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**HORIZONTAL AND VERTICAL DIMENSIONS
OF SOCIAL TRUST – THE CASE OF ŁÓDŹ
AND THE DISTRICTS OF ŁÓDŹ VOIVODESHIP**

1. INTRODUCTION

The rationale behind the current interest in social trust is undoubtedly manifold. One reason is surely the transition from the so-called ‘hard’ institutional explanations to the ‘soft’ cultural values (known as ‘the culturalism turn’). Thus, it is increasingly difficult to downplay the role of trust in the social, political and economic life. Moreover, trust is often viewed as a remedy for different maladies. It is associated among other things with an opportunity to build a society resting upon citizen self-organisation and collective social problem solving. It is also expected to improve the condition of the economic system and to shape civic attitudes.

Therefore, the benefits of trust are multiple. Unfortunately, Polish society is among those with the lowest level of social trust. The culture of mistrust is typical of people living in the rural and urban areas alike, which we intend to prove in this paper.

The paper’s chief objective is to analyse the social trust of the citizens of Łódź and the country districts in Łódź voivodeship across three dimensions: a vertical one (in relation to different institutions) and two horizontal ones – private (towards individuals one knows) and generalised (towards most people). An additional objective is to determine the level of trust in the analysed groups as well as to point to attributive determinants of the types of social trust mentioned above.

The empirical basis for this article is research of quantitative nature. The first part of the research was done in the period of 2005–2006 based on questionnaire

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interviews with a representative (977) group of adult members of rural communities under the grant *Social Capital and Civic Participation in the Light of Economic Growth in Districts of the Rural Areas of Łódź Voivodeship*. The second part was conducted in 2010 on a representative sample of adult citizens of Łódź (497) under a supervisor grant *Social Capital – Resourceful Attitudes and Life Quality of Łódź Citizens*.

2. THE CONCEPT OF ‘TRUST’ AND ITS FUNCTIONS

The term ‘trust’ is multifaceted. In psychological terms it is defined as ‘believing somebody fully, faith in somebody; confidence’ while a trusted person is somebody one can rely on and trust, somebody reliable (*Słownik języka polskiego*, 2002). Trust can also be understood as a type of calculation (Coleman, 1990; Hardin, 2002), as an effect of proper socialisation (Uslaner, 2002) or social learning (Bandura, 2007). Other scholars define trust as an agreement in an uncertain situation (Uslaner, 2002; Sztompka, 2007). As is stated by Sztompka (2007, p. 70), ‘trust is a bet on some uncertain future actions of others’. A slightly different definition is given by F. Fukuyama. He believes that ‘trust is a mechanism based on the premise that other members of a given community are characterised by honest and cooperative behaviour based on norms’ (Fukuyama, 1997, p. 38). Trust might also be viewed pragmatically. Then, it is defined as an ‘informal norm’ which reduces the costs of an economic transaction, i.e. the costs of making inspections, concluding contracts, settling disputes and executing formal agreements (Inglehart, 1997). There is substantial evidence suggesting that trust takes the form of a culturally-determined value as it is ‘inherited’ (Putnam, 1995; Fukuyama, 1997; Guiso *et al.*, 2008).

This means that the level of social trust is a relatively permanent feature of each society and it reflects the society’s historical experience. As is posited by Inglehart (1997), stable societies which are characterised by confidence and predictability, by stable and respected legal, moral and customary rules, are marked by high trust levels. Therefore, trust depends largely on what Polish people failed to develop because of their specific historical experiences of the last two hundred years. Among those negative experiences a crucial one is the communist period distinguished by passivity, apathy, fleeing into the private domain, social atomisation and a stark ‘authority-society’ opposition, which destroyed the ‘soft’ social bonds, trust being the major one of these. However, a vital starting point for trust is not the communist legacy alone but also the post-communist trauma. It is known that changes which are sudden, unexpected, profound and far-reaching by definition generate trauma, even if they are in fact positive. The society is thrown out of their routine, which brings in instability in all spheres of life. This pertains

above all to the knowledge and understanding of the world, to a normative chaos, to a decrease in the level of ontological security, to the predictability of situations, disintegration of social bonds or, finally, a trust crisis.

