

Evaluating Trust

A structured assessment for personal decisions

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Trust is not a luxury. It is a precondition for effective decisions. Every transaction, every conversation, and every piece of advice we act on involves some degree of trust. Lack of trust can be a significant risk to us and to others. There is trust in individuals and trust in institutions, both of which influence our decisions (Arrow, 1972; OECD, 2017).

This tool helps you examine, in a structured and qualitative way, the degree of trust you place in a person, a machine, an organisation, or yourself, whose information, opinion, products, or motives bear on a decision you are facing. It is not a score. It is a prompt to think carefully before relying on what you have been told or encouraged to do. It applies equally to material that reaches you rather than advice given to you: an article, a post, a video, a forwarded message or a marketing claim.

How to use this tool

Use this guide at Step 2 (Explore the Evidence) of the Decision Cycle questions, at the Evidence subheading, wherever a decision rests on a source rather than on something you have checked yourself. Return to it at any later point where trust is being extended - to an adviser while you are weighing options, or to whoever will carry out the decision once it is made.

START Who or what are you assessing?

Name of person or organisation	
Their role or relationship to the decision	
The information or opinion being assessed	

SECTION 1 Competence

Question	Your answer
Do they know what they are talking about in this specific context?	☐ Clearly ☐ Possibly ☐ Doubtful ☐ Don't know
Is their knowledge direct and first-hand, or derived from others?	☐ First-hand ☐ Mixed ☐ Second-hand ☐ Don't know
Have they been right about similar things before in this area?	☐ Consistently ☐ Occasionally ☐ Rarely ☐ Don't know

Notes

SECTION 2 Motive

If the source is a machine, expect this section to come out clean. It has no stake in your decision. That removes one distortion, but it is not evidence of reliability and is easily mistaken for it.

Question	Your answer
Why are they telling me this - what do they gain if I act on their advice?	☐ No obvious gain ☐ Unclear ☐ Self-serving ☐ Don't know
Do they have a financial, reputational, or personal stake in the outcome?	☐ None ☐ Possible ☐ Significant ☐ Don't know
Are they transparent about any interest they have in this decision?	☐ Fully ☐ Partly ☐ Not at all ☐ Don't know

Notes

SECTION 3 Track record

If the source is a machine, you have no track record with it. Leave this section blank rather than scoring it well by default.

Where the source is an outlet or an online account rather than someone you know, track record means whether it corrects itself - publicly, promptly, and where the original claim was seen - rather than whether you have personally found it reliable.

Question	Your answer
Have they been reliable and accurate before?	☐ Consistently ☐ Usually ☐ Rarely ☐ Don't know
When they have been wrong, how did they handle it?	☐ Honestly ☐ Defensively ☐ Poorly ☐ Don't know
Do their actions match their words over time?	☐ Yes ☐ Sometimes ☐ No ☐ Don't know

Notes

SECTION 4 Independence

If the source is a machine, ask instead whose commercial interests influenced it, and whether it is built to be agreeable in its conversations with you.

Question	Your answer
Are they free to give an honest view, or are they under pressure to say a particular thing?	☐ Free ☐ Possibly constrained ☐ Under pressure ☐ Don't know
Do they depend on you, or on a third party, in a way that might distort their position?	☐ Independent ☐ Some dependency ☐ Dependent ☐ Don't know
Could they give advice that goes against their own interests if the evidence required it?	☐ Likely ☐ Possibly ☐ Unlikely ☐ Don't know

Notes

SECTION 5 If the source is a machine

People can lean too heavily on automated advice, such as artificial intelligence, or dismiss it too readily after seeing it make one mistake (Parasuraman & Riley, 1997; Dietvorst et al., 2015; Logg et al., 2019). These questions help you treat it as you would any other source.

Question	Your answer
Does this question have a general answer, or does it rely on my particular circumstances?	☐ General ☐ Mixed ☐ Rely on my circumstances ☐ Don't know
What have I actually told it about my situation, and what has it filled in for itself?	☐ Told it fully ☐ Told it partly ☐ Told it nothing ☐ Don't know
Can I verify the key claim it makes from a source with no connection to this one?	☐ Verified ☐ Partly ☐ Not yet ☐ Cannot
Am I checking this as carefully as I would check a person saying the same thing, or dismissing it more readily because it came from a machine?	☐ Same as a person ☐ Less carefully ☐ More sceptically ☐ Don't know

Notes

SECTION 6 If the source is something you read, watched or were sent

Use this section where the source is material rather than a person advising you: a post, a video, an article, a forwarded message, a marketing claim (Wardle & Derakhshan, 2017; Pennycook & Rand, 2021). The first four sections still apply, but they are harder to answer here, and that difficulty is itself information.

