

CHAPTER I

Trust in Collaborative Economies and How to Study It: Relational Assets and the Making of More-than-Strangers

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Abstract

This chapter explores the nature of trust in collaborative economies: how we might see the work that trust is doing and know that it is the phenomenon of trust that we are looking at. It contrasts the work that neighbourhoods and locally focused enterprises undertake – to build trust as a valued interpersonal quality – with the legal mechanisms of the digital sharing economy, which resituate trust, shifting the focus from partners in a transaction to dependence on technology. In doing so, it identifies different roles that trust is playing and poses the question as to whether our reading of trust is subtle enough for the purposes of our designing. Along the way, it proposes a range of ethnographic forms to deepen our reading of these social aspects of transaction, including a place for our own response to new types of transaction. In doing so, it seeks to inform on the transition of groups of strangers into economies and collaborators: the ‘more-than-strangers’ of the title.

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Introduction

Trust is a major part of shopping, sharing, lending and renting. As soon as any exchange of resources is proposed, inter-actor concerns arise and a judgement must be made each way as to whether the other partner(s) will offer the benefits implied and how far we can make ourselves vulnerable to potential damage. There is no certainty, ahead of venturing one's assets, whether contracts will hold up or people will be honourable in their promises. In one way or another, economies run on trust.

This has meant that, over millennia, outside cultures where all property is held in common, various mechanisms for exchange have been designed to minimize risk in exchanges, with consequent shifts in how trust is sited and managed. If trust in a transaction is low, then there are trustable safeguards put in place round the transaction to give confidence that mechanisms for recouping any loss are in place.

How one trusts is affected by the intimacy with which one knows other parties. It is not given as a blanket approval for all exchanges. For instance, if I know you well, I might trust that you would pay back a loan, while not trusting you with garden tools. (In fact, the better I know you, the more I know how I can trust you.) In the latest incarnation of shifting relations – of global networked economies run on phones and internet browsers – what used to rely on people's knowledge of each other or the circles of trust round individuals, communities and companies has been replaced by systems that run on a scale where even national legal systems of recompense are dwarfed and superseded. Their very scale is impressive when it comes to building trust, yet as these new monopolies develop to connect buyers and sellers, they must rely on something other than personal knowledge, bringing new concerns.

In this chapter, I look at trust in both intimate and scaled contexts, how it develops and even how we might know that it is *trust* we are looking at.

Transactions and trust

In collaborations, trust is both a desirable quality for building sense of belonging and a vulnerability that leaves people open to exploitation. A transaction is a particular case in point. As noted, there is some subtlety to how trust plays out in transacting. Nonetheless, the role of trust in transactions has principally come to attention as technical mediation impacts willingness to buy, with 'numerous articles emanating from information systems and computing researchers and focusing on the link between online or systems security and trust' (Arnott 2007: 982). An example is Barbosa et al.'s (2020) analysis of trust behaviours using the Airbnb platform. Written with Airbnb employees, the study offers methodology to enable the measurement of users' propensity to trust other users on a sharing economy platform. For example, knowing that using an affordance on the

interface signals low propensity to trust others, ‘designers could implement the affordance in ways that better support these users in making their decisions, such as by providing additional information or by guiding them on how to use a feature more effectively’ (Barbosa et al. 2020: 2141).

Relatedly, marketing researcher David C. Arnott comments that much analysis of trust in transactions has been undertaken using positivist methods: ‘With the growth of the interpretivist approach to the study of marketing phenomena, it was surprising, and a little disappointing, that case study, grounded theory or ethnographic studies were not viewed as viable methods of studying what is, in essence, an unmeasurable entity,’ he says of trust (Arnott 2007: 986). As other authors of this book do, I take a qualitative approach to analysis, situated in the first person (as author and commentator, but also as method). Further, I explore trust in longer-term relations and not merely as something needed sufficiently to make transaction possible.

With technology, rather than acquaintances vouching for others, the emphasis is on management of risk and there is a creep towards marketization of everyday life. This orientation is in contrast to trust in other everyday exchanges. Legal expert Yochai Benkler (2004) draws attention to the difference between social exchange and market transactions: A social exchange may defer reciprocation, build indebtedness (Benkler 2004), and use it to create social ties that are based on trusting the other, even if there is still an understanding that some exchange between partners is relevant. A market transaction removes indebtedness by opening and closing the exchange in one go, minimizing contact (Benkler 2004) and siting trust in the mechanism of exchange, not so much the partners doing the exchanging. In other words, in formal exchanges, the transactional quality creates an expectation of an immediate reciprocation of some kind to relieve both partners of the need to trust over time – what Benkler calls ‘crispness’.

