

Locke on Trust

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1. Introduction

Trust is philosophically interesting because of its hybrid nature, in at least the following two ways. First, it is an attitude that seems rationally responsive both to practical and to theoretical reasons. To trust someone is to respect them, and to distrust is to slight. As it is embedded in and constitutive of valuable interpersonal relationships, I have practical reasons to trust. But trust is vindicated when I have trusted the trustworthy and not trusted the untrustworthy, and it is theoretical reason that seeks to discriminate between these. This is unusual, because most attitudes are either cognitive, responding to theoretical reasons only, like belief, or non-cognitive, responding to practical reasons only, like intention, affection or desire. Moreover, these may conflict. There are times when there are theoretical reasons to take someone to be untrustworthy and practical reasons nonetheless to trust someone, and this can lead to practical dilemmas. Richard Holton gives the example of putting an ex-con on the shopping till, who has a track record of theft but will be unable to re-integrate into society unless someone gives him a chance (1994). How should we make sense of these conflicting intuitions?

Second, I may trust others both for the truth of what they say, in testimony, and that they will fulfil their commitments, paradigmatically in promises. The same attitude plays a role in reasoning about both what to believe and what to do, and a central one at that, given how social our theoretical and practical lives are. If it is the same attitude in both cases, the presumption must be that it is justified by the same set of conditions. Moreover, the goods that trust can make available are determined by those justification conditions. The same set of justificatory conditions, if met, yield the same goods, in both practical and epistemic contexts. So, is there a unified account that explains when trust is justified, and what its value is, for both epistemic and practical contexts?

This chapter focuses on these ways that trust is hybrid, by examining the roles that trust plays in John Locke's thought. Trust has an important role in Locke's politics and epistemology, but its valence is opposite in the two domains, and in the key works of the *Two Treatises of Government* and the *Essay Concerning Human Understanding* in particular. In Locke's politics, trust is basically viewed positively. It is the central category for describing the proper relationship between the people and the government: the latter exercises a 'fiduciary power' or 'fiduciary trust' on behalf of the former (*Two Treatises*, II §§149, 156). While it can be betrayed and is revocable, trust is the key condition for legitimacy. Things are otherwise in his epistemology, where trust is basically viewed negatively. In some strikingly dismissive passages in the *Essay*, Locke identifies believing on the basis of trust as an extremely vicious epistemic practice. His objection is not to pathologies of trust, such as gullibility. It is to trust itself.

Prima facie, this is puzzling. Why should the same attitude be viewed as of such markedly different worth in the two contexts? The first task of this chapter is thus exegetical and interpretative: to outline what Locke's view of trust was, in both his politics and epistemology; and to ask whether it is consistent. I argue that, contrary to initial impressions,

his view is consistent. The attention and role he gives to trust in both works does not reflect any special interest that Locke had in trust. Rather, it reflects and is explained by Locke's deep commitment to individual freedom. This thesis is controversial, given that some scholars have taken the task of securing trust to be the priority of Locke's philosophy. In important prior work on this topic, John Dunn has remarked that:

[Locke's] moral and political thinking as a whole (and in my view the central burden of his philosophical thinking in its entirety) was directed towards an understanding of the rationality and moral propriety of human trust. ... [T]he synthesis of trust (the creation and sustaining of trust) remains, and will always remain, an indispensable human contrivance for coping with the freedom of other men. (1984: 280-1, 299)

Having spent too much time thinking about the topic, I tend to see trust under every rock. Yet this seems to me to get things backwards. Dunn is correct that the synthesis of trust is necessary for coping with others' freedom. But it is the latter which Locke was primarily concerned to understand and to defend. The unifying thread of his thought is the basic status of the 'natural liberty' of individuals, both epistemic and practical. Trust is invoked where it is necessary or desirable to preserve this, or castigated where it threatens it, and not otherwise.

The second task of the chapter is to evaluate, in a preliminary way, Locke's view of trust. Though I am indebted to historians of intellectual thought, such as Dunn and John Yolton, who have traced out the controversies and debates that Locke was intervening in, my present goal is to evaluate Locke's view of trust on its own merits. This is the principal reason for my interest in Locke's view of trust: I think it expresses an evaluation of trust that both has relatively wide appeal, and is dissatisfactory. I suggest that, while his proposals for politics and practical reasoning are in fact consistent, both are ultimately deficient. They fail

to recognise that trust is valuable to us not merely for what it enables, but for what it contributes to our lives as such—a value that casts doubt on the priority of individuals’ natural freedom.

2. Trust in the *Two Treatises*

The target of the *First Treatise* is Robert Filmer’s claim that absolutist monarchy is the basis of the right to rule. The *Second Treatise*, accordingly, must show that governments are legitimate only if the executive is subject to law and the reach of the law is constrained. Both conditions are required if citizens are not to be subject to absolute, arbitrary power: law prevents rule from being arbitrary, and limits on the kinds of laws that can be passed prevent rule from being absolute. Legitimate government requires more than structural constraints, however. It also requires justification of why governments rule—in Locke’s terms, a statement of the ‘end’ of government. Locke’s account of legitimacy thus explains the end and the limits of civil government in terms of trust. It also explains the end and the limits of its component parts, namely the executive and legislature, in terms of trust.