Question	Your answer
Can I identify who really produced this, or only who passed it to me?	☐ Named and checkable ☐ Named but unverified ☐ Only the sharer ☐ Anonymous
Is this the original reporting or research, or someone's account of it? Can I reach the original?	☐ Reached the original ☐ Exists, not read ☐ Cannot find one ☐ There isn't one
Does this source operate under any accountability - a named editor, a regulator, a professional body, a published corrections policy?	☐ Yes, and used ☐ Claimed only ☐ None ☐ Don't know
What does this source gain from my attention, my agreement, or my sharing it further?	☐ Nothing obvious ☐ Attention or advertising ☐ Money from me ☐ Political or ideological
Is the strength of the claim matched by the strength of the evidence offered?	☐ Matched ☐ Overstated ☐ No evidence offered ☐ Don't know
If this is a health, treatment, supplement or self-improvement claim: what would good evidence look like here, and does it exist?	☐ Exists and checked ☐ Exists, not checked ☐ Cannot find any ☐ Don't know
Would I be applying this much scrutiny if it said the opposite of what I already believe?	☐ Yes ☐ Probably not ☐ No ☐ Don't know

On the sixth question: being sold as a supplement rather than a medicine is a regulatory category, not a verdict on whether it works. Ask as well whether the person recommending it is also the person selling it.

Notes

SECTION 7 Where your information comes from

This section is about the pattern rather than any single source, because no per-source check will catch it. Treat it as a check rather than an accusation. Research suggests most people's information diets are more varied than the phrase 'echo chamber' implies, and that what we do with what reaches us matters more than what reaches us (Guess et al., 2018). The point is to find out which is true of you, on this subject.

Question	Your answer
Where did I last meet a well-argued case against this view, and did I seek it out or come across it?	☐ Sought it out ☐ Came across it ☐ Cannot recall one ☐ Don't know
Of the sources I rely on for this subject, how many would disagree with each other?	☐ Several would ☐ One or two ☐ None would ☐ Don't know
Have I heard this from several independent sources, or from one source several times?	☐ Several independent ☐ Mixed ☐ One, repeated ☐ Don't know
Could I state the strongest version of the opposing case well enough that someone who holds it would accept my summary?	☐ Yes ☐ Roughly ☐ No ☐ Have not tried
What would change my mind on this, and is it something that could really happen?	☐ Identified and possible ☐ Identified but unlikely ☐ Nothing would ☐ Don't know

On the third question: repetition makes a claim feel true whether or not it is (Fazio et al., 2015). Hearing something ten times from one source is not the same as hearing it once from ten, and the mind is poor at telling the difference (Weaver et al., 2007).

Notes

SECTION 8 If the source is you

Your own judgement is a source too, and it needs the same checks as any other. Chapter 9 of LIFE: Our Uncertain Experiment explains why: strong confidence can reflect how neatly the story hangs together rather than how accurate it is. Treat a feeling of certainty as a prompt to look again.

Question	Your answer
Is this familiar ground, where my experience is reliable, or unfamiliar ground, where my first judgement is more open to bias?	☐ Familiar ☐ Partly ☐ Unfamiliar ☐ Don't know
How sure do I feel, and is that sureness matched by the evidence, or by how neatly the story hangs together?	☐ Matched by evidence ☐ Partly ☐ Mostly the story ☐ Don't know
What would I expect to see if I were wrong, and have I looked for it?	☐ Looked for it ☐ Know, not looked ☐ Cannot say ☐ Have not tried
What does my analysis say, what does my gut sense say, and where do they diverge?	☐ They agree ☐ Partly differ ☐ They diverge ☐ Not compared

A different question is whether you trust yourself to decide at all. Chapter 12 calls this self-trust: the confidence to work through a decision and live with its outcome. It is not the same as certainty. If that is what is holding you back, rather than any one source, use Decision-Making Patterns and Hesitation and Deciding Under Pressure.

Notes

RECORD Information gathered and sources consulted

Sources of information you drew on

Note any sources you drew on while working through this assessment, such as conversations, documents, past experience, research, or third-party accounts. Record what you found and where it came from.

SUMMARY Summary assessment

What or who do you trust now?

What remains uncertain?

What would need to change to increase your trust in this source?

What might change to reduce your trust in this source?

ALTERNATIVE The Trust Equation

Trust = (Credibility + Reliability + Intimacy) / Self-Interest (Maister et al., 2000)

Credibility covers expertise and honesty; Reliability covers consistency of behaviour; Intimacy covers the safety of the relationship; Self-Interest is the degree to which they are focused on their own agenda. A high self-interest score suppresses trust even when the other three are strong.

The Trust Equation is included for completeness. It represents an alternative, quantitative approach to reaching a trust score. You may find it useful in certain situations, but it is outside the scope of this tool.

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