

Trust–Claim for Reliability

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Working on trust today demands a lot of reading for the topic has become famous in many disciplines. At the moment most contributions are written in economics, politics and ethics, followed by sociology, philosophy, psychology and education theory. Very much to my surprise theology has hardly been part of it at all.¹ So in approaching the topic I first tried to figure out in which way these various debates were interrelated or not. Soon enough I realized a basic problem which I first did not take seriously but by now consider to be rather important: Almost all publications complain about the lack of definition of trust. Hence, trust shall be analyzed in style in order to be able to define it properly. Generally, three aspects are presupposed: a) Trust is a basic term, necessary for all acts of life; b) we usually do not talk about trust but simply rely on things, take things for granted; c) we talk about trust only when it is missing. So most studies seek to clarify the notion of trust and reach more or less clear definitions. Taken as such, most definitions are highly plausible but if we compare them with each other they differ widely and even contradict each other. At first sight I found this as irritating as many colleagues do. But as soon as I started to work on the history of the notion of trust, irritation changed into the following hypothesis: *Trust is a phenomenon which has to be addressed in multiple perspectives instead of being captured in a single term.* Such an approach might explain why the concept of trust is used differently in each discipline and, moreover, why it changes so much according to the epistemological premises and objectives in play. So let me (1.) shortly illustrate this before we (2.) turn to the history of the concept and (3.) highlight some systematic aspects implied in existential experiences of trusting.

1. Trust is a problem that comes in multiple perspectives

a) *Economic theory*² is usually based on so-called rational-choice-theory: Trust is understood as a result of rational consideration and decision. In rationalistic approaches, be it in rational-choice-theory, game-theory or signaling theory,³ trust is part of social-action theory, based on purposive actors, carefully estimating the risk of trusting others in order to get rational decisions on the issue at hand. Alternative modes of action, calculation of possible obstacles, visualization of different possible outcomes, balancing of self-interest, risk concerning actors and the possibility of misplaced trust, are all carefully estimated by any trustor. As such, Möllering argues, “Rational choice theory is a social theory perspective based on an economic logic” (24). Economic theory, however, has its focus in averting negative outcomes which makes

¹ Currently there are but two exceptions: Herms, E., 2005: Vertrauen. In: *Theologie für die Praxis* 31, 55-67; Dalferth, I.U., 2006: Trust and Responsibility. In: *FZPhTh* 53, 73-104.

² Knight, F.H., 1964: *Risk, Uncertainty and Profit*, New York: A. M. Kelley; Coleman, J.S., 1982: *Systems of trust: A rough theoretical framework*. In: *Angewandte Sozialforschung*, 10, 3, 277-299; Coleman, J.S., 1990: *Foundations of Social Theory*, Cambridge, MA: Harvard Univ. Press; Hardin, R., 1991: *Trusting persons, trusting institutions*. In: Zeckhauser, R.J. (ed.), *Strategy and Choice*, Cambridge, MA: MIT Press, 185-209; Hardin, R., 1993: *The street-level epistemology of trust*. In: *Politics & Society*, 21, 4, 505-529; Hardin, R., 2001: *Conceptions and explanations of trust*. In: Cook, K.S. (ed.), *Trust in Society*, New York: Russell Sage Foundation, 3-29; Hardin, R., 2002: *Trust and Trustworthiness*, New York: Russell Sage Foundation; Sztompka, P., 1999: *Trust. A Sociological Theory*, Cambridge: Cambridge Univ. Press.

³ All of them are excellently presented in: Möllering, G., 2006: *Trust. Reason, Routine, Reflexivity*, Oxford/Amsterdam: Elsevier, 15-43.

calculativeness the main mechanism of behavior, aiming at the economization of transaction costs (26). So in fact theories do not deal with trust but with modes of economization and cooperation. Or, as James 2002 said, trust is understood as an “independent exogenous parameter that explains why cooperation occurs when the theory predicts that it should not”.⁴ Hence, economic concepts often “require a positive net expected value from trusting”, they distinguish “between rational acts of cooperation and non-rational acts of trust”, leading to the “paradox”, that in the end economic theories tend “to explain trust away”, as Möllering concludes (43).

