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Personal and Social Trust in Contemporary Poland in the Light of Empirical Research

Abstract

The importance of trust for the development of an individual, social relations and for the development of societies has been emphasised by social, psychological and educational theorists. Personal and social trust towards people is to a great extent bound with emotional involvement. People who are close to one another, especially relatives or friends assume that they act on similar principles. Such assumptions about personal relations make people more open, generous and optimistic. Social trust is gained in the course of various daily, professional and social experiences. Therefore, the aim of this paper is to demonstrate personal and social trust on the basis of the results of the surveys conducted by CBOS (Public Opinion Research Centre in Poland).

Keywords

personal and social trust, the Trust Index, social relations, Poland.

Trust is important for the development of an individual and one's social relations, as well as for the development of societies. Sometimes it is even considered to be one of the most important factors conducive to the well-being of society. From a psychological perspective, trust is formed in childhood in association with optimism, openness and willingness to cooperate. On the one hand, trust is determined by the child's genetic make-up, on the other hand it is taught in the family due to the mutual reliance which it creates. If the family is characterized

by the high level of mutual trust of its members towards one another, it is easier for the child to develop an attitude of openness and trust both towards relatives and unrelated people.¹ From the sociological perspective, one can distinguish three kinds of trust. A Polish sociologist, Piotr Sztompka, distinguishes six types²: 1. Trust towards particular people. 2. Positional trust towards social roles, positions, occupations. 3. Commercial trust towards firms, products, brands. 4. Technological trust towards technological systems. 5. Institutional trust towards organizations and intuitions. 6. Systemic trust towards the whole social system and its participants. Sztompka's interesting framing of the concept posits different levels of trust, the most important ones being the personal level, the social level and the institutional level, which are often present in social research. Personal trust towards people one knows is to a great extent bound with emotional involvement. People who are close to one another, especially relatives or friends assume that they act on similar principles, accept comparable moral norms and rules, hence they will act in a similar way. Such assumptions about personal relations make people more open, generous and optimistic. Social trust is gained in the course of various daily, professional and social experiences. Negative experiences make people mistrustful in different social situations. Trust towards institutions, such as school, bank and office is formed in a similar way. People's level of trust towards institutions is dependent upon their encounters with the anonymous representatives of those institutions.³

The present paper discusses the questions of personal and social trust (institutional trust is not dealt with) on the basis of the results of the surveys conducted by CBOS (Public Opinion Research Centre in Poland). At first, trust in the respondents' private lives is discussed, then their trust in the non-personal sphere. The third part of the paper presents a generalized level of trust towards all other people. At the end, the author presents conclusions and recommendations.

¹ Cf. A. Kwak, *Rodzina w dobie przemian. Małżeństwo i kohabitacja*, Warszawa: Żak 2005; *Religious Education / Catechesis in the Family. A European Perspective*, eds. E. Osewska, J. Stala, Warszawa 2010; *Focus on Family and Education*, ed. E. Osewska, Split 2016; *The Contemporary Family: Local and European Perspectives*, eds. E. Osewska, J. Stala, Kraków 2015; E. Osewska, *Rodzina i szkoła w Polsce wobec współczesnych wyzwań wychowawczych*, Kraków 2020, wydawnictwo naukowe UPJPII; L. Bašič Jančar, *Vztrajanje v ljubezni z vidika svetopisemskih zgodb*, "Bogoslovni vestnik" 77 (2017) Nr 3/4, pp. 759–774; K. Schlögl-Flierl, *The necessity of virtues in family life*, "Bogoslovni vestnik" 72 (2012) Nr 3, pp. 363–372.

² P. Sztompka, *Socjologia. Analiza Społeczeństwa*, Kraków: Znak 2006, p. 312.

³ Cf. K. Nowakowski, *Wymiary zaufania i problem zaufania negatywnego w Polsce*, "Ruch prawniczy, ekonomiczny i socjologiczny" 70 (2008), no 1, pp. 213–233.

