

Settling on How to Settle: Collective Intentionality and Money

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1. Introduction

The notion of a collective acting with the unity of single agent is perhaps as old as Western Philosophy itself, for one of Plato's guiding ideas in *The Republic* is that the *polis* can be usefully understood on analogy to the soul of a natural person (and *vice versa*). Plato characterizes the *polis* as having a seat of reason, a source of honor and anger, and a collection of passions, just as an individual person does. It is only by understanding the *polis* in this way that we grasp what it is for it to work together and what makes one *polis* better than another.¹ This concern with explaining how a collective can act like a single rational being is also central to the theorizing of 17th and 18th century political philosophers. Thomas Hobbes's introduction to *Leviathan* opens with an elaborate comparison between an individual human and the 'artificial person' of the commonwealth. He argues that the best-run state will be led by a single individual whose will coordinates all the activities of the state's members.² Jean-Jacques Rousseau was wary of the despotism inherent in this arrangement, but he agreed with Hobbes that for a state to function well it, like a natural person, has to be bound together by a single will. His *Social Contract* presents a method by which the members of a state can, through the creation of law, collectively self-impose a will that binds them together. He calls this collectively self-imposed

¹ Plato (1992), *Republic*, translated by G.M.A. Grube and revised by C.D.C. Reeve, Indianapolis: Hackett.

² Hobbes, T. (1994), *Leviathan*, edited by Edwin Curley, Indianapolis: Hackett.

law the ‘General Will’. It is a will that unites the members of a collective into a single body, but it is produced by all members of the body and not, as on Hobbes’s view, by one elite member.³

For the past several decades, a number of philosophers working at the intersection of social ontology and the philosophy of mind have taken on the age-old topic of collective agency under the head of *collective intentionality*. This literature has grown out of the philosophy of action; to understand the explanatory concern of these philosophers, it is worthwhile asking what are the basic questions they expect to answer with a theory of intentional action. The literature springing from the work of Donald Davidson sought to explain the difference between, *e.g.*, intentionally turning on a light by flipping a switch and unknowingly scaring off a prowler by that very same action.⁴ One intuitive way to mark the difference between these phenomena is in terms of the agent’s state of mind. Inside their mind, they had an intention to turn on the light but not one to scare anyone off. If we think of intentions this way, then we understand them as mediators between mental states and activities such as beliefs, desires or acts of practical reasoning, on the one hand, and motions of the motor system, on the other. Theorized in this way, they bridge the mind and body on the output side of the mind-body problem.

An adequate account of intention will include a variety of elements. It will explain how intentions are caused and how they related to beliefs and desires. It will explain what bearing evaluative judgments can have on intentions and whether it is possible to intend to do something that one thinks is completely bad. It will explain the relation of intentions to practical reasoning, and it will explain their epistemology, including whether they are knowable in an especially first-

³ Rousseau, J-J. (1997), *The Social Contract and Other Later Political Writings*, translated by Victor Gourevitch, Cambridge: Cambridge University Press.

⁴ Davidson, D. (1980), *Essays on Actions and Events*, New York: Oxford University Press.

personal way and whether unconscious intentions are possible. Suppose you developed such an account and then, armed with your account, you set out to explain acts of collective agency. One of your primary tasks would be to explain what sorts of intentions are at work when agents act together, and you would want your account to be able to distinguish genuine collective action from cases in which agents give off an appearance of collectivity but are each acting merely individually. Your full account would illuminate what it is to understand the state as like a soul, as an artificial person, and as having a General Will, but you would start with much simpler examples. It is enough, initially, if you can distinguish adequately between two individuals walking side-by-side as individuals and two individuals taking a walk together.⁵ This is the initial explanatory task of contemporary collective intentionality.

In what follows, I will review the two dominant approaches to collective intentionality since the 1990s. I will call these the *psychologistic approach* and the *accountability approach*. Drawing upon G.E.M. Anscombe's *Intention* and works inspired by *Intention*, I will critique the former approach as a step towards developing the latter.⁶ My argument will pivot around what it means *to settle* an intention in both the individual and the collective case. I will not attempt here to explain how the accountability approach can be extended to account for the unity of a state or any other community. I will, however, close with a discussion of how the approach can apply to

⁵ The origin of this example is Margaret Gilbert's 'Walking together: a paradigmatic social phenomenon' in Gilbert, M. (1996), *Living Together: Rationality, Sociality, and Obligation*, New York: Rowman and Littlefield.

⁶ Anscombe, G.E.M. (1963) *Intention*, Cambridge, MA: Harvard University Press. In the only other explicitly Anscombian analysis of collective intentionality of which I am aware, Ben Laurence also identifies psychologism as a central aspect of the mainstream approach to collective intentionality, which he in turn critiques. See Laurence, B. (2011), 'An Anscombian approach to collective action', in A. Ford, J. Hornsby, and F. Stoutland (eds.), *Essays on Anscombe's Intention*, Cambridge, Mass.: Harvard University Press.

the ontology of money. Money is a central topic for many theories of social ontology.⁷ I will show how the accountability approach is particularly useful for shedding light on the chartalist account of money, which focuses on money's function of denominating and paying off debts. By studying what it means to settle on a collective goal, then, we gain insight into the ontological centrality of money's capacity to set and settle debts.