Start with the purpose of government. In the state of nature people have rights to the preservation of their lives and their property. The ‘Fundamental Law of Nature’ is that the lives and property of all members of society should be preserved as much as possible (II §§16, 135, 159, 183; this Fundamental Law remains in force under the state).¹ A consequence of individuals’ rights to the preservation of their lives and property is that, in the state of nature, each is entitled to enforce his or her property rights through punishment, prevention and taking reparation (II §§6-11. ‘Property rights’ is Locke’s shorthand for rights to the security of one’s person as well as goods; II §173). But this leads to the errors that private judgment tends

¹ Quotations from Locke preserve his spelling and italics, but not the capitals. Where the context is clear, I omit ‘*Two Treatises*’ or ‘*Essay*’ from the citation.

to: in judging their own cases, ‘ill nature, passion and revenge’ lead to excessive force. To avoid this problem, people transfer their power to punish to the magistrate, who enforces property rights on their behalf (II §13). The powers of making and enforcing laws, of waging war, of raising taxes; the willingness to submit to an authority, which people are naturally free from—‘all this for the preservation of the property of all the members of that society, as far as is possible’ (II §88; also §222). As the preservation of property is the justification for civil power, so that is the purpose which the state must act for. Government holds its powers in trust to serve this purpose. Trust also sets limits to what the government may do: it may not act in ways that violate these rights. ‘These are the *bounds* which the trust that is put in them by society, and the law of God and nature, have set’ (II §142).

The component parts of the state, like the state as a whole, also hold their powers on trust. Locke’s concern is principally with the legislature and the executive. Each has specific responsibilities that, when fulfilled, help to protect property. The legislature is constrained to: govern only by publicly proclaimed, universal laws, which are designed for the good of the people; must not raise taxes without the consent of the people’s representatives; and cannot transfer the power to make law to another body (II §142).² The ‘supreame executor’ holds his powers in a ‘double trust’, as having a part in both making and executing the law (II §222). The executive is also responsible for: foreign policy (the ‘federative power’; II §148); assembling the legislature; regulating the way in which the people are represented in the legislature; and exercising discretionary powers through the prerogative (II §§155-8, 161).

What is the nature of the trust that, according to Locke, exists between a legitimate government and the people it rules? The majority of contributions to the contemporary debate about the nature of trust identify the attitude as involving some kind of moral expectation on

² Locke would have voted Leave in the UK’s 2016 referendum on EU membership, it seems, to repatriate legislative powers that had been unjustly alienated by the executive, through treaty.

the part of the trustor, where this involves taking the trusted to be under a moral obligation or commitment to fulfil that which they are trusted to do. There are different ways of parsing what this expectation consists in, as either holding a moral claim against the trusted oneself, or believing that the trusted takes himself to be under such a claim (e.g. Holton 1994; Lähno 2001; McGeer 2008; Faulkner 2011; Hawley 2014a). An implication of these accounts is that, if someone betrays one's trust, one's appropriate affective response is resentment, or anger. A minority of contributions eschew any notion of moral commitment. These include accounts on which the motivation to be trustworthy is derived from the trusted's self-interest only, such as Hardin (2002); or on which the attitude of trust is solely a predictive bet or gamble on how others will act in future, and as such is unconcerned by the possible motives of the trusted, such as Dasgupta (1988), Coleman (1990) and Sztompka (1999). In contrast to accounts based on moral commitment, it is an implication of these non-moral accounts that the appropriate affective response by the trustor, if she is let down by the trusted, is disappointment only. Anger is appropriate when I have a claim against another which is denied or violated. When I lack such a claim, while I may be disappointed in others by the way they have acted, or disappointed in myself that my judgment has proven inaccurate, I nonetheless lack the standing to accuse them of wrong.

Locke's view of trust, in the *Second Treatise*, clearly anticipates the majority view that trust involves a moral expectation. This is entailed by the central claim of his project, that political power is held by the state only on the basis of first-order natural rights to property and second-order natural rights to enforce those rights, with the rights to enforcement delegated by individuals to the state. This anticipation is implied more specifically by Locke's lengthy descriptions of how that trust may be breached. If the state tries to take away and destroy property, contrary to the Fundamental Law, or the executive tries to establish an arbitrary rule, this is to 'betray the liberties of their country'. With a deliberate air of paradox,

he argues that in breaching trust, the state becomes a rebel, because rebels oppose rightful authority with mere force (II §222, 226). Both of these descriptions of how the government may breach trust—betrayal and rebellion—are morally-freighted modes of evaluation. They are the basis of allegations of wrong-doing if trust is breached, and indicate that the complainant has standing to accuse the wrongdoer of violating her rights.

That moral commitment underpins practical trust, for Locke, shows that his account of its political role is essentially positive. It reflects a positive judgment of another person that one takes her to be responsive to moral reasons, and to such a degree that one is able to rely on that responsiveness. In taking that person's commitment to be sufficient to motivate her to be reliable, and in coming to rely on her merely because of that commitment, so I expressively communicate my good judgment of her character. That good judgment can be illustrated by contrasting trust with different ways that other people can be induced to act in a way that one can rely on. Consider deception or threats. In contrast to deception or threats, trust is both publicly avowable, and it communicates respect. Deception can be a stable basis for inducing another person to be cooperative, but it works only if the deception is hidden. If the person relying on another says, 'I am relying on you because I have managed to deceive you into doing what I want', the basis for reliance breaks down. Not so with trust. Unlike deception, threats are publicly avowable and may still provide a way to induce someone to act in a way that can be relied upon. Indeed, the threat needs to be publicly avowed, at least to the person threatened, in order to work. But threats expressively communicate disrespect; they show that one does not regard the person threatened as having the moral standing or the mental capacity to need reasons for action, other than those derived from pure prudence. There is a longstanding worry that incentives, which are central to non-moral accounts of trust, have the same semiotic significance as threats, in at least some contexts (Grant 2011). Locke could have said political power was a necessary evil, to be restricted to the greatest

extent possible, because it is merely an exercise in threatening people. But he did not say that. He said that political power was a ‘right of making laws’ (II §3), which is exercised on trust. Because it is based on trust, the relationship between government and governed is one that is publicly avowed, and expressively communicates respect from the latter to the former.