Many researchers share the view that the key to dealing with the communist legacy and rebuilding the social bonds is to increase trust towards the political system, its institutions and the political class. It is a precondition for forming trust gradually, as a cultural norm (Misalska, 2004). But bearing in mind that in the case of Polish society mistrust towards the addressees mentioned above has been high for a number of years, reconstruction of trust seems quite difficult. Low social trust is then a discerning feature of Poles, which has been repeatedly confirmed by research (CBOS, 2002, 2007, 2008, 2010a, b; Frykowski, 2003; Fedyszak-Radziejowska, 2006). Trust remains high predominantly in the private sphere. Regretfully, this type of trust holds little promise since it is limited to co-operation with only those people who belong to that private world. Trust becomes truly functional once it transcends the group and contributes to building interpersonal ties with individuals we do not know. Only then are people able to cooperate for the benefit of their local community, to pursue social activities, to solve local problems or to help improve the functioning of the social, political and economic systems. And this is especially significant in the case of transformations and uncertainty. Such circumstances are, doubtless, accompanied by a sense of anxiety concerning the future, the success of one's actions and cooperation with anonymous people. Once we assume that other people's actions will influence us negatively, we might avoid change or participate in transformations passively. Therefore, to face the future actively and productively we have to show trust: 'politicians must trust the efficiency of their own strategies, [...] inventors must trust the reliability and usefulness of their products, and regular people must trust all those who represent them in the fields of politics, economy, technology, science and the like' (Sztompka, 2007, pp. 45–46).

A review of literature and empirical research on social trust makes it clear that trust is not an outdated resource typical only of traditional societies but, as modern social forms are developing, it became an indispensable element of the modern society (Sztompka, 2007). And even though it might seem to have been sufficiently discussed, trust remains an interesting subject of deliberations and research, which is confirmed by numerous empirical and theoretical studies.

The interest in social trust has many sources. These include: the transition from a society based on fate to one based on human subjectivity, global interdependence, heterogeneous social structure, new threats and dangers, unpredictability of human actions, limited transparency of social surroundings and increasing anonymity of people who influence our lives (Sztompka, 2007). We are, hence, affected by generational replacement, demographic changes and the growing role of the media (Hardin, 2009, p. 19). These changes bring uncertainty regarding others' actions, a sense of being lost in the world of computer science and globalisation,

fear of some negative consequences of civilisational and technological developments and the like. Consequently, trust becomes a critical resource that makes it possible to cope with the changeability of social life. All the more so because it is integrated into political, economic and social structures.

‘The political benefits of increased trust mean greater stability of the social system and legitimisation of the ruling class’ (Domański, 2009, p. 143). According to Paxton (1999), a high level of social trust is crucial in a democratic system as individuals have to entrust power to ‘the people’. Trusting those who represent the society is an important factor guiding the electorate’s decisions. Inglehart (1999) claims trust is inextricably linked to a stable and lasting democratic system. That is why it could be said that by shaping civic attitudes social trust is an important element of the political culture. In other words, a high level of social trust is vital in reinforcing democratic values as well as stabilising and strengthening the political, social and economic system.

Trust can also be viewed economically. This is the argument put forward by Fukuyama in his book *Trust: The Social Virtues and The Creation of Prosperity* where he advances the thesis that the prosperity of a given country and its ability to compete depend on the level of trust in that society. Within that framework trust is pragmatic for as an informal norm it reduces the costs of an economic transaction, i.e. the costs of making inspections, concluding contracts, settling disputes and executing formal agreements (Inglehart, 1997). This view is strongly supported by the American economic science Nobel Prize laureate Douglass C. North who posits that the source of both historical stagnation and underdevelopment of Third World countries is the societies’ inability to create the conditions for decreasing transaction costs (quoted in Zack and Knack, 2000).