2. The Psychologistic Approach.

The psychologistic approach starts from the presumption that the teleological and motor phenomena of intentional action are to be explained in terms of the psychological states of individuals. In *Intention*, Anscombe characterizes the method of this approach as follows:

... if we want to know a man's intentions it is into the contents of his mind, and only into these, that we must enquire; and hence ... if we wish to understand what intention is, we must be investigating something whose existence is purely in the sphere of the mind.⁸

This view comes naturally to anyone motivated by a materialist view of the mind, especially if this materialism is embraced as a repudiation of a religious conception of an immaterial soul or (less likely) of Cartesian dualism. This picture of the mind gives it a spatial location, locating it in the brain, somehow, and not in the heart or the hand. If we wish to understand what it is for me to point my finger intentionally, we should not start by investigating my finger, let alone what it is pointing to. Rather, we need to start with the mind in my head whose workings eventually produce the pointing. When we layer a mechanistic explanatory strategy on top of this

⁷ John Searle, for example, focuses on money as a central example of 'social reality', and he uses his account of collective intentionality to explain the construction of this reality. See Searle, J. (1995), *The Construction of Social Reality*, New York: Free Press; and Searle, J. (2010), *Making the Social World*, New York: Oxford University Press. For a tidy discussion of how these pieces fit together, see Papadopoulos, G. (2015), 'Collective intentionality and the state theory of money,' *Erasmus Journal for Philosophy and Economics* 8.

⁸ Anscombe, *op. cit.*

materialism, we know not only where to look, but what to look for. Inside the mind, we want to discover the springs of action and how they cause motor activity such as finger-pointing.⁹

When it is applied to explanations of collective intentionality, the psychologistic approach examines the interrelations between intentions, conceived of as items whose existence is purely in the sphere of individual minds, that give rise to collective action. Sticking with the spring metaphor, my actions are sprung by the intentions in my mind, and yours are sprung by yours. Your intentions cannot spring me immediately into action, for they are not connected to my body in the right way to do so, and mine cannot spring you immediately into action, for the parallel reason. We can coordinate our springs, or perhaps more accurately, our springs can be coordinated, to allow us to do all manner of things together, from running a commonwealth to taking a walk together. Starting as the psychologistic approach does with these psychological springs of action, it is unsurprising that many who adopt it specify the collectivity of collective action, at least in part, in the *contents* of the relevant individual intentions. Put another way, because of its commitments to explaining all intentional phenomena psychologically and to ascribing psychological states only to individuals, the psychologistic approach must capture at least part of the collectivity of collective intentionality in the connections between psychological states. Thus, it is not surprising to think that these states need to have suitably collective contents in order to so connect.

An example with a bit of detail will help us see what is at issue here. Suppose there is a rally tomorrow and Leo and Sheila, independently of one another, each plans to go to it. According to the psychologistic approach, Leo has an intention that is accurately specified by ‘I

⁹ Velleman uses this phrase in Velleman, J.D. (2000), *The Possibility of Practical Reason*, New York: Oxford University Press.

intend to go to the rally tomorrow', and Sheila also has an intention that is accurately specified by this sentence. Each of them can act on their individual intentions and successfully attend the rally, but doing so need not amount to them going to the rally *together* as a collective. For their action to be collective, each of them will need to include some representation of the other as someone with whom to go to the rally. The psychologistic approach can capture this by saying Leo has an intention accurately specified by 'I intend to go to the rally tomorrow together with Sheila' and by saying Sheila has the parallel and interrelated intention. Putting the matter this way gives us a task for philosophy, for we might now ask, what is it to intend to do something *together with* another? Can we further specify, or analyze, or explicate this relation of 'together with', as it is present in collective action?

Everyone who writes on collective intentionality thinks that the answer to this last question is, yes. Everyone who writes on the topic thinks something can be said that helps us to understand the difference between two individuals coincidentally doing the same thing and two individuals doing something together. For many adherents to the psychologistic approach, at least part of what can be helpfully said is provided, again, by the specification of the contents of the relevant intentions. The most prominent proponent of this sort of account is Michael Bratman.¹⁰ According to Bratman, the needed content-collectivity is articulated by propositional attitudes with the form 'I intend that we *J*'. The plural grammatical subject of the proposition embedded in the intention makes the intention suitable for connecting with other intentions of this form into a network of collective intentionality. On Bratman's view, each of Leo and Sheila has an intention specified by, 'I intend that we go to the rally tomorrow'. Because each has an

¹⁰ Bratman, M. (2014) *Shared Agency: A Planning Theory of Acting Together*, New York: Oxford University Press.

intention of this form and with this content, they intend to go to the rally, not coincidentally together, but jointly together in what Bratman calls a *shared intentional activity*. If neither Leo nor Sheila is coercing the other and if each is committed to mutually supporting one another in the activity, the activity is not merely shared; it is, on Bratman's taxonomy, *cooperative*.¹¹

Bratman's 'I intend that we *J*' formulation is useful, I think, because it provides the best (and perhaps only) way for an account of collective intentionality at once to respect the basic metaphysical commitments of psychologism while simultaneously supplying a form of rationalization suitable for complete practical explanation. To see this, consider an exchange between Bratman and Christopher Kutz on the nature of the intentions that explain collective action. Bratman and Kutz agree on several central points. As does Bratman, Kutz follows the psychologistic approach, and he claims that anyone who takes their common tack should account for the collectivity of collective action in the content of intentions. Kutz asserts that the intentions involved in many collective actions 'cannot be made sense of except in collective terms' which, in turn, is a matter of content '... collective *content* is necessary to distinguish cooperation from merely parallel behavior'.¹² He argues for this claim by disputing what appears to be the only other psychologistic way of explaining the collectivity of collective intentionality, *viz.*, in terms of intentions with a distinctive and irreducible 'we-' *form*. To see the options here, consider the following example from John Searle, an advocate for the existence of intentions with irreducible 'we-' *form*. Searle asks us to imagine a group of graduating business students, each who believes humanity will be best served by everyone following their selfish interests and

¹¹ Bratman, M. (1992), 'Shared cooperative activity', *The Philosophical Review* 101.

