial negotiation of instrumental trust, the continuing negotiation of such trust was influenced by honesty and reliability: turning up on time, doing what had been promised, offering some form of guarantee and ‘going the extra mile’ to help. But this negotiation also had evidential leaps of faith contained within it:

“For me I suppose it is my initial reaction to them when I first meet them at the door. Either you feel comfortable with them straight away or you don’t” (yellow)

“It is important to me that I feel comfortable with them” (purple)

5.3. Enforced trust, experience and expertise

In a medical context, of particular relevance to rural elders, enforced trust has been seen to be enhanced through the perceived competence of the provider. There may be a general erosion of this competence, however, as globalisation leads to an increased questioning of ‘expert’ knowledge (Brownlie and Howson, 2005). Both of these issues were explored in the interviews in the context of healthcare, the perceived knowledge of health practitioners and the increased availability of medical information to the lay
population. Both perceived knowledge, and available information, work to reduce the leap of faith.

In the interviews, the knowledge level of the General Practitioner (GP), as perceived by the interviewees, was not a significant influence on enforced trust. Interviewees claimed that they had no way of knowing the knowledge base of their practitioner anyway. More important was a confidence in the GP. Some felt that this confidence was articulated through a ‘good personal relationship’ but others expressly felt that this was not the case, because there were so many GPs in their practice that they never saw the same one twice. In these cases, a sense of being taken seriously, being put first as the patient and a general rapport were the dominant bases for building enforced trust. Others mentioned the importance being put at ease by the first point of contact of the surgery: the receptionist or the triage nurse. The different qualities of knowledge and experience also were noted:

“It’s a good combination really because the older doctors are more experienced and the younger ones have been very impressive with being up to date. I’m quite happy to go and see any of them” (green).

In general in the interviews, the increased availability of ‘expert’ medical information by lay people, for example through the internet, did not impact negatively on the trust relationship with the GP. In some cases it enhanced the GP trust relationship. On occasion, for example, the GP was able to clarify a confusion that recourse to medical web sites had caused. Others felt that using this ‘expert’ information, because it invariably was in accord with the advice of the GP tended to increase confidence in the GP. Even where it did not, human fallibility (on the part of the GP) wasn’t considered to be an axiomatic reason for not trusting.

5.4. The justification, leap of faith and warrants of trust
In the interviews, cultural familiarity, experiential familiarity and reassurance (networks of trust) all had a role to play in increasing the justification for trusting. Experiential familiarity was considered to be the most important of these three elements of justification (they have worked for us before and we know them to be reliable) but in all of the interviews, the networks of trust were considered to be strong. People would take the advice of others in the community in substitute for their own experiences. In this contexts, ‘networks of trust’ were commonly considered to be very strong.

“The community that we live in, about 6 or 7 of us all have dogs and cats. Now if I tell you, we all hold each other’s house keys so that if there is a problem (I’m away and delayed, for example) we can go and do things like let the dog out without any hassle. I’m not suggesting that this will happen in every town and city, but it is a good example of how communities work and how they trust each other”. (blue)

According to Misztal, (1996), the ‘leap of faith’ can be reduced by the person being engaged having a ‘warrant of trust’, a badge or kitemark acting as a sign of quality and usually conferred by a third party. In health terms, says Misztal (1996) such a ‘warrant of trust’ can have a premium value in that there is often more confidence in a specialist whom the patient has never met, than a GP whom people know well.

In the interviews, these ‘kitemarks’ were considered both in relation to the provision of household services and access to medical specialists. In both contexts such warrants were not accorded particularly high value. Interviewees were aware of the requirement to use a Corgi dealer for gas services (a legally stipulated kitemark in the United Kingdom) but beyond that, ‘badges’ of quality were considered relatively unimportant for household services, compared to familiarity, experience and the recommendation of those who were already trusted. Some suggested that qualifications and memberships
did provide additional reassurance, but in times of a proliferation of such ‘badges’ it was often hard to know their currency.

In terms of medical specialists, universally, the warrant of trust derived from being a ‘specialist’ was of no significance to the interviewees. They all felt that the GP was the gatekeeper to the specialist and if the GP was trusted then the GP’s recommendation also would be trusted:

“I’m very much of the opinion that if you go to a GP and he says that you need to see a specialist, then I take that as a professional recommending another professional and I go along with that. As far as I’m concerned, I then hope that the specialist knows what he is doing. I take things at the value at which they are given to me. It is the trust of one person that leads to the trust of the other” (red)


The examination of trust as a variable can give a broad indication of overall levels of trust amongst rural elders, but has limitations in explaining the nature of this trust in the context of rural older people’s connectivity and social capital. Whilst the quantitative survey reported here indicates very high levels of personal trust amongst rural elders it provides little indication of its dynamic or importance for social cohesion.

