

## Can Pragmatists Be Moderate?

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Consider four cases, all of which appear fairly prominently in the philosophical literature.

**Bribe.** You have strong (but not utterly infallible) evidence that the game starts at 3pm. But I, an eccentric millionaire, offer you a bribe: if you can avoid believing that the game starts at 3pm, I will give you \$1,000,000.<sup>1</sup>

**Risks.** You have strong (but not utterly infallible) evidence that your interview starts at 3pm. But if you take it for granted that the interview starts at 3pm, and you're wrong, you will miss the interview, and lose your only shot at your dream job. (Let's suppose you could, instead of taking the start time of the interview for granted, call the interviewer to check on the time of the interview.)<sup>2</sup>

**Expected News.** You have strong (but not utterly infallible) evidence that next Monday's meeting starts at 3pm. But you know that the department chair will confirm the time of the meeting later today.<sup>3</sup>

**Racial Generalization.** You have strong (but not utterly infallible) evidence that John is a waiter. But that evidence consists in the fact that John is black, together with the fact that you are at a wedding where almost all the guests are white, and almost all the waiters are black (suppose that both guests and waiters are dressed identically). If you were to believe that John is a waiter on this basis, you would be drawing conclusions about John on the basis of his race, in a way that would (arguably) be morally wrong.<sup>4</sup>

For all their differences, these cases share at least two features. First, they are all cases where you have strong (but not utterly infallible) evidence for some proposition  $p$ . Secondly, they are all cases where there is some fact  $F$  such that (i)  $F$  is evidentially irrelevant to whether  $p$  and yet (ii)  $F$  at least arguably in some way speaks against believing  $p$  and/or shows believing  $p$  to be bad. In **Bribe**,  $F$  is the fact that believing  $p$  will lose you potential earnings. In **Risks**,  $F$  is the fact that relying on  $p$  risks your losing a shot at your dream job, if  $p$  turns out to be false. In **Expected News**,  $F$  is the fact that you will soon be finding out whether  $p$  for certain (and so it seems silly to settle on a belief about whether  $p$  now). In **Racial Generalization**,  $F$  is the fact that believing  $p$  (at least on the basis of the evidence you do have) is (arguably) morally suspect.

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<sup>1</sup> Cases like this one are discussed by, e.g., Fantl & McGrath (2002: 82) and Fritz (ms.).

<sup>2</sup> Cases like this one are discussed by, e.g., Fantl & McGrath (2002) and Stanley (2005).

<sup>3</sup> Cases like this one are discussed by, e.g., Schroeder (2012b).

<sup>4</sup> The case is based on one introduced by Gendler (2011); it (or cases very much like it) is also discussed by, e.g., Moss (2018), Basu (2018), Basu & Schroeder (forthcoming), Bolinger (forthcoming).

In all four cases, we can ask the following question: is the evidentially irrelevant fact  $F$  capable of making a difference to whether you ought to believe  $p$ ? Let us call those who answer in the affirmative even in the **Bribe** case *hard pragmatists*. Anyone who accepts that the fact that I offer you money not to believe  $p$  can make a difference as to whether you ought to believe  $p$  is a pragmatist (about doxastic normativity) in a clear-cut sense. That is why cases like **Bribe** have been the locus of debates between evidentialists – who hold that only evidential considerations can give you reasons for belief – and pragmatists – who hold that pragmatic considerations can give you reasons for belief.

Conversely, let us call those who deny that my offer of money not to believe makes a difference to whether you ought to believe in **Bribe**, but maintain that the evidentially irrelevant facts *do* make a difference in one or more of **Risks**, **Expected News**, and **Racial Generalization**, *moderate pragmatists*. The question I want to ask in this paper is this: is there a good explanation of why the evidentially irrelevant facts make a difference in the latter cases, but not the former case – one that is both theoretically compelling and that yields the moderate pragmatist’s desired verdicts in these cases and other, nearby ones? Or, for short, can pragmatists be moderate?

Many contemporary philosophers (including most advocates of “pragmatic encroachment” views; see §1) seem to take it for granted that the answer to this question is “yes”. They assume (often implicitly) that there are relevant differences between **Bribe**, on one hand, and **Risks**, **Expected News**, and **Racial Generalization**, on the other, that explain how one can endorse the relevance of pragmatic considerations in the latter cases, without doing so in the former.<sup>5</sup> But explicit articulations of what those relevant differences are, and *why* they make a difference, are rare – and, where they do appear, often brief. In this paper, I will reconstruct what I take to be the four most promising explanations of how pragmatism can be kept moderate – drawing on suggestions made and hinted at in existing literature – and argue that none of them ultimately succeed. Thus, I will argue, it is harder for pragmatists to keep their view moderate than many have assumed. Moderate pragmatism may be an unstable stopping point between an entirely anti-pragmatist view on one hand, and hard pragmatism on the other. Of course, it is possible that there is some other explanation of the differences between the cases that can vindicate moderate pragmatism. But until we have such an explanation, I believe, it is not rational for us to accept moderate pragmatism.

## 1. Reasons pragmatism vs. pragmatic encroachment

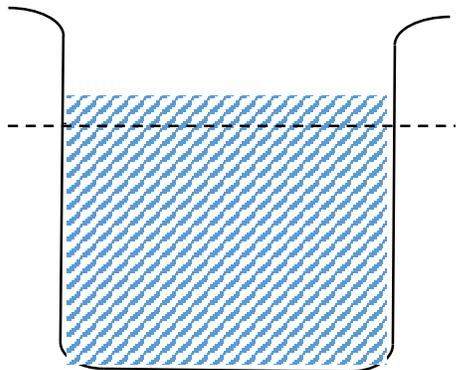
The distinction I drew between hard and moderate pragmatism, above, concerns the *breadth of cases* in which a pragmatist view affirms that pragmatic considerations make a difference to what one ought to believe. There is a *different* distinction to be drawn between two views about *how* it is that pragmatic considerations make a difference to what one ought to believe. According to **reasons pragmatists**, there are distinctive pragmatic *reasons* for and against belief, in addition to whatever epistemic reasons for and against belief are generated by evidential considerations. According to **pragmatic**

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<sup>5</sup> For more explicit statements of this, see e.g. Owens (2000: 24, 29-31); Fantl & McGrath (2002: 81-83); Schroeder (2012a: 266, 268).