¹² Kutz, C. (2000), 'Acting together', *Philosophy and Phenomenological Research* 61 (original emphasis).

who also believes their fellow business students believe the same. If each sets out alone, intending to do their part to better humanity by pursuing their individual self-interest, then, Searle asserts, there is no collective action. Contrast this with the case in which the students make a pact on their graduation day to do their part by each following their individual self-interest. Searle claims that the only adequate way to explain the difference here is to posit a novel form of intention, ‘we-intentions’, to mark off the latter case from the former. On Searle’s account, the content of the relevant intentions is the same in both cases (to pursue one’s individual self-interest), but in the former case the form of the intentions is that of an ‘I-intention’ whereas in the latter it is that of a ‘we-intention’.¹³

There are a variety of complaints one might have with Searle here. One might object to his claim that the business students in the first case do not perform a collective action. If individually self-interested motivations can give rise to coordinated group behavior, why think that their pact in the second case makes a difference? Alternatively, even if one agrees with Searle that the latter case involves a sort of collectivity that is absent in the former, it is not clear how invoking intentions with irreducibly ‘we-’ form explains (as opposed to merely labels) the phenomenon. Neither of these, however, is Kutz’s objection. Kutz argues that the content of the relevant intentions in Searle’s two cases is not the same. In the first case, the students do not intend to do anything together — each intends to act selfishly, predicts that their fellows will do the same, and further predicts that this will be to the benefit of humanity. In the latter case, the students do intend to do their part in the joint project of making humanity better, each doing so by pursuing their individual self-interest. This is a difference in content, not form, because in the

¹³ This example is from Searle, J. (1990) ‘Collective intentions and actions,’ in P. Cohen, J. Morgan, and M.E. Pollack, eds., *Intentions in Communication*, Cambridge, MA: Bradford Books, MIT Press.

latter case but not the former, the intention is to do something *together*, and this togetherness is properly specified in the content of the intention.

Kutz's interpretation here provides a recipe for anyone wanting to be a monist about the form of intention, who rejects the existence of intentions with a distinctive 'we-' form. Given any example that purports to show the need to account for collectivity in terms of a distinctive 'we-' form of intention, embed the collectivity in content of the 'I' intention. Not only is this *an* option for the proponent of the psychologistic account, but I think it should be the *preferred* option. Psychologism goes hand-in-hand with individualism. The bogeyman alternative is what Hans Bernard Schmid calls 'the specter of the group mind', which is derided by most who discuss collective intentionality, going at least as far back as Wilfrid Sellars in 1963.¹⁴ Fidelity to the individualism of psychologism and metaphysical parsimony recommend that the psychologistic approach take Kutz's and Bratman's route of locating the collectivity of collective intentionality in the content of individual intentions.

In spite of their similarities, Kutz thinks some collective intentions are 'merely participatory' and, as such, do not have Bratman's 'I intend that we *J*' form. The intentions Kutz has in mind are '... intentions to do [one's] part in achieving [an] executively determined

¹⁴ For Schmid's phrasing and discussion, see Schmid, H.B. (2009), *Plural Action*, New York: Springer. Sellars's place in this debate is subtle. He acknowledges the legitimacy of *sentences* whose logical form is 'We intend that X do A', and he says the 'internalization' of this form as the concept of 'us' is 'a form of consciousness and, in particular, a form of intending'. See Sellars, W. 'Imperatives, intentions, and the logic of 'ought'', in H.N. Castañeda and G. Nakhnikian, eds., *Morality and the Language of Conduct*, Detroit: Wayne State University Press. This form of consciousness, he says, need not 'involve the existence of a 'group mind', capable of having beliefs and intentions, in a sense incompatible with empiricist principles'. This might sound like a psychologistic account of collective intentionality articulated in terms of a 'we-' form of intentions. Sellars is primarily interested here, however, about the logical relations between sentence forms. He takes on no commitments regarding what facts would determine the collective intentionality or lack thereof in, *e.g.*, the graduating business student example. A proponent of psychologism could thus grant all that Sellars says about the logical form of 'we-consciousness' while insisting that the individual psychological states comprised by any 'we-consciousness' have the individualistic 'I intend that we *J*' form.

goal’.¹⁵ Kutz believes that the content of such an intention is not to achieve a collective end but rather merely to contribute to a collective end. Kutz presents musicians doing their part in an orchestra and players doing their part in a team sport as examples of individuals who have merely participatory intentions. About the former case, he says ‘It would ring false to attribute to an individual cellist in an orchestra the intention that ‘we play the *Eroica*’.¹⁶ Something more is needed, he thinks, for an individual to have an intention with the ‘I intend that we *J*’ form.