In the context of those observations one might refer to the concept of social capital which is seen as one of the major resources in the development of communities and societies and whose indispensable element is social trust itself. In a large portion of empirical research trust is used as an indicator of social capital. Putnam considers social capital and trust to be inseparable:

To cut a long story short, people who trust others are better citizens, and those engaged in community life are both most trustful and trustworthy. In contrast, inactive people in their capacity of citizens are convinced that they are surrounded by rogues and they feel less obliged to act honestly. These features create a syndrome so powerful that their interrelations can be untangled experimentally (Putnam, 2000, p. 137).

As far as the relation between social capital and trust is concerned, there are some influential contributions by Fukuyama who emphasises the role of trust, treating it as the most important cultural property which determines economic success. Placing one’s trust in people has a positive impact on economic relations, thus improving the system’s efficiency. ‘Trust is, therefore, the most valuable variety of social capital’ (Sztompka, 2007, p. 244).

3. TRUST IN THE PRIVATE AND PUBLIC SPHERES

Social trust is typically investigated in three dimensions: a vertical one – public (in relation to different institutions), and two horizontal ones – private and generalised (CBOS, 2006). According to Inglehart, vertical trust, which is of a rational sort, changes as a result of new experiences quite quickly and in a predictable fashion. The second type of trust referred to above is seen as a kind of social trust. It is determined by expectations and feelings of moral nature and it is harder to reach because cultural transformations are necessarily slower, often occupying the span of one generation (Inglehart, 1997, 1999).

Poland's characteristic feature is that the levels of the two dimensions of social trust, i.e. generalised trust towards others and trust towards political life institutions, are low. Still, trust in the private sphere remains high, which means that relations between relatives, acquaintances, colleagues at work, neighbours or parishioners permanently rest upon trust. It should be noted that while trust towards one's closest family members is usually unlimited, trust towards other close people is characterised by a degree of mistrust (CBOS, 2008, 2010b).

Table 1. Trust in the private sphere (inhabitants of rural areas in Łódź voivodeship)

To what extent do you trust:	I trust			I mistrust			Hard to say
	absolutely	in most cases	Total	in most cases	absolutely	Total	
	in %						
Your closest family	79.1	17.02.2011	96.3	2.0	0.4	2.04.2011	13
Your more distant family	34.0	48.4	82.4	11,5	2.01.2011	13.06.2011	1.04.2000
Your neighbours	20.08.2011	53.3	74.1	17,3	2.08.2011	20.01.2011	5.08.2011
Your co-workers	14.08.2011	41.8	56.6	9.0	1.08.2011	10.08.2011	32.6
Inhabitants of your town	8.09.2011	52.9	61.8	15.0	1.02.2000	17.0	21.02.2011

Source: authors' survey.

These regularities have been reconfirmed by the results presented here. In the case of adult members of districts in Łódź voivodeship trust towards one's closest family is most common and it is most clearly declared (see table 1). When asked about trust towards their closest family, almost 80% of respondents chose the answer 'absolutely, I trust'. It is worth pointing out that no such resoluteness

is noticeable in any other question. Trust in some more distant family members is common, if less unequivocal. The third position in the ranking is taken by neighbours. They are trusted by 74% of the total number of respondents. Those polled are slightly less positively disposed to the inhabitants of their town – the dominant answer is ‘I trust in most cases’ which was selected by nearly 53%. The respondents’ trust is lowest (56.6%) in the case of co-workers.

A summary trust index in the private sphere confirms the claim that inhabitants of rural areas will trust people from their closest circle more. The average score here, measured on a 0–5 scale, amounted to 3.79. Thus, the majority of respondents scored above the average.

Table 2. Trust level in the private sphere

Number of subjects, respondents declare trust	Number of respondents	%
0	10	1.1
1	29	3.2
2	98	10.8
3	184	20.2
4	267	29.3
5	323	35.5
Total	977	100.0

Source: authors’ survey.

