

WHO

CAN YOU

TRUST?

How Technology

Brought Us Together *and* Why

It Might Drive Us Apart

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But She Looked the Part

One day in the spring of 1983, not long after I turned five, an unfamiliar woman entered our house. She was neither a family member nor friend. Her name was Doris, she was in her late twenties and she was starting as our mother's help. She came from Glasgow and had a thick Scottish accent. Her o's sounded like 'ae' and she rolled her r's. It was gently lilting, almost sing-song.

Doris had a mop of mousy brown hair and wore thin steel-rim glasses. She was plump with a ruddy face. She was the type of person you could imagine going for a brisk walk on a cold day and then sinking into a comfy chair, content with a cup of tea and a short-bread biscuit.

She arrived at our house wearing her 'Salvos' uniform. It was a navy suit with big silver S's embroidered on the collars, complete with a bonnet-style hat. Doris said she belonged to the Salvation Army because she enjoyed helping people. She didn't bring many belongings with her, although I remember the tambourine she kept at the side of her bed.

My mum had found Doris through a magazine called *The Lady*. A young aristocrat named Thomas Gibson Bowles, who also started *Vanity Fair*, founded the magazine in 1885. If you watch *Downton Abbey*, you will have heard of *The Lady*. It is the place where high society – including the Royal Family – seeks domestic staff, from gardeners to butlers to nannies. You won't find any celebrity tittle-tattle or sex stories in the magazine whose tagline is 'for elegant women with elegant minds'. The lead articles from a past edition included 'Capture the Style that Wooed a King', followed by 'Where

to Find Bluebells in Bloom'. There was even a recipe to make tea-time Bakewell tarts. You get the picture.

My family is not high society, far from it. So I was intrigued as to why on earth my mum had advertised for help in *The Lady*. 'I was starting my own business and feeling nervous about hiring someone to look after you,' she explains, all these years later. 'I remember thinking if the Royal Family uses *The Lady* to find help, it must be reliable and the best.'

Doris replied to Mum's advertisement. In those days, you would send a formal letter expressing interest in the position and a photograph of yourself. An interview would follow. As Doris lived in Scotland, Mum interviewed her over the phone. 'I remember her strong Scottish accent,' Mum tells me. 'She said all the right things. She told me she was a member of the Salvation Army and had worked with kids of a similar age. But, honestly, she had me at "hello".' After their chat, Mum called the references Doris had given and was satisfied they were all impeccable.

Doris lived with us for just over ten months. She was for the most part a good nanny – cheerful, reliable and helpful. There was nothing strikingly suspicious about her, except for one thing. After school every Wednesday, she would drive us to a block of council flats in Edmonton. The building was one of those dark grey concrete high-rises. It sat close to the North Circular, a busy ring road in London. An odd man in his fifties, balding, lived in the flat. And so did a young baby. The flat was dingy and things were always strewn everywhere. I still remember the dowdy wallpaper and damp, musty smell. Doris would spend the entire visit holding the baby.

I told my parents I didn't like going to this strange flat, to see this strange man. Doris insisted that she was visiting the only family she had in London. Her 'uncle' made us nice tea and we liked playing with the baby. The weekly after-school trips continued.

On one of these visits, I noticed there were lots of bottles of expensive-looking perfume on the table; they looked just like the

ones Mum had in her own bathroom. I mentioned it to my parents. Funnily enough, it was one of the first times I remember my parents not believing me. I was a dreamer. I had imaginary friends and made up elaborate plays. They told me to stop making up stories about Doris. That it wasn't nice. So nobody suspected anything was amiss. Or not until Doris's Uncle Charlie died, supposedly.

One night, around nine months into her stay, Doris didn't come home. When she did return she explained her Uncle Charlie had suddenly died of a heart attack and she had rushed back to Edinburgh for the funeral. Doris's mum happened to call our house later that afternoon. My parents naturally offered their condolences. 'Her mum had no idea why,' Dad tells me now. 'Doris's mother said the brother was alive and kicking. In fact, he was sitting in the armchair having tea right next to her in her lounge.'

Dad confronted Doris. She said her mother was in shock and must have forgotten. 'I told her it was highly unlikely you would forget your brother dying,' Dad recalls. Doris finally confessed that she had lied because she had really gone to the VJ Day veterans day parade to see Princess Diana. My parents thought it was slightly odd but Doris was obsessed with the Royal Family so it was plausible. She continued living with us.

The series of events that subsequently unravelled sounds totally unbelievable. You'll have to take my word that it's true.

We had lovely neighbours at the time called the Luxemburgs. They had kids of a similar age and also an au pair. Doris spent *a lot* of time with her. Around a month after the Uncle Charlie incident, Mr Luxemburg knocked on our door late one evening. He told my parents that he had just thrown their au pair out. 'Philip said he found out that she had been involved in running some kind of drugs ring in North London with Doris,' Dad relates. 'They had even been in an armed robbery and he believed Doris was the getaway driver.' The car, it later turned out, was our family's silver Volvo Estate.

At this point, my parents decided to search Doris's room. They found plastic bags full of credit-card statements and thousands of pounds' worth of unpaid bills. In a shoebox under her bed, she had

stuffed piles of foreign currency, stolen from my parents' home office. Now on high alert, my dad stood on guard by our front door all night with a baseball bat. He was frightened Doris would come home. Thankfully, she didn't.