I do not wish to dispute Kutz regarding whether a cellist saying ‘we play the *Eroica*’ would ring false. Even if Kutz is right here, the distinction he is describing is of trivial importance to an articulation of the teleological structure of collective intentionality.¹⁷ This triviality becomes clear when we think through the case using Anscombe’s special question ‘Why?’. Anscombe argues that what an agent does is intentional just in case they can articulate the good they believe they are pursuing without having to take a third-person perspective on themselves. She calls these articulations answers to the question ‘Why?’, in a special sense, and answers of this sort reveal the intentions an agent has in acting. Plenty has been written on what this amounts to and why it matters.¹⁸ For our present purposes, all we need from Anscombe’s device is to imagine asking this cellist why they are playing the cello, and imagine them saying ‘Because I am doing my part in the orchestra’, and then imagine us proceeding to ask why they are playing those notes in particular and not some others. A natural response for the cellist here is

¹⁵ Kutz, *op. cit.*

¹⁶ Kutz, *ibid.*

¹⁷ Bratman’s own complaint to Kutz here is that such an intention would not enable one ‘... to adjust in response to pressures of consistency and coherence with respect to [the collective] end’ and thus cannot support shared cooperative activity (Bratman, M. (2014), *op. cit.*, 170).

¹⁸ For an excellent overview, see Wiseman, R. (2016), *Routledge Guidebook to Anscombe’s Intention*, New York: Routledge.

‘because we are playing the *Eroica*’. This response reveals the goal of the orchestra, which in turn rationalizes the contributions made by each of the orchestra members. Even if Kutz is correct that there is a genuine distinction between trying to achieve a collective end and merely trying to contribute to the collective end, it is the end itself that rationalizes both the collective action and the individual actions that are its parts, so it is the end itself that matters for explaining the overarching teleological structure of collective intentionality.

The virtue of Bratman’s ‘I intend that we *J*’ formulation is that it captures this teleological structure by explicitly specifying the rationalizing goal of a given collective action. This formulation locates this collectivity in the content of individual intentions, and it does so in a way that makes the overarching, rationalizing goal explicit. This pair of features, I think, makes Bratman’s the preferred formulation of the psychologicistic approach. For the remainder of this paper I will treat it as the exemplar of this approach.

3. Settling on Collective Intentions.

One Anscombean critique of Bratman’s view — which, I think, carries over to any psychologicistic account of collective intentionality that locates collectivity in the content of individual intentions — is that the basic structure of intending is infinitival, not propositional. If the only way the view can account for the collectivity of collective intentionality is *via* the specification of a plural subject of a proposition that is the content of the relevant intention, then the view must be wrong. This critique is suggested by Michael Thompson’s naïve action theory, which focuses on the logical implications of taking infinitival specifications of action as basic.¹⁹

¹⁹ Thompson, M. (2008), *Life and Action: Elementary Structures of Practice and Practical Thought*, Cambridge, MA: Harvard University Press.

Thompson thinks that deep truths lie behind a person's propensity to say 'I intend to do such-and-such' rather than 'I intend *that* I do such-and-such' when they say what they intend to do. Those persuaded by Thompson are likely to see a promising line of attack here against any psychologistic account that so much as allows for irreducible propositional objects of intention. This style of critique, however, risks going unheard by those who are unmoved by grammatically-guided analyses of the logical form of practical reasoning, which includes Bratman.²⁰ In spite of my sympathy with the Thompsonian strategy, I will meet Bratman on his own terms and pursue a challenge that he himself takes to be pressing.

The issue at hand concerns what is needed for a collective intention to be 'settled on'. Bratman acknowledges that his account will fail if it cannot make sense of an individual agent settling the matter that a collective action take place. The challenge to his account being able to satisfy the requirement comes from J. David Velleman, who says that '[y]our intentions are attitudes that resolve deliberative questions, thereby settling issues that are up to you'.²¹ On Bratman's account, it must be possible for a person to resolve a deliberative question by forming an intention with collective 'that we *J*' structure, thereby settling not just what that person will do but also what the other members of the collective will do. Moreover, on Bratman's account, this must be possible not just in contexts where one person has authority or control over another but also in non-coercive, cooperative contexts. If no such 'that we *J*' intentions can be formed,

²⁰ Bratman, *op. cit.*

²¹ Velleman, J.D. (1997), 'How to share an intention', *Philosophy and Phenomenological Research* 57. Bratman quotes this passage Bratman, M. (1997), 'I intend that we *J*,' in R. Tuomela and G. Holmström-Hintikka, eds, *Contemporary Action Theory, Vol. II*, Dordrecht: Kluwer. For a recent discussion on the importance of the topic, see Alonso, F. (2017), 'Intending, settling, and relying', in D. Shoemaker (ed.), *Oxford Studies in Agency and Responsibility*, Volume, 4, New York: Oxford University Press.

then shared cooperative action is, according to the account, impossible. But shared cooperative activity is possible, so there must be some way one person can non-coercively settle what a collective will do.

To see what is at stake here let us return to Leo and Sheila and the rally, starting this time with a non-collective case. Imagine that Leo is deciding whether or not to go to the rally. He deliberates, and then he decides that he will go to the rally. Upon deciding that he will go to the rally, he settles the matter, moving from a state of indecision to one in which he forms the intention to go to the rally. If we formulate the intention using a proposition as its object, his settling of the intention generates an intention specified by ‘I intend that I will go to the rally tomorrow’. This possibility is not mysterious. Contrast this with his deliberating about whether he and Sheila will go to the rally. Suppose he has no authority over Sheila. He deliberates, and he concludes that they will go to the rally, thereby forming an intention specified by ‘I intend that we will go to the rally tomorrow’. At a minimum, it would seem that Sheila must know of this intention and accept it as her own for there to be a collective action of going to the rally. Bratman agrees with Velleman, however, that he is committed to the possibility of Leo deciding, by himself, without any special authority, that they will go to the rally simply by forming the relevant ‘I intend that we *J*’ intention. But how could Leo’s decision, on its own and by itself, settle that he and Sheila go to the rally together?

