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DR. HENRY CLOUD

*New York Times* bestselling author of *Boundaries*

# TRUST



KNOWING WHEN TO GIVE IT,  
WHEN TO WITHHOLD IT,  
HOW TO EARN IT, AND HOW TO  
FIX IT WHEN IT GETS BROKEN

**IN LIFE AND BUSINESS**

# TRUST

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HENRY CLOUD



NASHVILLE NEW YORK

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## INTRODUCTION

“Just trust me.”

We’ve all heard these three words, and we’ve probably spoken them. Some people speak them fully expecting others to immediately say, “Of course, I’ll trust you. This will be great!” Perhaps we have said them and meant well, but without understanding how much we were truly asking of another person or even not knowing exactly how to make good on the commitments that their trust would require of us. Perhaps we let them down unintentionally because we didn’t understand how much we were asking them to risk with the brief statement: “Just trust me.”

I think “Just trust me” should come with sirens, flashing lights, and other warning signs. These words often fall short. They can disappoint, sometimes terribly. Neuroscience tells us there’s a good reason we should not “just trust” someone. I’ll explain this in greater detail in this book, but suffice it here to say that the entire human nervous system and brain are wired to scan our environment and quickly assess each person with whom we interact. We are designed to ask one crucial question before any other: Is it safe? When someone invites us to trust, we want to know before anything else if we will get hurt. And we’ll work hard to avoid pain.

The answer to the question “Is it safe” begins in milliseconds, but it can determine the future of a personal relationship, a family, a business deal, or an entire company. Why? Because trust sends a signal to our entire being that says, “Move forward.” When we trust, we move toward a person, a group, a deal, a company, or whatever the object of our trust may be, and invest our hearts, time, energy, love, or wallets. When we don’t trust, we get a strong internal message in the opposite direction: “Move away.” Every day, in a thousand ways, with every personal and business encounter, we decide either to move toward or to move away.

In your personal life, everything rises and falls on trust. Trust yields intimacy. You could probably write your own book about the benefits of being in a relationship with a truly trustworthy person as well as the devastation of realizing you couldn’t really trust someone. Likewise, in business, trust is everything. Businesspeople want others to trust them, to move toward them, because trust fuels investment.

Whether you’re dealing with a marriage partner, a friend, your team at work, your customers, your partner, or your employees, you want them to invest their hearts, minds, energy, and resources with you. For them to make that investment and make it freely, you must deliver trust—not just once, but over and over. Yet, I think everyone has risked trusting someone in the past and wished they hadn’t.

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**We can become better and better at knowing who is  
trustworthy and who is not. And we can get better at deciding  
when and with whom we will put ourselves at risk.**

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Probably everyone reading this book, including me, has been victimized by a betrayal, small or large, that still stings. We all have our

stories of misplaced trust. We either missed warning signs and moved forward when we shouldn't have, or worse, the warning signs were not visible. Everything about a situation looked good on the surface, and maybe it was, but we got burned anyway. When we look back, we say to ourselves, "I just didn't see that coming." Or, "How could they have done that to me? We were such good friends [or lovers, or partners]. How could they have treated me that way?" And sometimes it is not even an actual "betrayal" but someone's "honest inability" to do what we needed. We don't have good answers, but we do have scars.

I cannot promise you that you will never be betrayed or let down again after reading this book. Even God cannot make that guarantee. Every day He extends trust to humans who let him down or even reject Him. At one point, He even said He was sorry He created us:

*So the LORD was sorry he had ever made them and put them on the earth. It broke his heart. —Genesis 6:6 NLT*

Most of us can echo this sentiment. Surely you have had the thought: "I am *so* sorry I trusted that person. It broke my heart." Or other aspects of our lives.

But here is the good news: *We can become better and better at knowing who is trustworthy and who is not. And we can get better at deciding when and with whom we will put ourselves at risk.*

One of the goals of this book is to equip you to know how to "read between the lines" of what someone tells you, tries to sell you, or promises you and to be able to see what is trustworthy and what is not. In addition to assisting and guiding you as you develop this critical sense of judgment about whom to trust, I've designed this book to also help you:

- Understand the value of trust in every aspect of life and prioritize it in your efforts to be successful in love and life

- Determine who is trustworthy and who is not
- Identify and develop the attitudes, practices, and behaviors you need to become a trustworthy person for other people
- Run a business or organization that invites the trust of your customers or stakeholders
- Handle situations where someone has betrayed your trust
- Repair trust when it has been violated and broken, even when it feels broken beyond fixing
- Protect yourself in the process of rebuilding trust that has been broken
- Learn when not to trust again
- Discern the difference between trust and forgiveness

If I had to summarize in just a few words what this book is about, I would say this: *Trust is the fuel for all of life*. Nothing in life works without it—especially relationships. We are wired biologically, neurologically, emotionally, spiritually, and psychologically to trust. Trust is the currency that drives everything. So we need to be good at it.