**encroachers**, pragmatic considerations actually make a difference to what one *epistemically* ought to believe, or is justified in believing.<sup>6</sup>

How could pragmatic considerations make a difference to what one *epistemically* ought to believe, as pragmatic encroachers hold? A natural and popular answer is that they do so, not by serving as *reasons* for or against belief, but rather by serving as what we might call “bar-shifting considerations”. The idea here is that pragmatic considerations determine *how much* evidence is required for (epistemically) justified belief.<sup>7</sup> They thus play a different role to the evidential considerations, which serve as reasons. I like to think of this using what I call the “beaker model”:



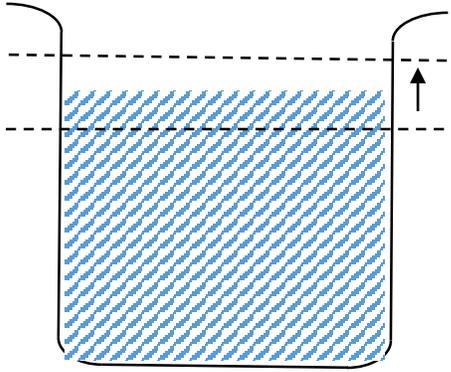
The shaded area represents how much reason there is to believe  $p$ , where this is a function of the reasons for and against believing  $p$ , and their weight. The higher up in the beaker that the shaded area goes, the more reason there is to believe  $p$ . But to know whether there is *sufficient* reason to believe  $p$ , we need to know not just how much reason there is, but how much reason for belief is needed in order to be all-out justified in believing  $p$ . The black dotted line represents the answer to the latter question. When the reasons exceed the black dotted line, there is sufficient reason to believe. In the above example, there is.

On the view that accepts pragmatic encroachment but denies reasons pragmatism, evidential considerations are what *fill up* the beaker – the reasons. By contrast, the pragmatic considerations are what help to determine where the dotted line is – bar-shifting considerations. Thus, the thought is, in at least some cases where believing  $p$  carries significant pragmatic costs, those costs move the dotted line upwards, like so:

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<sup>6</sup> When I talk about ‘pragmatic’ encroachment, or indeed ‘pragmatic’ reasons for belief, I mean to use ‘pragmatic’ broadly, in a way that counts moral considerations, like the ones that arise in **Racial Generalization**, as pragmatic considerations. This runs counter to the usage of some (Fritz (2017); Basu (2018: §3.3)) who have recently presented “moral encroachment” as a phenomenon *additional* to that of pragmatic encroachment. In my view, this oversells the novelty of the moral encroachment thesis. While it is true that the original pragmatic encroachers didn’t focus on the moral case, they also didn’t have any well-developed account of what exactly the relevant “pragmatic” factors were that clearly ruled the moral case out. Though they mainly focused on cases of prudential cost to the putative knower, even there it wasn’t clear whether they thought that what made the costs in question relevant to epistemic justification was their negative impact on the putative knower’s well-being as such, or more generally the fact that they negatively impacted *someone’s* well-being, or still more generally the fact that they were disvaluable outcomes that mattered normatively.

<sup>7</sup> Views broadly along these lines are endorsed by Owens (2000: ch. 2), Fantl & McGrath (2002: esp. 88), Ganson (2008), Pace (2011), and Basu & Schroeder (forthcoming: §4.1).



This has the effect of making it the case that there is no longer sufficient reason to believe  $p$ . But it does this not by providing reasons *against* believing  $p$ , but rather by changing how much evidence is required for believing  $p$  – shifting the epistemic “standards”. Thus, by accepting pragmatism encroachment but denying reasons pragmatism, one can make a certain kind of pragmatism consistent with evidentialism about reasons for belief – that is, the view that all reasons for belief are evidential.

Moreover, this model gives us an explanation of the pragmatic encroacher’s contention that pragmatic considerations affect whether you are *epistemically* justified, or *epistemically* ought to believe  $p$  – since pragmatic considerations affect how much *graded* epistemic justification is required to count as being “on-off” epistemically justified. It is because *the considerations that justify* (the reasons) are still evidential than we can call this justification epistemic. This allows the pragmatic encroacher to maintain the orthodox view that one ought (*tout court*) to believe  $p$  iff one *epistemically* ought to believe  $p$ . Since the pragmatic considerations already affect what one epistemically ought to believe, they don’t need to separately trade off against epistemic considerations to produce an all-things-considered verdict that might differ from the epistemic verdict.

This model, on which there is pragmatic encroachment but there are no pragmatic *reasons* for belief, is elegant and attractive. Moreover, one could, in one sense, call this view “moderate”, in virtue of its consistency with evidentialism about reasons for belief.<sup>8</sup> But it is very important to see that the sense in which it is “moderate” is *different* from the sense in which I defined “moderate” pragmatism. Again, my definition of moderate pragmatism concerns the *breadth of cases* in which one accepts that pragmatic considerations make a difference – not the *way* in which they do so. Thus, the distinction between hard and moderate pragmatism (as I defined them), and the distinction between reasons pragmatism and pragmatic encroachment, cross-cut each other. In principle, either a moderate or a hard pragmatist could reject reasons pragmatism – holding that *in whatever cases in which pragmatic considerations make a difference*, they do so via pragmatic encroachment (rather than by supplying reasons). Similarly, either a moderate or a hard pragmatist could accept reasons pragmatism and reject pragmatic encroachment – balking, perhaps, at the claim that pragmatic considerations can make a difference to what one is *epistemically* justified in believing.

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<sup>8</sup> That said, there is also a respect in which the pragmatic encroachment view is *stronger* than reasons pragmatism, namely that it is committed to the claim that pragmatic considerations make a difference to what you *epistemically* ought to believe. The reasons pragmatist is free to deny this.

