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Trust in Modern Families Based on Own Research

ABSTRACT

This article focuses the reader's attention on understanding trust as a research category in the context of the functioning of modern families. This issue is sufficiently represented in research work, especially overall trust as the context of the functioning of modern man in the interpersonal space. However, there is no reference to family ties and their strength, which are shaped by the trust. This article is the result of part of a large research project carried out in 2020 on Polish families. The questionnaire's questions for the analysis concerned intimate issues such as betrayal or faithfulness. The respondents were also asked about other family members having access to their personal belongings, including mutual assistance or small loans. The article draws the reader's attention to the issues of interpersonal relations and the importance of the family in the respondents' minds. The research contains interesting information on the preferences of the research category in shaping family relationships, the strength of family ties and the social roles performed based on these. The data show a change in the functioning of the modern family, especially in the context of its functions and family members' roles.

Keywords:

family, trust, modern family, culture of trust, trust in family, ties in the modern family

INTRODUCTION

The issues of social trust, although developed in analytical categories such as social capital, social bounds, and social participation, are not sufficiently represented in the research papers related to the functioning of contemporary families,

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particularly during the 2020 pandemic. In recent years, the issue of trust has been increasingly discussed by researchers from various scientific disciplines, including sociologists, psychologists, political scientists, and people dealing with scientific and practical management. It is an extremely significant issue in turbulent times. The author of the article aims to show the issues of trust within a group of respondents, mainly the students of Cracow universities who responded to the survey questions concerning widely understood family issues in 2020, during the COVID-19 pandemic through CAWI – Computer-Assisted Web Interviews (Mider, 2013). The paper’s thesis is: what trust do the respondents put in the members of their families and friends? The answer to such a question is difficult to formulate due to the complicated family relationships in the age of post-modernism and the contemporary younger generation’s change of perception of those relationships.

RESEARCH ASSUMPTIONS

First, the paper presents the concept of trust as assumed for the research needs. The subject of this paper is taken from the very well-developed research achievements of Cracow sociologist Piotr Sztompka, and due to the sociological interpretation of the question, it has also been used here. Moreover, superficial assumptions and concepts of other social scientists for a broader discernment of the adopted subject matter are included. Julian B. Rotter (1967) defines trust as “Interpersonal trust is defined here as an expectancy held by an individual or a group that the word, promise, verbal or written statement of another individual or group can be relied on”.

The inquiry was posed by Norman L. Chervany and D. Harrison McKnight: what is trust? Before Piotr Sztompka studied trust in Poland, these concepts were developed by researchers including Kenneth J. Arrow (*The limits of organizations* in 1974), Morton Deutsch (*Trust and suspicion* in 1958), Morton Deutsch (*The resolution of conflict: Constructive and destructive process* in 1973), Ellen Berscheid (*Interpersonal relationships* in 1994), Niklas Luhmann (*Trust over Power* in 1995), or Robert T. Gołembiewski and Mark L. McConkie in 1975 (*The centrality of interpersonal trust in group processes*) (McKnight & Chervany, 1996).

It is worth starting the concept from the general assumption that human activities, which consist of interpersonal contacts, meetings and interactions in the form of social relationships, roles, organisations, regimes, and systems, up to the ontological end, i.e., the entirety of humanity – a global community, is the basis of human functioning (Sztompka, 2007). The bases for human existence are the relationships with others, enabling the individual to achieve their intended

purpose. As Sztompka (2007) claims, each human being needs other people and the products of human activity, i.e., technological, civilisation, institutional, intellectual and artistic devices. In order to establish a relationship, an individual must make use of trust – constituting a “human bridge over the chasm of uncertainty”. Trust is a bet made on the uncertain future actions of people, thus based on other people’s opinions regarding the future. It is not only a blind analysis of the future but also an “active facing of the future by undertaking actions resulting in at least uncertain and perhaps uncontrollable consequences” (Sztompka, 2007). Trust is faith in someone, confidence. A trusted person is someone who can be relied on (Mularska-Kucharek, 2012). Trust is a mechanism based on the assumption that the members of a given community are characterised as having honest and common conduct based on fostered values (Sztompka, 2007).