Russell Belk, an expert on the related theme of sharing, illustrates the combined social and economic motives of neighbourhood transaction and how it informs trust:

We may pay a neighbour’s child a fee for babysitting, but we also regard the family of babysitter as friends and neighbours. But a commercial babysitting service tends to be ... less personal and relationships are more likely to end when the sitter leaves our home. Trust in relatives and the neighbourhood sitter is fostered by closeness and familiarity, whereas trust in the commercial sitter is fostered by the screening processes of their organization and its guarantees and liability insurance. (Belk, 2014: 12)

So, a question for this chapter is how far the collaborative economies around us are also solidarity economies in which people recognize their potential to

support each other and others. Do people act for the pleasure and power such relations create? Or is all life to be understood as trading units? Ethnographic processes are better able to address such questions than quantitative studies.

Social aspects of formal exchange

Because of a focus on promoting commerce and using metrics to understand how, an overlooked aspect of transacting, in general, is the social aspect of formal exchange. Some years ago, I studied a farmers' market in southern England (Light et al., 2010). Watching people talk in the queue about the products at their chosen stall, one of the interesting features was the sociality of the outing. Connections were made with other shoppers and with the stallholders, which might be transitory, but which were part of the market. There was music. The mood was celebratory.

It brought to mind anthropology literature on shopping: for instance, sociologist John F. Sherry's work on a flea market, which challenged the prevalent view that shopping can be reduced to the analysis of purchasing and selling (1990). He describes markets as festive-informal, where social aspects of the interaction among shoppers and with stallholders form a significant reason for visiting such events. The use of narrative in such settings also differs from the marketing of big business. In Sherry's words, '[d]ealers impart meaning to their goods, providing cultural biographies for objects, which many consumers believe enhance their value' (1990: 22). Lawson (2010) offers a similar reading of artisan transactions: 'when I buy X, I'm giving [money] to artists in exchange for them being awesome. Awesomeness is something I'm willing to put a cash value on. As are lots of people.' My comment at the time was that transacting involves gaining the right to identify with a producer (Light et al. 2010: 209).

Even when these exchanges are now conducted with the help of digital mediation, many complex relations are involved if producers of goods are artisan (such as in the craft marketplace Etsy) or if the goods themselves have a history (such as selling rare items on eBay). Stories and certification come into play. Demonstrating authenticity brings further trust concerns (Gilmore & Pine 2007): are either the producers or the product what they are claim to be? Do they need to be, or is a good story enough? We do not always trust all aspects of an interaction equally.

Collaborative economies have an inherent social dynamic. An early corporate account gives a definition: 'Customers are not just using social technologies to share their activities, opinions, and media, but also to share goods and services. In this evolution, companies risk being disrupted as customers buy from each other.' (Owyang et al. 2013: 3). Owyang et al. do not explicitly consider it, but customers are not only buying from one another, but *with* one another.

The potential for complicated markets is established by producing the software to mediate them (e.g., Lampinen & Brown 2017). A definition for usage comes from Avram et al.'s (2019) analysis: 'digital platforms are in essence connective and collaborative, creating a digital action point where multiple networks meet. These qualities have been enhanced through the development of on-site collaborative features.'

Trust is a slippery creature in these contexts. Further, in looking at the work that trust does in economies, we must, as researchers, decide where we find it and how we will know it. The observing of trust is both a methodological and a definitional act. As Sherry (1990) demonstrates and Light (2010) follows, techniques of observation and engagement pay dividends in discovering social relations that constitute the *collaboration* of collaborative economies. A paradox prevails: if we look at how trust and judgement co-exist in exchange, we see that trust both stands in for judgement and also forms the basis on which it is made. Unless we study the social dimensions, collaborative economies are merely transplanted transactions, without a perspective on what else they enable. Trust gets reduced to a map of where people will and will not click.