Thus, an explanation of how one can be a pragmatic encroacher without being a reasons pragmatist – such as the beaker model – is *not*, on its own, an explanation of how one can be a moderate pragmatist without being a hard pragmatist. It is true that pragmatic encroachers have tended to be moderate pragmatists: indeed, the paradigm examples of pragmatic encroachment are ones like **Risks** and **Racial Generalization**, and not ones like **Bribe**. But pragmatic encroachers still owe us an explanation, just as much as any other pragmatist does, of what distinguishes the cases. On its own, the beaker model does not provide this, for it is entirely silent on *when* pragmatic considerations raise the bar for epistemically justified belief. In particular, it does not say anything that precludes the possibility that in **Bribe**, the costs of believing  $p$  raise the bar for epistemically justified belief. Thus, as attractive as the beaker model is, on its own it is not the right sort of thing to provide a solution to our central question. We will have to look at potential views about *when* the bar is raised, and why, in order to get anything that is even a candidate solution.

To repeat, my primary contention in this paper is that it is hard for pragmatists to keep their view moderate (in my sense), without collapsing into hard pragmatism. I am *not* arguing, at least not directly, that it is impossible to be a pragmatic encroacher without being a reasons pragmatist. In principle, one could be a hard pragmatist (as I am suggesting that all pragmatists are under pressure to be), while accepting pragmatic encroachment and not reasons pragmatism. That said, such a position may be unattractive, and insofar as it is, my arguments here also put pressure on the pragmatic encroachment view. I'll return to this point in the conclusion.

## 2. Motivating pragmatism in moderate cases

Moderate pragmatists accept that pragmatic factors make a difference to what one ought to believe in cases like **Risks**, **Expected News**, and **Racial Generalization**, without making a difference to what one ought to believe in cases like **Bribe**. However, some might be initially puzzled by this ambition, thinking that it is actually *harder* to see why pragmatic factors would make a difference in the former cases than the latter. To illustrate this, I'll focus on a comparison between **Risks** and **Bribe**.

The line of thought would be this. In **Bribe**, it is relatively obvious what the theory that underlies the putative relevance of pragmatic factors is. The theory is just this: considerations that pertain to the pragmatic value of believing  $p$  bear on whether one ought to believe  $p$ . In **Bribe**, believing that the game starts at 3pm results in your missing out on \$1,000,000. This is a disvaluable outcome, and so (on this theory) it bears on whether one ought to believe that the game starts at 3pm. While this theory is of course highly controversial, it is nothing if not simple and clear. By contrast, it might be thought, it is more obscure why pragmatic factors should make a difference to what one ought to believe in **Risks**. For, in **Risks**, the pragmatic costs come about not from *believing* that the interview starts at 3pm, but rather from *acting* in ways that take for granted that the interview starts at 3pm. As such, they might seem only to pertain to whether you ought to act in those ways, not to whether you ought to *believe* anything.<sup>9</sup>

A related challenge comes from those who think we can do without the state of outright belief, and do everything in terms of credence. In **Risks**, even given a very high credence that the interview

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<sup>9</sup> See, e.g., Jackson (forthcoming).

starts at 3pm, the expected utility calculations do not favor just showing up at 3pm without engaging in any further checking. For showing up at 3pm without checking, after all, *risks* a very bad outcome if it turns out that the interview starts at a different time. Provided one's credence that the interview starts at 3pm falls short of credence 1, these risks will get due weight in the expected utility calculus. Consequently, there's no need to say that such risks make any difference to what your *credence* ought to be in order to explain the verdict that you should not show up at 3pm without further checking. To adjust one's credence in response to these risks would result in their being "double-counted".

These are important challenges. The leading response, which attempts to address both challenges in one fell swoop, appeals to what I'll call the **reliance-involving conception of belief**. This conception can come in either a descriptive or a normative form. On the descriptive version of the view, roughly, it is part of what it is to believe *p* that one relies on *p* (or, equivalently, takes *p* for granted) in one's reasoning.<sup>10</sup> To rely on *p* in one's reasoning is to reason and act on the assumption that *p* is true, ignoring the chance that it is not. On the normative version of the view, believing *p* is the state that, when justified, *licenses* relying on *p* in one's reasoning.<sup>11</sup> Thus, the normative version of the view entails that if you're justified in believing *p*, you're justified in relying on *p* – or, equivalently, that if you're not justified in relying on *p*, you're not justified in believing *p*.

Let me explain how these kinds of view seek to meet both of the challenges I just outlined, beginning with the first challenge. Put simply, the response is that the first challenge assumes that we can separate the costs of believing *p* from the costs of relying on *p* in your reasoning and action, but that if the reliance-involving conception of belief is correct, this is not so. On the descriptive version of the view, the costs of relying on *p* will, *ipso facto*, be costs of believing *p*, since belief involves reliance. On the normative version of the view, if you're not warranted in relying on *p* in your reasoning, then you're not warranted in believing *p*. But in **Risks**, it seems that you are *not* justified in relying on the proposition that the interview starts at 3pm in your reasoning. *If* you were justified in taking that proposition for granted in your reasoning, you would then be justified in deciding to show up at 3pm without further checking (since, conditional on its being the case that the interview starts at 3pm, showing up at 3pm does not risk anything). However, you are not in fact justified in showing up at 3pm without further checking: this would be reckless, given the costs that accrue if you do this and it turns out that the interview starts at a different time. Thus, by *modus tollens*, you are not justified in taking it for granted in your reasoning that the interview starts at 3pm. And given the normative version of the reliance-involving conception of belief, this means that you should not *believe* that the interview starts at 3pm either. Thus, we have an explanation of why the pragmatic considerations in **Risks** make a difference to what you ought to believe.

The second challenge can be seen as, more radically, rejecting the idea that we should "rely" on propositions (at least, those propositions that we're not justified in having credence 1 for) in our reasoning, where this involves ignoring the possibility that they are false. It says that we should simply reason with credences, and calculate expected utilities on that basis – and that once we do so, we do not need to allow for any influence of pragmatic consideration on our *doxastic states themselves* – at least

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<sup>10</sup> Views at least broadly in the ballpark of this include Weatherston (2005, 2016), Ganson (2008), Fantl & McGrath (2009: ch. 5), and Ross & Schroeder (2014).

<sup>11</sup> Views at least broadly in the ballpark of this include Fantl & McGrath (2002: 78); Bolinger (forthcoming).

not in cases like **Risks**. In response, pragmatic encroachers typically concede that (at least in cases like **Risks**), there is no pragmatic encroachment on justified credences.<sup>12</sup> Indeed, it's part of the very point of the reliance-involving conception of belief that what *distinguishes* belief (or justified belief) in  $p$  from a high credence (or high justified credence) in  $p$  is that the former involves (or licenses) relying on  $p$ , whereas the latter does not necessarily do so. Thus, the case for pragmatic encroachment on belief that goes via the reliance-involving conception of belief does *not* extend to credence.