The analysis of system trust as a variable suggests that that it is less common amongst rural elders than personal trust, implying lower levels of bridging capital than bonding capital within the communities surveyed. It also suggests that connectives are higher amongst individuals within their communities, than with organisations. Trust of different organisations differs markedly with relatively high levels of system trust placed in post office workers and relatively low levels in local government officials for example, and these varying levels of trust in different organisations can be influenced by length of
community residence, education levels, levels of financial security, age and location. Broadly, the more ‘favourable’ the socio-economic variable, the longer the length of residence and the more remote the rural area, the higher the level of system trust is likely to be.

Thus the ‘convergent’ aspects of connectivity, social capital and trust tend to be higher amongst the ‘better off’. It would seem from the survey that connectivity has clear equity consequences, but it is not clear where the cause and effect lie in this relationship. Grootaert (2001), for example, suggests that both trust and social capital are lower in poorer communities but that they also can reduce the likelihood of being poor. Social capital also can act as a substitute for some of the variables that influence it, for example formal education and material wealth (Grootaert et al, 2004). In this context, trust has been seen as a ‘community asset’ (Carnegie UK Trust, 2006).

Exploring personal and system trust as processes amongst rural elders provides more information than the variables approach as it allows the consideration of ‘antithetic’ trust, the consequences of not trusting and of losing trust. Whilst levels of personal and system trust were seen to be high in the quantitative survey, losses of trust can have damaging effects on both social capital and connectivity amongst rural elders. Interview respondents in the qualitative survey recognised these potential negative consequences and invoked measures to counteract trust loss in order to rekindle such connectivity. Forgiveness, not judging and recognising fallibility were important aspects of this rekindling process.

In developing connectivities, building personal trust through bridging capital appeared to be important, and here the ‘leap of faith’ (having a good feeling about someone that you didn’t know very well) and reciprocity both seemed to have an important role to play. For system trust, this was often negotiated through the medium of a third party (for
example the media or friends) but was also built around notions of helpfulness, honesty, reasonableness and civility.

Instrumental and enforced trust amongst rural older people, whilst often starting from a position of mistrust or scepticism, appeared to develop over time through familiarity. ‘Word of mouth’ was an important catalyst, too, but its value was directly related to the degree of trust held in the person making the recommendation. Here bonding capital becomes important: the recommendations of those closest to us are the ones considered most reliable. Critical in engendering this kind of trust however, was ‘locality’. People who are local are in some way ‘known’ even if they have never been met. Here the ‘leap of faith’ was clearly evident. This has significant implications, in terms of connectivity amongst rural elders, for the cohesion of communities of place. Enforced trust did not appear to be strongly influenced by the perceived knowledge or expertise of the person to be trusted relative to good personal relationships, rapport and being taken seriously.

Instrumental trust, when viewed as a process, appears to be a significant stimulus to connectivity, through the development of bonding capital, where both familiarity and reassurance have a role to play in reducing the leap of faith. In the interviews conducted for this survey, familiarity appeared to build instrumental trust to a greater degree than reassurance and ‘warrants of trust’ which were seen to have little significance.

Whilst this study of trust, social capital and connectivity amongst rural elders has been largely analytic, some broad conclusions can be offered for policy. Successive governments in England and Wales have been keen to promote the development of all three of these characteristics amongst the citizenry as a part of empowering communities whilst at the same time making them more responsible for their own actions (for a full discussion, see Curry, 2009). Under New Labour this has embraced policy guidance on how to build a sense of local ‘belonging’ (Department for Communities and Local Government, 2009), where “trusting one another and trusting
local institutions to act fairly” (personal and system trust) is one of the three foundations for building a sense of belonging to integrated and cohesive communities (Page 12).

The incoming Coalition government of 2010 offers a similar policy intention in the same Department’s structural reform plan (Department for Communities and Local Government, 2010) where the first strategic objective is to:

“make localism and the Big Society part of everyday life – by decentralising power as far as possible, through trusting people to take control of the decisions that affect them .....” (page 4).

This research suggests that making trust a cornerstone of policies for community connectivity may have limitations, at least in respect of rural elders, in two main respects. The first is that the equity characteristics of trusting are likely to lead to the ‘better off’ benefiting from such policies proportionately more than the less well off. The second is that in all of the different types of trusting observed in this study, the leap of faith has a strong role to play (“I have a good feeling about this person or organisation”) which is a hard element to build into policy. ‘Human characteristic’ influences that build trust such as reliability, honesty and integrity seem to be stronger, at least amongst rural elders than more ‘policy manipulable’ factor such as the knowledge base of the person to be trusted or their warrant of trust. Such human characteristics are hard to invoke through policy action.

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formed around shared interests, purposes and values such as formal and informal associations and community groups.
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