The difficult relation between cooperation and trust is also at stage *in social sciences*, which have constantly been addressing the problem of social, political and economic complexity. Georg Simmel argued that modern society was based on the idea of credit and thus on mutual commitments, performed either in direct social interaction among trustworthy people (micro level), objectified trust between professional partners (meso level), or in symbolic interaction like money for which no personal trust was required (macro level). Parallel to these three levels of trust, Simmel also distinguished between a) trust in the sense of general faith in seemingly self-evident processes, b) trust as a type of knowledge, knowing something but not being certain and thus placing trust in another person, and finally c) trust as feeling, placing trust in somebody else without even referring to the question of knowing or not in the sense of “meta-theoretical faith”, which, Simmel assumed, would occur in pure form probably only in religious contexts.⁵ The idea of different forms of trust on micro-, meso- and macro level is also part of Niklas Luhmann’s famous study on trust of 1968.⁶ The main idea of his functionalist theory is that trust allows us to reduce social complexity (5), among other reasons because it substitutes knowledge when the latter is not to be gained (31): Social life is far too complex for us to fully understand, it offers more possibilities than we could ever dream to use, so there will always be a point where we simply have to act upon trust. According to Luhmann former societies were stable and rather simple systems, built on religious foundations and providing an atmosphere of trustworthiness (i.e. we are familiar with things and events, life itself need not be questioned) whereas modern societies are based on decision processes and constitutive acts leading to an increase in complexity, especially as they are organized by general media of communication like money, truth or power. On the one hand such general media reduce complexity but on the other hand they have to be implemented, they have to be put to the test, they first have to be trusted in order to become trustworthy and work in case of emergency (74). Personal trust thus changes into system trust, i.e. the conviction that systems have proven a success (90). Only if societies manage to establish and strengthen trust in their systems will they become stable again and thus be able to flourish.⁷

Both aspects meet, it seems to me, in *political theory*, now complemented by the idea of personal trust and individual trustworthiness. Rationality, calculability and functionality are focused on both, the political party as well as the individual politician. In all three fields, however, it is clear that acts of trusting are bound to intersubjective interaction and result from active, self-responsible strategies. In this context the issue of trust remains hidden as long as we can take things for granted, e.g. that money is safe in the bank, or people sitting next to me in the bus

⁴ James Jr., H.S., 2002: The trust paradox. A survey of economic inquiries into the nature of trust and trustworthiness. In: *Journal of Economic Behavior & Organization*, 47, 3, 291-307.

⁵ For first reading cf. the helpful overview in Martin Endress, 2002: *Vertrauen*, Bielfeld: transcript, 13-17.

⁶ Luhmann, N., 2000: *Vertrauen* (1968), 4th ed., Stuttgart: Lucius & Lucius.

⁷ A prominent example for Luhmann’s idea of system trust can be seen in the current financial crisis: Despite all warnings, trust in systems based on subprime loans etc. was upheld until the final crash, leading to an immense loss of trust, destabilizing the whole financial system which will now be rather difficult to re-establish.

won't shoot me. But as soon as the situation becomes too complex, trust is no longer self-evident and has therefore to be re-installed in rational consideration due to subjective action.

b) We find a slightly different argumentation in *emotional theory*⁸ which gains strength from the weak points of rational approaches. As the question of whether to trust or not can never be solved by rational consideration, it is said, the emotional level becomes even more important. Just like in all other issues of life, the matter of trust is also a matter of emotional decision: "Trust in everyday life is a mix of feeling and rational thinking".⁹ So almost all proponents in this field argue that we should realize the extent to which our relation to objects and other individuals are emotionally determined. Karen Jones thus defines trust "in terms of a distinctive, and affectively loaded, way of seeing the one trusted".¹⁰ Lewis/Weigert argue, it might even be rational to trust another person simply because we feel emotionally attached – regardless all rational evaluation of the situation at hand. Furthermore, it is said, we should seek to enlarge the notion of reason by theory of emotion. For all our decisions, Ronald de Sousa says, are taken in the difficult yet inevitable tension between our ability to choose as well as the fact that we are emotionally determined by our attachment to surroundings, history, politics, family etc.¹¹ So in this theoretical context trust is both, subjectively constituted as well as unattainable by reason.