With five subjects comprising the private dimension (see table 2), 35% of respondents declared trust towards all the subjects. Less than 30% of respondents show trust in relation to four of the investigated addresses. As little as 3.2% trust only one subject and ten individuals trust none of the subjects. Therefore, the overall trust level in the private sphere reaches the level of 76%, similarly to what is suggested by national research. In 2010 it amounted to over 70% (CBOS, 2010b).

However, apparently, high trust level in the private sphere is typical of individuals from rural areas and the inhabitants of Łódź alike. In the latter case trust is also highest towards relatives or those from respondents’ environment – neighbours and colleagues from work. The summary index amounts here to 3.13 (on a 0–4 scale), which means that the overall level of private trust is under 80%.

Similarly to what was the case with the inhabitants of the Łódź voivodeship districts, the majority of respondents reach a score above the average. All the addresses comprising the private sphere are trusted by less than 60% of respondents, three of them by 20.5% and two of them by 9%. A large proportion of respondents, i.e. over 11%, trust only one of the investigated subjects. Some of the polled chose none of the addresses of horizontal trust – these respondents correspond to 3%.

As far as the frequency distribution of the particular variables is concerned, it appears that almost all respondents declare their trust towards their closest family

– similarly to adults from rural areas. Trust towards neighbours looks slightly different. In the case of Łódź it is lower and amounts to under 60%. Similarity can be noticed in terms of trust towards people the respondents work with and other individuals from their area while the latter category is characterised by the highest level of mistrust in the case of Łódź citizens.

Table 3. Trust in the private sphere – Łódź citizens

To what extent do you trust:	I trust		I partly trust and partly mistrust	I mistrust	
	absolutely	in most cases		absolutely	in most cases
	in %				
Your closest family	79.8	11.9	5.8	1.4	1.1
Your neighbours	25.2	34.5	23.2	8.5	8.7
Your co-workers	22.7	24.7	26.7	19.8	6.1
Other citizens of your town	7.3	10.9	33.5	29.6	18.8

Source: authors' survey.

As the table 3 shows, nearly 50% of respondents mistrust other citizens of their own town. This is certainly related to the fact that we primarily tend to trust people we know. Therefore, there is little mistrust towards co-inhabitants in respondents from small local communities (17%).

It should also be noted that in relation to the three subjects comprising the private trust dimension respondents quite often opted for the 'I partly trust and partly mistrust' category. Uncertainty is lowest (5.8%) in the case of closest family and highest in the case of other citizens (33.5%). This reconfirms the thesis about Poles' trust being high above all towards their closest family. Unfortunately, for trust to be benefited from it should be present in other domains of social life and not only in the private but also in the public sphere. Research shows, however, that trust towards public life institutions looks completely different from trust towards the addresses within the analysed private sphere (see table 4).

To begin with, trust is more diversified in that case. For a number of years Poles have trusted particularly charity organisations (Great Orchestra of Christmas Charity – 88%, Caritas – 82%, Polish Red Cross – 78%) as well as Roman Catholic Church (78%), the military (76%), scouting organisations (68%) and the EU (60%). In terms of trust slightly less successful are such institutions as the television and courts as well as public administration officials. Among the least trusted there are the Polish parliament (21%), political parties (14%) and above all Sejm and Senat (chambers of the parliament) – these are mistrusted by the alarming number of 68% of respondents. The summary trust index in the public sphere (12.08; 0–23 scale) compared with the trust index in the private sphere (5.58; 0–8 scale) indicates that Polish people 'half-trust' the institutions under scrutiny (CBOS, 2010a, b).

What can be said about the trust of individuals from rural areas in Łódź voivodeship, then? As table 4 shows, in relation to the thirteen institutions included there is some domination of trust over mistrust. Inhabitants of rural areas show greatest social trust in the Roman Catholic Church (74.7%), followed by their local parish and priests (71.8%).

