

Introduction

This book is the product of two deep concerns. The first is my longstanding academic interest in the political philosophy of John Locke, and in particular his theory of trust, which was a central theme in his *Two Treatises of Government* (1689). Locke appears in every chapter of this book and in a certain sense is its central figure. The second, more recent concern has been the unprecedented loss of trust, both in Britain and the United States, during the first two decades of the twenty-first century. That loss of trust, especially in political institutions, reached crisis proportions between 2016 and 2020, the years during which I wrote this book. Those years witnessed the presidency of Donald Trump in the United States, the debate on the terms of the withdrawal of the United Kingdom from the European Union, and the devastating coronavirus pandemic of 2020 in both countries.

There is a broad consensus today that trust in other people, institutions, and political systems is in steep decline. Journalists and pundits regularly lament the loss of trust in government and corporations. Polling agencies like Gallup and the Pew Research Center in the United States and British Social Attitudes in Britain provide statistical evidence that all forms of trust are in decline. Practical self-help books, recognizing what journalists and polls have been telling us, have flooded the market with strategies of how to develop or restore trust in family members, neighbors, and co-workers. We are clearly in the midst of a multi-faceted crisis of trust that threatens the social and the political order.

There has been a substantial body of academic literature on the subject of trust in the last three decades. Much of that work deals mainly with loss of trust in government, especially in Western democracies. The lion's share of this academic literature has been written by social scientists, social and political theorists, and philosophers. Somewhat surprisingly, there has been very little historical work on the subject. There has been, as of this writing, only one comprehensive history of trust and a handful of more specialized studies that adopt a genuinely historical approach to the subject. This book is an effort to redress that historical neglect. It focuses on the early modern period, which stretches roughly from the early sixteenth century to the end of the eighteenth century, and it deals almost exclusively with England, Scotland, and colonial America. It does, however, look back briefly at the medieval period and forward to the nineteenth and twentieth centuries, and it concludes with a chapter on the loss of trust in public institutions in the United States and to a lesser extent Britain in the late twentieth and early

twenty-first centuries. As the title of the book indicates, it deals mainly with distrust in institutions rather than persons.

One reason for the failure of most of the academic literature on trust to study its historical dimension is the assumption that because trust exists in all societies, there is little reason to explore the different historical contexts in which it has found expression. This assumption works against a genuinely historical approach to the subject, and many books and articles that make passing reference to trust or distrust in the past do so only to support theories based on empirical social scientific research. When non-historians refer to trust in the past, they often make facile distinctions between trust in “traditional” or “premodern” and modern societies, without understanding how complex those earlier societies were and the different manifestations of trust or distrust that found expression in them. These scholars also fail to deal with changes in the granting or withholding of trust in periods of fundamental if not unprecedented historical change. The most they do is associate changes in expressions of trust with the emergence of “modernity” without defining that amorphous term.

While trust has always been considered an important, if not essential, dimension of personal, private relationships, its application to the public sphere, where it is given to, or withheld from, political, financial, legal, and ecclesiastical institutions, has a significant historical dimension. The main argument of this book is that distrust of central governments, national banks, corporations, law courts, and established churches arose in England and colonial America between 1500 and 1800. During those years contemporaries began to understand that institutional trust was just as essential for the maintenance of public order as personal trust was for maintaining the social order. Maintaining trust in the people who staffed large public institutions, however, was much more challenging than trusting people who were personally known to their neighbors in local communities. The people who staffed those institutions are the strangers in this book. Those strangers should not be confused with the people personally unknown to each other who engaged in trade with each other and between whom a low level of mutually beneficial trust was necessary for the success of a market economy. Nor should they be identified with the people in our communities we never met but in whom “generalized” trust is often considered commendable.¹ The strangers in this book are the men and women who ran large public institutions who were personally unknown to the vast majority of people whom they governed, controlled, or influenced.

¹ For the extensive contemporary literature on trusting strangers, see Karen S. Cook, Margaret Levi, and Russell Hardin, eds., *Whom Can We Trust? How Groups, Networks, and Institutions Make Trust Possible* (New York, 2009), Introduction. On the positive aspects of trusting strangers see Ute Frevert, *The Moral Economy of Trust: Modern Trajectories* (London, 2014); James Vernon, *Distant Strangers: How Britain Became Modern* (Berkeley, 2014); Penelope Gwynn Ismay, *Trust among Strangers: Friendly Societies in Modern Britain* (Cambridge, 2018); Paul Seabright, *The Company of Strangers: A Natural History of Economic Life*, 2nd ed. (Princeton, 2010); Eric M. Uslaner, *The Moral Foundations of Trust* (Cambridge, 2002).

I define an institution in the traditional sense of an organization, establishment, or bureaucratic structure governed by rules and procedures for the purpose of implementing certain policies or programs. This book is concerned only with formal institutions, not those that regulate social behavior in communities of various size. The institutions discussed in this book are also public institutions in that they are either part of the state apparatus, such as government agencies, law courts, and state churches, or operate in the public sphere, such as banks and corporations.

Much of the modern academic literature on trust deals extensively with the definition and theory of trust. This book is not intended as a critical commentary on that literature. Nevertheless, I found it necessary, before beginning this historical study, to define trust, explain why I consider it more of an emotion or a sentiment than a rational calculation, consider to what extent it may be considered a moral, civic, or social virtue, and evaluate the loss of freedom, the risks, and the vulnerability it entails. Most important, this section on the theory of trust distinguishes between personal and institutional trust while at the same time illustrating the rhetorical connections between them. I restrict my discussion of trust theory to the first half of Chapter 1, which is titled “Trust, Distrust, and History.” The second half of that chapter traces the gradual emergence of institutional distrust in England prior to 1660. It was virtually unknown in the Middle Ages and became explicit only during the reign of Charles I (1625–49). The centerpiece of this section is a narrative of the growth of political distrust in the years leading up to the revolution of the 1640s. I also discuss the growth of distrust in legal, commercial, and ecclesiastical institutions during this period, mainly to show its connection with the dominant political narrative. I provide a full discussion of distrust in these non-political institutions, which became more explicit and multifaceted in the late seventeenth and eighteenth centuries, in Chapters 3, 4, and 5 respectively.