1. Trust in the personal sphere

In order to ascertain whether Poles show trust in relation to others, a face to face survey was conducted between 9th and 15th January 2014. The Public Opinion Research Centre asked adults living in Poland, if they trust, or do not trust, other people, taking into consideration: close family, friends, distant family, job colleagues and neighbours.⁴

Table 1: Generally, do you trust or do you not trust:

| | The close family: your parents, children, spouse % | Your friends % | Your distant family % | People you work with % | Your neighbours % |
|---------------------|---|-----------------------|------------------------------|-------------------------------|--------------------------|
| I definitely do | 82 | 25 | 36 | 20 | 18 |
| I probably do | 15 | 66 | 51 | 62 | 58 |
| Not really | 2 | 6 | 8 | 13 | 16 |
| I definitely do not | 1 | 1 | 2 | 2 | 3 |

Don't know' answers have been omitted

According to the survey almost all Poles (97%) trust their close relatives. A slightly smaller percentage trust their distant relative (87%). Relations with colleagues in the work place and neighbours are also characterized by high levels of trust (82% and 76% respectively). Whereas the majority of the respondents 'definitely' trust their close family (82%), fewer respondents chose 'I definitely do (trust)' in reference to distant family (36%), friends (25%), colleagues (20%) and neighbours (18%). The most distrusted groups are neighbours (19%) and colleagues (15%). Only 3 in 100 Poles do not trust their close relatives. It seems that relations within the family are characterized by a high level of trust, the closer the relative the bigger the trust. Friends and distant relatives are trusted to a lesser degree than the closest family members. Relations outside the family and friends are characterized with more reserve.

⁴ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), pp. 1-12.

It is worthwhile to check how the levels of trust towards the close and the distant relatives, as well as friends and neighbours and colleagues have changed within the last few years. The research was done by the Public Opinion Research Centre in January 2002, 2004, 2006, 2008, 2010, 2012, and 2014. The results of the survey indicate the stable level of trust which Polish people have in relation to other people both in their private lives, at work and in the neighbourhood. The differences are negligible, although the stronger the bond between the people the more trust there is in the relationship. In the years 2002–2014 the respondents' trust towards the close family: the parents, the spouse and the children was 96–99%, whereas 86–90% of the surveyed trusted their distant relatives. The lowest level of trust is characteristic of neighbourly relations, but between 2002–2014 it was still relatively high: 72–76%.⁵

Having established the general level of trust in private life, the research focused in on socio-demographic characteristics (sex, age, place of residence, education, occupation, income, living conditions, participation in religious practices and political views). These were taken into consideration and their impact on the average level of trust in private life was measured on a scale of 0 to 5. The research was done by Public Opinion Research Centre in 2014.⁶

Table 2. The average trust index in the private sphere according to socio-demographic data

| Socio-demographic characteristics | The average trust index in the private sphere measured on a scale of 0 to 5 | Standard deviation |
|-----------------------------------|---|--------------------|
| Average | 4.01 | 1.11 |
| Sex | | |
| Men | 4.13 | 1,04 |
| Women | 3,90 | 1,16 |

⁵ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), pp. 1–12.

⁶ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), p. 5.

| Socio-demographic characteristics | The average trust index in the private sphere measured on a scale of 0 to 5 | Standard deviation |
|---|---|--------------------|
| Average | 4.01 | 1.11 |
| Age | | |
| 18–24 | 4,15 | 0,92 |
| 25–34 | 4,17 | 1,10 |
| 35–44 | 4,08 | 1,20 |
| 45–54 | 3,97 | 1,19 |
| 55–64 | 3,97 | 1,12 |
| 65+ | 3,74 | 1,03 |
| Place of residence | | |
| Village | 3,99 | 1,08 |
| Town of up to 19 999 inhabitants | 3,98 | 1,17 |
| Town of 20 000–99 999 inhabitants | 4,01 | 1,10 |
| Town of 100 000–499 999 inhabitants | 4,00 | 1,18 |
| Town of 500 000 or more inhabitants | 4,14 | 1,04 |
| Education | | |
| Primary | 3,74 | 1,22 |
| Basic vocational | 3,76 | 1,20 |
| Secondary | 4,11 | 1,03 |
| Higher | 4,44 | 0,80 |
| Occupation | | |
| Managers, specialists with higher education | 4,58 | 0,72 |
| Middle-level personnel, technicians | 4,40 | 0,83 |
| Office administration employees | 4,49 | 0,85 |
| Services workers | 4,42 | 0,83 |
| Skilled workers | 4,16 | 1,06 |
| Unskilled workers | 3,89 | 1,23 |
| Farmers | 4,08 | 1,36 |
| Self-employed | 4,61 | 0,99 |
| Economically inactive | | |
| People on disability living allowance | 3,44 | 1,27 |
| Pensioners | 3,72 | 1,03 |
| Students and pupils | 4,18 | 0,84 |
| Unemployed | 3,52 | 1,34 |
| Housewives and others | 3,61 | 1,05 |
| Income per capita | | |
| Less than 500 zł | 3,67 | 1,34 |
| 501–750 zł | 3,85 | 1,24 |
| 751–1000 zł | 3,94 | 1,06 |
| 1001–1500 zł | 4,00 | 1,01 |
| Over 1500 zł | 4,30 | 1,00 |
| Own assessment of living conditions | | |
| Bad | 3,36 | 1,39 |
| Average | 3,89 | 1,10 |
| Good | 4,34 | 0,87 |