Locke’s account of political trust also commits him regarding what Karen Jones calls the ‘justification conditions of trust’ (1996: 4). A deep intuition about trust is that it is seemingly resistant to counter-evidence. Suppose you are friends with someone, so trust him, and yet hear reports that he has behaved badly. Your trust may lead you to be hesitant about believing those reports, even though you would be unhesitant if they were about someone else you do not trust (Baker 1987; Jones 1996; Stroud 2006; McGeer 2008). This is an instance of the puzzle posed by the hybrid nature of trust noted in the opening paragraph, namely that it seems to respond to both practical and theoretical reasons in ways that can lead to practical dilemmas (Hawley 2014b seeks to dissolve this puzzle). Different ways to resolve this tension are at the heart of the debate as to whether trust is a cognitive attitude—constituted by or entailing a belief, with that belief having as propositional content the trustworthiness of the trusted—or non-cognitive, such as an emotion, or judgment for the purposes of practical reasoning, or something else.

Locke’s view of political trust does not take a stand on the cognitive/non-cognitive debate, but it is committal on the closely-proximate question of the relation between trust and evidence. In a metaphor, does trust follow the evidence, or in some sense does it go beyond it? Given the assumption that belief follows the evidence, with evidence construed in a suitably general way, cognitive accounts usually imply that one’s trust should be evidentially constrained; that is, it should be proportioned to the evidence for the other’s trustworthiness. Conversely, part of the motivation for non-cognitivist accounts is the attempt to make sense of the idea that trust can appropriately go beyond the evidence. Non-cognitive accounts divide

here. Most build in a defeasibility condition, which allows that trust may be appropriate when there is a lack of positive evidence for trustworthiness, but is inappropriate when the evidence that someone is untrustworthy is sufficiently strong (e.g. Holton 1994: 71). Some, however, eschew the defeasibility condition. On these, trust is always a matter of going beyond the evidence. If you decide to rely on someone else because of the evidence for that person's trustworthiness then, whatever else you may be doing, you are not trusting (e.g. Swinburne 1981, Adams 1984, Hurka 2001: 108; arguably Lagerspetz 1998).

On Locke's account, and at minimum, political trust has a defeasibility condition; it is possible that is also evidentially constrained, so that it is proportioned to evidence for trustworthiness. But at minimum, political trust should be revoked when there is evidence of untrustworthiness: that is, when there is evidence that the state has or will betray the trust placed in it. When citizens see that political power is not being exercised in accordance with the ends that justify it—when leaders try to take away or destroy property, establish an absolute or arbitrary power, corrupt the people's representatives or the process of election—so they are no longer under a duty to obey the state's mandates.

[O]ne cannot but see, that he, who has once attempted any such thing as this, cannot any longer be trusted. ... [If the people] universally have a perswasion, grounded upon manifest evidence, that designs are carrying on against their liberties, and the general course and tendency of things cannot but give them strong suspicions of the evil intention of the governors, who is to be blamed for it? (II §§222, 230)

The principle that emerges is that, if the people have evidence that the king or legislature intends mischief, then this licences resistance (II §§239, 149). While there may be a relation

of trust between the people and the government, this does not entail or imply any ‘leap of faith’ on the part of the people.

Locke thought that most of the time, no harm would come from this permission to resist the state when there is evidence of untrustworthiness. The obvious criticism is that his work is an anarchist’s charter, and he must reply to it. Such a right to resistance entitles everyone to withhold their compliance when they individually judge that the state is not acting properly. Indeed, Locke is explicit that this right is held not only by the people acting collectively, but also by each person acting individually—‘Every one is at the disposal of his own will’ (II §212). Moreover, this right to resistance re-introduces the problem that the state was supposed to solve, namely the infelicities that arise when individuals use private judgment to enforce their rights. Locke replies that people are sluggish and averse to change. On his view, the danger is not that trust would be rescinded when doing so was inappropriate, but that trust would continue to be extended when it ought to be rescinded. So, it is more likely that people will tolerate illegitimate governments than that they will resist legitimate ones (II §223, 230). Further, on Locke’s view, the practically pressing question is when trust should be revoked, not the conditions under which it should be established. This is because trust is assumed to exist *de facto*, because leaders emerge through an organic process whereby people use ‘their natural freedom, to set up him, whom they judged the ablest, and most likely, to rule well over them’ (II §105. Locke ‘does not help us to understand quite how, or quite when, the trust relationships between the people and their government is brought into being’; Laslett 1988: 116).

In sum, Locke’s picture of political trust is that suggested by the Russian proverb, ‘Trust, but verify’. His account is inconsistent with non-cognitive accounts which lack a defeasibility condition. If not in contradiction, it is at least in tension even with those non-cognitive accounts that do have a defeasibility condition. Though such a condition captures

the need to prevent gullibility and exploitation, non-cognitive accounts generally are motivated in part by a need to explain why monitoring is in tension with trust. Locke has no such qualms. The role he ascribes to political trust is consistent with the view that trust is often evidentially-constrained—to reiterate, that there are some contexts where trust is appropriate only given sufficient evidence for trustworthiness, and that one of the contexts where this evidentialist constraint applies is in high-stakes practical cases, such as politics. I give systematic reasons for favouring this view elsewhere (Simpson 2017). Nonetheless, though subject to rationality constraints, trust remains an essentially positive description of the moral relation between the citizen and the state. Trust is an appropriate way to describe the relationship citizen and state only if the moral commitment involved in the relationship is doing some kind of work, as I have argued that it indeed is.³