Chapter 2, “John Locke and Trust of Government,” begins with a discussion of the political philosophy of Locke, who claimed that all government is, or at least should be, based on trust. The chapter shows how his theory originated in opposition to the governments of Charles II and James II, which Locke claimed violated the trust that the people had placed in the executive and the legislature. The chapter then shows how Locke’s argument provided a foundation for opposition to the Whig ministries of the early eighteenth century and colonial American opposition to the British government in the 1760s and 1770s. The concluding section in this chapter deals with efforts to promote mutual trust between the government and the people in drafting the United States Constitution in 1787 and the Bill of Rights in 1789.

Distrust of the central government was closely related to that of legal institutions, which is the subject of Chapter 3. A lack of confidence in English law courts arose fairly early, mainly because of the corruption of justice in the late fifteenth and early sixteenth centuries. Reforms undertaken by the governments of Henry

VII and Henry VIII helped to restore trust in the legal process, but distrust arose once again during the personal rule of Charles I and among law reformers in the 1640s and 1650s, who demanded, among other things, the decentralization of the law courts at Westminster, the abolition of the Court of Chancery, and the right of juries to acquit defendants in criminal trials on the grounds that the law was unjust. Distrust of English law courts reached a peak in the late seventeenth century in reaction to the coercion of juries and the violation of defendants' rights in trials of Whigs and religious dissenters. Another source of judicial distrust in late seventeenth-century England and the early American republic were the procedures in treason trials, which resulted in the unfair prosecution of opponents of the government. The harshness and unfairness of punishments for all crimes also eroded faith in the entire criminal justice system both in Britain and in America during the eighteenth and early nineteenth centuries.

The establishment of the Bank of England and the growth of the stock market in the late seventeenth and early eighteenth centuries were the main sources of distrust in British financial and commercial institutions, which is the subject of Chapter 4. That distrust reached a peak in the South Sea Bubble of 1720, the greatest financial scandal in British history, which led to a loss of trust in the government itself as well as in the large stock companies that made profits from the scheme. Distrust of national banks later became a recurrent source of distrust in the United States, which led to the failure of the first two national banks and prevented a third from being established until the creation of the Federal Reserve System in 1913. Distrust of the system of taxation in Britain focused mainly on excise taxes, which the government was in large part successful in managing by the middle of the eighteenth century, whereas excise taxes, direct taxes, and customs duties levied on American colonists became a major source of colonial distrust of the British government in the 1760s and 1770s. This chapter also deals with the formation of legal trusts, which are transfers of property from one party to another, who holds the property "in trust" for a beneficiary. The only distrust of this system in early modern England came from the royal government when landed families used trusts to avoid paying taxes in the 1530s.

Chapter 5, on distrust of ecclesiastical institutions, deals with two separate developments that caused a loss of trust in established churches in England, Scotland, and America. The first was a long tradition of anticlericalism in England, which played a role in that country's break with the Roman Catholic Church and the state's assumption of complete control of the Church in the 1530s. A new wave of anticlerical sentiment during the archiepiscopate of Archbishop William Laud in the 1630s led to the disestablishment of the English Church in 1646, and shortly thereafter it caused the collapse of the Presbyterian form of church government that briefly replaced it. After the Restoration, mutual distrust and outright conflict arose between the Church of England and the dissenting Protestant sects. A reluctant toleration of those dissenters in England in 1689 and

episcopalian dissenters in Presbyterian Scotland in 1712 failed to dissipate much of that distrust, leaving the established churches of both nations permanently weakened. In America, distrust of established churches of different denominations resulted in the separation of church and state in the federal government and the disestablishment of all churches in the individual states by 1818.

The final chapter, “The Crisis of Institutional Trust, 1970–2020,” surveys the growing loss of trust in British and American political, legal, financial, commercial, and ecclesiastical institutions during the past few decades. The chapter compares the loss of trust in the early modern period with that of the recent past, recognizing the much larger number and greater complexity of present-day institutions. It also discusses, for the first time in the book, distrust of the media, especially the news media, which were in their infancy in seventeenth-century England. The section on the media leads into a discussion of the Trump administration’s distrust of fact-based bodies of knowledge, especially science, and its broader war against truth itself. These claims against factual knowledge recall the culture wars of the early modern period, which featured debates on the utility of science and also the nature of truth, which the common sense philosophers of the eighteenth century contended was the main condition for trusting other people.

The conclusion identifies four general sources of institutional distrust in both the early modern period and the recent past: abuse of power, corruption, ideology, and anti-elitism. The conclusion also identifies the strategies governments in Britain and America have used to cultivate trust among the citizenry. The key to their success in those relatively infrequent periods of high institutional trust was the implementation of policies that were transparent and were administered fairly, consistently, and efficiently.

I have written this book in the hope that it will appeal to two very different audiences. The first are academics—mainly historians but also the social scientists and philosophers who have written most of the theoretical literature on the subject of trust in the past thirty years. The inclusion of footnotes and bibliography is almost entirely for their use. The second audience is an amorphous group of general readers who have an interest in early modern British and American history. To make the book as accessible as possible to those potential readers, I have avoided the discussion of historiographical debates, limited the number of footnotes, and tried, wherever possible, to simplify legal, economic, and religious complexities. For their benefit I have also provided some basic historical background material with which academic historians are already familiar.