c) This idea of trust being hidden and inaccessible, is especially strong in *naturalistic approaches*, no matter whether this character is made explicit or not. Here, trust and the self-evidence of life are given in a much broader sense: There is no need to talk about trust as long as it is not disturbed. Consequently, the notion in question is not so much trust or trusting acts but familiarity or basic trust. Following Husserl's phenomenology, Alfred Schütz argued that human lifeworld was experienced as something self-evident:¹² Even though it is true that all knowledge is interpretation, construction and abstraction of what we only assume to be "real facts", we are still able to understand reality (5f.). Within this setting we experience our life world as something unquestioned, as something we naturally act in because of its familiarity – at least as long as the latter is not disturbed (8). Here Schütz follows W. James who distinguished between (objective) knowledge of acquaintance (i.e. knowing *that* something is the case) and the (deeper) knowledge *about* (i.e. *how* things happen) (16). Both levels shape our perceptions and actions in the world, but as the latter refers to its basic structures, it is here that our natural trust in our life world as something undoubtedly and constantly given as well as in our ability to act within is confirmed (157f. and 377).

⁸ Jones, K., 1996: Trust as an affective attitude. In: *Ethics*, 107, 1, 4-25; Lewis, D./Weigert, A., 1985: Trust as a social reality. In: *Social Forces*, 63, 4, 967-985; Solomon, R., 1976: *The Passions*, Garden City/N.Y.: Anchor P., Doubleday; de Sousa, R., 1987: *The Rationality of Emotion*, Cambridge, MA: MIT Press.

⁹ Lewis/Weigert 1985, 972.

¹⁰ Jones 1996, 4.

¹¹ It is interesting to see that de Sousa hereby follows the argumentation of Kant's *Critique of Judgement* (1790), which has already lead to various reconsiderations of reason; e.g. Simon, J., 2003: *Kant. Die fremde Vernunft und die Sprache der Philosophie*, Berlin/New York: de Gruyter.

¹² Schütz, A., 1971: *Das Problem der sozialen Wirklichkeit. Gesammelte Aufsätze vol. 1*, The Hague: M. Nijhoff; esp.: *Wissenschaftliche Interpretation und Alltagsverständnis menschlichen Handelns*, 3-54; *Phänomenologie und die Sozialwissenschaften*, 136-161; and: *Symbol, Wirklichkeit und Gesellschaft*, 331-411.