According to Monika Mularska-Kucharek (2011), “social trust is a basic component of social life and is present in each dimension of life. According to the assumptions of the sociology of daily life, trust exists in each aspect of social life (love, conversation, travel, health, money, etc.). Moreover, it plays a significant role in particular. Trust encourages to form lasting social relationships as well. In times of distrust, people develop into passive and antisocial, cautious in relations with people as well as stop believing in the effectiveness of any actions”. The author, whilst studying the residents of Łódź, showed that Poles are continually among the societies with the lowest level of social trust. A culture of distrust is typical of rural and urban residents, examining social trust in three dimensions: vertical (towards various types of institutions) and two horizontal dimensions – private and generalised (Mularska-Kucharek, 2011). Furthermore, trust has a pragmatic value. It is defined as an “informal norm” that reduces the costs of economic transactions, which form the supervision of contracting, adjudication of disputes and enforcement of formal agreements (Inglehart, 1999). Richard Wiśniewski (1996) wrote about the essence of trust, pointing to its two fundamental bases:

1. The object side of trust entering into the axiological plane, e.g., to intentions, which should be relatively broad, to competence, human efficiency, i.e., to act by the rules and trust in responsibility considering the consequences of human acts;
2. Subjects of trust – recipients of trust, i.e., interpersonal trust (between individuals), between individuals and institutions, between institutions (entities in the legal sense), as well as between human persons and non-public institutions with legal personality.

The mentioned concepts highlight trust as a social value, as described by Danuta Miłaszewicz (2016). She analysed the extensive literature in the stated area, point-

ing to trust as a social value that determines the proper formation of society, plays an important role in interpersonal relations, is a necessary factor in the coordination of human activities as well as the building block of social relations, which Piotr Sztompka identifies a healthy social foundation.

The 2022 nationwide survey discovers that the military is trusted by 76% of Poles, NATO (70%), local city or municipality authorities (63%), police (63%), the European Union (55%), public officials and administration (53%), the Ombudsman (51%), the President (43%), and about a third trust the courts (33%), the government (32%) and the media (29%). Nearly one in four respondents trusts the Parliament and Senate (23%) and the Constitutional Court (22%), and the least – as in previous years – trusts political parties (18%) (Omyła-Rudzka, 2022).

The index of generalised trust among Poles for the past 20 years, stating that most people can be trusted, accounts for 19%, while the vast majority consider that a person should be very careful in relations with others (77%). Over the past two decades, opinions on this subject have changed slightly. Throughout this period, the belief that most people can be trusted was relatively most frequently expressed in 2008–2010 (Omyła-Rudzka, 2022).

METHODOLOGICAL ASSUMPTIONS

Trust is an intricate phenomenon to study and assess. A social researcher conducting field research should consider subjective views, respondents' judgments (interviews), or unreliability in revealing true intentions (surveys).

Despite accumulating a great number of survey responses, the disadvantage of surveys is their unrepresentative nature – the results cannot be generalised to the entire community. Surveys provide an excellent foundation for subsequent analyses. Moreover, surveys are illustrative; the sample was purposively selected to obtain a distribution of characteristics similar to the representative population.

The data used in this paper was obtained as a result of research conducted over May and June 2020 among the university students (1029 people), out of which 1013 surveys have qualified for analyses, from people aged 19–26 from Małopolska (Lesser Poland – mainly Cracow and surrounding areas). The research does not meet the features of representativeness (Frankfort-Nachmias & Nachmias, 2001). However, in some cases, statistics have been conducted, e.g., the chi-square test, to present the justifiability and strength of the dependency between the variable of gender and the responses of the surveyed within the scope of the issues at hand.