3. Trust in the *Essay*

In contrast to practical contexts, Locke views the role of trust in epistemology extremely negatively. It is not that there are good and bad ways of trusting others, in epistemic contexts. Rather, trusting others is itself an epistemic vice. This can be inferred from the contexts in

³ Two further areas of practical reasoning, namely parenting and education, are also exercises of trust for Locke—the first explicitly so (II §59), the latter by implication. The model of education that emerges from *Some Thoughts Concerning Education* is hardly a Rudolf Steiner-style voyage of self-discovery: ‘children, when little, should look upon their parents as their lords, their absolute governors; and, as such, stand in awe of them’ (1690: §41). But the disagreement here is about means, not ends. Locke is clear that the goal of both parenting and education is to equip children to exercise their freedom, when they are adults, through the use of their reason (1690: §41; II §58-59, 63). Parents may not kill their children, e.g., because children are not their parents’ property (II §65-66). In describing fatherhood as ‘a temporary government’, the structural affinity is made explicit (II §67. Locke talks of fatherhood primarily to focus his criticism on Filmer, and is deliberate in extending the point to mothers, II §64). Parenting and education are different to political power in that children are not competent to revoke the trust until they reach their majority, when the trust then lapses anyway.

which he writes explicitly about trust, and I shall argue that, even though trust is not mentioned in his account of testimony, it is also implied there. The importance of this theme should not be overstated. Locke's attack on epistemic trust is not central to the project of the *Essay*, in the way that political trust is central to the project of the *Two Treatises*: no chapter is devoted to discussing it; it does not recur as frequently as in the *Two Treatises*, for instance; and when he uses the term it is usually in the context of making a point about something else. But, nonetheless, the disapprobation of epistemic trust in the *Essay* is both consistent and striking. Moreover, it seems to me, it is the *Essay*'s central project that generates the view that epistemic trust is worthy of contempt.

The position in the text of the first mention of trust supports my claim that this negative construal is implied by the *Essay*'s central project. The Epistle to the Reader sets out the purpose of the book. Needless to say, as the title indicates, the subject of his treatise is 'the understanding'—the faculty of the soul that searches after truth, the pursuit of which gives pleasure and delight in the same way that hawking does, but yields a richer prize. The second and third paragraphs of that Epistle then make the connection. Locke sets out a principle that enquiry must be individual, in a sense that needs elucidation. 'The understanding, like the eye, *judging of objects, only by its own sight*, cannot but be pleased with what it discovers' (italics added). It is not that the process of enquiry must be individual, although the presumption is that it largely will be. Rather, the discovery of truth is essentially individual: people must learn for themselves, letting 'loose their own thoughts, and follow[ing] them in writing'. Because of this principle, that the understanding must judge of objects by itself, so:

he who has raised himself above the alms-basket, and not content to live lazily on scraps of begg'd opinions, sets his own thoughts on work, to find and follow truth ... 'Tis to [the reader's thoughts], if they are thy own, that I refer my self: But if they are

taken upon trust from others, 'tis no great matter what they are, they not following truth, but some meaner consideration; and 'tis not worth while to be concerned, what he says or thinks, who says or thinks only as he is directed by another. If thou judgest for thy self, I know thou wilt judge candidly. (*Epistle to the Reader*)

Right at the centre of Locke's epistemological project is this principle, that enquiry and learning must be individual. Not only so, but this is a duty that one is under; in the terms of contemporary epistemology, which Locke is no small part of the founding of, it is part of the ethics of belief. As one of the section headings has it and which, according to Dunn, his mature philosophy centres on, 'Men must think and know for themselves' (I.IV §23; Dunn 1984: 285). It is a consequence of this principle that one ought not trust others; if you do so, you are not following truth, which is what the understanding ought to, but some 'meaner consideration'. It is an abdication of epistemic responsibility to trust others and, to anticipate the discussion of testimony below, it fails to yield knowledge.

This condemnation of epistemic trust then recurs through the *Essay*, where Locke's repeated target is the uncritical acceptance of what others currently think. '[T]here cannot be a more dangerous thing to rely on [than] *the opinion of others*' (IV.XV §6; also IV.XX §17). Nicholas Wolterstorff describes the *Essay* as 'an unrelenting attack on tradition. Tradition is up against the wall' (1996: 151). Its starting point, occupying Book I and central to its empiricism, is a battery of arguments intended to show that nothing can be known or understood that is not experienced or demonstrated *a priori*. Humans are not born assenting to a set of propositions, either practical or theoretical; there are no 'truths imprinted on the soul' either at birth, or which we become aware of when we come of age (I.II §5). Locke thinks the claim that there are innate principles leads to widespread falsehood and error on its own accord. '[I]f it be the privilege of innate principles, to be received on their own authority,

without examination, I know not what may not be believed' (I.III §27). But he is particularly exercised by the danger that, under the guise of so-called innate principles, people are induced to accept existing opinions credulously. Innate principles become a pseudo-justification for gullibility. Locke saw this in the epistemic practice of those around him and viewed it as pernicious.

[I]t was of no small advantage to those who affected to be masters and teachers, to make this the principles of *principles*, that principles must not be questioned. For having once established this tenet, that there are innate principles, it put their followers upon a necessity of receiving some doctrines as such; which was to take them off from the use of their own reason and judgment, and put them upon believing and taking them upon trust, without farther examination: in which posture of blind credulity, they might be more easily governed. (I.IV §24).