However, the proponent of the reliance-involving conception of belief also contends that, as agents with finite processing power, we cannot reason exclusively with credences. We need (reliance-involving) full belief as a *simplifying device* for reasoning, one that allows us to ignore low-probability possibilities.<sup>13</sup> That said, the pragmatic encroachment model acknowledges that when the risks of ignoring these low-probability possibilities start to mount up, we should stop ignoring them or taking their negations for granted. And that just is, on the reliance-involving conception of belief, to stop believing their negations (or to be required to do so). Again, we get a (putative) explanation of pragmatic encroachment. It is because full belief, unlike credence, involves ignoring small chances of error, that it must be sensitive to the costs of error in a way that credence need not be.

Now, both the reliance-involving conception of belief and its success in meeting the two challenges just mentioned can be disputed.<sup>14</sup> But in this paper, I am just going to grant it to the pragmatic encroacher for the sake of argument.

### 3. Strategies for keeping pragmatism moderate

We can now turn to our central question: can pragmatists be moderate? That is, can they restrict themselves to holding that pragmatic considerations make a difference to what one ought to believe in cases like **Risks**, **Expected News**, and **Racial Generalization** (or *some* of the above), *without* holding that pragmatic considerations make a difference to what one ought to believe in cases like **Bribe**? In what remains, I will consider four strategies for keeping pragmatism moderate, which I have picked because they seem the most promising and prominent.

#### A. *Reasons to believe vs. reasons to withhold*

One potential strategy appeals to the following principle, endorsed by Mark Schroeder (2012b):

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<sup>12</sup> Cf., e.g., Ganson (2008: 450, esp. n. 8); Pace (2011: 255); Ross & Schroeder (2014: 260); Bolinger (forthcoming: 16-17). Clarke (2013) dissents, holding that there is pragmatic encroachment on justified credence too; I criticize his view in Worsnip (2016: 554-7). Moss (2018: 183-190) accepts that there is no pragmatic encroachment on *justified* credence, but holds that credences can constitute (or fail to constitute) knowledge, and that there *is* pragmatic encroachment on whether one's credences constitute knowledge.

<sup>13</sup> See Weatherston (2012: 77-82); Ross & Schroeder (2014: 265-7); Bolinger (forthcoming: 5). The point, at its most sophisticated, is not that we cannot do expected utility calculations. Rather it is that, doing manageable expected utility calculations requires taking certain things for granted: in identifying what the different possible states of the world are, what the outcomes in each of them are, and so on.

<sup>14</sup> For a very interesting discussion, see Staffel (forthcoming).

**Schroeder's Principle.** Pragmatic, or non-evidential, factors can give one reason to *withhold* belief, but not positive (right-kind<sup>15</sup>) reason to *believe*.

Schroeder gives a case very similar to **Expected News**, and claims that in this case, the fact that evidence relevant to  $p$  is forthcoming – though not itself evidence either for or against  $p$  – is a (right-kind) reason to withhold belief for the moment. He contrasts this case with Pascal's Wager:

**Pascal's Wager.** If God exists, then you will go to heaven iff you believe God exists, and to hell otherwise. (If God doesn't exist, then there is no afterlife.)

Schroeder expresses sympathy with the view that the positive expected utility of believing in God in **Pascal's Wager** is *not* a (right-kind) reason to so believe, but notes that in this case, the pragmatic factor would – if it were a reason at all – be a positive reason to *believe* and not merely a reason to withhold. The upshot, he seems to think, is that we can explain why non-evidential factors make a difference in **Expected News** but not in **Pascal's Wager** by appealing to **Schroeder's Principle**.<sup>16</sup> One might wonder if this can be generalized to explain the differences between all the relevant cases.

The most obvious problem with this strategy is that, even if it rules out pragmatic factors from making a difference in **Pascal's Wager**, it does not rule out pragmatic factors from making a difference in **Bribe**. I deliberately set **Bribe** up so that you are offered money to *withhold* belief, rather than to believe. Thus, the difference between belief and withholding cannot explain why pragmatic considerations do not make a difference in **Bribe**.

This makes it clear that **Schroeder's Principle** cannot be a *complete* explanation of the differences between the relevant cases, and thus of how pragmatists can be moderate (a point Schroeder himself might acknowledge<sup>17</sup>). Additionally, the principle itself is undermotivated. It might be thought that it gets support from the difference between **Expected News** and **Pascal's Wager**. But these cases aren't a minimal pair. A minimal pair would consist of **Pascal's Wager** together with:

**Pascal's Wager (Modified).** If God exists, then you will go to heaven iff you do not positively believe that God doesn't exist, and to hell otherwise. (If God doesn't exist, then there is no afterlife.)

Just as the moderate pragmatist should want to hold that expected utility considerations make no difference to whether you ought to believe that God exists in the original **Pascal's Wager**, she should also want to hold that expected utility considerations make no difference to whether you ought to believe that God *doesn't* exist in **Pascal's Wager (Modified)**. But **Schroeder's Principle** can deliver

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<sup>15</sup> Schroeder leaves open the possibility that non-evidential considerations can constitute *wrong kinds* of reasons for withholding belief that are nevertheless genuine reasons. He himself stays neutral on whether wrong kinds of reasons are genuine reasons (*ibid.*: 461).

<sup>16</sup> In Schroeder (2012a), he appears to take a different view, on which pragmatic considerations can constitute reasons for attitudes other than withholding (cf. esp. Schroeder 2012a: 279). His view there straddles several of the other strategies for keeping pragmatism moderate that I discuss below. I consider what seems to me to be its most distinctive idea in section 5 below.

<sup>17</sup> See Schroeder 2012b: 472.

only the former, and not the latter, result, since for all it says, the expected utility considerations give you a reason to *withhold* from believing that God doesn't exist in **Pascal's Wager (Modified)**.

We can challenge **Schroeder's Principle** even more directly by looking at a minimal pair involving **Expected News** together with:

**No More News.** You have strong (but not utterly infallible) evidence that next Monday's meeting starts at 3pm. You know for sure that there won't be any more evidence forthcoming about when the meeting starts.