Concerning the gender of the surveyed, women were the highest recorded (585, i.e., 57.7%), with a slightly lower number of men (427, i.e., 42.2%). Most people were aged 20 on the day of the survey, with a slightly lower number of the surveyed aged 22, 23, and 21. The collated research material has been mostly obtained from the university youth. A strong predominance of people from villages can be noticed (45.2%), and a significant percentage of people from cities with a population of more than 100 thousand (30.5%). Towns and cities up to 15 thousand were represented by 9.6% of the respondents, towns between 15 and 50 thousand people – 9.2%, and cities from 50 to 100 thousand – 5.5% of the respondents.

ANALYSIS OF THE COLLATED EMPIRICAL MATERIAL

It is worth starting the analysis with the collated research material concerning trust in families and bounds in families. This information may seem mundane. Namely, a mention with whom the surveyed have contacted most often, but in a way, it constitutes a kind of starting point for further analyses (Table 1). According to the collated data, the respondents most often contact families that are comprised of parents or siblings (more than half of the respondents). Women contact their families more frequently than men. Close friends are the second group, after family, with whom the respondents contact most often, and school or university friends (acquaintances) stand for less than 12% of the respondents. In this case, the gender of the respondents is worth noting, as men are recorded in the higher number. A significant statistical dependence has been noted regarding the variable of gender in contact with the relatives and friends of the surveyed, namely Pearson's chi-square, which amounted to .000.

Table 1. List of people whom the respondents contact most often

	Gender		Total
	Woman	Man	
Family (mother, father, sister, brother)	59.5%	50.6%	55.7%
Friends from school, university or work	8.9%	15.7%	11.8%
Close friends	30.6%	31.1%	30.8%
Acquaintances met in an organisation (s) in which I work or are involved	1%	2.6%	1.7%
Total	100%	100%	100%

Source: own calculations.

Another aspect is the trust respondents have in the members of their families, i.e., next of kin, regarding personal objects, which include a computer, wallet, or mobile phone (Table 2). The collated research material confirms that 54.5% of the respondents (combined answers “probably not” and “definitely not”) do not allow members of their families to access those objects. Allowing access to one’s own private items and hence showing trust in one’s family members was declared by 37.6% of the surveyed (combination of the “probably yes” and “definitely yes” answers). Less than 8% of the respondents did not express their opinion. Moreover, a significant statistical dependence has been noted on the variable of gender. Pearson’s chi-square amounted to .002.

Table 2. The respondents’ confidence regarding entrusting personal items

	Gender		Total
	Woman	Man	
Definitely yes	7.5%	11.5%	9.2%
Probably yes	30%	26.2%	28.4%
Hard to say	6.8%	9.4%	7.9%
Probably not	31.5%	33.2%	32.2%
Definitely not	24.2%	19.7%	22.3%
Total	100%	100%	100%

Source: own calculations.

It is interesting to learn about the respondents’ feelings, especially those negative ones, related to using (granting access to) personal items. The majority (54.8%) feel anger when their close ones use their things. The line of “lack of” or “limited” trust related to access to the personal items of the respondents from the previous question was drawn. Less than a third of respondents do not feel angry when they see their private things are used by their relatives or friends. Therefore, the respondents would prefer to know about the use of their private items and mostly get angry when they are used by their close ones (Table 3).

Is trust the basis for human relationships? It is the question to which the respondents answered. In this case, trust refers to the family, friendship circle, and acquaintance relationships. The rate of affirmative answers to this question is high (Table 4). A low percentage of only 3.4% of the respondents participating in the research is of the opposite opinion. Few people did not state their opinion.

Table 3. The respondents' feelings of anger when their personal items are being used by their family members

	Gender		Total
	Woman	Man	
Definitely yes	22.1%	23.8%	22.8%
Probably yes	34.1%	29.3%	32%
Hard to say	17.4%	15%	16.5%
Probably not	22.1%	26%	23.8%
Definitely not	4.3%	5.9%	4.9%
Total	100%	100%	100%

Source: own calculations.