The aim of controverting credulity, by which enquirers renege on their obligation to seek the truth out for themselves, does not itself require that innate principles be denied; their denial is part and parcel of his empiricism. But it is undeniably useful for this larger project, of controverting credulity, that innate principles should be rejected. Moreover, the fact that, by his lights, innate principles do not exist gives Locke secure grounds for weighing in strongly on those who suppose themselves to be doing so.

He does so in forceful terms. With the destructive work of Book I complete, Locke weighs in on epistemic trust. When we examine humanity, there are few who do not 'take upon trust' some revered propositions, and so expose their own 'ignorance, laziness, education, or precipitancy' (I.III §24). He reaffirms the duty to seek truth for oneself, which trust is an abrogation of:

Ideas and notions are no more born with us, than arts and sciences. ... [S]ome (and those the most) taking things upon trust, misemploy their power of assent, by lazily enslaving their minds, to the dictates and dominion of others, in doctrines, which is their duty carefully to examine, and not blindly, with an implicit faith, to swallow. (I.IV §22)

Not only is trust an abdication of epistemic responsibility, it also leaves the trustor worse off than if she had sought to discover the truth for herself. This is because of the doxastic states that trust yields, rather than personal enquiry. Trust yields mere belief and opinion; personal enquiry yields knowledge and comprehension. Anticipating the account of testimony in Book IV, someone who merely ‘takes it upon trust’ from someone else that the sum of three angles of a triangle equals two right angles merely has a ‘probable opinion’, whereas someone who follows the proof has knowledge of its truth (I.IV §22). Further:

The floating of other men’s opinions in our brains makes not one jot the more knowing, though they happen to be true. What in them was science, is in us but opiniatrety, whilst we give up our assent only to reverend names, and do not, as they did employ our own reason to understand those truths, which gave them reputation. ... In the sciences, every one has so much, as he really knows and comprehends: what he believes only, and takes upon trust, are but shreads; which however well in the whole piece, make no considerable addition to his stock, who gathers them. Such borrowed wealth, like fairy-money, though it were gold in the hand from which he received it, will be but leaves and dust when it comes to use. (I.IV §23)

These passages are the longest treatments of trust in the *Essay*. Locke then recurs to the main points that they make—that trust is an abdication of epistemic duty; that pseudo-justifications can conceal illicit credulity; and that trust cannot yield knowledge—in discussing abuses of memory and the practice of enquiry.

The abuse of memory, according to Locke, is a ‘cause of great obstinacy in error and mistake’. People stick to their past judgments, being unwilling to revise them, even when confronted by counter-arguments or contrary opinions. ‘Men hold their opinions with the greatest stiffness.’ But Locke diagnoses the problem here as not one to do with memory. The problem is that people pretend to remember a past conclusion as being well-supported by reasons, though they forget what those reasons are, when in fact the opinion was adopted on poor grounds in the first case. ‘The fault is not that they rely on their memories, for what they have before well judged; but because they judged before they had well examined’ (IV.XVI §3). Locke accordingly pleads for an irenic attitude in circumstances of disagreement. In the best case, the person whom I confront with a counter-argument to his view may be ‘one that examines before he assents’. In that situation I should give him ‘leave, at his leisure’ to reconsider the matter; that is to say, I should expect him to agree with me only on the basis of reasons that he is persuaded by. In the worst case, he may ‘be one who takes his opinions on trust’, in which situation ‘how can we imagine that he should renounce those tenets, which time and custom have so settled in his mind, that he thinks them self-evident, and of an unquestionable certainty’. In either situation, I should not expect another person to take *my* judgment as determinative. That would be for him to

embrace [our opinion] with a blind resignation to an authority, which the understanding of man acknowledges not. For however it may often mistake, it can own no other guide but reason, nor blindly submit to the will and dictates of another. (IV.XVI §4)

The consequence is that we should ‘do well to commiserate our mutual ignorance’. In this ‘fleeting state of action and blindness’, we are forced to believe ‘without knowledge’, and so I should generally worry more about getting my own opinions right than expecting others to conform to what I believe. In this short discussion, Locke again affirms these three contentions: that trust is an abdication of epistemic duty which does not yield knowledge, and that a pseudo-justification (in this case, ‘I remember having good grounds for...’) can conceal illicit credulity.

The same points recur in his discussion of how people can wrongly give assent, with religious propositions a particular point of concern. Sometimes there are no proofs available, and sometimes people are not capable of understanding those proofs that are available; this is particularly true of ‘the greatest part of mankind, who are given up to labour’ (IV.XX §2). But there is another category of person who has proofs available, and can understand them, but just cannot be bothered to, ‘though they have riches and leisure enough’. Some of these are distracted by other sources of pleasure or the drudgery of business. Some avoid it ‘out of fear, that an impartial enquiry would not favour those opinions, which best suit their prejudices, lives and designs, [so] content themselves without examination, to take upon trust, what they find convenient, and in fashion’. This illicit credulity is particularly blameworthy. ‘[M]ethinks they have a low opinion of their souls ... what a shame and confusion it is, to the greatest contemners of knowledge, to be found ignorant in things they are concerned to know’. Men of ‘lower condition who surpass them in knowledge’ will lead that gentleman who is ‘certainly the most subjected, the most enslaved, [because so] in his understanding’ (IV.XX §6). Knowledge is available here, but trust is inappropriate and yields mere opinion. And a failure to pursue enquiry with any diligence breaches one’s epistemic duty.