The beloved Russian playwright Anton Chekhov said, “You must trust and believe in people or life becomes impossible.” He’s right. Typically, the words “Just trust me” mean nothing. For some people, they’re even a red flag. In contrast, being trustworthy and being able to trust others means everything. Knowing whom to trust and how to trust will drastically impact every area of your life in astonishing and positive ways.

Do you want to build solid, healthy relationships because you can assess people effectively before you trust them, identify why and how trust is broken, and learn to repair valuable relationships that fall prey to misunderstanding or miscommunication? Do you want every aspect of your life and relationships to work? Then let’s get started learning what makes trust work, how we can spot trustworthiness more clearly, and how we can grow in confidence as we move toward more

deeply investing in the right people, companies, leaders, and institutions, both personally and professionally. After understanding how trust works, we'll look at how to repair it when something goes awry in a relationship. And what we will learn is that while observing the key traits of trustworthiness in others is a crucial aspect of getting good at when to trust (and when not to), we will also learn that who we are, what drives us, and what might be injured or incomplete in us are equally important. The process of trust, we will find, is also a journey of self-discovery. Join me as we begin growing in trust—the fuel for all of life.

SECTION 1

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**TRUST MAKES LIFE WORK**

## EVERYTHING DEPENDS ON TRUST

**T**he morning was tense. I was accustomed to tense situations in my line of work, but I was not prepared for what happened next.

I had been called in to facilitate a crisis meeting. The board of directors of a global entity had convened in a last-ditch effort to save the company. A yearlong battle between the CEO and the board chair had reached a breaking point, and they had called an emergency board retreat to try to prevent what seemed inevitable—that one of the two executives would leave the company. The departure of either one would make global headlines. Hundreds of thousands of lives would be affected, and a great deal of money would be put at risk.

We began our day together by putting the issues on the table, ensuring that we were all starting with the same set of facts. The hope was to resolve the conflict between the two leaders so the company could continue to thrive. As best I could tell, based on my pre-meeting interviews, half of the board sided with the chair, and the other half with the CEO. And it was crystal clear that the two of them did not side with each other.

As each person shared their perspective, the tension was palpable, yet somewhat cordial. But soon, in a moment, it all turned dark. The CEO interrupted the chair to make a comment, and not in a polite or measured way. Then, it happened.

The board chair, with all eyes upon him, gently closed his portfolio. After looking down for a few seconds, he looked around the table and said to the group, “I am done. You all can take it from here, but I am done. Good luck.”

With that, he got up and began walking toward the door. The room went silent with shock. I don’t think anyone knew what to do, but they all knew that this was bad. The chairman was obviously resigning. He was walking out in the middle of the retreat intended to save the company.

I didn’t know what to do, but I could not simply allow this devastating situation to continue. So I quickly ran across the room and placed myself between the chairman and the door. Then, I sat down on the floor and blocked his exit.

“Okay, wait,” I said. “You can leave, but if you walk out this door, you will set into motion a chain of events that cannot be undone. It will affect hundreds of thousands of lives. Before you do that, I ask you this one thing. Please, sit down for a moment. Right here, with me.”

There are times when people might think you are so crazy that they simply do what you ask them to do, and I think this was one of them. The chairman sat down on the floor, and I asked him, “What does it feel like when he does what he just did to you?”

He stared at me for a long moment and then began to speak. “I . . . I . . . just don’t know . . . what . . .” And then his lower jaw began to quiver as he tried to speak. This powerful man, an acclaimed attorney and industry leader, could not get the words out. “He . . . he makes me feel like . . . There is no way . . . I can . . .”

Pain and emotion so saturated this man’s words that he could no longer speak.

Within moments, movement across the room caught my attention. The CEO was walking over to us. He sat down beside us, looked at the chairman, and said, “I never knew I made you feel that way. I never knew. I would never want to make you feel that way. I am so, so sorry.”

The chairman looked up and stared at the CEO for a moment. Then he turned to me, appearing as though he did not know what to say or do next.

I looked at the group and said, “Give me the room. I’ll call you back in when we’re ready.”

Over the next hour and a half, the three of us simply talked. And listened, and talked some more. Finally, I invited the board to return and said, “Time to go to work.”

For the remainder of the retreat, the board listened to the two executives talk about their disconnection and, more importantly, about how they would move forward. To say the least, things ended much better than they had been just a couple of hours earlier. Disaster averted.

The problem we have is this: we often don’t understand how trust like theirs went awry, nor do we know the mechanisms involved to get back to a good place in the way they did. The goal of this book is to understand both: how it gets broken, and how to repair it when it does.

