Thomas W. Simpson. *Trust: A Philosophical Study*. Oxford University Press 2023. 214 pp. $84.00 USD (Hardcover 9780198855866); $76.00 USD (eBook 9780192597922).

Simpson's *Trust: A Philosophical Study* offers a normative argument that trust, normally, is "evidence-constrained," that is, "grounded in the theoretical reasons that the trustor has to believe that the trusted will be trustworthy" (29). While the literature on trust is replete with descriptive treatments of trust, Simpson believes that an axiology-first approach, which considers the different values of trust, is more fruitful. "Rather than attempting to define trust, then, the goal is to get clear on the reasons of trust" (25).

Trust, Simpson argues, is both instrumentally and interpersonally valuable. Instrumentally, trust is an "agency multiplier" (6), allowing both individuals and societies to act with greater efficiency to achieve their goals. Interpersonally, trust is valuable "because of the kinds of relationship it makes possible" (11), most notably, friendships. Dilemmas arise, however, because different values may clash from situation to situation.

These dilemmas have led philosophers to classify trust as either essentially non-cognitive, affective, and deontic, or as essentially cognitive, a kind of belief and judgment. Rather than identifying a single mental attitude common to all trusting, Simpson embraces a "pluralism about trust" (21) and focuses on the practical dimensions: why it matters, and when it is appropriate (24). While Simpson's thesis is that trust is "normally evidence-constrained," this is "not exclusively the kind of trust that matters" (29) for there are contexts in which trust must go beyond the evidence, but these are presented as exceptions, not as reasons to abandon the norm.

In Chapter 2, Simpson defends his claim that one should only trust another when, on the total evidence, "it is sufficiently likely that the person trusted will prove trustworthy" (37). This challenges those who claim that if trust seeks to gather evidence, then it is not really trust. The objection is that authentic trust never actively seeks evidence, and monitoring a trustee undermines trust's nature. Simpson argues instead, "When it is outcomes that matter, evidence-constrained, cognitive trust is the appropriate kind of trust" (37). When outcomes matter, trust that ignores available evidence is irrational and criticizable (45).

Simpson distinguishes between two kinds of rationality: internal and external. Internal rationality concerns *how* one should deliberate when deciding whether to trust under the evidentialist constraint. A trustor exercises internal rationality when their judgment is based solely

on considerations relevant to the trustee's likely trustworthiness. External rationality concerns *when* this evidential standard applies, namely, "when one has an overriding concern that the person will in fact prove trustworthy" (38).

Simpson allows limited contexts where one might justifiably trust without supporting evidence. While evidence-constrained trust should be evaluated by theoretical reasons, trust that goes beyond the evidence can be evaluated by practical or interpersonal reasons (47). These cases include therapeutic trust or attempts to heal relationships after betrayal. However, cases creating overriding concern for outcomes generate "exclusionary reasons" which warrant theoretical evidence rather than practical considerations such as family loyalty.

The chapter ends with Simpson responding to objections that "trust and following the evidence are incompatible" (55). He does this by distinguishing between "following the evidence" synchronically (using the evidence one already has) and diachronically (gathering new evidence) and agrees that the latter is not compatible with trust (55). The former, however, is compatible.

In Chapter 3, Simpson addresses a second objection to his view—namely, that evidence-constrained trust reduces trust to a form of egoism. If trust is justified only when based on reasons or evidence that the other is trustworthy, the worry goes, then trusting is ultimately just a way to protect one's own interests (57). Simpson argues that egoism ultimately fails, and thus evidence-constrained trust can be "rationally grounded by others' moral commitments, made possible by character, and…one may presumptively trust others when norms of trustworthiness are embedded" (58).

Trustworthiness is not merely a matter of reliability or performance, but a moral virtue grounded in the right kind of motivation. A trustworthy person acts, not out of prudence or self-interest, but because they recognize and are moved by the fact that they have made a commitment. "The virtue of trustworthiness is the steady disposition both to acknowledge one's commitments appropriately, and to act in light of them" (68).