In **Expected News**, Schroeder thinks, you have reasons to withhold from believing a proposition  $p$  based on your knowledge that more evidence concerning  $p$  is shortly forthcoming. This counts against making up your mind now, and hence in favor of withholding. But if that is so, why can't the fact that you know that there will be *no* evidence forthcoming regarding  $p$  – as in **No More News** – constitute a reason to make up your mind, and hence believe  $p$ ? (At least, against a background where you already have at least some good evidence for  $p$ .) It seems to me that if one allows non-evidential factors to give one reasons to withhold in **Expected News**, one should likewise allow non-evidential factors to give one reason to believe in **No More News**. So even Schroeder's paradigm case, **Expected News**, fails to support **Schroeder's Principle**. In fact, if one agrees with Schroeder that one has non-evidential reasons to withhold in **Expected News**, one should positively *reject* **Schroeder's Principle**, in order to allow analogous non-evidential reasons to believe in **No More News**.

Thus, not only does **Schroeder's Principle** fail to save the letter of moderate pragmatism as I defined it; it's also implausible on its own merits, and undersupported by the intuitive difference between **Pascal's Wager** and **Expected News**. I conclude that it can't explain how pragmatists can be moderate.

### B. *Costs vs. risks*

Here is another strategy for keeping pragmatism moderate. Pragmatic encroachers often say that the epistemic standards depend on the "costs of being wrong". If that is interpreted to refer to *any* cost of being in a state whereby (i) one believes  $p$  and (ii)  $p$  is false, then it yields pragmatic encroachment in **Bribe**. After all, in **Bribe**, if one believes that the game starts at 3pm, and this is false, one loses one's shot at \$1,000,000. However, the pragmatic encroacher might reasonably suggest that this is not what she meant by "costs of being wrong". In **Bribe**, the relevant costs occur *solely* in virtue of one's believing  $p$  – whether or not  $p$  is false. But perhaps it is only the costs of specifically believing *falsely* that make a difference to the epistemic standards.

Sarah Moss (2018) gives us some helpful terminology here, reserving the term 'costs of belief' for costs that accrue *whether the belief is true or false*, and using 'risks of belief' for those costs that accrue *specifically when the belief is false*. So using Moss's terminology, the putative principle is as follows:

**Risks/Costs Principle.** The *risks* of believing  $p$  make a difference to whether one ought to believe  $p$ , but the *costs* of believing  $p$  (in Moss’s sense of ‘costs’) do not make a difference to whether one ought to believe  $p$ .

This principle has considerable theoretical appeal. Many, following James (1896/2000), think that there are two fundamental epistemic goals: believing truth, and avoiding error. When one has a moderate amount of evidence for a proposition, one has to weigh those two goals. To combine this picture with the beaker model: how much evidence is needed to justify belief will depend on the relative priority of the two goals.<sup>18</sup> It’s natural to think that the importance of avoiding error depends on how costly it is to believe *falsely*. (Similarly, the importance of believing truly depends on how costly it is to fail to believe a *true* proposition.) Thus, we have a natural picture of how pragmatic considerations affect the relative priority of the two distinctively *epistemic* goals, believing truth and avoiding error. When pragmatic considerations influence our beliefs in these ways, we are still being guided by those two goals: we are just changing how we weigh the two goals against each other. By contrast, if we are simply trying to avoid beliefs that are *costly* in Moss’s sense – that is, costly *whether true or false* – then we are no longer (solely) in the game of aiming to believe truth and avoid error. We are specifically aiming to avoid costly beliefs, *whether or not* they are false. This cannot be plausibly thought of as an *epistemic* goal. Thus, by embracing pragmatic encroachment in cases of *risky* belief, but not in cases of *costly* belief, **Risks/Costs Principle** sits nicely with the pragmatic encroacher’s claim to still be discussing *epistemic* justification.

**Risks/Costs Principle** also, clearly, distinguishes **Bribe** and **Risk** nicely. Whereas **Bribe** is a case of “costly” belief, **Risk** is a case of “risky” belief. So the principle explains why pragmatic considerations could help to settle what you ought to believe in **Risk** without doing so in **Bribe**.

Slightly less obviously, a natural extension of the view can also plausibly explain why the relevant non-evidential considerations make a difference in **Expected News**. The Jamesian logic brings out how another set of risks is also relevant, namely the risks of failing to believe a true proposition. What determines the relative priority of believing truth and avoiding error is the *relative* risk of believing  $p$  (i.e., the costs of believing  $p$  specifically when  $p$  is false) as compared with the risk of failing to believe  $p$  (i.e., the costs of failing to believe  $p$  specifically when  $p$  is true). Thus, it is natural for the pragmatic encroacher to say that what makes the epistemic standards high is the risks of believing being much *greater* than the risks of failing to believe.<sup>19</sup> This is consistent with **Risks/Costs Principle** as stated – it is still the case that, *ceteris paribus*, the risks of believing  $p$  make a difference to whether one ought to believe  $p$ . We just add that risks of *failing* to believe  $p$  also make a difference to whether one ought to believe  $p$ . As the former set of risks drive the epistemic standards up, the latter drive them down.

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<sup>18</sup> See also Owens (2000: 26); Riggs (2003); Pace (2011: 253-4).

<sup>19</sup> Cf. Pace (2011: 257); Weatherson (2011: 591-2); Schroeder (2012a: 277-8); Worsnip (2015: 311-2). Both Weatherson and Schroeder point out that there is some oddness to referring to the *balance* of the risks of believing against the risks of failing to believe as “the stakes”, since on the ordinary meaning of “stakes”, a high-stakes situation is one where the risks in general are high, not one in which a certain kind of risk is much higher than another kind of risks. For this reason, Weatherson prefers the term “odds”. On the mismatch between the intuitive notion of ‘stakes’ and the notion that pragmatic encroachers need, see also Anderson & Hawthorne (forthcoming).