Bratman’s answer is that a person settles a collective matter if they form a ‘that we *J*’ intention and can predict with a high degree of accuracy that the rest of the relevant collective will likewise form the intention if they (the rest of the collective) come to know of it.²² Leo can

²² This is Bratman’s answer in Bratman. M. *op. cit.*, and although he has continued to elaborate this response over the past two decades, his core thoughts on the matter remain unchanged in later works.

settle that he and Sheila go to the rally if he intends to go to the rally, if Sheila becomes aware of this intention (perhaps because he says to her, ‘I’m looking forward to the rally tomorrow’), and if he can correctly predict that she will thereby intend to go with him (perhaps because whenever there is a rally, they go together). If this happens, then Sheila’s psychological condition changes from one in which she was not intending to go to the rally to one in which she has this intention. Should she and Leo successfully go to the rally, it will be Leo’s decision that made it so.

There is nothing about the meaning of ‘to settle’ that prevents us from seeing Bratman’s account as one in which one person non-coercively settles what another (and thereby a collective) does. When we consider Anscombe’s account of the form of practical reasoning, however, we see that Bratman’s response ignores the way that a person can immediately establish, maintain, or alter an intention through an exercise of reason. Anscombe argues that practical reasoning differs from theoretical reasoning in its form, not its content. She is less than ideally clear about what she means by ‘form’, but one hallmark of this difference between practical and theoretical form is the fact that practical reasoning can result immediately in action. Richard Moran and Pamela Hieronymi have developed this insight into a view of rational self-control, which is the kind of control we exert over ourselves when we let reason immediately determine what we believe (in the theoretical case) and what we do (in the practical case).²³ There is a variety of sorts of immediacy that is relevant to this discussion — full examination of them would lead us astray from our inquiry. What matters presently comes out through a distinction Hieronymi draws between the ‘managerial control’ and ‘evaluative control’ we

²³ See Moran, R. (2001), *Authority and Estrangement: An Essay on Self-Knowledge*, Princeton: Princeton University Press. Also, Hieronymi, P. (2005), ‘The wrong kind of reason’, *The Journal of Philosophy* 102. Hieronymi, P. (2006), ‘Controlling attitudes’, *Pacific Philosophical Quarterly* 87, and Hieronymi, P. (2009), ‘The will as reason’, *Philosophical Perspectives*.

exercise over our lives.²⁴ Managerial control is demonstrated by the way we can act to achieve our goals. If I decide to get a cup of coffee, I do not thereby instantly have a cup of coffee. I need to do something, such as go to the coffee shop and order one, if I am to have a cup of coffee. The control I exert over the cup, obtaining it and then drinking it, is managerial. Contrast the control I exercise in deciding in the first place to get the cup of coffee. I might deliberate about it, thinking first that it is too late in the day for coffee, then thinking that being more alert is worth whatever inconvenience the caffeine might later cause, and I might decide to get the cup. When I make this decision, there is nothing further I need to do to myself to form the intention to get the cup of coffee. I do not need to manage myself to form the intention for the coffee in the way that I need to manage the cup if I want actually to drink the coffee. The control I exert over my intention, then, is not managerial, but evaluative, and it is immediate, for it involves no instrumental activity to bring the relevant intention about once I have made the decision.

We can recast this distinction between sorts of control as a distinction between ways of settling. When I decide to go ahead and get a cup of coffee, that immediately settles my intention on the matter. By contrast, when Leo decides that he and Sheila will go to the rally, his decision does not settle the matter, for if Sheila never learns of the decision, there is no guarantee that she will form the intention to go to the rally (let alone to go with Leo). When Leo decides that they will go to the rally, there is nothing further to do for him to form the intention to go, but there is something further — *viz.*, to communicate or signal the decision — that needs to happen to bring about the intention in Sheila that settles that they go together. He thus cannot exert evaluative control over whether they go to the rally. Bratman's worry about settling, however, is a worry

²⁴ Hieronymi, *ibid.*

precisely over whether one person can evaluatively settle a collective action. This is what Velleman has in mind when he speaks about ‘resolving deliberative questions’ and ‘settling issues’. It is a matter of exerting evaluative control, not managerial control. The worry that Bratman is trying to address about one person settling a collective action is thus not resolved by showing that one person can exert manipulative control over another’s intention. Within Bratman’s framework, that worry could be addressed only if it were possible for one person to settle another’s psychological state by exerting evaluative control over the mind of the other. But this is impossible. No matter how much control one person has over another, the first must *do something* beyond making decisions to exercise that control over the mind of the other.

This is a problem for any psychologistic view that captures the collectivity of collective intentionality in the content of the relevant intentions. Any such view will owe an explanation of how one can settle the intentions of another via an exercise of evaluative control, but no explanation will be forthcoming, because this is impossible. Bratman is right to take this worry seriously, and I have just argued that neither he nor any other proponent of psychologism can meet it. This does not force us, however, to embrace anything as metaphysically occult as a group mind. The alternative is to stop thinking about psychology altogether and to focus instead on social norms of accountability.