This idea of a kind of “natural trust” was later taken up by many authors, among them Erik H. Erikson as the perhaps most famous proponent.¹³ His notion of “basic trust” became highly influential in developmental psychology, pedagogy, philosophy and other disciplines and is usually repeated in the following way: Within the first developmental steps of a child, starting in the womb, crucial conditions of his/her further psychological development are laid, namely the ability to either meet the world in “basic trust” or in constant mistrust. In “eight stages of man”, reaching from “trust versus basic mistrust” to “ego integrity versus despair” the ego would gradually gain a feeling of integrity and identity (219ff.). So educational theory has been busy to explain how parents could best take care of this risky task by providing an atmosphere as safe and trustful as possible. Though there is nothing wrong with this reading of Erikson, it remains unconscious of its background: In his 1951 study *Childhood and Society* Erikson in fact intended a “psychoanalytic book on the relation of the ego to society” (11f.) by analyzing different cultural and educational settings, ranging from “anxiety” in young children, “apathy” in American Indians, “confusion” in veterans of war or “arrogance” in young Nazis. The idea which allowed him to combine such a broad and at first sight almost accidental range of different settings was the following: all of them were due to certain conflicts between ego and society. In psychoanalytic perspective, Erikson says, “we learn that a neurotic person, no matter where and how and why he feels sick, is crippled at the core [...]. He may not become exposed to the final loneliness of death, but he experiences that numbing loneliness, that isolation and disorganization of experience, which we call neurotic anxiety.” (20) In seeking to reconstruct the history of these individual conflicts by interpreting medical data in their relation to past experiences, the psychoanalyst would study “psychological evolution through the analysis of the individual. At the same time it [psychoanalysis, CR] throws light on the fact that the history of humanity is a gigantic metabolism of individual life cycles.” (12) So the idea behind the notion of “basic trust” is not simply a question of properly raising a child in a supporting way, but: „it is first of all important to realize that in the sequence of these habits [which the child gradually develops in the earliest stages, CR] the healthy child, if halfway properly guided, merely obeys and on the whole can be trusted to obey inner laws of development, namely those laws which in his prenatal period had formed one organ after another and which now create a succession of potentialities for significant interaction with those around him. While such interaction varies widely from culture to culture, in ways to be indicated presently, proper rate and proper sequence remain critical factors in these successive manifestations.” (62f.) The power of this background idea is best to be seen in Erikson’s later study *Identity and the Life Cycle* from 1959 where he calls on the principle of *epigenesis*, stating “that anything that grows has a *ground plan*, and that out of this ground plan the *parts* arise, each part having its *time* of special ascendancy, until all parts have arisen to form a *functioning whole*.” (52) Hence, even though “a reasonable amount of guidance” is needed, “the healthy child [...] can be trusted to obey inner laws of development, laws which create a *succession of potentialities for significant interaction* with those who tend him.” (52) The message behind it is simple: Nature provides life and human life in it with all it needs in order to develop successfully. Any physical or neurotic disorder is therefore due to some sort of disturbance of what originally would be a sound process.

Already this short overview might illustrate the diversity of perspectives, contents and epistemology in the discussions on trust. Even though each approach offers helpful insights to a common problem, differences are too deep as to be simply overcome. This brings us to the second point, namely that trust can only be understood in contrast to surrounding or even opposing notions, e.g. questions of safety, security and control which are indeed central for human life, esp. in economics, politics and ethical affairs.

¹³ Erikson, E.H., 1951: *Childhood and Society*, New York: W.W. Norton & Company.

2. The history of trust: contrasting notions and transformations

As trust is a problem that comes in multiple perspectives, it cannot be captured in a single term but has to be understood by opposing or contrasting notions. This can firstly be illustrated by a short review of the history of this concept: *Trust has ever since been understood in the tension between faithfulness and fidelity, familiarity, reliability, feeling, hope, faith and belief. But it has become crucial as soon as questions of risk, safety, security and responsibility have been in play.*

Already in antiquity trust is seen as fundamental for intersubjective communication and action, esp. in politics and jurisdiction. This is true for both, antique philosophy as well as the Old Testament, even though in the latter there is no single word for “trust” but several similar meanings instead.¹⁴ In most cases the texts speak of faithfulness, reliability and permanence of single persons who as such stand out and help to restore or keep the security and peace of the community. Usually, however, utmost caution is called for as it is difficult to decide whether people are reliable or not. Hence, several texts of the Old Testament express deep understanding for cautious consideration or careful distrust in claims for trust, which is even more understandable considering the oriental nomadic societies of that time. Even a leading figure such as Moses has to fear that people won’t trust his words – a fear which God himself seems to share and therefore “supplies” Moses with signs and miracles (e.g. Ex. 4). The other way round, however, in relation to God, trust is used to characterize God as the one and only who will keep his promise for ever, who will keep his word. In fact, he *is* “trust” in the very sense of the word as “nothing is as sure, permanent, or reliable as God”.¹⁵ What is captured in the Hebrew word “amn”, one of the prominent words for “trust”, is until today implied when prayers are ended with “Amen”, confirming the reliability and truth of what has been said.