### **Can You Relate?**

Perhaps you identify with the dynamics, the communication breakdowns, and the emotions expressed in this story. Maybe you are not a CEO or a board chair, but you fully understand tension, division, and skepticism in a relationship. You understand what it is like if it all breaks down or being caught in the middle between others where these problems exist. You know the heartache that comes from finding out someone you trusted has betrayed you or let you down. Your story may involve:

- The spouse you felt sure was loyal and totally devoted to you had an affair.
- The business partner with whom you entrusted your entire career sold out to your worst enemy.

- Someone you entrusted yourself to was not competent to do what you thought he or she would.
- The pastor with whom you entrusted your spiritual well-being was leading a double life.
- The friend with whom you shared your most intimate details spread your secrets to others.
- A beloved sibling turned against you in a battle over inheritance, and you were shocked to find that money or possessions could mean more to him or her than your relationship.
- The trusted employee in whom you invested much either started a new business without telling you or took valuable knowledge and expertise learned from you to work for a competitor.
- Your trusted teammate let you down.
- Someone you love was not capable of actually loving you in return in the ways you need it.

You know your history of broken trust. You know who was involved, and you know what happened. The list of ways humans can betray one another is almost infinite, but the pain is always the same: hurt, betrayal, disillusionment, anger, withdrawal from trusting others, reticence in future transactions, suspicion, and more. In short, when trust is broken and we are betrayed, we suffer.

### **Trust: More Than a Feeling**

*Trust* is a familiar word and a familiar concept. We know what it means and when it's working for us. We also know, sometimes in agony, when it gets broken. Merriam-webster.com defines trust as a noun this way: "assured reliance on the character, ability, strength, or truth of someone or something." This is a good and accurate explanation of trust, but I really like how the Cambridge Dictionary defines *trust* as a verb: "to believe that someone is good and honest and will not harm you,

or that something is safe and reliable.” As I noted earlier, the crucial question we ask before we get involved with a person or a situation is, “Is it safe?” We long to feel safe and secure, and trust is the currency that brings those feelings about in our lives. When you put these two definitions together, it says a lot about what we are going to be looking at in this book. It is feeling safe—plus security that we can rely on someone to deliver what we need in several ways.

When you meet someone—a potential love interest, a potential employer or employee, a new neighbor, or a casual acquaintance—you often get a sense about that person, a feeling. You may say to yourself, “I seem to connect with her,” or, “I don’t know what it is, but I just don’t feel good about that guy.” You then tend to act upon those senses. The consequences of those actions may be as small as asking the person next to you at a ballgame to watch your jacket while you go to the restroom and seeing the jacket untouched when you return. Or they may be as life-altering as walking down the aisle with someone in marriage. In either case and in hundreds of others, you take the first step on the path of trust based on a feeling, and thereby you make yourself vulnerable to being hurt in some way. You place yourself at risk if the person you trust does not perform. Worse, if that person betrays your trust, you get hurt.

We are easily tempted to think that trust is simple, that we ought to be able to quickly spot a lack of trustworthiness. After all, we have seen cases where this was true. We have a family member who took a salesperson’s word that the used car was reliable. We could immediately see that a friend’s new boyfriend was narcissistic while she found him charming and liked his confidence. In both cases, we were amazed that the people we care about did not simply see what we saw. We frequently walk away from such instances feeling a bit smug, thinking, *How could he or she do that?* And for a moment, we feel a bit sturdier, saying to ourselves, “I wouldn’t have let anyone take me for a ride like that. I’m smarter than that. I would have seen it.” We

feel like we are on the right side of Proverbs 22:3: “A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences” (NLT).

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**While trust often begins with a feeling, it can't only be based on a feeling, an emotion, or some kind of sense. It has to be rooted in more solid, observable, essential qualities.**

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It's important for us to know that while trust often begins with a feeling, it can't only be based on a feeling, an emotion, or some kind of sense. It has to be rooted in more solid, observable, essential qualities, which we'll explore in part 2 of this book.

### **Believe It or Not, Trust Is Sexy**

I had a client who said something powerful one day: “I never knew how sexy trust was.” I found that statement intriguing, so I asked him to explain.

He had been put in a situation at work that would require him to be around a woman he had dated seriously before marrying his wife. He was concerned about how his wife would take this news and worried she would want him to refuse the project. Had he turned down the opportunity, it would have been really problematic for his work. He felt caught between two bad options.

But when he shared it with his wife, her response was surprising. “I am not worried about this at all. I totally trust you. Don't even think about it,” she said.

This was good enough for him, because in reality, he had no designs on his former girlfriend to begin with. But he certainly understood how his being around her could be a problem for his wife.

He was surprised when he went on the first business trip that included his ex-girlfriend and found himself at a dinner meeting with her. Eventually, other attendees left the table, went to their rooms, and left him alone with the woman with whom he was once seriously involved. They talked for a while, and then the thought hit him: it would be so easy for him to cheat on his wife with her. Then he remembered how his wife trusted him, even though she knew he would have an opportunity to betray her, and she really, really trusted him.