| Socio-demographic characteristics | The average trust index in the private sphere measured on a scale of 0 to 5 | Standard deviation |
|---|---|--------------------|
| Average | 4.01 | 1.11 |
| Participation in religious practices | | |
| A few times a week | 4,06 | 1,01 |
| Once a week | 4,09 | 1,01 |
| 1–2 times a month | 4,09 | 1,22 |
| A few times a year | 4,02 | 1,11 |
| Does not participate | 3,66 | 1,32 |
| Political views | | |
| Left | 4,10 | 0,86 |
| Centre | 4,07 | 1,06 |
| Right | 4,19 | 1,07 |
| I do not know | 3,66 | 1,29 |

The data obtained from the respondents indicates that the level of personal trust rises in relation to education, the size of the place of residence, income per capita and involvement in religious practices.: The bigger the place of residence, the higher the income, the better the assessment of one's economic situation and partly the higher participation in religious practices the higher the level of trust. Interestingly, people who do not participate in religious practices show lower level of trust than those who participate even unregularly. As far as the age of those surveyed is considered, the older they are the lower their trust towards others. Men declare a little higher level of trust than women, and across professions the most trustful are the self-employed, and managers with college or university degrees. People without occupation, apart from students, show less trust than those who work. Surprisingly, people's level of trust is only slightly affected by their political views: those on the right wing tend to have a higher level of trust in private life than others.

2. Trust in the non-private sphere

In collecting data about trust in the private sphere Public Opinion Research Centre also asked about the level of trust in the social sphere. In the surveys conducted in 2006, 2008, 2010, 2012 and 2014 Polish people were asked whether they trust strangers they meet.⁷

Table 3. Do you, generally speaking, trust strangers you meet in different situations?

| | Jan 2006 | Jan 2008 | Jan 2010 | Jan 2012 | Jan 2014 |
|--------------------------------|----------|----------|----------|----------|----------|
| I definitely trust them | 3 | 4 | 4 | 2 | 2 |
| I probably trust them | 30 | 33 | 30 | 32 | 33 |
| Not really | 43 | 38 | 39 | 40 | 44 |
| I definitely do not trust them | 11 | 7 | 7 | 8 | 11 |
| I don't really know | 13 | 18 | 20 | 18 | 10 |

Looking at the data collected in table 3 it can be concluded that one in three respondents (33–37%) trusts strangers. However, the majority of them declare only limited trust, only a few per cent fully trusting strangers. The results of the survey show that the number of Poles declaring complete trust in relation to strangers has halved in the recent years (from 4% to 2%). Over half of the people surveyed do not trust strangers, and one in nine respondents completely distrusts them. In comparison to the results from 2006, the percentage of Polish people who do not trust strangers is almost the same (54%–55%), whereas there is a marked increase compared to the data from 2008, 2010 and 2012. Interestingly, the percentage of respondents who are unable to provide a clear answer to this question changes, being the lowest (10%) in 2014.

The next question concerned trust in business relations, which was asked in January 2002, 2004, 2006, 2008, 2010 and 2014.⁸

⁷ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), pp. 6–7.

⁸ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), pp. 7–8.