4. The Accountability Approach.

The argument from the last section paves the way to exploring how collective intentionality, both cooperative and coercive, could result from evaluative control, how collective intentions do sometimes manage to get immediately rationally settled, and how they can immediately be rationally maintained and altered. The way forward, I think, is to develop Margaret Gilbert’s

alternative to psychologism, which focuses on the ways in which mutual accountability is a constitutive feature of many sorts of collective intentionality, present even in actions as mundane as taking a walk together.²⁵ According to Gilbert, intentionality is collective just in case each of two or more people have the ‘right to rebuke’ the other or others for failing to do their part in a joint activity, and this right to rebuke is what makes the activity joint, not merely coincident. This right, Gilbert says, is produced by agreement, which can be tacit. On Gilbert’s view, the difference between you and I each walking as individuals in close proximity to one another, on the one hand, and taking a walk together, on the other, is that in the latter case we have at least tacitly agreed to walk together and thus, if either of us unilaterally quits, the other has the right to issue a rebuke for doing so.

Gilbert does not deny that, in order to act collectively, agents need to have intentions to do so and beliefs about their fellow participants doing so as well. She is not some mid-20th century behaviorist who questions the existence of ordinary psychological kinds. Moreover, her assertion that there are norms of collective action is not in itself what distinguishes her view from psychologism. Bratman, for example, claims that collective intentionality requires joint commitments on the part of its participants, and commitment is obviously a normative notion closely linked to that of accountability. What is distinctive about Gilbert’s view, and any other accountability view of collective intentionality, is the explanatory pride of place it gives to normative notions such as the right to rebuke. To adopt the accountability approach is to claim that these normative phenomena are explanatorily basic. On the accountability approach, the

²⁵ See Gilbert *op. cit.*, and Gilbert, M. (2014), *Joint Commitment: How We Make the Social World*, New York: Oxford University Press.

psychological aspects of collective intentionality are simply the means by which humans manage to institute and exercise the norms, but the norms are what constitute the phenomenon itself.

This positioning of the normative as explanatorily prior to the psychological belongs to a philosophical *geist* over the last century whose standard bearers include Anscombe, Ludwig Wittgenstein, John McDowell, and Robert Brandom.²⁶ A full defense of the explanatory priority of normativity calls for engagement with all of their work that goes beyond the brief confines of this paper. At present, I will simply note that all of these writers have reason to applaud the anti-psychologistic character of Gilbert's view. Her view suffers, however, because it is overly constrained by a modern liberal focus on the force of agreement. Gilbert's account of agreement is subtle and perhaps surprising. She argues, for example, that agreements may be coerced yet still be binding.²⁷ This gives her an expansive view of agreement, but it is still too narrow to do the needed work in an account of collective intentionality. The following challenge from Schmid shows one reason why. Schmid worries that Gilbert's appeal to agreements makes her view untenably circular. Whatever one says about agreements, one must, Schmid claims, categorize acts of agreement as themselves acts of collective intentionality, so Gilbert's appeal to agreement to explain collective intentionality leaves her trapped in an explanatory circle. To get out of this circle, Schmid thinks we should see shared intentions based on agreement as 'a special (and

²⁶ Anscombe, *op. cit.*; Wittgenstein, L. (1953), *Philosophical Investigations*, eds., G.E.M. Anscombe and R. Rhees, Oxford: Blackwell; McDowell, J. (1996), *Mind and World*, Cambridge, MA: Harvard University Press; Brandom, R. (1994), *Making it Explicit: Reasoning, Representing, and Discursive Commitment*, Cambridge, MA: Harvard University Press.

²⁷ See Gilbert, M. (1993), 'Is an agreement an exchange of promises?', *Journal of Philosophy* 90.

especially complex) kind', which thus 'should not be taken to be the 'paradigm case' of an analysis of shared intentionality'.²⁸

I agree with Schmid's conclusion here, and I think Anscombe would have as well. She presents a case of collective intentionality relevant to this point near the end of *Intention* with her example of the building project director. In the example, a project director commands a crew of workers on every step of constructing a building without being on site to watch the progress. She claims that '[h]is knowledge of what is done is practical knowledge'.²⁹ Although it is not her main point, this example shows that agreement is not essential to settling a collective intention. An action is an action when Anscombe's question 'Why?' reveals its practical logical form. 'Why?' applies to joint activities even when initiated by something other than agreement, *e.g.*, coercive commands. What is essential is the establishment of a collective goal, which is answerable to a desirability characterization, and which determines a teleological order.³⁰ How such goals are established is a contingent feature of social communities. Agreement is one way this can happen. When we reason about what to do and then come to an agreement about the matter, we exert evaluative control and thereby establish the collective goal that organizes our action. But this is not the only way. Gilbert's myopic focus on agreement seems blind to the possibility of coerced, agreement-free collective action, but she is correct that the collective pursuit of a collective goal requires norms of accountability to determine grounds for rebuke.

²⁸ Schmid, *op. cit.*.

²⁹ Anscombe, *op. cit.*

³⁰ Anscombe discusses desirability characterization in Anscombe, *op. cit.* These characterizations occur in the major premises of practical syllogisms.