Collaborative economies and connecting strangers

Trust is needed for communality to flourish, and that flourishing communality builds a form of trust, but as our understanding of relations changes (for instance, becomes more transactional), so does our expectation of the work that trust will do. When there are collectives involved in the transacting, this allows for inter-actor dynamics that, mediated by technology or not, influence how people are willing to commit and with/to whom.

There is a common wisdom in collaborative economy contexts (e.g., Botsman & Rogers 2010; Botsman 2017) that machine matching and vetting promotes the growth of exchange by supporting 'strangers trusting strangers' (Slee 2015).¹ It is true there has been fast growth in services that involve access, not ownership, from car rides (e.g., Uber) to room rental (e.g., Airbnb), and the development of concepts such as *Mobility as a Service*, where you order or lease a vehicle as you need it, rather than owning it outright. Against such simple attributions for this rise, Frenken & Schor (2017) observe that, as more people participate in platforms for economic reasons, social interaction declines. They suggest that the codification of trust into

¹ This is to ignore the degree to which society is composed of strangers trusting strangers already, such as the trust we have in the actions of train drivers, pilots, nurses, refuse collectors, even other road users, etc.

ratings and technical fixes, such as smart locks for home lets, mean less face-to-face contact, commenting that sharing platforms may instead be harmful to social cohesion. Looking at these shifts, growth in the collaborative economy can be seen to align with trusting the legalistic processes of verification and the technical mediation offered by corporations and their platforms (e.g., Lampinen & Brown 2017). Strangers are not so much trusting strangers as machines and contracts.

Addressing these concerns, Hawlitschek et al. (2016) point to three foci for trust in the sharing economy: peer, platform and product. Another category of trust, outside this definition, relates to the social impact of the organizations behind these platforms and their careful management of image (e.g., Airbnb 2014; Cox & Slee 2016). In these orientations, the sociality of the people creating and engaging in collaboration gets scarcely a look. Yet some collaborative economies are not using technology as mediator (i.e., managing trust through machine vetting), so how are they managing trust issues?

Method

Taking all these elements into consideration, we can ask how transitions in trust that affect engagement might be observed and what journey takes place over time for the groups involved. The answer inevitably points to more than one method. My examples reveal the difference between exploring transactions at scale, such as the global activities of the scaling sharing economy (Light & Miskelly 2019), and considering the growth of trust and social exchange in specific places. Both shape relations, affecting how people live alongside each other, but there is little in the way of parallel as to how. Being interested in the growth of 'relational assets' (Light & Miskelly 2015), of which, I would claim, neighbourhood trust is one, I discuss two local case studies where relations between neighbourhood members change. I also consider my own experience as a means of making the global local. To understand these particular contexts, I draw on multiple sources and the use of diverse qualitative methods – short- and long-term observation, interviews and auto-ethnography.

The Role of Trust in the Sharing Economy

Most writing on trust in the sharing economy focuses on applications for trust (see Räisänen et al. 2021, but also Möhlmann 2021), not trust itself or the body of analysis that considers trust as a social force. This ignores the relational and constructive nature of trust referred to above. It has the same tendency towards reductionism that Sherry observes in analysis of shopping as buying and selling – and for related reasons. There is a history of trying to optimize the transactional elements and thus devaluing the other work that trust performs.

Trust in society

Considerable sociological imagination has been applied to the work that trust does for/between people. For instance, Lewis & Weigert (1985) describe trust as a functional alternative to rational prediction. It is a relational quality that reduces complexity and allows people to make rapid judgments on situations (Lewis & Weigert 1985). Meanwhile Giddens addresses both trust and the reliability of structures, introducing the related idea of ontological security (1990), a feeling that you can trust in the integrity of people and reliability of things: ‘the confidence that most human beings have in the continuity of their self-identity and in the constancy of their surrounding social and material environments of action’ (Giddens 1990: 92). He argues that trust is precisely the link between faith and confidence that is neither one nor the other. Luhmann (1979) points to how the act of trusting relies on a belief that others trust – in other words, a trust in trust. Individuals are able to make the leap of trust on the assumption that others in the social world join in the leap. Above all, this body of work recognizes trust as a collective attribute, applicable to relations among people rather than psychological states taken individually (Lewis & Weigert 1985).