In the New Testament this latter notion is still valid, but here its objective is clearly Jesus Christ. According to the Synoptic Gospels, Jesus himself placed his trust in God whom he addressed as his Father and whom he obviously felt bound to in a unique relationship – unique to such an extent that it was later expressed in the Christian doctrine of his divinity and unique sonship.¹⁶ So in early Christianity “faith meant, in the first place, acceptance of the gospel message”, namely “that God’s redemptive actions culminated in Jesus of Nazareth, whose divinely controlled ministry terminated in martyrdom, but who was authenticated as Messiah and Lord by his resurrection from the dead (Acts 2, 36-38).” (230) The interesting move we find here is that the general subjective notion of trust changed towards the concentration on objective contents, namely the Christian gospel. Especially the writings of Paul and the Gospel of John have contributed to this development: Paul considers faith as precondition, as starting point for our relation to God, but not as its goal, growing out of our experience with God. Hence, in and through faith we completely change our approach to the world and to others. John even sharpens the notion of faith to that of knowledge, namely the knowledge of God which is revealed by Christ, the Word and Son of God. Different to Paul, John understands faith as being raised by seeing and witnessing signs of God’s power in what Jesus said or did. Both interpretations, however, seem to be in full accordance with how Jesus himself had lived: For throughout his entire life, it seems to us, Jesus was convinced of God’s loving presence and wisdom. Faith in God would help to survive; faith in God would make people see; faith, however, which could be

¹⁴ Jepsen, A., 1973: „amn“. In: ThWAT, vol. 1, ed. by G. J. Botterweck/H. Ringgren, Stuttgart: Kohlhammer, 314-348.

¹⁵ Blackman, E.C., 1982: „Faith, faithfulness“. In: The Interpreter’s Dictionary of the Bible, (1962), 13th ed., New York/Nashville: Abingdon P., vol. 2, 222-234, here: 222.

¹⁶ cf. Blackman 1982, 229.

learned from Jesus, in following him and his words. But then we certainly have to ask: Isn't it true that, in the end, even Jesus himself died in despair, crying? And if this happened to him, who was called the Son of God, how should we ever share the optimistic claim of God's eternal love? How should we be able to trust in God facing severe illness or the loss of a child? But interesting enough, Paul's considerations of faith do imply this dimension as well: Whatever we do or say or think is useless unless it is done, said or thought in full recognition of God's love. Neither wishes nor prayers – like in the last hours of Jesus' life – or other efforts are of any avail. Instead, and this is exactly what we can learn from Jesus, “[m]an must simply confess his helplessness and make himself open to the divine grace. This fundamental humility and willingness to depend on God, abandoning self-sufficiency and the effort to make oneself worthy, is faith in the Pauline sense.” (231) In Hebrews, one of the late epistles written in Pauline tradition but not by Paul himself, we finally get what is often held as *the* definition of faith: “Now faith is being sure of what we hope for, being convinced of what we do not see.” (Hebrews 11,1).

The latter definition remains remarkable for its subjective perspective and abstract form, i.e. for not mentioning the dogmatic contents like in Paul, John or in Acts. Within Protestant tradition this difference between a subjective notion of trust and a dogmatic one focusing on its objective contents has often been thought about: Most prominently between Martin Luther and Philipp Melanchthon although both understood trust as an underlying subject of faith, inevitably bound to emotional affection. Luther on the one hand argued for the indifference of the act of believing (*fides qua creditur*) and the contents of this belief (*fides quae creditur*) as both were given by God without expectance of any favour in return. In accepting this gift unconditionally man could reach *certainty* of salvation. Melanchthon, on the other hand, tended to reflect and analyse this existential faith in God's affection, asking how it could be realized by man. His answer – in *Loci communes* from 1521 – was threefold: In order to really understand God's love and gift we first need knowledge (*notitia*) of God and of the Gospel. For neither would we know about God naturally, nor would pure rational information suffice; in the first case we would not recognize God as he is revealed in the Bible, in the second case we would not necessarily become believers. So in second place comes assent (*assensus*) to the Christian gospel; we have to agree to God's Word, we need to be inspired. God's Word, however, contains gospel as well as law and threat. In order not to fall into despair facing law, we need – in third place – trust (*fiducia*) in God, in the gospel and God's promise. So in sum, faith in God is mainly affective trust in God's mercy, which is promised in Christ and even supported by occasional divine signs (Melanchthon, 1997, 207-219).¹⁷