Table 4. Vertical trust of individuals from rural areas

To what extent do you trust:	I trust			I mistrust			Hard to say
	absolutely	in most cases	total	in most cases	absolutely	total	
	in %						
Municipal/Community Council	4.9	43.2	48.1	21.2	5.7	26.9	25
Municipal/Community authorities: mayor and community board	7.7	44.5	52.2	21.5	5.8	27.3	20.2
Local parish and priests	19.7	52.1	71.8	12.5	5.1	17.6	10.4
Office workers of municipal administration	7.4	50	57.4	18.1	4.2	22.3	20.1
Courts	3.3	28.4	31.7	20.9	10.1	31	37
Trade unions	0.2	1.5	1.7	14.4	8.1	22.5	67.8
Political parties	0.1	3.6	3.7	32	32.3	64.3	31.8
Environmental movements	2.5	27.5	30	9.4	7	16.4	53.3
The current government	0.5	6	6.5	35.2	48.2	83.4	9.9
The current parliament	0.3	6	6.3	34.9	48.3	83.2	10.4
The Police	4.9	45.9	50.8	16.9	13.1	30	19.1
The Roman Catholic Church	21.2	53.5	74.7	11	4	15	10.1
The European Union	5.2	37.9	44.1	15.7	8.1	23.8	33.2

Source: authors' survey.

Distrust is particularly strong in relation to institutions of power and political parties. These institution, compared with others considered in the analysis, are mistrusted very unequivocally. This confirms the claim that trust towards the government, Sejm and Senat as well as political parties borders on deligitimisation. Political parties are trusted by less than 4% of all respondents, the government is trusted by 6.5% and the parliament by 6.3%. Trust is also low in the case of trade unions, which could be conditioned by the lack of crystallised views on that issue (67.8 % of respondents answered 'hard to say').

Regarding trust in the public sphere, it might be added that respondents opted for 'hard to say' much more frequently there than in the private domain. This could be accounted for by the fact that public institutions are more intricate than the addressees of horizontal trust who belong to our circle and whom we know personally. It might thus be presumed that respondents lack knowledge and expertise to give reliable answers concerning trust towards the different addressees of vertical trust. There is also probability that the knowledge they utilise is influenced by cultural factors such as stereotypes and prejudice (Sztompka, 2002b). Still, the group under scrutiny displays greater trust in the private sphere than towards institutions of public life. The claim is empirically validated by the summary trust index in the public sphere which in this case amounts to 5.79 (0–13 scale). As the graph below indicates (see figure 1), among 13 institutions considered in the analysis of public life institutions, all of them are trusted by a mere 3% of respondents. Over 4% of respondents trust none of the institutions. The largest number of respondents (15.8%) declare they trust five of the institutions.

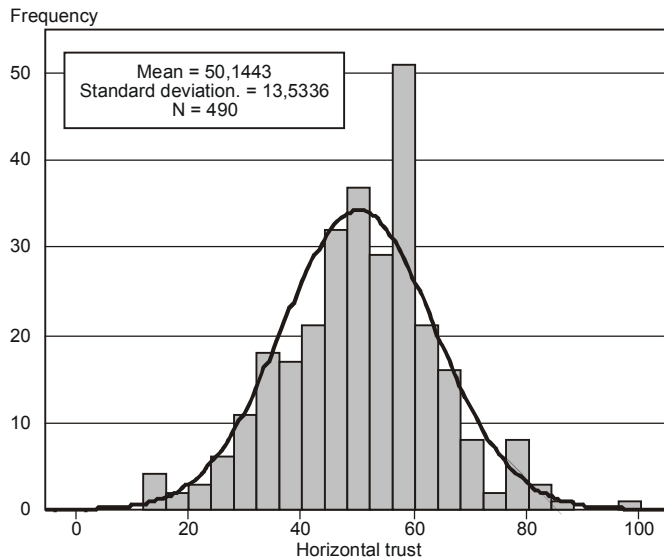


Fig. 1. Trust in the public sphere (among inhabitants of rural areas)

Source: authors' survey

It appears, though, that low trust levels in the public sphere are not limited to inhabitants of rural areas. The situation is similar with the citizens of Łódź, as is shown in table 5.