Table 4. Which of the opinions concerning social life in Poland do you share more?

| | Jan 2002 | Jan 2004 | Jan 2006 | Jan 2008 | Jan 2010 | Jan 2012 | Jan 2014 |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|
| Trust in business pays off | 24 | 29 | 27 | 33 | 34 | 38 | 33 |
| Trust in business does not pay off | 45 | 46 | 44 | 40 | 42 | 38 | 40 |
| I don't really know | 31 | 25 | 29 | 27 | 24 | 24 | 27 |

To succeed in *business, relationships* should be based on mutual respect and, even more importantly, on trust. If *trust* is not present in *business relationships*, one may struggle just to make meaningful connections. Business people should avoid damaging *trust* because once lost, it is very difficult to rebuild.⁹ Asked whether it is profitable to trust business partners, Polish people were more often of the opinion that too much trust does not lead to good results (46%–37%). However, juxtaposition of the answers provided in 2002, 2004, 2006, 2008, 2010, 2012 and 2014 shows a downward trend of this opinion. Interestingly one third of Poles have a radically different opinion, believing that trust in business relations pays dividends. Whereas in 2002 only 24% of the respondents were convinced about it, in 2012 the number rose to 38%, slightly falling (to 33%) in 2014. A considerable percentage of Polish respondents who took part in the surveys (24%–31%) could not specify their view on this question.

3. General attitude towards other people

A characteristic feature of Polish people in the beginning of 21st century is a high level of trust in the private sphere, that is towards their close relatives as well as distant relatives, colleagues and neighbours, and mistrust towards less known people or strangers. That is why respondents were presented with an additional

⁹ Cf. W.M. Grudzewski, I.K. Hejduk, A. Sankowska, M. Wańtuchowicz, *Zarządzanie zaufaniem w przedsiębiorstwie: koncepcja, narzędzia, zastosowanie*, Wolters Kluwer, Kraków 2009.

choice between two statements: 1. Generally speaking, most people can be trusted; 2. One should be very careful in relation to other people.¹⁰

Table 5. Which of the two opinions concerning social life in Poland do you share more?

| | Jan 2002 | Jan 2004 | Jan 2006 | Jan 2008 | Jan 2010 | Jan 2012 | Jan 2014 |
|--|----------|----------|----------|----------|----------|----------|----------|
| Generally speaking, most people can be trusted | 19 | 17 | 19 | 26 | 26 | 23 | 22 |
| One should be very careful in relation to others | 79 | 81 | 79 | 72 | 72 | 74 | 75 |
| I don't really know | 2 | 2 | 2 | 2 | 2 | 3 | 3 |

Poles, significantly, more often pointed to the need of caution towards other people (72% in 2008 and 81% in 2004). Much fewer respondents opted for trust towards all other people (from 17% in 2004 to 26% in 2008 and 2010). Similar numbers of the people surveyed in 2012 and 2014 believed that people on the whole can be trusted, and those numbers were higher than in the surveys carried out from 2002 to 2006. The number of people who are unable to make a choice remains almost constant (2%–3%).

The answers provided by Polish respondents to the questions concerning their levels of trust towards people in general, towards strangers and partners in business formed the basis for the Trust Index, which shows the generalized attitude of respondents to other people. The Trust Index comprises all declarations of trust and distrust in social situations. It posits degrees of trust, from the highest plus 3 to the lowest -3.¹¹

¹⁰ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), p. 8.

¹¹ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), p. 9.

Table 6. All declarations of trust and distrust in social situations – General Trust Index

| General Trust Index | |
|-------------------------------------|----------------------------|
| on a scale of –3 to +3 | Percentage of the surveyed |
| Very high mistrust and caution (–3) | 25 |
| Medium mistrust (–2) | 14 |
| A little mistrust (–1) | 25 |
| Ambivalent attitude (0) | 8 |
| A little trust (+1) | 16 |
| Medium trust (+2) | 4 |
| A lot of trust, openness (+3) | 8 |