In the course of history trust remains connected to social interaction, politics and law and is thus bound to confidence and responsibility. This becomes obvious in Thomas Hobbes (*De Cive*, 1651) and later on in Enlightenment. While Hobbes sought to solve the dangers implied in man's natural state – a state of general mistrust, with competition, diffidence and glory-seeking as sources of conflict – by theory of contractual law,¹⁸ the German tradition of Enlightenment developed a slightly different notion of trust: Trust was turned into a fundamental presupposition of subjectivity itself. Despite their empirical deficiency men are trusted to will and do good. Already the German Encyclopedia (1779) chose trust as the main presupposition for political authority. As political settings usually are conflict-ridden authorities may uphold the law even by use of force but obedience, respect and trust were only gained by acting upon rational and

¹⁷ Melanththon, Ph., 1997: *Loci communes* 1521, lat.-dt., transl. by H.G. Pöhlmann, ed. by VELKD, 2nd ed., Gütersloh: Gütersloher Verlagshaus, 207-219.

¹⁸ Hobbes, Th., 1983: *De Cive* (1651). The English Version, A critical ed. by H. Warrender, RP 1983, Oxford: Clarendon Press.

transparent arguments.¹⁹ In his study *On Eternal Peace* Kant also argued in this way and provided the theoretical foundation of this argument in his later *Critique of Judgment* (1790). Here, however, a second motive came into play which was as influential for the debate on trust as the political and legal dimension, namely the concept of nature. Leibniz, Kant and others were quite convinced that nature – as God’s creation – was based on general and necessary principles waiting for man to be understood; an idea which accompanied the increasing importance of natural sciences, esp. chemistry and biology. In the 19th century Hermann v. Helmholtz understood the reciprocal action of natural forces as one all-encompassing process; inherent natural laws could be proven by physical and chemical methods only. In his trust in the conformity of natural laws, however, the scientist would not only come to understand the conformity of natural law in the world, but also be able to subjugate nature.²⁰ The interesting move here is that the idea of “the very nature of things” was not only used in scientific thought but also in juridical contexts which might help to explain the further development. But in order to understand the coming changes we have to be aware of *the immense impact on the power of control attributed to the idea of trust*, be it as a basic element of intersubjective and social interaction or as the key to the supremacy of nature.

It is also in Enlightenment that basic concepts and ideas, among them “trust”, emancipated from the former theological tradition. For Enlightenment was the time of establishing bourgeois society claiming autonomy from all so far unquestionable authorities such as the Church or the absolute power of the sovereign. The formerly self-evident unity of religion and politics had to be deconstructed in order to establish civil law. So it is in this context that the intellectuals of the time strictly rejected any theological ideas as normative sources of theoretical or practical reason. It was especially the philosophy of Kant that enforced the idea of the subject’s autonomy making him famous for his strong notion of responsibility. It is less known, however, that this very idea of responsibility in Kant is based on a fascinating concept of trust, bound to the metaphysical notion of nature described above. Despite the fact that Kant stressed subjective autonomy, he remained deeply suspicious of human nature which he considered far too prone to emotions, passions and desire to fulfill the demands of pure reason. If, however, human nature in itself was a fragile instrument of reason’s high ends, then his optimistic confidence in human subjectivity and responsibility had to be founded in another way. And indeed, in his late *Critique of Judgment* of 1790, he expressed the idea that human life would fit nature as it was shaped according to the well-organized basic order of nature, designed by some higher intellect. Still, be it in his *Critique of Pure Reason* (1781), *Metaphysical Groundworks* (1785), or in *Critique of Practical Reason* (1788), normative ideas, he said, could only be found and formulated by reason itself so that whatever religion might contribute to our understanding of life, it had to remain *Within the Boundaries of Pure Reason* (1793) as the title of his last work suggested.