Now, in **Expected News**, the risk of failing to believe *now* – that is, the cost of failing to believe  $p$  now in the event that  $p$  is true – is very small. Since you are going to find out when the meeting starts for sure later today, there is simply no need to form a belief now. Now, we didn't stipulate anything about what the risks of believing are, but even if they're not especially high, most beliefs carry at least *some* risk if they're false. For example, maybe if you form a false belief about when the meeting starts now, you might organize some other commitments for the actual time of the meeting, which you'll later have to reorganize. That's not a huge deal, but the point is that since the risks of *failing* to believe are nearly zero, these moderate costs of believing are still high *relative* to the risk of failing to believe. And, all other things equal, that drives the epistemic standards up, on the present view. So the present view can accommodate the idea that there is pragmatic encroachment in **Expected News** as well.

What about **Racial Generalization**? As Moss points out, not all of the potential ways of diagnosing what's wrong with the belief in **Racial Generalization** show it to be *risky*, rather than *costly*. In particular, at least on some accounts, it is morally wrong to believe that John is a waiter on the basis of his race, *irrespective* of whether, as a matter of fact, it is true that he is a waiter.<sup>20</sup> If that is so, then the fact that the belief commits a moral infraction is, in Moss's terms, a *cost* of this belief, not a *risk* of it. Thus, given **Risks/Costs Principle**, the fact that the belief is morally wrong should not make a difference to whether one ought to have it. However, Moss also holds that "there are moral harms that bear a distinctive connection to *false* racial profiling" (Moss 2018: 196; my italics). This is not to deny that *some* moral harms accrue whether or not the belief is false, but to say there are *additional* moral harms that accrue only when the belief is false.

The idea here need not be that beliefs based on racial profiling are actually *morally worse* when false, in the sense that the beliefs are more wrong, or more morally blameworthy. Such a verdict would commit us to a fairly robust kind of moral luck – whereby facts beyond the believer's ken can make a difference to whether her belief is morally wrong, such that there are pairs of cases where everything seems precisely identical to the believer (not only regarding her evidence for her belief, but also regarding the belief's expected pragmatic effects), but in which her belief's moral status differs. Rather, the claim that there are additional moral harms when the belief is false can be interpreted to mean that it has additional bad effects that are *morally salient*, or that contribute to *grounding* moral wrongness. For example, it may be that when the belief about John is false, the behavior based on that belief will insult or stigmatize John more than when the belief is true – and that these harms are morally *salient*. It might be thought that this view will collapse into the last one: if the moral harms are greater when the belief is false, and those harms contribute to grounding wrongness, then the belief will be *more wrong* when the belief is false. But in fact, the view need not say this. Rather, it can say that the fact that those harms accrue when the belief is false makes it (equally) morally wrong to have the belief *whether or not* it is (actually) false, because it is wrong to *risk* causing those harms.<sup>21</sup>

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<sup>20</sup> Bolinger (forthcoming: 9).

<sup>21</sup> See also Bolinger (forthcoming: 9). Fritz (2017: 650) offers an example of moral encroachment that fits this structure – namely, where the *risk* of a bad outcome specifically when one's belief is false makes the belief morally problematic to hold and rely on (whether or not it is actually false) – more straightforwardly than **Racial Generalization**.

Thus, **Risks/Costs Principle** can be squared with the verdict that there is pragmatic encroachment in **Racial Generalization**. The question is only whether it capture the full extent, range and grounds of such encroachment. In particular, the principle cannot accommodate the result that there is pragmatic encroachment in **Racial Generalization** *because the belief in question is morally wrong*. The fact that the belief is morally wrong is still a cost, not a risk. It can only accommodate the result that there is pragmatic encroachment *because the belief insults or stigmatizes John* – and even then, only to the extent that it insults or stigmatizes him more when the belief is false than when it is true.

Maybe that result is OK. However, there is a simpler objection to **Risks/Costs Principle** that is harder to resist. As we saw, **Risks/Costs Principle** can explain why pragmatic considerations do not make a difference in **Bribe**. However, it cannot explain why they do not make a difference in **Pascal’s Wager (Modified)**. In the setup of that case, believing that God does not exist results in considerable costs (namely, your going to hell) *only if* that belief is false. So this belief is a “risky” rather than a “costly” belief in Moss’s sense – and so, **Risks/Costs Principle** counts **Pascal’s Wager (Modified)** as a case where pragmatic considerations *can* make a difference to what you ought to believe (indeed, to what you *epistemically* ought to believe). Given the extension of the **Risks/Costs Principle** to risks of failing to have a true belief, the same goes for the original **Pascal’s Wager** case, where failing to believe that God exists results in your going to hell only when God does exist.

These results, I think, are a significant cost, at least for a *moderate* pragmatist. Pascal’s Wager, whether in its original or modified form, involves exactly the sort of blatantly non-epistemic reasoning that the moderate pragmatist wanted to rule out.<sup>22</sup> The case is, in that respect, like **Bribe**. So it’s a serious problem that the explanation that **Risks/Costs Principle** gives of why pragmatic considerations don’t make a difference in **Bribe** can’t be generalized to **Pascal’s Wager**.

Perhaps the fan of the present view could bite the bullet on the Pascal’s wager case, content that her account at least rules out *some* cases, like **Bribe**.<sup>23</sup> But **Risks/Costs Principle** delivers other verdicts that, in combination, are highly implausible. Consider the following sequence of cases:

### Betting Sequence.

- *Case 1.* If you believe  $p$  truly, you win \$1,000,000. If you believe  $p$  falsely, you lose \$1,000,000. [If you don’t believe  $p$  (where this includes either withholding or believing not- $p$ ), you do not win or lose anything.]
- *Case 2.* If you believe  $p$  truly, you win \$1. If you believe  $p$  falsely, you lose \$1,000,000. [If you don’t believe  $p$ , you do not win or lose anything.]
- *Case 3.* If you believe  $p$  truly, you lose \$300,000. If you believe  $p$  falsely, you lose \$1,000,000. [If you don’t believe  $p$ , you do not win or lose anything.]

Here are the risks of believing  $p$ , and the risks of not believing  $p$ , for each case:

- Case 1:
  - Risks of believing  $p$ : lose \$1,000,000

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<sup>22</sup> Compare Schroeder (2012a: 266).

<sup>23</sup> Benton (2018) embraces the result that Pascalian considerations affect what you ought to believe *via pragmatic encroachment mechanisms*.