On the basis of the Trust Index one may draw the conclusion that most Poles are characterized by a high level of mistrust in social relations. 64% of the respondents demonstrate very high, medium or little mistrust. One in four of the respondents pointed to very high distrust. 8% of those surveyed have an ambivalent attitude, and 28% approach other people with openness and trust, whereas only 8% of them are very open towards others. This situation may be connected with the historical, political, economic, social and cultural context of Poland. Part of the social distrust syndrome comes from the legacy of real socialism, but it also can be connected with current conditions: the lost hopes for a better economic situation, ‘wild capitalism’, widespread anomie, high social risk, inefficiency of political elite.¹²

When analyzing the data and the average value of the Trust Index (minus 0,79) one comes to the conclusion that caution and mistrust in Polish society outweigh openness and trust. It means that Polish people are very reserved and mistrustful in relations outside of the private sphere. Such attitudes among older respondents may result from their experience of living under communism as well as in the period of socio-political transformation, when rapid political, social, economic, cultural, educational and religious changes required quick adaptation.¹³ Having acknowledged the low value of the Trust Index among

¹² Cf. P. Sztompka, *Trust, Distrust and Two Paradoxes of Democracy*, “European Journal of Social Theory” (1998), vol. 1, pp. 19–32.

¹³ V. N. Gašpar, *Challenges of Religiosity of the Secular Age*, “Bogoslovska Smotra” Vol. 90 (2020) No. 4, pp. 757–775.

Poles and great caution with which they approach all people outside the circle of family and closest friends, it seems reasonable to investigate the connections between various socio-demographic factors and the General Trust Index, measured on a scale of minus 3 to plus 3.¹⁴

Table 7. General Trust Index according to socio-demographic data measured in 2014

| Socio-demographic characteristics | General Trust Index measured on a scale of -3 to +3 | Standard deviation |
|---|---|--------------------|
| On the whole | -0.79 | 1.85 |
| Sex | | |
| Men | -0,78 | 1,83 |
| Women | -0,81 | 1,86 |
| Age | | |
| 18-24 | -0,96 | 1,79 |
| 25-34 | -0,76 | 1,92 |
| 35-44 | -0,70 | 1,91 |
| 45-54 | -0,80 | 1,86 |
| 55-64 | -0,90 | 1,91 |
| 65+ | -0,72 | 1,67 |
| Place of residence | | |
| Village | -1,03 | 1,63 |
| Town of up to 19 999 inhabitants | -0,72 | 1,92 |
| Town of 20 000-99 999 inhabitants | -0,92 | 1,90 |
| Town of 100 000-499 999 inhabitants | -0,46 | 1,90 |
| Town of 500 000 or more inhabitants | -0,35 | 2,14 |
| Education | | |
| Primary | -1,31 | 1,51 |
| Basic vocational | -1,16 | 1,69 |
| Secondary | -0,72 | 1,82 |
| Higher | 0,07 | 2,07 |
| Occupation | | |
| Managers, specialists with higher education | 0,26 | 2,02 |
| Middle-level personnel, technicians | -0,79 | 1,88 |
| Office administration employees | -0,50 | 2,14 |
| Services workers | -0,73 | 1,76 |
| Skilled workers | -1,04 | 1,67 |
| Unskilled workers | -0,96 | 2,01 |
| Farmers | -1,19 | 1,53 |
| Self-employed | -0,35 | 1,98 |

¹⁴ Centrum Badania Opinii Społecznej (CBOS), *Zaufanie w relacjach międzyludzkich*. Komunikat z badań, Warszawa, luty 2014, Nr 21/2014, http://www.cbos.pl/SPISKOM.POL/2014/K_029_14.PDF (22.07.2021), p. 11.