However, Cheshire, writing about the quality of trust in online contexts, points to its elusive nature from a design perspective (2013). He draws attention to the three key features of designing for what he calls *interpersonal* trust –

- repeated interactions between parties over time
- acts of risk-taking
- the presence of uncertainty

– leading him to the paradox of building assurance structures – such as those that guarantee risk-free interactions on sharing economy platforms – which decrease uncertainty and thus the potential for interpersonal trust. In other words, he shows that designing for ‘trust’ in a technical system can actually decrease the potential for trust. If we use Giddens’ language, the emphasis on reliability comes at the expense of a need for integrity.

When Yoko Akama and I explored care, we noted that trust is an important part of collaborative work and alleviates the need to explain motives and describe what one is about to do. It is situated in the moment and in the relations of the encounter as well as the wider social and political frames of meeting. ‘Arguably, trust is another kind of knowledge into which people develop insight over years of experience with social situations’ and yet ‘trust can be regarded as a “faulty” way of knowing because it cannot be publicly verifiable’ (Light & Akama 2019). We observed that this kind of knowing is rarely credited. Trusting people is seen as a prerequisite for doing the ‘real’ work, not a kind of informed judgement (Light & Akama 2019). To see it as informed judgement is to destabilize the normal binaries of trust/knowledge and trust/distrust.

The scaling sharing economy

In sharing economy applications, we see trust in harness to reliability as a major factor in promoting the use of global services. Clearly, profit motives inform the giants – what Shareable refers to as *sharing economy deathstars* (Gorenflo 2015). I have drawn attention to the qualities that characterize a would-be monopoly at scale in describing Airbnb (Light & Miskelly 2019):

- *Crisp*: brokering homes (and ‘experiences’) using an automated search process, handling vetting and payment.
- *Scaling, homogenizing*: remote from the trade it brokers, using the internet to perform functions and collect data on users.
- *Individualizing, monetizing*: enabling financial transactions for individual renters and hosts and taking a cut.
- *Unscrupulous*: weakening social and legal protection to increase reach and profit. (It mobilizes users against regulators. It avoids tax where it can. Beyond its own market, it is driving up rents as people take properties out of rental – it takes no responsibility for this ‘externality’.)

Reading this list gives the lie to any sense of benign motives for the business behind the platform, for we can see the claims it makes balanced with its erosion of social bonds. Some of the negative social actions are deliberate – such as campaigning to change legislation to reduce tax liabilities – and others are more incidental – such as bringing a financialized and individualized culture into places where more social forms of interdependence were in operation. Airbnb claims to build sociality and act environmentally (Airbnb 2014), but its actions are belied by its impacts. This is greenwashing (Weston, 2021) – designing the company’s public environmental profile to maximize corporate gain. Common across these venture-funded companies using digital networks for reach is lack of regard for anything except profit, ignoring the impacts of disrupting existing patterns of sharing, consuming and coexisting. The wake of these ‘deathstars’ (Gorenflo 2015) is not just commercial contexts that site trust in vetting tools, but a global domestic context into which these financialized values have been imported, shoring up a sense of remoteness from others in the process.

Other Economies

In this section, I present two examples of more localized, collective and non-financial encounters to contrast with the ‘deathstars’. Both are written up elsewhere (Light & Miskelly 2014, 2015, 2019), so I do not dwell on methodological or case details, but review how trust worked in these contexts and how we learnt about it.

A cross-section

The first example is a cross-sectional study of collective sharing initiatives in a small neighbourhood of London (see Light & Miskelly 2014, 2015, 2019). Exploring multiple sharing activities, this allowed us to compare contexts at one moment, i.e., something more than a single case study. Looking at the activities occurring in a neighbourhood, we were able not only to compare between enterprises, but also to look at the cumulative effect of multiple activities in one area, thus also forming a case study of their impact together. While some interviews and observations pointed to how trust was formed, this analysis was more able to inform on how trust was understood by the participants in the study and how it evidenced as part of daily life in the moment. Thus, the *Design for Sharing* study (Light & Miskelly 2014) drew attention to how trust supported sharing and how it had enabled new enterprises to start up, convinced that support would be available. A theme raised by multiple informants ‘was how trust develops over time and how to scale that up’ (Light & Miskelly 2019).