Simpson argues that trustworthiness helps trust spread, and justified trust "brings greater societal benefits" (72). Trustworthiness across a population increases stability and resilience of trusting relationships. Unlike relationships based solely on interest, those built on genuine trustworthiness remain stable despite changing motivations. A trustworthy person acts consistently, even when it is no longer in their self-interest to do so. There is a practical benefit as well, what Simpson calls "cognitive efficiency for the trustor" (75) because "the virtue of trustworthiness

enables trust to be readily, rationally placed on the basis of less evidence than is required in its absence" (74).

In Chapter 4, Simpson critically engages the idea that making promises offers assurance, justifying trust independently of evidence about reliability. Some argue that believing the speaker (second-personal attitude) differs from believing the speaker's words (third-personal attitude) and that "trust is properly a response to another's assurance and, as such, is a second-personal attitude" (85). Simpson rejects this conclusion, explaining that such arguments rely on equivocation of "to believe" or "to accept" and "to promise" and "to tell."

In Chapter 5, Simpson does his heaviest lifting by integrating second-personal elements into his evidence-constrained model. His claim is that "it is normal for (third-personal) belief to *follow on* from (second-personal) acceptance of a changed normative relationship" (102). He argues that social moral norms "ensure that we trust the trustworthy in part by inducing people to be trustworthy" (109), making trust a rational default. The normativity of trust does not exempt it from evaluation. When societal norms function properly without countervailing reasons, trust is supported by evidence (128).

Simpson further argues that evidence-following trust is the normal form of trust which "has a priority over trust with goes beyond the evidence" (129). Trust that goes beyond the evidence is real, but it is not a different kind of trust, "a derivative form" of trust (130). Doubling down, Simpson further argues that evidence-following trust realizes greater interpersonal value than trust that goes beyond the evidence. While the latter only expresses recognition of their humanness, the former does this and expresses appraisal respect (133).

In Chapter 6, Simpson explores requirements for a "culture of trust," arguing it depends on shared norms and beliefs about honesty and mutual responsibility. These norms gain power through proleptic effects, "by which the fact that it is generally assumed that others approve of the norm helps to ensure that enough people do, in fact, approve of it" (136). This system, however, is threatened by egoism, "an emphatic ideational danger, and possibly the most dangerous, denying that norms of trustworthiness are trumping, deontic, or legitimate" (149).

In Chapter 7, Simpson explores what it means to trust in God, applying his earlier analysis of two-place and three-place trust to the theological context. Simpson critiques non-doxastic accounts of faith and defends a moderate position: belief is not strictly required for trust in God, but "the Christian's trust in God nearly always involves belief in those propositions which are core to

Christian doctrine" (155). Especially where divine speech is central, trust co-varies with belief.

Simpson acknowledges that a hearer may lack sufficient evidence to judge whether specific speech-acts are truly divine and yet retain trust in God. But he then states, "this conjunction of attitudes is not available to the Christian" (169). That is, a core body of speech-acts, which are central to the Christian faith, "must be recognised as being from God, in order for one to trust in God" (169). I was struck by Simpson's assumed doxastic voluntarism. He eschews saying that Christians "should believe" certain scriptures are divinely authored but does say they "should recognise" them as such (171). He concludes that trusting in God, while refraining from belief, is to suppose that God is not fully trustworthy (172).

Trust: A Philosophical Study is a rigorous and well-argued work that thoughtfully engages counterarguments and makes a significant contribution to the philosophy of trust. Simpson's argument centers on the claim that trust, especially where it is morally or practically serious, should be constrained by evidence. Simpson develops this claim through a careful analysis of what it means to trust, to be trustworthy, and to signal that trust is appropriate. Trust, in his view, is an evaluative act that expresses positive judgment about another's motivation and competence. The book, however, needs further development of key terms. Simpson frequently references trust that "goes beyond the evidence," but I am still unclear what this entails. Is this trust that acts before gathering evidence, acts on insufficient evidence, or ignores the evidence altogether? Likewise, it would have been helpful for Simpson to clearly explain what counts as sufficient, appropriate, or rational evidence for trust.

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