From the point of view of (accuracy-centered) epistemic utility theory, an agent with both credences and full beliefs is rationally obligated to obey a simple form of the Lockean Thesis. This naive Bayesian approach to belief and credence is presented and contrasted with views (e.g., Leitgeb’s Stability Theory) which require also that an agent’s rational beliefs be deductively cogent. Each of these approaches suffers from a possible problem of "partition-sensitivity". It is argued that theories which require deductive cogency face a much worse form of "partition-sensitivity" which involves the mere introduction of doxastically irrelevant possibilities.