Table 4. Trust as the basis for human relationships

	Gender		Total
	Woman	Man	
Definitely yes	52.5%	44.3%	49%
Probably yes	37.4%	40.3%	38.6%
Hard to say	8.2%	10.1%	9%
Probably not	1.9%	4.6%	3.1%
Definitely not	0%	0.7%	0.3%
Total	100%	100%	100%

Source: own calculations.

The percentage of the surveyed conflicted with their close ones is low. Slightly more people (13.6%) did not express their opinion on this issue – this subject requires some thinking, as it is an intimate sphere of human functioning that an individual is not always willing to share. Three-quarters of the respondents (77%) are not in conflict with their close ones. A significant statistical dependence has been noted regarding the percentage of the respondents who remain conflicted with their close ones and their gender at the level of .001 of Pearson's chi-square. Men were more indecisive and gave fewer negative answers regarding conflicts with their relatives and friends (Table 5).

Table 5. Percentage of the respondents who believe that they are conflicted with their close ones

	Gender		Total
	Woman	Man	
Definitely yes	3.9%	2.8%	3.5%
Probably yes	5.6%	6.6%	5.9%
Hard to say	12.8%	14.5%	13.6%
Probably not	33.4%	36.3%	34.6%
Definitely not	44.3%	39.8%	42.4%
Total	100%	100%	100%

Source: own calculations.

When asked if, in their opinion, their family trust them and they can count on help from their relatives, the vast majority of respondents answered affirmatively (84.2%). Only 4.5% were of the opposite opinion (Table 6). More than 10% of the respondents did not express their opinion.

Table 6. Share of respondents who believe their next of kin trust them and they can count on their help

	Gender		Total
	Woman	Man	
Definitely yes	53.9%	47.8%	51.3%
Probably yes	30.5%	36.2%	32.9%
Hard to say	10.7%	12.2%	11.3%
Probably not	3.6%	2.1%	3%
Definitely not	1.5%	1.65	1.5%
Total	100%	100%	100%

Source: own calculations.

A significant statistical dependence has been noted regarding whether the respondents can count on their close ones, and their gender, at the level of Pearson's chi-square .001. It means that the gender-dependent beliefs of the respondents and their ideas about the trust of their loved ones and their readiness to come to the aid in difficult situations and emergencies are justified. It is evident then that the respondents feel trust and have a guarantee of help from their relatives. They trust their loved ones and can count on their help. There can be several reasons for this, which include the current coronavirus epidemic, to mention just one, during which family proved to be indispensable. Furthermore, traditional, strong bonds

come to the surface in families (in particular in three-generation and nuclear families), from which most of the respondents came. The background of the surveyed can also prove important since rural areas, and small towns are characterised by having a clear possession of strong family ties constructed based on trust, family legacy, clan, neighbourhood and friendship connections.

Restoring trust, especially within the family, is a difficult subject. Is it worth giving a second chance when someone, e.g., your cousin, uncle, or nephew lets you down? It is the question we asked our respondents. The opinions were not as optimistic as in the previous questions because 37% of them considered it unworthy to repair trust with a more distant family member. The research shows (Table 7) that only 27% of the surveyed would be able to give a relative a second chance to restore trust. A significant group did not express their opinion – 36%. Pearson's chi-square for the variable of gender equals .002.

Table 7. Restoring trust in a more distant family member: should a second chance be given?

	Gender		Total
	Woman	Man	
Definitely yes	7.4%	8.9%	8%
Probably yes	17%	21.8%	19%
Hard to say	37.7%	33.8%	36%
Probably not	34.2%	30.5%	32.7%
Definitely not	3.7%	5.0%	4.3%
Total	100%	100%	100%

Source: own calculations.