Table 5. Vertical trust of Łódź citizens

To what extent do you trust	I trust		I partly trust and partly mistrust	I mistrust		Hard to say
	absolutely	in most cases		absolutely	in most cases	
	in %					
City Council	4.4	9.9	31.9	21.6	20.4	11.9
City president	5.4	8.5	24.7	21.1	26.2	14.1
Priests from local parishes	13.5	14.3	25.8	10.5	28	8
Office workers from municipal administration	5.4	10.5	36.6	16.5	22.7	8.2
Courts in Łódź	9.7	19	26.6	10.5	14.5	19.8
City police	9.9	24.1	31.2	9.7	14.9	10.3
Banks operating in Łódź	13.5	28.4	27	10.5	11.5	9.1
Health institutions in Łódź	7.2	18.1	28.2	17.7	24.7	4
Educational institutions in Łódź	17.9	31	27.8	6.4	5.2	11.7
Private companies in Łódź	6.4	20.7	33	9.9	12.1	17.9
Political parties	2	2.1	27	22	32.3	9.7
The current parliament	2.8	9.1	27.2	19.4	31.7	9.9
The current government	3.6	8.3	29.6	19.2	31	8.3
The European Union	10.1	19.1	33.6	10.9	14.7	11.7
The current president of Poland	5.4	12.5	28	13.7	20.6	19.8
The public television	11.1	13.7	33.1	13.7	19.4	9.1
The Polish Episcopate	7	11.5	28.2	12.1	26.4	14.9

Source: authors' survey.

Adult citizens of Łódź are largely opposed to trusting the public life institutions listed. Mistrust is highest towards political parties, Sejm and the government. Similarly to what was the case with the inhabitants of Łódź voivodeship districts, trust toward these institutions borders on deligitimisation. City inhabitants display strong distrust towards church authorities (26.4%), health service

institutions in Łódź (24.7%) and representatives of local authorities. They trust the city's education institutions (17.9%), banks (13.5%) as well as priests from their local parishes (13.5%). It ought to be emphasised that respondents often answered 'I partly trust and partly mistrust'. Another frequent answer was 'hard to say'. One could, hence, assume that the people of Łódź, too, perceive public life institutions as more complex and they lack a crystallised opinion about them. (Because it is easier to assess those we know). The noticeable difference between people living in the city and in the analysed districts is the perception of priests from local parishes as well as Church representatives. These are trusted much more by members of rural areas, which is related to the level of religiousness being considerably higher in small local communities than in urbanised areas (CBOS, 2010b).

To sum up, in the case of subjects comprising the public dimension mistrust appears to be dominant. This is corroborated by the summary index which here amounts to 6.06 (0–17 scale). With 17 public life institutions analysed, only 1.4% of respondents trust all of them. Nearly half of the subjects (44.8%) trust none of the institutions. The largest number of respondents (10.3%) declare they trust five or six of the institutions.

Nonetheless, to analyse the overall trust level of Łódź citizens towards public life institutions an index of vertical trust was created. It operates as the total of the individual items of the scale for estimating vertical trust. The index took values between 17 and 119 whereby the higher the value the higher the trust. Values of the variable are graphically represented below in the histogram with a bell curve (see figure 2).