As he sat there, he became even more aware of the depth of his wife's trust. He told me that, as he thought about it more and more, he felt he might explode inside with love and desire for her. He could hardly wait to end the dinner and get back to his room to call her. His heart and soul melted at the feeling of oneness that he had with his wife because of her trust in him.

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**Trust is the fuel for all of life.**

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That's why he said to me, "I never knew how sexy trust is. If I could have gotten to her at that moment. . . ." (I'll spare you the details, but you can imagine.) His wife's trust propelled him toward her and drove him more deeply into their relationship. Trust builds bonds, deepens them, and can call forth our greatest faithfulness. I'll explain the biochemical and psychological reasons for this in chapter 2.

What stood out for me about his story is exactly what I mentioned in the introduction to this book: *Trust is the fuel for all of life*. As I noted, we have been created and designed biologically, neurologically, emotionally, spiritually, and psychologically to trust. When we trust, life works. When trust is high, it gets all the juices flowing and

everything runs well. When trust is low—well, you know what that’s like. When trust is broken, things are even worse.

You’ve had enough experience with trust to realize that it’s powerful. As I’ve stated, trust fuels all of life. That’s why I’m on a campaign to persuade you to embrace trust and to grow in trust as one of the most important skills you can have.

### Why Trust?

Let me offer several reasons trust matters so much and mention a few areas of life that depend on being able to trust:

- Physical and psychological maturity of the human organism, beginning at birth: brain size, body weight, immune system function, intellectual development, language and social development, and others.
- Trust in family of origin affects the ability to trust on all levels in adulthood, in marriage, and in other relationships.\*
- Rises in trust affect gross domestic product (GDP) growth in economies through increases of business investment, human capital accumulation, and organizational improvements.
- Happily married couples trust that their spouse will “be there for them” when needed most. Unhappy couples do not have that same trust.\*\*
- Couples therapy focusing on building emotional trust is more successful.\*\*\*

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\* K. M. Franklin, R. Janoff-Bulman, and J. E. Roberts, “Long-Term Impact of Parental Divorce on Optimism and Trust: Changes in General Assumptions or Narrow Beliefs?” *Journal of Personality and Social Psychology* 59, no. 4 (1990): 743–55, <https://doi.org/10.1037/0022-3514.59.4.743>.

\*\* John M. Gottman, *The Science of Trust: Emotional Attunement for Couples* (New York: W. W. Norton & Company, 2011), 55. Kindle edition.

\*\*\* Susan M. Johnson, *The Practice of Emotionally Focused Couple Therapy* (New York: Routledge, 2019).

- Work teams with high trust outperform teams with low trust in results across multiple measures.
- People higher in trust have better physical health and fewer health problems than those low in trust. Their high trust levels affect longevity and their mental health (lower anxiety and depression), and they are happier as people.
- High trust leaders are more effective across multiple measures.
- Physiological brain performance in marital relationships is reduced with low trust, resulting in lower conflict resolution and affecting divorce rates.
- Performance, turnover, and customer experience are affected by trust, and the absence of trust leads to multiple business problems.
- Trust built on empathy reduces anxiety across virtually all dimensions of life.
- Trust in surgical teams leads to better results and greater learning curves.
- Business marketing effectiveness is built upon the ability to create trust, and brand loyalty depends on it.
- What is referred to as “social trust” (positive attitudes toward other members of society) increases individual success; maintains health; reduces anxiety; increases welfare, health, and education; and improves physical and mental health in a society, while low trust does the opposite.\*

The list could go on, but hopefully you see that trust matters greatly in every area of life, and you are becoming convinced that we all need it to do well.

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\* Farzin Rezaei et al. “The Relationship Between Spiritual Health and Social Trust Among Students,” *Journal of Mind and Medical Sciences* 8, no. 1 (2021).

Researcher Roderick M. Kramer teaches us that trust can be both positive and negative:

Human beings are naturally predisposed to trust—it's in our genes and our childhood learning—and by and large it's a survival mechanism that has served our species well. That said, our willingness to trust often gets us into trouble. Moreover, we sometimes have difficulty distinguishing trustworthy people from untrustworthy ones. At a species level, that doesn't matter very much so long as more people are trustworthy than not. At the individual level, though, it can be a real problem.\*

As you read Kramer's words, you may be saying to yourself, "Don't I know it? Trust at the individual level can *definitely* be a real problem." My hope for you is that as you make your way through this book, you will grow in the skill of identifying whom to trust and knowing how to trust them. This way, trust will become more of a positive experience and less of a negative one. Whether your experience with trust has been good or bad, and it's likely been a mixture of both, it can be better. This is vital, because everything depends on trust.

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\* Roderick M. Kramer, "Rethinking Trust," *Harvard Business Review* (June 2009).