Hence, despite the fact that the theological tradition was harshly criticized and any explicit references to the biblical tradition and Christian faith were avoided, basic ideas of this tradition nevertheless maintained. Notions such as modesty of reason being aware of its

¹⁹ „Es ist daher die größte Weisheit der Obrigkeit diese, daß sie, um die wirksamste Autorität zu erhalten, sich bei dem Volke immer mehr Liebe und Vertrauen erwerbe und alle ihre Anordnungen und Einrichtungen zu wahren Wohltaten für die Untergebenen mache.“ (Dt. Encyclopädie, vol 2, 609, cited in: Rabe, H., 1972: „Autorität“. In: Geschichtliche Grundbegriffe, vol. 1, ed. by R. Koselleck, Stuttgart: Klett-Cotta, 382-406, here: 395).

²⁰ „Mit seinem ‚Vertrauen auf die Gesetzlichkeit der Naturerscheinungen‘ werde der Forscher nicht nur ‚die Gesetzmäßigkeit in der Welt‘ begreifen lernen, sondern auch imstande sein, die Natur sich zu unterwerfen.“ (Schipperes, H., 1978: „Natur“. In: Geschichtliche Grundbegriffe, vol. 4, ed. by R. Koselleck, Stuttgart: Klett-Cotta, 215-244, here: 240).

boundaries, will be prone to temptation, subjective autonomy and responsibility being dependent on regulative ideas (such as God, freedom and immortality of the soul) or the idea of a higher order of nature have become popular and have not only been central ideas of Kant's philosophy but have shaped modern world – even though they have necessarily been transformed which makes me call this process a “parting of the ways”.

3. Trust as experience of reliability

The historical lines of thought sketched above have been of substantial influence until today and are thus mirrored in the positions presented in the first part of the paper. The core issue is to see the points of reference, i.e. social insecurity, risky decisions, individual responsibilities etc. So the conceptual history of trust is closely connected to that of risk, safety/security and responsibility – and it is no surprise that all of them have become prominent terms with the political turmoil of the 14th century, have been critically revised first in Enlightenment and then again in the big European cultural crisis around 1850 and have finally become highly problematic since problems have reached global dimensions, e.g. in the oil-crisis of the 1970ies and the following debates on nuclear power.

From the perspective of (Protestant) theology, however, this connection seems to be difficult for Luther strictly rejected the idea of trust referring to security. According to him *securitas* is exactly what we do *not* get in trusting but *certitudo*. So instead of speaking of the emancipation of certain ideas out of the theological tradition – should it not better be called the latter's deformation? Especially as, and this is indeed remarkable, those genuine theological ideas are no longer recognized and/or addressed as such. Instead we have two different lines of discourse, the former theological debate which is lead under the headline of Christian faith and belief, taking trust but as an underlying feature of faith, as well as the non-theological debates in other disciplines which refer to trust as a topic of its own. Until today those two lines have remained apart to such an extent that the theological debates seem to be unaware of the increasing interest in the notion of trust, whereas the non-theological debates seem to be ignorant of the extensive work already done on this topic long before. Evidently enough, my project hopes to show in which way both lines could profit from each other. For I take *the core systematic question to be whether it is not a common basic need that is expressed in the various discussions on trust and that is the fundamental need for reliability.*