We heard how trust grows in a neighbourhood as people engage together in small-scale collaborations and communal ownerships, which then lead to more ambitious projects as a group. Strangers are welcomed into creative association with others and so cease to be strangers. Leaders emerge and become known and trusted. Informal systems develop that suit those participating – and part of growing this trust in each other is evolving these systems together. People feel that they are contributing, area-wide, to the evolution of trust and systems of collaboration. (Light & Miskelly 2019).

Our informants could be articulate on the nature and siting of trust because it was apparent to them just how important a factor it is to promote social sustainability, sharing and wellbeing in a neighbourhood. Nonetheless, at no point did the research team ask for a definition of how trust was being understood and used, nor did we ask our informants to gather and compare notes about it. Both these approaches might have given us greater understanding of what was taking place. However, it was after data collection, when the material was analysed inductively, that the overarching significance of trust for building communality became apparent and so we made it a greater focus in the second study.

A longitudinal study

Significant longitudinal studies are less common than cross-sectional studies because funding and academic regimes do not support these well. However, in looking at the work of trust in collaborative economies, a longitudinal study has the merit of allowing for the observation of how economies emerge and

how social structures form them and form around them. The second example I offer involved a longitudinal study of another South London initiative (Light 2019; Light & Miskelly 2019).

The Makerhood platform was set up in 2010 to connect local craft makers with purchasers and ceased in 2019. Makerhood (<https://makerhood.home.blog/about/>) ran as a social enterprise led by volunteers and overseen by a steering group, showcasing the work of local makers to encourage a buy-local ethos. At its outset, it was an ecommerce brokering platform, but that model gave way during its first years as it became obvious that the platform's value was not to manage money, but to connect and support makers, reflecting the founders' (environmental and social) goals of quality of life and reduced consumption.

The Makerhood model shifted from one-to-one meetings between makers and their customers to assembling people with an interest in craft and business. Bringing makers face to face to make craft and share concerns became as important as online marketing. Gradually this devolved too till club events were run by local makers instead of the core team. Over time, the platform primarily supported craft-people in making, selling and networking. Yet Makerhood had very local ambitions and a sense that scaling would not suit the project or benefit the neighbourhoods it might scale to; instead, it devolved leadership to share opportunities, skills, materials and platform ownership. In other words, it fostered the sharing economy that the networked economy giants only pay lip service to.

In this narrative, there is a clear point where interpersonal and organizational trust takes over from trust in technology as the service develops and becomes known. Unlike other services, it does not rely on third parties, such as Paypal, to inspire confidence, but uses ultra-local knowledge to win trust, so that measures taken to make the service safe and easy reflect 'a concern for people's well-being more related to the ethics of being intermediary than trust as understood in the scaling sharing economy' (Light & Miskelly 2019).

Makerhood addresses privacy and safety by proposing sensible hand-over spots. This is not electing a category of meeting place (such as supermarket or post office) as a scaling service might, but naming a particularly safe spot on a particular street, because everyone knows the same streets, including the platform founders (Light & Miskelly 2019). 'These gestures give people confidence in the founders in the same way that it develops with everyone else ... trust is built between people through repeated encounter and mutual interest' (Light & Miskelly 2019). It turned out, at these close quarters, that this trust made the financial component of Makerhood's digital platform unnecessary. Trust lived in the concern of people engaging with others and responding to their handiwork, 'not the production of satisfactory items and smooth transactions' (Light & Miskelly 2019).

We go on to argue that trust is situated in the places and social relations of Makerhood, where makers in the maker clubs lend resources because they live close and can even reclaim items between sessions if needed. Mutual trust

came from getting to know each other through Makerhood events (Light & Miskelly 2019).

I quote these sections in some detail because they point to a different understanding of trust in sharing from that being advanced by sharing economy rhetoric. Trust in organisations and their values replaces trust in the vetting of the machines; sharing is not subject to the ‘crisp’ values of immediate exchange (Benkler 2004), but is used to drive the development of indebtedness, care and a trust centred in common places, touchpoints and values.

These insights were gathered by attending to the development of Makerhood over its whole 10-year journey from inception to transition to a less formal structure. Of course, I might have learnt almost as much from observing two critical points of transition: when the service went from being digitally mediated to abandoning the ecommerce element; and from a marketing and selling body to club-based member organization. However, there were more subtle developments that would have been lost to view without the end-to-end survey. And it is very difficult to know when to drop into the lives of busy social enterprises, so, pragmatically, I could not have known when to focus. The act of staying in touch, reading newsletters, chatting to the organizers regularly, attending the Christmas events, pop-up shops and fairs, and so on was pleasurable, but also an essential part of developing trust with the team and observing how it developed in their activities. Even watching the dissolution of the organization was informative: to see how carefully the founders passed things on to the community that had grown round them.