- Risks of failing to believe  $p$ : lose \$1,000,000 [forgone benefit, i.e. “opportunity cost”]
- Case 2:
  - Risks of believing  $p$ : lose \$1,000,000
  - Risks of failing to believe  $p$ : lose \$1 [forgone benefit, i.e. “opportunity cost”]
- Case 3:
  - Risks of believing  $p$ : lose \$700,000<sup>24</sup>
  - Risks of failing to believe  $p$ : none

On the present view, recall, the epistemic standards depend on the *relative* risk of believing  $p$  compared with the risk of failing to believe  $p$ . In case 1, these risks cancel each other out, so the standards are normal. In case 2, the risks of believing  $p$  dwarf the risks of failing to believe  $p$ , so the standards go up. So far, so good. But now consider case 3. Here, the difference between the risks of believing  $p$  and the risks of failing to believe  $p$  is *smaller* than in case 2. Thus, the standards go *down* again.

But this is a bizarre result. The bet in Case 1 is a decent one: high-risk, but high-reward.<sup>25</sup> The bet in Case 2 is a bad one: high-risk, but very low reward. But the “bet” in Case 3 is a true stinker: it guarantees a loss either way, so that the best you can hope for is that you “only” lose \$300,000. The present view says that when the “bet” of believing goes from being reasonable to unfavorable, the standards for belief go up, but then when it goes from unfavorable to *incredibly* unfavorable, they go back down. Indeed, it seems that there will be some level of evidence for  $p$  such that, if we hold that level of evidence for  $p$  fixed across all three cases, the present view commits us to recommends believing  $p$  in Case 1 (i.e., taking the reasonable bet), and withholding from  $p$  in Case 2 (i.e., not taking the unfavorable bet), but believing  $p$  in Case 3 (i.e., taking the incredibly unfavorable bet).<sup>26</sup>

This, I think, is an unacceptable result. Perhaps the monetary effects of believing just never make a difference to what one ought to believe. In that case, one should deny that the shift from Case 1 to Case 2 raises the epistemic standards. But the present view does not yield this result: it allows that the shift from Case 1 to Case 2 *does* raise the epistemic standards. My claim is conditional: that *if* one thinks that the shift from Case 1 to Case 2 raises the epistemic standards, then one should also think that the shift from Case 2 to Case 3 further raises the epistemic standards (or, at the very least, doesn’t lower the epistemic standards). The present view violates this conditional claim.

### C. *W-stakes vs. A-stakes*

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<sup>24</sup> Remember that risks of believing  $p$  have to be costs of believing  $p$  that arise *specifically when  $p$  is false*. Since you already lose \$300,000 when you believe  $p$  and  $p$  is true, there are only \$700,000 of further costs of believing  $p$  that arise specifically when  $p$  is false.

<sup>25</sup> Though I talk of “bets” in describing the three cases, it is important to remember that in all three cases, it is the mere *having* of the belief that amounts to making or taking the bet, since the rewards and risks accrue merely in virtue of having the belief. The cases thus differ from conventional “betting” scenarios, in which the choice as to whether to take the bet on  $p$ ’s truth is a *further* decision that one might take, distinguishable from having the belief itself.

<sup>26</sup> Incidentally, the problem is not solved if we revert to a view where *only* the risks of believing  $p$  matter, and the risks of failing to believe  $p$  don’t. As you can see from the chart of risks above, such a view would entail that the standards are the *same* in Cases 1 and 2, and then go down in Case 3. This is even worse.

One way to take the lesson of the last section is that once we start letting *some* of the costs and benefits of believing  $p$  influence whether we should believe  $p$ , it is hard not to let *all* of the costs and benefits of believing  $p$  influence whether we should believe  $p$  – which is hard pragmatism. So a natural question is whether there is a version of pragmatic encroachment that is not centered around the costs and benefits of believing  $p$  at all. And in a sense, I think there is. Pragmatic encroachers sometimes say that the epistemic standards depend upon how high the “stakes” are. In previous work (Worsnip 2015), I distinguished two interpretations of the notion of ‘stakes’ as employed in this slogan. The A-stakes interpretation focuses on what is at stake as to what *attitude* – viz. belief, withholding, etc. – the subject takes toward a proposition  $p$ . The W-stakes interpretation focuses on what is at stake as to whether that proposition is *true or false* – i.e. how the world is. It might be thought that a W-stakes version of the view might be in a better position to avoid the slide into hard pragmatism.

In a way, the view considered in the previous subsection was a sort of hybrid of the A-stakes and W-stakes views, since it held that the costs that matter are the costs of believing  $p$  that arise *only when  $p$  is false*. In the light of the difficulties with this account, though, we might investigate a purer W-stakes view, according to which what matters are not the costs of believing  $p$  at all, but merely the costs of  $p$  being false.

Now, we have to be careful in how we state this view. The idea cannot be that in order for the stakes to be high (so as to raise the epistemic standards), it must be costly for  $p$  to be false *irrespective* of whether one believes  $p$  or not. For if that is so, the view cannot capture the idea that there is pragmatic encroachment in cases like **Risks** and **Racial Generalization**. In **Risks** – where  $p$  is the proposition that the interview starts at 3pm – it isn’t, in and of itself, costly for  $p$  to be false. For disaster to strike, one must also believe (and rely on)  $p$ . Similarly, in **Racial Generalization** – where  $p$  is the proposition that John is a waiter – it isn’t, in and of itself, costly for  $p$  to be false. For the relevant costs to obtain, one must also believe (and, possibly, rely on)  $p$ . So, if the W-stakes view is to allow for pragmatic encroachment in these cases, it cannot demand that it must be costly for  $p$  to be false *both* when one believes  $p$  and when one doesn’t. Rather, the view is something like the following: for the stakes to be high (in a way that drives up the epistemic standards), it must be the case that there is at least one attitude toward  $p$  such that, holding fixed that one has that attitude, it makes a big difference whether  $p$  is true or false.<sup>27</sup>

With that clarification, the account *does* say that **Risks** and **Racial Generalization** involve high stakes.<sup>28</sup> But it *also* allows that cases where it makes a big difference whether  $p$ , irrespective of what you believe, involve high stakes. For example, consider a case in which you will be given \$1,000,000 if  $p$ , and you will lose \$1,000,000 if not- $p$  – regardless of what attitude you take toward  $p$ . Here, it is true that there is at least one attitude such that, holding fixed that you have that attitude toward  $p$ , it makes a big difference to you whether  $p$ . Holding fixed that you believe  $p$ , it makes a big difference to you whether  $p$  – and likewise for any other attitude you might have toward  $p$ . So, on the W-stakes view, the stakes are high, and so correspondingly are the epistemic standards. This verdict is

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<sup>27</sup> This sort of idea might be suggested by Stanley’s (2005: 6) talk of “the costs of being right or wrong about one’s beliefs”. It also bears some similarity (though is not identical) to the notion of stakes defined by Anderson & Hawthorne (forthcoming), though Anderson & Hawthorne ultimately reject the idea that the stakes set the epistemic standards.