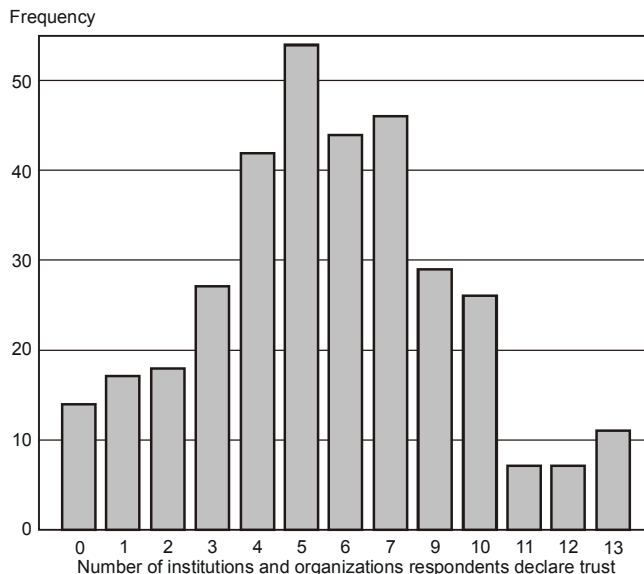


Fig. 2. Histogram presenting the distribution of the quantitative variable 'vertical trust' of Łódź citizens

Source: authors' survey

The mean level of trust towards the subjects comprising the vertical trust dimension amounted to 50.14. Viewed against the variable's potential range (from 14 to 97) the value implies that the respondents' trust towards public life institutions is low – analogously to what could be observed for the synthetic indicator referred to above.

The calculation of descriptive statistics of the variable under scrutiny indicates that within the analysed set there is one modal value of 56. What we are dealing with here is, therefore, unimodal distribution. An analysis of result dispersion shows that standard deviation equals 13.53. The dispersion is not very large. The spread, i.e. the difference between the highest and the lowest scores, equals 83.

The skewness value for the analysed variable is 0.073 – it can, therefore, be said that the distribution of the vertical trust variable is nearly symmetrical. The kurtosis value of 0.49 implies that the distribution is leptokurtic (the curve is more slender than in normal distribution).

Validity of the created vertical trust scale was checked with Cronbach's alpha measure. It amounted to 0.933. Thus, it can be assumed that the scale is a reliable measuring instrument.

4. GENERALISED TRUST OF ŁÓDŹ VOIVODESHIP INHABITANTS

Despite relatively high trust levels in the private sphere and trust towards some of the public life institutions (church, local parish, local authorities), city inhabitants and respondents from Łódź voivodeship districts alike emphasise the need to remain cautious in contacts with others. The sense of mistrust is more visible in Łódź citizens, though. Over 73% of respondents are of the opinion that 'in contacts with other people one should act with caution'. As for adult inhabitants of rural areas, less than 60% of respondents are convinced it is necessary to act with caution in relations with others (see table 6).

Table 6. Generalised trust

Do you generally can conclude that:	Inhabitants of rural areas in the Łódź voivodeship (N = 977)		Łódź citizens (N = 497)	
	number	%	number	%
Most people can be trusted	313	32	60	12.7
In contacts with other people one should act with caution	566	58	347	73.2
Hard to say	98	10	67	14.1

Source: authors' survey.

The conviction that most people can be trusted is shared by 32% of respondents from rural areas and less than 13% of Łódź citizens. These findings are undoubtedly concurrent with the regularities from American research where generalised trust is highest in small towns. According to representative analyses conducted by one of the American research centres, individuals from rural areas and small towns are by far more trustful than their 'cousins from big cities'. These results indicated that in the case of citizens from largest cities 'high trust towards others' reached the level of 23%, average trust – 24% and low trust – 46%. In rural areas the proportions appear to be inverse: high trust was declared by 43% of respondents, average trust by 23% and low trust by 30% (Pew Research Center, 2006). These findings, therefore, prove that population growth is in proportion to a decrease in trust. Putnam (2000) argues that this can be explained by greater anonymity in big cities and lower sense of security because trust is generated in situations of stability and dominates in societies where laws are abided by. In line with the view proposed by Giddens in his book *Modernity and Self-Identity*, an emotional sense of security provides basic trust. The security of everyday life and trust are linked closely together (Giddens, 2004). The issue of security appears to be central to the atmosphere of trust.

The hypothesis that personal security forms the conviction that people can be trusted was verified *inter alia* in the European Social Survey. It was found that the sense of personal security and limited threats of terrorism produce attitudes of trust, irrespective of an individual's social position. 'A sense of insecurity and awareness of dangers decrease trust even if one lives in a stable democracy, in a friendly environment and leading a life of relative ease' (Domański, 2009, p. 167).