On the one hand we learn that trust is a deeply societal, interpersonal and/or intersubjective phenomenon. It is essential for social interaction, especially when conditions of interaction are unclear, when they raise doubt about the other's reliability. So whenever we talk about trust we refer to certain *experiences* in which we have been trusting or have been trusted. Herein is also implied that we need clear signals whether the other is trustworthy or not; those whom we shall trust in, have to prove themselves of being trustworthy. From this point of view it is understandable that prominent theories, esp. in rationalistic lines of thought, seek to stress the importance of knowledge as means of correctly assessing problems at hand and thus gaining security because ignorance might lead to false decisions. Yet it also becomes clear that trust, though it certainly needs thorough knowledge of the issue at hand, won't arise upon plain information. The latter might leave us better informed, f. ex. about economic processes, risks and chances of medical therapies, social and educational background of our neighborhood etc., but it would also leave us in knowing distance, it would not make it “our” project. Instead it might be useful to refer to and reintroduce the threefold Protestant notion of *notitia*, *assensus* and *fiducia* as such an approach would help to first and better sort out the different perspectives of the problem at hand. Information alone would not be enough to soothe feelings of uncertainty, anxiety and even threat. In order to feel attached and committed to the issue at hand we have to consent to it as well, for only then will we be able to trust its promises for a better future, be it in questions of political strategies or concerning new agricultural techniques. Still, I think we have to do a further

step and seek to better understand the notion of *fiducia* itself. For even though one could be perfectly informed about things, feel very well-advised and explicitly asked to consent, one might still not be able to trust, f. ex. in case of severe illness: Even though one might possess all information possible on chances and limitations of certain therapies, even though doctors seem to be reliable and caring, even though final decisions on therapies are up to my consent, one might still be caught by sheer fear of death.

So, *on the other hand*, and this is something I have more than once put to the test in classes and groups of teenagers, *in experiences of trust we also talk of course about experiences of mistrust, of breach of trust, of betrayal*. They are immediately brought up as experiences of broken trust, confidence and support. So it is exactly in the loss of trust that we talk about reliability again, no matter whether explicitly or in hidden fear. Lack of orientation and loss of control, however, give rise to a whole lot of accompanying experiences, e.g. rage, sorrow, despair, disappointment and shame. It is interesting to see that all of them are considered to be equally true for myself as for the other. Bewilderment is turned to both, to s/he who has disappointed me: “How could s/he do that?” as well as to myself: “How could I be that stupid?” *Both, trust as well as loss of trust seems to hit in deepest intimacy which is, however, the core point of all external stability*. So despite the fact that we so far have reconstructed many features of the notion of trust I think further examination is needed to understand the dimension of anxiety implied: Fathomless anxiety seems to engulf everything reliable, crucially revealing our limitations, breaking all confidence and thus our ability to act confidently. As long as we deal with situations which are probably risky but can be restored, it might be enough to refer to the familiarity of life. But as soon as we are getting caught in helplessness, self-evidence can no longer be provided by us and we depend on a “whatever” to transcend the state of affairs and gain stability again, be it in nature, be it in God.

Again, the older tradition can be of help here, for already in antiquity, trusting somebody meant to admit a certain level of helplessness which carefully had to be transformed into confidence again. For this promising and supporting perspectives were needed as otherwise one would not be able to recollect one’s strength. For Luther and his successors this had been self-evident which made them refrain from the idea of *securitas* and depend on *promissio* and *certitudo* instead. So trusting is obviously a constant change between subjective performance and deprivation, activity and passivity, or utmost intimacy and dependency to something transcendent. But it would not suffice to explain trust by confronting activity and passivity. Instead we have to understand it as the very moment when activity and passivity meet, when experiences of life (neither reflection upon life nor dogmatic acknowledgement), rage, despair or shame, make us realize our limitations and thus make us lose our grip, makes us let things happen. Sure enough such are shocking moments, questioning whatever we considered our life so far – and there is no way we could get spared. But *in* letting go we also experience transformation and realize that – somehow – we are carried on. For it is only *in* trusting that we find reliability again.