| Socio-demographic characteristics | General Trust Index measured on a scale of -3 to +3 | Standard deviation |
|---------------------------------------|---|--------------------|
| On the whole | -0.79 | 1.85 |
| Economically inactive | | |
| People on disability living allowance | -1,35 | 1,80 |
| Pensioners | -0,66 | 1,74 |
| Students | -0,67 | 1,95 |
| Unemployed | -1,54 | 1,48 |
| Housewives and others | -0,97 | 1,71 |
| Income per capita | | |
| Less than 500 zł | -1,28 | 1,60 |
| 501–750 zł | -1,01 | 1,75 |
| 751–1000 zł | -0,84 | 1,83 |
| 1001–1500 zł | -0,64 | 1,88 |
| Over 1500 zł | -0,12 | 2,08 |
| Own assessment of living conditions | | |
| Bad | -1,27 | 1,71 |
| Average | -1,02 | 1,74 |
| Good | -0,41 | 1,92 |
| Participation in religious practices | | |
| A few times a week | -0,59 | 1,73 |
| Once a week | -0,85 | 1,79 |
| 1–2 times a month | -0,58 | 1,78 |
| A few times a year | -0,81 | 1,91 |
| Does not participate | -0,83 | 2,04 |
| Political views | | |
| Left | -0,71 | 2,01 |
| Centre | -0,80 | 1,90 |
| Right | -0,56 | 1,90 |
| I do not know | -1,12 | 1,53 |

On the basis of the collected data, one comes to the conclusion that in Polish society both women and men, representatives of all the age groups, all the places of residence, all income brackets and political views are characterized by a minus value of the Trust Index, the most mistrustful groups being persons who are economically inactive: the unemployed (minus 1.54) and the retired (minus 1.35). As far as education is concerned, the lowest Trust Index distinguishes people with primary education (minus 1.31) and basic vocational education (minus 1.16). Taking the place of residence in consideration, the lowest Trust Index was noticed among those living in the countryside (minus 1.03). Among the working population, those with the highest Trust Index are managers and highly specialized professionals with college/university degrees.

The value of the Trust Index for this group has a positive value (plus 0.26). The other occupational groups show negative values of the Trust Index; among them farmers (minus 1.19), skilled workers (minus 1.04) and unskilled workers (minus 0.96). There is a clear correlation between the income per capita and the value of the Trust Index.

4. Conclusions

The results of the survey conducted in 2014 reveal that Polish people are characterized by a high value of the Trust Index when it comes to the close circle of family and friends, especially the close relatives: the spouse, the parents and the children. A high value of the Index Trust can be also noticed in relationships between people who are related, who are friends, colleagues or neighbours. As a rule, the closer the relationship the higher the level of trust, which is sometimes unlimited. Unfortunately, such high level of trust in the private sphere among Poles does not exist in the public sphere.

Polish people's approach to people outside the close circle of family and friends derives, to a large extent, from their negative experience of social life. Those acquainted with the societies of Western and Central and Eastern Europe often point out that the former are more open, generous and trustful, which is manifested in simple everyday encounters through a smile, a willingness to help, less mistrust, whereas in Poland and other post-communist countries one senses higher irritability, fear and reluctance to help a stranger. Such mistrust can result from the experience of abused trust in relation to strangers or representatives of various institutions. That is why Poles have a negative Trust Index when it comes to institutions. The biggest group of those who mistrust institutions consists of the members of the older generation who lived under communism, and felt later disoriented at the beginning of the regained democracy in the 1990s. The general Trust Index for Poland has been below zero for years now, which means that mistrust towards people who do not belong to the close circle of family and friends in Polish society outweighs openness and trust. As a rule, the higher the education level and the bigger the town or city in which they live, and the better their economic situation the more open and trustful they become in interpersonal relationships.

The attitude of caution and various degrees of mistrust characterizes all socio-demographic groups, except for managers and specialists with higher

education. The Trust Index of respondents with higher education is still relatively low, but has a positive value. Assuming that the number of Poles with higher education is on the increase, one may expect that the general Trust Index will rise in the future.

The data collected by CBOS (Public Opinion Research Centre) concerning the respondents' levels of trust in personal and non-personal relations indicates a high level of trust that Polish people have towards people who are close and well-known and a low level of trust in social relations. The results of the survey should make one ponder on how trust in social relationships should be built among Poles, especially in view of the fact that trust is considered to be one of the crucial factors for the creation of the social capital of a country. Understanding negative historical experiences of Polish people concerning life in a socialist society, and contact with institutions, one should make efforts to create conditions conducive to the new positive experience. Schools, class groups, associations, children's and youth organizations, groups of volunteers or local initiative can prove to be good milieus to start building up trust towards less-known or newly met people. It is important that both younger and older generations can have a chance to overcome barriers of mistrust, and take the risk to undertake common actions with other people to encourage and reinforce mutual trust.

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