With trust consistently condemned by Locke in epistemic contexts, the obvious question that must be considered is how he accounts for testimony—the practice of believing propositions on the basis of someone else’s say-so. Testimony, surely, is an instance of trust, and yet it is so deeply a part of our normal epistemic lives that to repudiate it would be a form of scepticism. And indeed, Locke is not sceptical about testimony. He values it highly as a way of learning about matters of fact which are consistent with our experience, and of historical events.

That there is such a city in Italy as Rome: that about 1700 years ago, there lived in it a man, called Julius Caesar; that he was a General, and that he won a battle against another called Pompey. This, though in the nature of the thing, there be nothing for, nor against it, yet, being related by historians of credit, and contradicted by no one writer, a man cannot avoid believing it, and can as little doubt of it, as he does of the being and actions of his own acquaintance, whereof he himself is a witness. (IV.XVI §8; also IV.XVI §11)

Testimony is also possible for propositions that may be demonstrated, such as that the sum of the angles of a triangle is equal to two right angles, or that God exists (IV.XV §1, also I.IV §22). Nonetheless, although he is not sceptical about testimony, Locke does not himself use the word ‘trust’ to describe testimony-based beliefs. Although there is a sense of the word on which any hearer’s acceptance of a speaker’s testimony is a kind of trust, it may not be just an accident that he does not use the term. For one, doing so would be in tension with the significant evidence above that he thinks that epistemic trust is a pathology. For another, given his conception of how testimony rationally ought to work, it is arguable that there is a deeper incongruity between his conception of testimony and paradigmatic kinds of trust.

Locke's challenge is to make sense of how one can rationally respond to a speaker's testimony in such a way that it is consistent with his mandate to search out the truth for oneself, in accordance with one's own understanding. On a pre-theoretical understanding of how testimony works, a speaker tells you something, thereby giving her word. In believing her, a hearer thereby comes to know what she said. In the old locution, it is belief on the basis of authority. Being a person who gave and learnt from testimony, Locke was, of course, familiar with this, and he shows this in a nice *tu quoque* challenge to Filmer in the *First Treatise* (I §51). Nonetheless, in his official account in the *Essay* of how testimony ought to work, Locke rejected this understanding that belief could be based on authority. On his account, a hearer adopts some doxastic stance towards some proposition, on the basis of testimony, after evaluating its probability. '[T]he mind, if it will proceed rationally, ought to examine all the grounds of probability ... and upon a due balancing the whole, reject, or receive it, with a more or less firm assent, proportionably to the preponderancy of the greater grounds of probability on one side or the other' (IV.XV §5). That Locke's account of rational testimonial acceptance is probabilistic in structure, not just in name, is shown by the grounds he gives which a hearer ought to take account of in weighing what someone says. They are: the conformity of the proposition to our own experience; the number, integrity, competence, intentions and consistency of the witnesses; and contrary testimony (IV.XV §4). Locke's fourth 'wrong measure of probability', namely authority, further shows that his account is intended to deny the prior understanding of how testimony works. The '*giving up our assent to the common received opinions*' is the gravest source of error and ignorance; 'there is not an opinion so absurd, which a man may not receive upon this ground' (IV.XX §17; also *Essays on the Law of Nature*, 1954: 129).

Locke is not a reductionist, in the exact way of understanding the term. That is, he does not think that belief based on testimony is simply a species of inductive inference,

thereby ‘reducing’ the warrant for testimonially-based beliefs to that which is identical for inductive beliefs. As Alexander George has observed, Locke affirms that there are ‘two foundations of credibility, viz. common observation in like cases, and particular testimonies in that particular instance’ (IV.XVI §9; George 2016: 16). The innovation and achievement in Hume’s reductionism were to find a way to render testimony and experience commensurable; in effect, Hume found a way to compare apples with apples, in the cases where testimony and experience conflict. In contrast, were he a reductionist about testimony, Locke would not have affirmed that there were ‘two’ foundations of credibility; Hume’s position rules out that possibility.

Nonetheless, Locke’s account of testimony is sympathetic to characteristically reductionist theses. Although he does not directly state whether there is a default entitlement to believe someone’s testimony—a characteristic anti-reductionist thesis (e.g. Reid 1785, Coady 1993, Burge 1993)—Locke’s discussion of the grounds regarding when one is entitled to believe another, and when not, presumes that this is not the case. More importantly, perhaps, Locke’s account of testimony is a paradigm instance of what Ben McMyler has helpfully called *epistemic autonomy*. This is the view that ‘fully rational agents are always solely epistemically responsible for the justification of their own beliefs’ (2011: 6). McMyler’s own project is to make sense of how this could be denied. He argues that an audience is entitled to defer epistemic challenges to belief that she has acquired on the basis of testimony back to the speaker. This is what relations of epistemic authority entitle. Others take up the challenge in different ways: Paul Faulkner argues that testimonially-acquired belief, when (roughly) the audience fulfils their epistemic duty, enjoys ‘the extended body of warrant’ from the testimonial chain (2011: 22); Sandy Goldberg talks about ‘extended reliability’ (2010). Abstracting from the details, these are all anti-Lockean theses, denying epistemic autonomy. Moreover, each of these anti-Lockean accounts may naturally describe

their view as a defence of epistemic trust. The epistemic dependence on others is not just a surface-level feature of the account; it is a constitutive and pervasive feature of testimonially-based belief. In seeking to eschew such dependence, it is no surprise that Locke eschews the term ‘trust’.

In sum, for Locke, there is no positive role for trust in epistemology. There is a single use of the term ‘trust’ in the *Essay* where the connotations are not strongly condemnatory, and that concerns a practical decision, namely which doctor I should choose to prescribe me some pills (IV.XX §4). It is not that there are good uses of trust and, regrettably, also misuses. Trust itself is the problem. While I may rely on what others say, I should do so only in specific instances, and in such a way that the decision is mine.