In the further part of the analysis, it is worth paying attention to the detailed opinion of the surveyed regarding marital relationships. In the case of the subject of trust, the factors selected were faithfulness and infidelity in marriage (consent to cheating and forgiving infidelity). Faithfulness is considered a loyalty of body and mind, while infidelity is mainly related to the corporeal aspects of humanity. It is commonly said that physical betrayal destroys trust and degrades the relationship, but it is worth noting that betrayal of the mind is the first step to pushing the body out of the union of marriage or mutual relationship.

Almost unanimously, namely 97.7%, respondents believe that trust is important for the well-being of engaged and married couples. A mere 0.5% of the surveyed were of the opposite opinion. The “not necessarily” answer was chosen by only 1.7% of the respondents. It means that in the opinion of the surveyed, as people who are young and forming their life views regarding intimacy, engagement, marriage

or future marriage is that a relationship should be built on trust. When asked about the problem of an affair (Table 8), 84.8% considered an affair absolutely unacceptable. In turn, 5.4% of the respondents regarded the affair as rather unacceptable in engaged and married couples. Only 6.7% of the surveyed expressed consent to an affair, with 3.2% not providing their opinion. Considering gender, men are characterised by a slightly higher consent to an affair than women and are more indecisive on this issue. The test of the strengths of the variable and answers to this question was maintained at the level of .003 (Pearson's chi-square).

Table 8. Percentage of the surveyed who believe that an affair is acceptable in a fulfilling engagement and marriage

	Gender		Total
	Woman	Man	
Definitely no	86.5%	82.5%	84.7%
Probably not	5.3%	5.4%	5.4%
Hard to say	2.2%	4.5%	3.2%
Probably yes	1.7%	1.7%	1.7%
Definitely yes	4.3%	5.9%	5%
Total	100%	100%	100%

Source: own calculations.

The question of emotional faithfulness (platonic love) in engagement as a preparation for marriage could not be ignored. The research shows (Table 9) that the respondents (as in the previous question) share the opinion that faithfulness is the basis for a successful engagement – the percentage of people who answered “definitely yes” and “probably yes” amounted to 95.5%. Only 2.8% of the respondents were of the opposite opinion.

Table 9. Emotional faithfulness in engagement in the opinion of the respondents

	Gender		Total
	Woman	Man	
Definitely no	2.2%	2.8%	2.4%
Probably not	0.3%	0.5%	0.4%
Hard to say	1%	2.6%	1.7%
Probably yes	6.3%	10.8%	8.2%
Definitely yes	90.2%	83.3%	87.3%
Total	100%	100%	100%

Source: own calculations.

It is worth paying attention to trust among the respondents regarding their life with acquaintances and close friends. This topic is important because it is among close friends and acquaintances that the main life of full-time, part-time, residential, and extramural students is focused on. According to the research, the respondents feel that their best friends trust them and that they can count on them – 84.5% of the respondents answered affirmatively. Only 6.4% were of the opposite opinion.

Table 10. The respondents' confidence in their best friends

	Gender		Total
	Woman	Man	
Definitely yes	40.4%	31.9%	36.8%
Probably yes	47.6%	48.6%	48.0%
Hard to say	9.1%	14.8%	11.5%
Probably not	2.9%	4.0%	3.4%
Definitely not	0.0%	0.7%	0.3%?
Total	100.0%	100.0%	100.0%

Source: own calculations.

To the question: Should a promise given to your best friend always be kept? The surveyed gave affirmative answers (aggregated answers “definitely yes” and “probably yes” totalled 94.2% of the surveyed). The research has proven that trust among friends is important for the respondents. Table 11 presents a detailed breakdown of the answers to this question.

Table 11. Keeping a promise given to a close friend, in the opinion of the respondents

	Gender		Total
	Woman	Man	
Definitely yes	68.2%	62.5%	65.7%
Probably yes	27.4%	30%	28.5%
Hard to say	4.1%	4.9%	4.5%
Probably not	0.3%	2.6%	1.3%
Total	100%	100%	100%

Source: own calculations.