Once we appreciate this, we see what the proponent of the accountability approach should say in response to Velleman's challenge to Bratman. First, Hieronymi is right about the difference between evaluative control and managerial control, and Velleman's challenge is really about the possibility of one person exerting evaluative control over another by settling deliberative questions. This is not a matter of managing minds but rather of setting goals, and who gets to set what goals is a normative and socio-historic matter. Of course, rebellion is always possible, as Anscombe herself notes in the project director example when she says, 'orders, however, can be disobeyed, and intentions fail to get executed'.³¹ This fact, however, just shows a basic way that collective intentionality differs from individual intentionality. There is no space for dissent in the individual case: if a person quits on a goal, there is only one mind at play, and that mind is changed by giving up the goal. The collective case has room for dissent, where one person refusing to pursue a goal does not change the other's mind. When giving an account of collective intentionality, the place to start is here, not inside the minds of individual acting agents, but with the norms that govern the coordination of their action.

5. Collective Intentionality and the Ontology of Money.

To see the relevance of this discussion to issues beyond the philosophy of mind and the philosophy of action, let us now bring it to bear on the ontology of money. Reflection on the ontology of money's value — what it is and where it comes from — goes back at least to Aristotle.³² John Locke presents a common way of framing some of the relevant issues when he

³¹ Anscombe, *op. cit.*, section 45. I discuss Anscombe's views on this in Hubbs, G. (2016), 'Anscombe on intentions and commands,' *Klesis* 35.

³² Aristotle (1999), *Nicomachean Ethics*, translated by T. Irwin. Indianapolis: Hackett; Aristotle (1999), *Politics*, translated by C.D.C. Reeve. Indianapolis: Hackett. For an insightful discussion of the differences between the

writes that ‘gold and silver, being little useful to the life of man in proportion to food, raiment, and carriage, has its value only from the consent of men’.³³ Locke is not committing himself to the strong view that money gets its value only through explicit acts of consent. Rather, he is asserting that in order to understand how something with so little use-value could come to be so valuable in exchange, we need to think of money’s value as if it were produced by explicit acts of consent, even if in reality this consent is merely tacit. On the imagined model, we collectively decide to accept gold and silver in any exchange, which from Locke’s point of view just is to decide to value it as money. Money’s value is thus understood as if it were produced by an act of collective intentionality that results in the consent Locke describes.

This story invites at least as many questions as it purports to answer. Why, for example, are we imagined as collectively provisioning ourselves through commercial exchange rather than any other social practice? What about commercial exchange would compel a community to decide on just one or two media as generally acceptable in exchange? And given that there must only be one or two such media, why would a community choose precious metals? There are orthodox answers to all these questions, some which go back at least to Aristotle, all of which are on display in the opening chapters of Adam Smith’s *The Wealth of Nations*.³⁴ One key aspect of Smith’s account that differs from Locke’s is the way it depicts money’s invention as a gradual development. In place of Locke’s apparently one-off event that produces social consent, Smith describes money as emerging over time out of moneyless barter. Smith’s story also treats

accounts in the *Ethics* and in the *Politics*, see Eich, S. (2019), ‘Between justice and accumulation: Aristotle on currency and reciprocity’, *Political Theory* 47.

³³ Locke, J. (1980), *Second Treatise of Government*, C.B. Macpherson, ed., Indianapolis: Hackett.

³⁴ Smith, A. (1999), *The Wealth of Nations*, in Andrew Skinner, ed., New York: Penguin Classics.

money's value less as something we agree to and more as something we discover. He writes that 'every prudent man in every period of society, after the first establishment of the division of labour, must naturally have endeavoured to manage his affairs in such a manner as to have at all times by him, besides the peculiar produce of his own industry, a certain quantity of one commodity or other, such as he imagined few people would be likely to refuse in exchange for the produce of their industry'.³⁵ On this view, the invention of money is not taken to be the result of an actual act of consent, nor is it modeled on a hypothetical act of such consent. Instead, money comes into being as 'every prudent man' seeks to have that thing he expects all others to accept in exchange. It is the result of several acts of individual prediction, not one act of collective agreement.

Smith's explanation of the invention of money's value does not lend itself well to psychologistic accounts of collective intentionality. No group of individuals decides that gold will be universally acceptable in exchange and thus settles the matter, each member from then on intending that they will accept gold in any commercial exchange. Instead, market participants engage as individuals in what André Orléan describes as 'mimetic rationality', each observing what others desire and then forming beliefs about what kind of things are liquid and thus prudent to have at all times.³⁶ The psychology here is the psychology of individual belief, not of collective intentionality. If we assume that what is common here between Smith's and Orléan's

³⁵ Smith, *ibid.*

³⁶ Orléan, A. (2014), *The Empire of Value: A New Foundation for Economics*, Translated by M.B. DeBevoise, Cambridge, MA: MIT Press. I discuss Orléan's view of money in Hubbs, G. (2021), 'Monads in the *Empire of Value*', *Capitalism: A Journal of History and Economics* 2.

views is correct, we might be tempted to conclude that the social ontology of money is to be explained using the resources of something other than a theory of collective intentionality.

The issue here is highlighted by Searle's discussion of the connections he sees between his accounts of intentionality in general, collective intentionality, social ontology in general, and the ontology of money. As we saw in section 2, Searle holds that collective actions are to be explained in terms of intentions that have a unique and irreducible 'we-' form. This account of intentions belongs to his broader account of intentionality, where 'intentionality' here means 'aboutness' in the sense made familiar by Franz Brentano.³⁷ For Searle, then, there are other intentional attitudes with distinctively 'we-' form, including 'we-beliefs' and an attitude I will inelegantly call the 'we-count-as' attitude. The latter is the key to his account of social ontology. According to Searle, a community creates and maintains social facts through attitudes of the form 'We count Xs and Ys in C'.³⁸ For an example, consider chess pieces. A knight moves the way that it does on the chess board because (we) chess players count (Xs) pieces that look like horses and that start on the back row one square in from the corner squares as (Y) knights in (C) the game of chess. He describes the capacity for the knight to move in its specific way as a 'deontic power' of the knight. This account applies to money as well as it does to chess. Canadian dollar bills have the power to buy things and to settle debts because (we) users of Canadian dollars count (Xs) notes that look like Canadian dollars and that are printed by the Canadian Bank Note Company as (Y) media of exchange and settlement in (C) Canada (but not

³⁷ Brentano, F. (1874), *Psychology from an Empirical Standpoint*, London: Routledge and Kegan Paul.

