to engender trust and trustworthiness but to put a powerful sovereign in place to enforce order and secure ownership so that people’s investments in their own productive capacity will be beneficial to them (Hobbes (1651/1968, 188). Hence, we will be safe in our efforts to prosper, and our own production and exchange with others for their production can make us all better off; without government, there is no such production (186). Hobbes does not suppose that we are bereft without trust and trustworthiness toward our fellow citizens, but only that we need alternative devices for securing order and cooperation. He is right on this fundamental issue, and dozens of contemporary writers are not.

Third, if someone trusts you, that means, on the encapsulated interest view, that she thinks you take her interests into account because they are her interests. She could think that you do not care at all about her interests per se but that your own interests conflict with hers. Hence, she would distrust you, but she would not say that you specifically wish to harm her interests as hers. Distrust is therefore not the exact converse of trust. Someone who wishes to harm another person’s interests just because they are that person’s would be vicious as well as worthy of distrust by him or her. One might sometimes imagine that certain of one’s colleagues are vicious in this way, but such viciousness surely would require an unusual motivation that is relatively rare in our lives (although not completely foreign to many of us). Typically, we do not have to suppose that someone is vicious in this way to distrust them.

As we noted in chapter 1, trust has two conditions: belief in the other’s competence to do what she is entrusted to do, and belief that her motivations are to tend to one’s interests in the relevant matter. For distrust, we can add to competence and motivation the concern with conflict of interests. If we have the same interests, those same interests do not by them-
We might continue our low-level cooperation and pass on the opportunity to engage over higher stakes, or we might see our relationship as somehow polluted by the introduction of large-scale opportunities that we do not wish to risk. Increasing our stakes slowly might lead us eventually to cooperation at a very high level, but we might not be willing to jump to that high level immediately, any more than we would enter a new relationship at a high level of risk. We know from our own experience that high stakes and low stakes are different in the incentives they evoke. Your friend might instantly forget the cost of the cup of coffee she buys for you today, but she might never forget the thousand-dollar loan she makes to you. (Perhaps we all have friends who would not forget the cost of the cup of coffee either.)

**Concluding Remarks**

Asymmetries of information, power, resources, and alternative opportunities can all induce distrust. If I discover that you, my partner in some enterprise, have another person as a potential fallback in the event that we do not successfully cooperate in our joint venture, I must immediately think that you do not trust me or that you even distrust me, and I must immediately therefore also distrust you somewhat. In such a relationship, it may be true that trust must be mutual or distrust will be mutual.

Again note that distrust and lack of trust are not generally devastating to our lives. They are commonly the correct assessment of the competences and motivations of others, and they therefore help us to negotiate our way through efforts to cooperate with and rely on others when doing so serves our interest. In the five chapters that follow, we discuss numer-