I lend small amounts of money to my acquaintances and close friends because I know they will return it – the vast majority of the surveyed said yes (81.1%). Only 8.6% of respondents would refuse to lend money, with 10.3% of the surveyed

not expressing their opinion (Table 12). The question also shows the respondents' trust in their acquaintances because the money often is the subject of frequent debates, divisions, and disproportions in terms of access to assets. Trust regarding loans is an important indicator of social ties and general trust in another person, especially an acquaintance of the respondent, who can be a friend, colleague, or a close or best friend. In the question about the possibilities and confidence in the field of small loans, a significant statistical correlation was noted between the gender variable and the responses of the surveyed at the Pearson chi-square level of .003.

Table 12. The consent of the respondents to loans among friends and acquaintances

	Gender		Total
	Woman	Man	
Definitely yes	43.5%	40.5%	42.2%
Probably yes	39.3%	38.2%	38.9%
Hard to say	9.8%	11%	10.3%
Probably not	6.2%	8.4%	7.1%
Definitely not	1.2%	1.9%	1.5%
Total	100%	100%	100%

Source: own calculations.

The last question in this paper, concerning trust, related to a compelling issue, which is also interesting from a scientific point of view, is: do you consult your parents regarding the candidate of your fiancé/fiancée, boyfriend/girlfriend? The research shows that one-third of the respondents seek guidance from their own parents and openly discuss issues regarding their life partners. On the other hand, two-thirds of them do not do this (68.5%). A statistical dependence has been noted between the variable of gender and responses of the surveyed to that question. Women tend to trust their parents more, with men being less inclined to consult the choice of their partner with their parents (75.5%). The Pearson's chi-square for this variable is .001.

Table 13. Consultations with a parent regarding the choice of partner by the respondents

		Gender		Total
		Woman	Man	
Yes	Number	212	105	317
	%	36.4%	24.7%	31.5%

		Gender		Total
		Woman	Man	
No	Number	370	320	690
	%	63.6%	75.3%	68.5%
Total	Number	582	425	1007
	%	100%	100%	100%

Source: own calculations.

SUMMARY

The analysis of the collected survey material, possibly overly casual, can create a valuable contribution to identifying respondents' views on trust in families. In other words, it will shed valuable light in the context of nationwide research and provide an excellent basis for further research in this area.

Considering the respondents' opinions along with the rich literature on the subject, it can be concluded that in the modern or post-postmodern family – taking the form of a nuclear family: parents of both sexes with children with the characteristics of modernist and postmodern families (Elkind, 1994) – trust is a basic component of the relationship. Family, despite socio-economic-mental adjustments, remains in the system of axiology of Poles. Research by the Centre for Public Opinion Research in 2019 where family happiness consistently ranks first among the most important values (80%). According to this research, 87% of respondents believed that a person requests a family to be fully happy. No more than one in nine respondents (11%) assumes it is possible to live equally happy without a family. The belief that the family is a necessary condition for happiness gained more support from respondents in 2013 and more by 5 percentage points than in 2008 (Boguszewski, 2021).

Analysing several questions regarding respondents' confidence in families and relatives provides remarkable results. According to the cited studies, respondents do not dismiss the issue of trust, as it is believed that it is the basis of relationships and interpersonal relations (87.6%). A further survey, which the author of this text performed as part of the work of the scientific circle in 2020 among 811 people, showed that the most significant value in the lives of the respondents occurred to be family, second place received health, followed by honesty. In addition, family and trust in families in the 2020 survey, 97.6% of recipients considered that a trusted person is a good person, as well as her personality and temper simply reinforce the feeling that the person could be relied upon. Only 1.3% of respondents admitted that it is worth trusting people by whom they can obtain various benefits, including

material benefits. High social or material status is the worst indicator of a person's trustworthiness (0.6% of indications). The fewest people (0.5%) declared trusting someone based on their positive image in the media (Gaşior et al., 2022).