Relational assets

These examples point to *relational assets*, ‘the social benefits that emerge over time from local sharing initiatives, making further initiatives more likely to succeed’ (Light & Miskelly, 2015). Relational assets are the emergent but immaterial capacities that come with the accumulation of multiple collaborative care initiatives within a locale. They are based in the place in which they aggregate, thus being collective rather than individual; linking communities within a neighbourhood and beneficial to everyone within that neighbourhood to some degree. They emerge through the accumulation of processes, initiatives and tools for sharing resources, developed through local collaborations and the exercise of goodwill. They depend on proximity, existing relations and types of material resources to some degree, but even an emerging collective vision can be seen as a relational asset, changing imaginaries and aspirations for a locale, thus also changing the dynamics of an area. Trust is a significant part of these relational assets: and, like trust in trust (Luhmann 1979), these assets can embody a virtuous cycle – where the more you give, the more you get. Clearly some parts of a community and some communities can benefit more from developing this culture than others (awareness of this dynamic

can help address inequalities). Yet the virtuous spiral promotes agency and pro-social values.

In both of my examples, we observed that trusting peers has a temporal quality: people engage in small-scale collaborations and communal ownerships, leading to more ambitious projects as a group. This evolution is established by thinking about scale and leadership and what is appropriate to ask of people in terms of distance, work and commitment. In recent work (Light & Miskelly 2019), I looked at how this extends into the sociotechnical infrastructuring of networks built by actions of collaboration, sharing and using each other's resources, defining this as 'meshing'. It is possible to design to increase trust in each other, rather than the technical mechanisms of exchange, even using technical means.

'Instead of removing the onerous task of growing trust, neighbourhoods could invest in visibility over time for judging others' actions and building confidence' (Light & Miskelly 2019). Social networks, where local groups post and discuss, are a resource for building off-line friendships. Giving access to one another in less demanding circumstances allows trust to develop. Tools that scaffold trust can become redundant as relationships grow and more people become involved in helping with local initiatives. It is in this way that people who were strangers become more-than-strangers to each other. And all of this can be observed using longitudinal means.

When not to trust

Trust has correlates in suspicion and scepticism. My instincts to investigate a different kind of trust from the mechanisms of vetting and brokering do not come from nowhere. A strong ecological sensibility informs my thinking and many years of researching to understand how neighbourhoods can become more than merely multiple individual households, but instead serve as vital units for preserving life and fostering more sustainable futures. It hurts me, as it hurts everyone, when we move further from the values of interdependence.

But people are inconsistent and contradictory. I know, in using Airbnb, I am using a company that I do not trust, even while I am safely picking homes to visit. I have a level of trust in the owners' descriptions and integrity (peers/product) because I read carefully and base my judgement on how things are said. I also trust that my payment will be handled correctly (platform), despite not trusting the uses my data will be put to or that the company can avoid accidental data breaches. I try to pick homes to rent, not properties bought to let out, yet I have been valuing convenience and novelty over my sense of how the world should be. As noted, I am not unaware of the wider impacts that Airbnb has on society and consider these undesirable. I have chosen not to adopt newer services, such as Uber, because of their ethics and impact (Goulden 2017), yet I tried Airbnb so early (and found its promise so exciting)

that I have long been caught in an embodied personal recognition of how little *using* equates to *trusting*. A trust for the transactions has developed over time in tandem with distrust, dismay and resignation. I am not alone in this complex play of emotions and ethical conflict and, over time, it is changing my behaviour away from using the services. The Covid-19 pandemic, with its enforced break for all travel, has further changed the patterns that I once followed. And as I write more about the platform, my sense of what is acceptable and how my thoughts are affected by what I read becomes a source of data in its own right.

Discussion: Trusting Each Other?

