

## A 'vulnerability' account of trust.

### 1. Overview of the research

My PhD thesis will be an analysis of trust in terms of the concept of *vulnerability*. The importance of defining trust for Philosophy is particularly apparent in Ethics and Epistemology. We are often obligated to others when we have elicited their trust. Trusting makes people vulnerable, and this, I will argue, is what generates the obligations that are typical of trusting relationships, promissory obligations, or when we provide testimony. Finally, I will argue from this that the nature of group, or moral obligation, is to counteract the vulnerabilities of those around us.

Recent literature on trust spans many disciplines. The trust that we place in governments and our financial institutions has been shown to be misplaced in the wake of the financial crisis. The World Wide Web and mobile communications technology have generated new vulnerabilities in terms of our personal data and infrastructures and so new important questions of trust. My research will inform these questions by providing a proper account of trust and the obligations that arise when vulnerabilities of populations and individuals are at stake.

My thesis will proceed by pursuing a general definition of trust, with reference to a stereotypical trusting relationship. It would be reasonable to say that I should be able to depend upon my friend in many respects. A specific agreement to this effect is rarely made. My non-specific trust in my friend is based on the belief that she has a concern for my vulnerabilities and the capacity to act in a manner which respects this concern. I must believe that she would not wish to exploit any vulnerability that I make myself open to in sharing my troubles with her, since, in trusting her, I make myself vulnerable. As such, my increased vulnerability through trusting her is itself referred to as part of the trusting belief.

The sorts of interpersonal obligations we place ourselves under in promise-making and testimony are obligations that are based on trust. I will argue this as follows.

As trusting someone is to believe that she will not be moved to exploit some vulnerability of your own, it is sensitive to evidence of her trustworthiness. As such, there ought to be ways of putting her trustworthiness to the test. *Entrusting* is a way of doing this. It can be stressful when actual trust is minimal; I entrust the state of the house to my teenage children when I go away for the weekend. By making yourself vulnerable in entrusting, you can observe how much the other person takes your vulnerability to heart and/or their capacity for respecting it in deciding how to act.

Having something entrusted to you can be an imposition, for the reason that this will be taken as a test of your trustworthiness, and so will decide whether you are trusted in future. You may refuse to take on the thing being entrusted for this reason, knowing that it would speak against your reputation should you commit to it and not live up to expectations.

By making a promise you request something to be entrusted to you. This warrants the promisee to treat whatever is promised as a test of your trustworthiness. By willing such an

imposition on yourself you *express* trustworthiness; you make *yourself* vulnerable to not being trusted in future, you show that you care about the promisee's vulnerability with respect to what is promised. If a promise does not make the promisee vulnerable in any particular respect, you may still be obligated to fulfil the promise, in order to demonstrate your trustworthiness.

As with promises, we may be able to test the trustworthiness of our informants based on what they say being vindicated, and so refine our future sources of knowledge. We are vulnerable with respect to our position in the environment; some individuals are better placed than others to have accurate information. Having a belief which implicates your sources' concern for your own vulnerability in terms of information, we have evidence that what is being said is true. This shows that testimony from trustworthy individuals can provide knowledge.

From this I will argue for a definition of obligation in terms of vulnerability. If we agree to meet at the pub after work for a drink, you incur an obligation to go to the pub at that time. This obligation is not at the expense of all others. Should your mother be suddenly taken ill and you arrive at the pub instead of escorting her to the hospital, I would suggest that you behaved wrongly; the vulnerability of your mother outweighs my own. Similarly, if I am in the pub and a stranger is choking and I know to perform the Heimlich manoeuvre, my position entails that I am obligated to help that person. This is a moral obligation; as a member of the group I am obligated to assuage the vulnerabilities of other members, where I can.

My research will dovetail with that of my MRes and chosen PhD supervisor, Dr. Thomas Smith. He has written on the topic of group agency, addressing the attitudes required of agents for joint activity, and the obligations that are generated in turn, and the nature of promissory obligation and romantic love. The former I will discuss below and the latter I will explain in terms of how involved relationships can result through shared concern for one another's vulnerabilities. As a PhD student and then post-doctoral researcher I will actively pursue inter-disciplinary research on trust within the School of Social Sciences, the Business School and School of Computer Science.

## 2. Positioning of the research

The sociologist Niklas Luhmann described trust as removing an incentive to 'check up on' others' behaviour, or to constantly verify the truth of others' statements (McLeod, 2011). Economists have described the value of having high levels of trust in societies as decreasing the *investment cost* of entering into transactions. Where trust is low overall, more work must be done to assess the risk involved in transacting, thereby dis-incentivising people from co-operating (Zak & Knack, 2001, p. 296). But in terms of satisfying group needs, co-operating is far more effective than not. We may therefore be under an obligation to generate trust, purely because it is in our collective self-interest to do so.

Pointing out the usefulness of trust does not show how to increase it, however. Philosophers have therefore sought to determine the conditions required for trust. Pamela

Hieronymi argues that the reasons for trusting someone are not necessarily reasons for which trusting her is valuable (Hieronymi, 2008, p. 213). On the other hand, Richard Holton argues that it is possible to 'decide' to trust someone, and thereby come to believe that she will act in the way desired (Holton, 1994, p. 63). If this is correct, a low trust society could be made more trusting if everybody within it decided to trust more.

Holton's view seems incorrect; trust is sensitive to the evidence we have of someone's trustworthiness. It is not the case that low trust increases investment costs, but low *trustworthiness* does. My emphasis on *entrusting* resolves the question as to how we can act in a trusting manner (for 'building' trust) even where trust *simpliciter* is lacking, or when the evidence is not clear.

My 'vulnerability' account resolves an existing philosophical dispute as to whether trust implicates the *good-will* or *commitments* of those we trust. Baier's account construes trust as, "accepted vulnerability to another's possible but not expected ill will (or lack of good will) toward one," (Baier, 1986, p. 235). Jones similarly explains trust in terms of an "attitude of optimism that the goodwill and competence of another will extend to cover the domain of our interaction with her," (Jones, 1996, p. 4).

On another construal, trust need not require any belief about the character of the other person. Hawley's "commitment" account of trust construes trusting someone as, "rely[ing] upon that person to fulfil a commitment, whilst distrust involves an expectation of unfulfilled commitment," (Hawley, 2012, p. 1). This account doesn't require that the trustworthy person's commitments be met out of someone else desiring that they be met; they simply respect commitments.

It is possible for a person to have non-specific good-will towards you, yet to not wish to be *trusted*, and thus have your vulnerability on their hands. As such good-will is not sufficient for trustworthiness. Hawley's view encounters difficulty in explaining why trust extends not just to a commitment explicitly made, but to the interweaving obligations of the society we are a part of, as in my 'pub/mother' example above. The person who is expected to meet commitments is not trustworthy; they are an obligation *fetishist*. Someone who recognises the need to meet commitments because of the *vulnerability* of those relying on them doing so is trustworthy. My view of trust explains the intuitions underpinning both accounts, whilst avoiding these arguments against them.

*References supplied upon request*