Analysing several questions regarding the respondent's trust in families and among the persons who are close to them provides some interesting conclusions. Firstly, trust, in the assessment of the respondents, is the foundation for human relationships (87.6%).

Secondly, the research proves that the respondents have good (positive) relationships with their loved ones. When analysing the data, it turned out that the male respondents were more open regarding contact with colleagues, friends, or acquaintances than women, although it is noteworthy that the biggest percentage of the respondents most often have contact with their next of kin – generally speaking. Thus, it is evident that a slightly lower percentage of the respondents fully trust their loved ones since they would prefer to know about the use of their private items, and most of them get angry when their private belongings are used by the people closest to them (Table 3). An interesting indicator of such a state of facts is a sincere and constructive conversation based on trust concerning the preferences in choosing one's life partner. A significant percentage of the respondents discuss their partners with their parents – which indicates great trust in their loved ones. More trust is placed by women, with slightly less by men.

The surveyed are characterised by feeling that they can count on help from their family and friends in tough life situations. Therefore, it is visible that they trust their loved ones and can count on their help – the rule of reciprocity proves right in this case. It can result from several reasons, including the coronavirus pandemic. In this time, family proved to be irreplaceable, as well as the traditional, strong ties in families, especially in three-generation and nuclear families, which is where the majority of the respondents come from. The respondents' background is also significant, as they mainly come from rural areas and small towns of Lesser Poland, where family traditions and strong family ties are cultivated.

The research revealed how strong family relationships can be with the closest people and how this trust weakens as the kinship gets more distant. This aspect is composed of elements such as nuclear families, in which a husband and wife live with their children, and a decreasing amount of three-generation, traditional families in which strong relationships used to be maintained with a wide family circle. Furthermore, there is an increasing number of families who live far from their relatives, as today, there is a prevailing trend of internal migration that prevent the intensification of family relationships. It is noted at this point that the respondents express a high probability of reacting to the issue of physical infidelity (affair) and

more than three-fourths of them are not in favour of this during engagement or marriage – this shows that the consent for a physical affair – infidelity, and also an emotional affair – flirtation, in the engagement period, should not be given in the opinion of the respondents.

The respondents reveal trust in their best friends – an important feature that allows the development of a healthy social fabric based on trust, loyalty and devotion. Also, the respondents' trust in their acquaintances becomes evident because money is the subject of frequent debates, divisions, and disproportions in terms of access to assets. Trust regarding loans is an important indicator of social ties and general trust in another person, especially an acquaintance of the respondent, who can be a friend, colleague, or a close or best friend. The research has proved that trust among friends is important for the respondents. At this point, the objective trust is verified when individual family members are tested by traction in terms of institutions, as mentioned by Andrzej Górski (2009) in terms of institutional trust in the provision of medical services by doctors. Researchers should settle on trust types for two reasons (McKnight et al., 2000). At this time, the definition of trust becomes functional as the certainty of satisfying own expectations – the definition proposed by Ring and Van de Ven (1994), as well as acting in good faith of a further person whom individuals trust in society. Considering the research, it is noted that among the respondents, as well as the perception of families, trust is more than a cognitive expectation – the behavioural dimension is essential in trust at this point, where a person distrusts the other until a personal relationship is established, as in the case with families. In short, trust as “an attitude” allows for risk-taking decisions. Without trust, the risk is avoided – as Fuan Li claims (Fuan & Betts, 2003). Generalised trust in Poland (in 2022, this is the percentage of 19% of the respondents). The average value of the confidence index is -0.83. A negative numerical value means that in Polish society, distrust is more strongly articulated than attitudes based on openness and trust (Omyła-Rudzka, 2022).

Trust in families is in this context among surveyed. The subjects are cautious in dealing with strangers. As a result, they prefer to rely on relatives.

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