

Low second-to-fourth digit ratio predicts indiscriminate social suspicion, not improved trustworthiness detection

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**LOW SECOND-TO-FOURTH DIGIT RATIO PREDICTS
INDISCRIMINATE SOCIAL SUSPICION, NOT IMPROVED
TRUSTWORTHINESS DETECTION**

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SUMMARY

24 Testosterone administration appears to make individuals less
25 trusting, and this effect was interpreted as an adaptive
26 adjustment of social suspicion, that improved the accuracy of
27 trusting decisions. Here we consider another possibility, namely
28 that testosterone increases the subjective cost of being duped,
29 decreasing the propensity to trust without improving the
30 accuracy of trusting decisions. In line with this hypothesis, we
31 show that second-to-fourth digit ratio (2D:4D, a proxy for
32 organising effects of testosterone in the foetus) correlates with
33 the propensity to trust but not with the accuracy of trusting
34 decisions. Trust game players (N=144) trusted less when they
35 had lower 2D:4D (high prenatal testosterone), but their ability to
36 detect the strategy of other players was constant (and better
37 than chance) across all levels of digit ratio. Our results suggest
38 that early prenatal organizing effects of testosterone in the foetus
39 might impair rather than boost economic outcomes, by
40 promoting indiscriminate social suspicion.

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KEYWORDS

42 Trust – Digit Ratio – Testosterone – Strategy Detection –
43 Betrayal Aversion

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1. INTRODUCTION

46

47 Within the human repertoire of social behaviours, the
48 propensity to trust and the capacity to trust wisely are the pillars
49 of prosperous societies. Recent research on the neurobiology of
50 trust focused on the impact of the hormone testosterone on the
51 propensity to trust, and speculated on its effect on the capacity
52 to trust wisely.

52

53 Experimental evidence suggested that testosterone affects
54 our propensity to trust – but it is contentious whether this effect
55 is sharp (adaptively adjusting social suspicion, and so improving
56 the accuracy of trust decisions) or blunt (decreasing the global
57 propensity to trust, without improving accuracy).

57

58 Recent data were interpreted as supporting the sharp view.
59 In one study, highly trusting subjects rated photographed faces
60 as less trustworthy after receiving a dose of testosterone,
61 whereas subjects who did not trust easily did not show the effect.
62 It was speculated that testosterone adaptively increased social
63 vigilance, the better to prepare overly high-trusting individuals
64 for social competition [1]. In another study, the administration of
65 testosterone led to increased amygdala responses during
66 trustworthiness evaluations, which was interpreted as reflecting
67 a more vigilant response to signals of untrustworthiness [2].

67

68 Not all data are consistent with the sharp view, though. In
69 fact, testosterone administration is known to impair the ability to
70 read motives and intentions from the eye region of the face [3],
71 and to disrupt the ability to successfully collaborate [4]. More
72 importantly, the sharp view is not needed to account for existing
73 data: Testosterone could bluntly decrease the propensity to trust,

73 as a result of an increased aversion to being duped. Indeed, the
74 behavioral impact of testosterone mostly relates to the
75 maintenance of status [5,6], and being duped is a status threat
76 [7]. As a result, being duped in an economic interaction results
77 in two distinct losses: a financial loss and a status loss [8]. If
78 testosterone-stimulated players assign a large weight to status
79 losses, they should trust everyone less because of betrayal
80 aversion [9,10] and independently of financial prospects. That is,
81 they might sacrifice financial prospects in order to minimize the
82 risk of a status loss.

83 To find out whether testosterone results in a sharp or blunt
84 decrease of interpersonal trust, we conducted a Trust Game in
85 which we could record both the propensity to trust, and the
86 quality of trusting decisions. In this game a player (the Investor)
87 is endowed with an initial sum of money, and decides whether
88 she will transfer this endowment to another player (the Trustee).
89 If the endowment is transferred, it is multiplied by three, and the
90 Trustee then decides how much to send back to the Investor. A
91 perfectly accurate performance in the Trust Game would allow
92 Investors to transfer to those and only those Trustees whose
93 decision is to reciprocate.

94 Rather than provoking a transient increase in testosterone,
95 we recorded the 2D:4D ratios of all Investors (index finger
96 length divided by ring finger length). 2D:4D is a proxy for
97 prenatal testosterone exposure, which brings about permanent
98 organising effect on the brain [11,12]. Low 2D:4D ratios map on
99 to higher amounts of testosterone, as well as higher sensitivity
100 to circulating testosterone [3,13]. As a consequence, what we
101 are considering in this experiment is not direct testosterone

102 stimulation, but rather an organizing effect of testosterone early
103 in development. According to the sharp view, we should observe
104 that low 2D:4D ratios predict qualitatively better trusting
105 decisions in the Trust Game. According to the blunt view, we
106 should observe that low 2D:4D ratios predict quantitatively fewer
107 trusting decisions.

108 **2. METHODS**

109 Female undergraduates (N = 144) from the University of
110 Leuven, Belgium, played Investors in 14 games, each time with
111 a different Trustee. Sitting in front of a computer, they were
112 endowed with 4 euro on each game, which started with a fixation
113 cross (1000 ms). Next, the picture of the Trustee was presented
114 for 5500 ms. This black-and-white picture was cropped (left and
115 right facial boundaries, chin and top of the eyebrows) to
116 minimize display of clothing or hairstyle. Participants indicated
117 whether they wanted to transfer money to the Trustee. They did
118 not receive feedback about their decisions after each individual
119 game. They were, however, informed that one game would be
120 randomly selected after the experiment, and that they would
121 receive whatever money they made in that game.