4. The value of trust

I claimed above that it is surprising why Locke ascribes such starkly different values to trust when it occurs in practical and epistemic contexts respectively. But there are really two questions here. First, why is it that Locke ascribes such a negative value to trust in epistemic contexts, and positive in practical, such that it describes properly functioning relationships of authority? Second, *is* it surprising? That is, why should there be a unified account that explains the value of trust and when it is justified, for both epistemic and practical contexts? In this concluding section, I argue that the answer to the first, interpretative question helps to illuminate what is at stake in the second question. In identifying why Locke ascribes trust such a different valence in the two contexts, so we see why there should be something surprising about the fact that he does. What is at stake is, by implication, one’s conception of the well-lived life—and Locke’s is impoverished.

The priority of individual freedom explains Locke’s different valuations of trust, in both epistemology and politics. Taking them in sequence: I argued above that the *Essay* is

well summarised by one of its section headings, ‘Men must think and know for themselves’, with its converse vice, that one should ‘blindly submit to the will and dictates of another’ in matters of belief. Locke’s broadsides against epistemic trust should be understood in this light. Trust stands in the way of the individual making up her own mind epistemically. The same governing priority is evident in Locke’s politics. But because trust here helps to protect and enable the individual’s natural freedom, rather than to restrict it, it is regarded positively. John Dunn identifies three reasons why trust is the salient way for Locke to describe the proper relation between citizens and state. First, it reverses who is accountable to whom. Instinctively, the subordinate is accountable to the one in authority. Monarchists in the 18th Century, whom Filmer spoke for, applied this instinctive assumption to the king-subject relation. In a fiduciary relationship, the one trusted is accountable to the trustor. By identifying authorities as trusted by the citizenry, Locke found a subtle way of asserting that the ruler is accountable to, and is to serve, the ruled. (This would have been so paradoxical as to have made no sense to his audience, were Christian theology not to have prepared the ground; cf. Luke 22:27.) Second, trust articulates the claim that entitlement to rule is something that no-one is born to, but rather is justified by rights that people delegate to the ruler. There is an external structure of rights that structure and constrain the relationship. Third, it expresses the asymmetry of power of the ruler over the ruled, which puts the citizenry in a state of ongoing vulnerability (1984: 296).

There are some further reasons why trust is salient for Locke, and it is the final one which is determinative. Fourth, trust captures the unpredictability and open-endedness about the actions that civic authorities may have to undertake, which are still guided by an overarching purpose, namely the public good. For example, the executive is responsible for assembling and dismissing the legislature. It should not be done too often or too infrequently; circumstances and judgment show when it should happen. This is ‘a case where the

uncertainty and variableness of human affairs could not bear a steady fixed rule ... [so] the best remedy could be found for this defect, was to trust this to the prudence of one who was always to be present, and whose business it was to watch over the public good' (II §156). The same is true for the way that representatives are chosen (II §157-58).

Fifth, and most significantly, trust is revocable. As noted above, it should be withdrawn when there is evidence that political power is being used in ways that betray the purpose for which it was given. '[A]ll power given with trust for the attaining an end, being limited by that end, whenever that end is manifestly neglected, or opposed, the trust must necessarily be forfeited'. As a result, 'there remains still in the people a supreme power to remove or alter the legislative, when they find the legislative act contrary to the trust reposed in them' (II §149). This is the key point for Locke. Identifying trust as a condition of legitimacy gives a clear test for when resistance and revolution becomes appropriate. It is appropriate just when the state betrays the purpose for which trust was bestowed, which according to Locke is the need to protect property rights.

The conclusion of the *Two Treatises* is that it is sometimes lawful to resist the king. As Richard Ashcraft notes, if we would understand Locke's intent, a useful overarching question to ask is why he came to that conclusion (1994: 226). The answer is that people's natural freedom is maintained only if they retain the right to judge whether the powers of the state are being used properly, and to act with force to re-assert their rights to property when they judge that it is not. So, protecting natural freedom requires justifying the right to revolution. Nor is this right held collectively only. It is held distributively; that is, each individual holds the right to judge for herself whether her trust has been abused. The connection with natural freedom is explicit when trust is first introduced. 'The liberty of man, in society, is to be under no other legislative power, but that established, by consent, in the

commonwealth; nor under the dominion of any will, or restraint of any law, but what that legislative shall enact, according to the trust put in it' (II §22).

So, Locke's differing views on the value of trust are explained by the overarching priority of individual liberty. 'We are born free' (II §61). Individuals have the prerogative and responsibility to act and think for themselves. Nicholas Wolterstorff notes this shared emphasis. 'In Locke's epistemological thought, as well as his political thought, the sovereign individual occupies center stage' (1996: 151). Locke contests for individuals' freedom in both epistemic and practical contexts, to act in a way unconstrained by others' arbitrary authority, and to believe only the truth, unconstrained by inherited dogma. Trust is an aid to the former, and an obstacle to the latter. Accordingly, it is valued positively in his politics, albeit under specified constraints, and it is valued negatively in his epistemology. The valuation reflects simply the effect that trust has, as to whether it promotes freedom.

Once this shared priority is identified, what may seem more of a puzzle is why there should be any presumption in favour of what I have termed a 'unified account' of trust. Why suppose that, in both epistemic and practical contexts, there should be a single explanation of why trust is valuable, and when it is justified? Given the different effects that trust may have, and the criteria against which those effects may be evaluated, why not just accept that trust may be valuable in some contexts, not in others, and that the conditions which justify it are plural, some relevant on some occasions and not on others? On this line of thought, the desire for a unified account of trust's value is a symptom of a Kant-like aesthetic, in which a taste for order trumps faithfulness to reality, rather than reflecting a genuine intellectual requirement. If a unified account of trust implies that its value is the same in practical and epistemic contexts, but the normative facts say otherwise, so much the worse for the presumption that such an account is important.