³⁸ Searle discusses this in a number of places; here, I draw on Searle, J. (1998), *Mind, Language, and Society*, New York: Basic Books.

necessarily elsewhere). The deontic power of a given Canadian dollar is its ability to buy things and settle debts with it.

Searle's 'X counts as Y in C' schema aptly characterizes the way in which social facts are created and maintained, but much like his invocation of 'we-' intentions, this describes the relevant phenomena without explaining them. In the case of money, what we want to know is *how* the relevant Xs come to count as dollars in Canada and then *what sustains* its deontic powers. When it comes to this, Searle regurgitates the orthodox view, asserting that coins were originally just sophisticated media of exchange and bills were just representations of these media.³⁹ This view has been criticized on economic, historical, anthropological, and philosophical grounds, so there is no good reason for anyone to accept it anymore.⁴⁰ Searle's explanation of the establishment and maintenance of money's deontic powers must thus be rejected, but his 'X counts as Y in C' schema helps us see what we need if we are to draw upon a theory of collective intentionality to explain the ontology of money. If such a theory is going to be explanatorily useful, it will be because it helps us understand how the deontic powers of money, the ways that it 'counts as Ys in C', are established and maintained.

This sort of explanation is delivered by examining the teleological structure of money from the perspective of the accountability approach. The first step here is to note that a given object might be maximally liquid and broadly desired for some reason other than its general acceptability in exchange. Its commercial function might be something that money is good for,

³⁹ Searle, *ibid.*

⁴⁰ See Smithin, J. (2021), *Beyond Barter*, Singapore: World Scientific Publishing; Graeber, D. (2011), *Debt: The First 5000 Years*, Brooklyn: Melville House; Ingham, G. (2004), *The Nature of Money*, Cambridge: Polity.

but it might be that it is able to perform this function only because it is good for something else. That something else, according to theorists of money known as chartalism, is the value that money has for discharging debts. The term ‘chartalist’, which is from the Latin meaning ‘ticket’ or ‘token’, was introduced by Georg Friedrich Knapp in his book *The State Theory of Money*.⁴¹ As the title of the book indicates, he is interested in debts that are created, collected, and enforced by the state. According to this view, sovereign currency gets its value because the state that issues it demands it back in payment for taxes. The value of this currency ultimately resides in its ability to discharge debt. Not all money needs to be sovereign currency on this view. It recognizes the ability of private banks in states with a sovereign currency to create new liquidity, which counts as money even though it is not itself sovereign currency. The value of money, however, is assumed ultimately to be stabilized by sovereign currency and its ability to clear debts to the state.

This account of sovereign currency brings us close to Gilbert’s idea of a right to rebuke, for the state reserves the right to rebuke — in this case, through punishment — those who do not pay their debts to it.⁴² When the state decides what it will accept as payment for taxes and fines, it settles what will settle the debts owed to it. This is how sovereign currency gets its value, and it is this value that underpins money’s ability to be used in other ways, *e.g.*, in commercial exchange. On the chartalist view, the explanation of money’s value does not bottom out in descriptions of psychology, although of course there can be no money unless the members of a

⁴¹ Knapp, G.F. (1924), *The State Theory of Money*, Translated by H.M. Lucas and J. Bonar, London: Macmillian.

⁴² The omnipresence and importance of debt throughout human history is the topic of Graeber, D., *ibid*. For a philosophical discussion of the subject, see Douglas, A. (2016), *The Philosophy of Debt*, New York: Routledge.

community believe that certain things are money and others are not. The value of money is its value to discharge debt, and to discharge a debt just is to satisfy a norm. If we have reason to support the chartalist view of money over the orthodox market-based view that is common to both Locke and Smith (and, again, we decisively do) then we will understand its social ontology best by starting from its role in various social practices of accountability rather than from the psychological states of those who use it.⁴³

6. Conclusion

This paper has focused on the settling of deliberative questions and the settling of debts. The connection between the two is perhaps most clear if we focus not on settling but on the prior condition of being unsettled. When a deliberative question is unsettled, a decision that needs to be made remains under consideration. Something must be done, but what to do is still left up in the air. When a debt is unsettled, it is likewise up in the air, awaiting payment to bring it to completion. Both sorts of settlement bring resolution to the unresolved. The goal of this paper has been to show that we get clarity on a wide range of questions concerning collective intentionality, social ontology, and the nature of money when we focus on the normative structure of bringing resolution to unresolved states through processes of settlement.

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⁴³ For arguments in favor of chartalism, see Smithin, J., *op. cit.*; Smithin, J. (2018), *Rethinking the Theory of Money, Credit and Capitalism*, Lanham MD: Lexington Books; Kelton, S. (2020), *The Deficit Myth*, New York: Public Affairs; Ingham, G. *op. cit.*; and Graber, *ibid.*