CBOS research indicates that the majority of Polish society (86%) feel safe in their neighbourhood. 'The feeling of security in one's place of residence is highest among inhabitants of villages and small towns (with a population of up to 20 thousand). Only every sixteenth respondent living in a village (6%) states that their area is not safe or calm but the view is shared by every fifth inhabitant of the largest Polish conurbations' (CBOS, 2010a). Therefore, the correlation of trust and sense of security could account for the sense of trust being higher among the inhabitants of Łódź voivodeship districts than among the citizens of Łódź.

In addition to security, other factors conditioning social trust are: age, place of residence, income, professional status and education (CBOS, 2008, 2010a, b). Similar correlates of trust were obtained in the American research referred to above (Pew Research Center, 2006).

These relationships are by and large valid for the results presented here. Both in the case of the inhabitants of Łódź voivodeship districts and the citizens of Łódź, being open is mainly related to one's financial situation, education, position as well as age. In view of these findings, the following adjectives could be used to describe a person who trusts others: young, educated, wealthy and having a high professional position.

5. CONCLUSIONS

The findings on social trust presented in this paper apparently confirm the claim that Polish society is characterised by low levels of vertical trust and generalised trust towards others. Distinctively, the respondents declared attitudes of generalised suspicion and distrust in relations with others and towards institutions of power and the political class. In other words, the attitude that others should not be trusted becomes common.

The trust level remains high in the private sphere, though. Both in the case of individuals living in the countryside and in the city, trust towards one's closest family is typical of nearly all community members.

However, this is not a conditioning factor of the culture of trust where trust functions as a 'social fact' shared by the entire community, i.e. as a common norm. For trust to become a norm there should also be trust towards public life institutions, including above all institutions of power as well as the political class.

There should also be normative stability for it plays a vital role in building social trust. Sztompka (2002, p. 318) claims that 'if the system of social rules designating desirable objectives and appropriate measures is well-articulated, coherent, clear and legitimised, a sense of order, predictability, regularity and existential security is created' and by this trust and the conviction that good rules over evil are produced. The opposite is moral anomie which builds a sense of danger, insecurity and incertitude, thus becoming an inhibitor that hinders the creation of the culture of trust.

One should remember, though, that normative stability is not the sole determinant of the generalised 'climate' of trust. Other significant factors that give rise to the current structural context are: transparency of social organisation, stability of social order, subordination of power to the rules of law as well as consistent execution of rights and responsibilities (Sztompka, 2002a). Another factor not to be underestimated, but one beyond our control, is history. In the case of Polish society historical legacy significantly influences the level of social trust. Polish people's negative experiences make them inclined to be pessimistic and suspicious. In Sztompka's view, what we experienced and what we are experiencing constitutes social and cultural traumas which surely contributed to the mistrust syndrome in Poland (Sztompka, 2007).

But since trust brings a range of benefits, the syndrome has to be eliminated and the culture of trust should be promoted.

This is the task of politicians who need to improve structural factors but also the task of the members of society. 'Simply put, the culture of trust depends on the society's affluence and people's honesty' (Sztompka, 2002a, p. 325). The question arises if Polish society can handle this. My optimistic belief is that it can. There are a few reasons for such a positive conviction.

First of all, we trust that being cognizant of the benefits of social trust, which is a fundamental component of social life, will become the driving force behind

the actions meant to promote it. And indeed, the benefits of trust are multiple. Apparently, they are most measurable in the economic domain. Trust reduces transaction costs (Whiteley, 2000), stimulates enterprising behaviours, triggers initiative and motivates activeness, by this influencing affluence and economic effectiveness (Knack and Keefer, 1997; Paxton 1999; Delhey and Newton, 2005). Politically, the benefits of trust are mainly about reinforcing stability of the social system and building civic society (Theiss, 2007; CBOS, 2006, 2010b). Finally, trust also influences optimism and life satisfaction (Freitag, 2003). It is, thus, a profitable investment.

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