122 Trustees strategies and pictures came from a previous
123 study in which 79 young adults were asked to indicate how much
124 they would send back in case the Investor transferred the
125 endowment. They were given three options: return zero (the
126 *abuser* strategy), return the exact amount that was transferred
127 (the *neutral* strategy), or return half of the new global amount
128 (the *cooperator* strategy). All Trustees were informed that they
129 would be randomly paired with Investors, and receive the money
130 they made based on their strategy.

131 The pictures showed to Investors were extracted from
132 movies of Trustees, recorded after they had been familiarized the
133 game. We selected 14 pictures (seven men, seven women)
134 among which six cooperators, two neutral players, and six
135 abusers. We showed in a previous article that these pictures
136 carried information about the Trustees' strategies, which could
137 be unconsciously picked up by Investors [14].

138 Finally, all Investors had their right hand scanned. Scans
139 were magnified 200% and finger length was measured using
140 Adobe Photoshop measurement tool, from fingertip to the middle
141 point of the proximal crease. Fifty scans were randomly selected
142 for recoding by the same rater as well as by a second rater.
143 Intra- and inter-raters measures were highly correlated ($r > .94$).

144 **3. RESULTS**

145 The distribution of 2D:4D ratios was in the expected range
146 [15], from 0.88 to 1.08, $m = 0.966$, $s.d. = 0.035$. Transfer
147 rates spanned the full range from 0% to 100%, $m = 45$, $s.d. =$
148 23.

149 We ran a repeated-measure ANOVA on transfer rates,
150 where the gender and the strategy (abuser vs. cooperator) of
151 Trustees were entered as repeated factors, and the 2D:4D ratio
152 of the Investor was entered as a continuous covariate. Figure 1
153 provides a visual display of the results, which unambiguously
154 supported the blunt view.

155 We found a main effect of Trustee's strategy on transfer
156 rates, $F_{1,142} = 41.3$, $p < .001$, reflecting the fact that Investors
157 transferred more to Trustees whose strategy was to reciprocate
158 (52.3%) than to Trustees whose strategy was to abuse (38.6%).
159 This result confirms that Investors could detect valid cues about

160 the Trustees' strategies, based on their pictures.

161 We also found a main effect of Trustee's gender, $F_{1,142} =$
162 7.4, $p = .01$, reflecting the fact that our female participants
163 trusted other women more than men. More importantly, and in
164 line with the blunt view on testosterone and trust, we found a
165 main effect of 2D:4D ratio, $F_{1,142} = 5.7$, $p = .02$, which was not
166 moderated by Trustee's strategy, $F_{1,142} < 1$, $p = .58$. The
167 Pearson correlation coefficient between transfer rate and 2D:4D
168 ratio was .20. Investors in the lower quartile of 2D:4D
169 transferred to 39% of Trustees, whereas Investors in the highest
170 quartile of 2D:4D transferred to 49% of Trustees. As shown by
171 these findings, and as clearly displayed in Figure 1, *Investors*
172 *with lower 2D:4D ratios trusted less, but not better*. Their
173 mistrust was higher all across the board, for abusers and
174 cooperators alike.

175 **4. DISCUSSION**

176 We found that lower 2D:4D ratios predicted increased
177 social suspicion, in line with previous research that showed a
178 similar effect after testosterone stimulation. Critically, though,
179 our protocol also measured the quality of trusting decisions. We
180 were able to show that the increased social suspicion that came
181 with lower 2D:4D ratio, bluntly applied to all partners, rather
182 than sharply targeting abusers.

183 This result cannot be directly compared to that obtained
184 with acute testosterone administration. Our research is
185 correlational, and we did not measure the circulating
186 testosterone levels of Investors. With this caveat, our findings
187 nonetheless cast doubt on the view that testosterone stimulation
188 would adaptively adjust social suspicion, making individuals

189 more sensitive to signals of untrustworthiness. Our results are
190 better explained by assuming that testosterone stimulation (or a
191 lower 2D:4D ratio) is associated with an increased subjective
192 cost of interpersonal betrayal – and more specifically, with an
193 increased concern about the status loss incurred when being the
194 dupe of another individual. This increased concern about status
195 loss would in turn result in an increased distrust of other agents,
196 but not in an improved ability to detect their trustworthiness.

197 From a strictly economical point of view, this increased
198 distrust can be an asset or a liability, depending on the
199 prevalence of abusers in a given population. In a population
200 where abusers are sufficiently rare, any decrease in interpersonal
201 trust will result in impaired financial outcomes. Such was the
202 case in our sample of Trustees, among which the return rate was
203 45%. More generally, the meta-analytic average for return rates
204 in trust games is above 35% [16], which is sufficient for blind
205 distrust to be a liability.

206 In sum, a testosterone-driven fixation on betrayal aversion
207 is likely to come at a financial cost in common environments. As
208 a consequence, and in view of our findings, future investigations
209 on hormones and trust will have to take a dimmer view on the
210 effects of testosterone, which is likely to disrupt cooperation
211 without improving trustworthiness detection.

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FIGURE CAPTION

273 *Figure 1.* Transfer rates as a function of Investor's digit ratio: the
274 two regression lines correspond to transfers to cooperators and
275 abusers, the left and right panels display results for male and
276 female Trustees, respectively.

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