It seems to me that this misses something important. Locke's valuation of trust is consistent because of the terms by which it is evaluated, namely by its effects. Trust is viewed positively in politics, and negatively in epistemology, because (by Locke's lights) it is instrumentally effective in the former but not the latter at enhancing human freedom. Clearly enough, trust can be assessed on instrumental grounds, by what it enables, in terms of enhancing individual human agency. In military terms, artillery and engineers are 'force multipliers'. When they support infantry and armour, the latter are greatly more effective. One unit of investment in combat support may increase fighting power by the equivalent of five units of investment in a combat arm. Trust is an 'agency multiplier'. Trusting well gives an individual far better returns than the same investment of effort in doing the project alone. Locke thinks that this is not the case in epistemic projects, but that it is in our practical projects, and hence values trust accordingly.

It seems to me, however, that this misses out the larger significance of trust. Trust should not be assessed in instrumental terms only. Its value is not found solely in its agency-multiplying effects. Trust also matters to us because of its interpersonal significance: because of the relationship that it instantiates between trustor and trusted, or what it says about that relationship. Here are two reasons for thinking so. First, while trust is not always the most instrumentally effective basis for cooperation—threats of violence and shame work pretty well too—it is a generally preferable way. And this is true not only when contrasted with 'negative' reasons for cooperation. Cooperation may be based on the offer of extrinsic rewards, such as money, yet people often still prefer to cooperate on the basis of trust. Second, the egoist can recognise the agency-enhancing value of trust. This is a strong indication that something is missing from an account on which trust's value is solely instrumental. Egoism is a pathology, in which the social, relational dimensions of a person are

malformed. An account is inaccurate if the full value that it ascribes to trust could be endorsed by the egoist. Because Locke values trust only for it what enables, that is true of his account.

In contrast, it seems to me that trust is central to our conception of the normal human life not just for what it enables, but for the kinds of relationship that it expresses and constitutes. Trusting relationships are good ones, where both parties are concerned for the other, and committed to them. This can be true both in the intimate settings of family and friendship, and the wider settings, less affectively freighted but nonetheless vital, of cooperation in pursuit of joint goals or in social contexts where each relies on the other not to renege. Trust is not always normal, in a statistical sense: there are contexts where most relationships between people are not trusting. (Think of the social results of the gang warfare for control of the drugs trade in Haiti and Honduras, for instance.) But it is in the original, normative sense of that word: as an achievable part of the flourishing human life.

The presumption in favour of a unified account of trust is indicative of a sense that trust has value as such, and not solely for what it enables, significant though that it is. For if trust as such has value—interpersonal value, as I have termed it—then it has that value regardless of domain. I offered above a putative objection to a unified account, which suggested that, because trust may have different effects in different contexts, so the conditions that justify it are plural, some relevant on some occasions and not on others. I am generally sympathetic to a pluralist approach to trust (my 2012 gives a genealogical account of the concept). The problem with Locke's view of trust is that it is not pluralist enough. In his valuation of trust being driven solely by its effects on human freedom, he fails to see a different basis on which it may be valuable, namely the ways in which trust serves as a positive basis by which people can come together. A unified account does not need to assert a single way in which trust is valuable. An account is unified if it identifies a way in which trust

is valuable, which may be realised in both practical and epistemic contexts. The interpersonal value of trust does this.

Nor is it surprising that Locke does not notice the interpersonal value of trust. As noted, the touchstone for Locke's thought is the priority of individual freedom, where this is understood in terms of one person's capacity to decide. On this view, consent is the foundational normative power. As Patrick Deneen has remarked recently, in the liberal anthropology proposed by Hobbes and Locke, humans are 'by nature, nonrelational creatures, separate and autonomous. Liberalism begins a project in which the legitimacy of all human relationships—beginning with, but not limited to, political bonds—becomes increasingly dependent on whether those relationships have been chosen' (2018: 32). An implication is that those ways in which I may engage with others, in which my consent is *not* the determining factor in deciding whether this relationship continues, diminish my freedom and are accordingly dis-valuable. Yet trust in its richer, fuller sense, of mutual commitment to the other's good, entails exactly this vulnerability. So it is no surprise that Locke should value trust solely in terms of its power as an agency multiplier.

That trust has interpersonal value is true, in an uncomplicated way, in practical contexts. It is less transparent for epistemic contexts. At minimum, epistemic contexts make it plain that it is possible that the instrumental value of trust, and its interpersonal value, may conflict. When I disbelieve my friend's testimony, because she doesn't know what she's talking about, the conflict is made stark. Nonetheless, the possibility that such conflicts exist is itself oblique support for the claim that epistemic trust instantiates some kind of interpersonal value, as well as being evaluable in terms of how truth-conducive it is. The task is to develop a truly social epistemology in which the *relationship* with another person, which is describable in second-personal terms, is truth-conducive—and not just the *encounter*, which is describable in third-personal terms. I try to articulate how this may be possible

rationally elsewhere; doing so is also an attempt to make sense of the first way in which trust is hybrid, as seemingly responsive to both practical and theoretical reasons (Simpson 2018).⁴

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⁴ It is always risky straying into others' areas of specialisation, and I am very grateful to three anonymous reviewers who saved me from some errors in interpretation and who, along with the editor, gave me probing feedback on an earlier draft.

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