The next morning, Dad went to the police first thing. He drove with them to the flat we had been visiting on Wednesdays, visits my parents knew about, even if they had been misled about the true circumstances. 'There was a big hole in the front door that somebody had tried to kick in,' Dad recalls. The weird guy was there, the supposed 'uncle' who gave us tea. (Turned out the 'uncle' was Doris's boyfriend and the baby was their child.) He had a big iron bar on the table. Doris never returned to our house.

'Even as I retell this story I feel sick to my stomach,' Mum says now. 'I left you in the care of a serious criminal. And it took us so long to know who she really was.' My parents never hired anyone through *The Lady* again. Instead, they asked their friends for referrals.

Looking back, what would they have done differently? 'I wish we had asked Doris more and better questions,' Mum says. 'I wish we had known more about her.' She now realizes the impeccable referees could just as well have been Doris's friends, family or even 'colleagues' in her drugs ring. And the Salvation Army was a total cover story.

My parents thought they had enough information to make a good decision about Doris, even though in retrospect there was *a lot* they didn't know about her. There was a *trust gap*. And that raises an essential point when it comes to trust: the illusion of information can be more dangerous than ignorance. As the Italian social scientist Diego Gambetta beautifully put it, 'Trust has two enemies, not just one: bad character and poor information.'¹

It would be helpful if the likes of Doris wore labels saying, 'Be warned, I am a con woman and serial liar.' But they don't, and of course it's in the nature of such a person to be convincing. My parents clearly made a very, very poor decision. Yet they are generally smart, rational people with good judgement. What went wrong?

★

Baroness Onora O'Neill is a philosopher, a professor at the University of Cambridge and a cross-bench member of the House of Lords. Now in her late seventies, she has written extensively about trust and, crucially, how trust is misplaced. She explores that theme in a TED talk, while also challenging the conventional, simplistic belief that as a society we have lost trust and ought to set about rebuilding it.² More has to be better, right?

'Frankly, I think rebuilding trust is a stupid aim. [Instead] I would aim to have more trust in the trustworthy but not in the untrustworthy. In fact, I aim positively to try *not* to trust the untrustworthy,'³ Baroness O'Neill tells her audience, with understated dry humour.

Her point, however, is deadly serious. Trust is not the same as trustworthiness.⁴ Encouraging generalized trust simply for the sake of creating a more 'trusting society' is not only meaningless, it's dangerous. For one thing, people are already inclined to want to trust blindly, particularly when greed enters the picture. The Bernie Madoff scandal is a classic case. Think of all the tens of thousands of investors who placed their savings with the aptly named Madoff, who made off with their money in an elaborate \$65 billion Ponzi scheme that ran over decades.⁵ Why did investors trust him about something too good to be true? Mostly because Madoff was charming and moved in the same country club and Jewish social circles as they did, in Long Island and Palm Beach. He was a long con, a person who had built up his reputation over years. Indeed, he was known for being a generous, charitable man (it just turned out to be with other people's money). And besides, his own family, close friends and showbiz names such as Steven Spielberg and Fred Wilpon, owner of the New York Mets, had invested with him. The guy had to be sound, didn't he? No, as it turned out.

As O'Neill notes, Madoff is an example of too much trust in the wrong place. Instead, all of us making decisions about trust should be looking at the who, where and why of *trustworthiness*. Who deserves our trust, and in what respects do we need them to be trustworthy? For instance, if I asked, 'Do you trust your dentist?'

that in itself is not a helpful question. You might sensibly respond, ‘To do what?’ ‘Intelligently placed and intelligently refused trust is the proper aim [in this life],’ the baroness reiterates. ‘What matters in the first place is not trust but trustworthiness – judging how trustworthy people are in particular respects,’ says O’Neill.⁶

How well do we carry out that logical goal in practice? It’s not always easy.

My parents’ decision to trust Doris came down largely to their personal judgement and blind faith. They wanted, even needed, to believe that what she was saying was true. Their judgement of Doris was also influenced by *trust signals*. These are clues or symbols that we knowingly or unknowingly use to decide whether another person is trustworthy or not. The Salvation Army, Scottish accents, *The Lady* magazine, Doris’s cheery appearance, her references and even her steel-rimmed glasses were all trust signals my parents used to make a decision. Trust signals supposedly give us the ability to ‘read’ each other. They give us reasons to trust someone or ways to demonstrate our own trustworthiness. But it’s still a bet, of sorts. ‘Like all gambles, assessing trustworthiness is an imperfect endeavour; there’s always a chance you’re going to come up short,’ writes David DeSteno in *The Truth about Trust*.⁷

Some signals we literally ‘give off’, such as our clothes, our face and our accent. Indeed, studies have shown that the Scottish accent is perceived to be the most trustworthy in the United Kingdom (‘Scouse’ is perceived to be the least).⁸ Other trust signals are non-verbal but still visible, including our posture or gestures such as a nod, smile, twitch or an averted gaze. Despite the admonition not to judge a book by its cover, these first impressions are insanely influential when it comes to trusting someone.

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