The nature of trust, as indicated above, is that it emerges over time and evolves as confidence and familiarity increase. If, as I suggest, trust is, in fact, a contrasting kind of *knowledge* that people develop over years of experience with social situations (Light & Akama 2019), how does it form? By observing our responses and those of others, in situ, in contrast to more mechanical forms of analysis, we open the way to a richer and more satisfying account of life and its potentials. The following sections speak to this richness and can only be understood through embodied methods, not so much in terms of co-locating, but bringing all aspects of experience into sight.

It is possible to see that trusting may be risky, but it does not need to be random. Choosing to trust people – in the moment, for the task at hand – involves judgement. So, though trust is often dismissed as the absence of knowledge, it is knowledge based on different criteria. In organizational literature, it is considered a balance of cognition-based and affective response to others, which is then linked to action such as ‘relying’ on someone (e.g., McAllister 1995). It is an embodied way of knowing and frequently hard to articulate. The experience has close links with affect, captured perhaps in talk of ‘feeling trust’, even when we draw on knowledges and experiences to support it. Looked at as informed judgement, trust becomes important in constituting and maintaining collaborative economies: it is a full partner in collaboration.

It is possible to see that trust is not *consensus*, with all the flattening out and removal of difference that the concept of consensus carries. It is not recognition of likeness (indeed, McAllister (1995) shows that recognizing likeness is not directly correlated with trusting). Instead, it may be recognition, in difference, of shared steadfastness or a shared desire for steadfastness. Thus, it is an enabler of difference. It creates the affective space needed to hold the recognition of difference in relation with the act of coming together and collaborating. We might see this as beneficial impact of increasing ontological security (Giddens 1990). I suggest that, facing neoliberalism, by accepting difference and yet providing a means of coming together, we recharge *the political*, allowing critical and creative dynamics to shape economic relations. This acts to correct relying on and supporting the *transactional* to inform our economies.

In this way, a study of trust can also be the means to make a redefinition of trust – from a negligible precursor in the business of exchange (managed through software and delegated to third parties such as Paypal) to the prime enabling force in the development of neighbourhoods, greater socio-ecological wellbeing and relational assets. It is this kind of trust that allows strangers to become more-than-strangers, even if they stay more remote than kith or kin. It is challenging and important work.

This element of work is captured by Carr (2016), suggesting ownership may be a more attractive option than sharing resources in a neighbourhood with an account of the drawbacks of sharing an electric drill between neighbours: ‘You have to hash out the financial and logistical arrangements, you have to figure out where the drill happens to be at the moment you need it, and you have to go out and pick it up and bring it home (burning gas, perhaps, as well as time). And if somebody else wants to use the drill at the same time you need it, then you’re in for some negotiations and probably some aggravation. And if the drill breaks or gets lost (or a ‘little screw head’ gets misplaced), a whole new set of transaction costs kick in.’ Carr does not say if he is speaking from personal experience, but we may recognize the phenomenon.

Yet, observing the growth of collective initiatives at a local level has enabled me to assemble a contrasting account from people (and enterprises) doing this work. As Philippe of a timebank in south London concludes: ‘The value of sharing is people connecting. It’s a social value. I think it goes beyond “I’ve got a spare drill, you can use that.” In sharing my drill with you, I’m connecting with you and, if I’m connecting with you, I’ve got potentially a sense of identity with a community of people or a neighbourhood’ (see Light & Miskelly 2014). There are diverse structures that work to enable collective sharing and manage the development of trust between parties, all of which can be observed if we have the patience. Further, we can see how the growth of trust supports the flourishing of these types of institution.

We can also use these insights to reduce the friction Carr (2016) refers to. A design agenda that fully embraces the complexities of trust and starts from a recognition of how the social good is balanced with the inconvenience to individuals gives us a chance to build more sensitive systems. That starts with good observational practices, from noting our personal inconsistencies to longitudinal engagement with the structures and relations appearing around us. It needs to be approached with care. Some emotional labour is necessary for trust to grow between more-than-strangers; it does damage to the work of cooperation to re-site trust rather than cultivate it (see also Sennett, 2013). Essential to creating well-conceived collaborative economies is a nuanced reading of trust and how it is formed. That requires qualitative contextual research and a commitment to encountering the many forms of trust that make our societies run. An infinite number of one-dimensional studies showing how technical features

affect user behaviour cannot substitute for inductive research into the unfolding of collaboration. Understanding trust, of all things, requires a situated and multifaceted approach.

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