<sup>28</sup> In the case of **Racial Generalization**, this relies on pulling the same kind of move that we made on behalf of the view considered in the previous subsection.

a distinctive feature of the W-stakes view, but I don't have a clear intuition about whether it is an advantage or a disadvantage.

Like the last view, the W-stakes view nicely explains why there is no pragmatic encroachment in **Bribe**. In **Bribe**, holding fixed that you believe that the game starts at 3pm, it makes no difference whether this proposition is true or false – and likewise if you withhold from it (or disbelieve it). However, also like the last view, the W-stakes view cannot say the same thing about Pascal's wager. Holding fixed that you believe that God exists, it does make a big difference whether God exists or not: it is the difference between your going to heaven and death being the end of everything. (Similarly, holding fixed that you suspend or disbelieve that God exists, it makes a big difference whether God exists or not: it is the difference between your going to hell and death being the end of everything.)

Moreover, this view is also subject to an objection that did not apply to the last view. Return to the first two cases of **Betting Sequence**:

*Case 1.* If you believe  $p$  truly, you win \$1,000,000. If you believe  $p$  falsely, you lose \$1,000,000. [If you don't believe  $p$  (where this includes either withholding or believing not- $p$ ), you do not win or lose anything.]

*Case 2.* If you believe  $p$  truly, you win \$1. If you believe  $p$  falsely, you lose \$1,000,000. [If you don't believe  $p$ , you do not win or lose anything.]

In Case 1, holding fixed that you believe  $p$ , the difference between  $p$  being true and  $p$  being false is \$2,000,000 (since the former involves *winning* \$1,000,000 and the latter involves *losing* \$1,000,000). By contrast, in Case 2, holding fixed that you believe  $p$ , the difference between  $p$  being true and  $p$  being false is \$1,000,0001 (since the former involves winning \$1 and the latter involving losing \$1,000,000). (In neither case does it matter whether  $p$  is true if you do not believe  $p$ .) Thus, the W-stakes view says that the stakes are *higher* in Case 1 than in Case 2, and correspondingly, that the epistemic standards are higher. I do think that there is a good, ordinary sense in which the stakes *are* higher in Case 1 than in Case 2, but it is bizarre to say that the epistemic standards are higher in Case 1 than in Case 2, or that (potentially, for some body of evidence held fixed across the two cases) you should believe  $p$  in Case 2 but not Case 1. Once again, the verdict that all these costs and benefits have no effect of any kind is a respectable view, but if they *do* have an effect, intuitively it should be the other way round.

#### *D. Direct costs of belief vs. costs of reliance*

I will consider one final attempt to keep pragmatism moderate. In §2, I considered the worry for moderate pragmatists that it is actually *harder* to explain the relevance of pragmatic considerations to what one ought to believe in cases like **Risks** than in cases like **Bribe**, because whereas the latter involve costs of *belief*, the former only involve costs of *relying* on what one believes in one's reasoning and actions. In brief, the response on behalf of the pragmatic encroacher was to invoke a reliance-involving conception of belief that explains why the costs of reliance *are* relevant to what one ought to believe. However, the moderate pragmatist might try to go on the offensive on this point, holding

that in fact the costs of relying on one's beliefs are the *only* costs that make a difference to what one ought to believe; the direct costs of the beliefs themselves do not make a difference.

This proposal has to tread carefully. If it is interpreted as severing the tie between belief and reliance, rejecting the reliance-involving conception of belief, then it undermines the explanation given in §2 of why the costs of reliance make a difference to what one ought to believe. A better way of understanding the view, then, is as *preserving* the idea that belief and reliance are intimately linked – such that costs of reliance *are* a kind of cost of belief – but as holding that it is only the costs of belief that are generated *via* the costs of reliance that affect the epistemic standards. *Direct* costs of believing, that are not generated via the costs of reliance, do *not* have such an impact.

This proposal does fairly well in our central cases. It rules out the effect of pragmatic considerations in both **Bribe** and (the aforementioned versions of) Pascal's wager, where the costs in question are direct costs of believing, and not of relying on one's belief. And it allows pragmatic considerations to have an effect in **Risks**, where the costs are of relying on one's belief, rather than directly of believing. Similarly in **Expected News**, where (as we saw in §3B) the costs of relying on the proposition that the meeting will start at 3pm, even if not very high in absolute terms, are high *relative to* the costs of failing to rely on that proposition.

As with the view that embraced **Risks/Costs Principle**, **Racial Generalization** is more complicated. Some have wanted to say that the moral defect in **Racial Generalization** is in the *belief itself*, and not merely in relying on the belief: your belief that John is a waiter (on the basis of his race) itself *wrongs* John, independently of your treating him any particular way.<sup>29</sup> The picture here is a deontological one where, much as a lie can (on some views) wrong a hearer independently of whether the hearer discovers that it is a lie, a belief can wrong someone independently of whether the person whom the belief is about discovers the belief through the believer's words or actions. Basu & Schroeder (2019) make the intuitive case for this view particularly vivid, pointing out that when your belief morally wrongs someone (e.g. by being based on a racial generalization), it often seems inadequate to apologize merely for *manifesting* your belief in your actions; it seems that you owe an apology for the *belief itself*. (Put tentatively: “sorry that I let my racism slip” is not an adequate apology!) If that's so, then it seems that the present proposal cannot account for the thought that the (central) moral defect of your belief in **Racial Generalization** makes it the case that you ought not have that belief. For the present proposal says that the *direct* costs of *belief* make no difference to what you ought to believe; it is only the costs of relying on your belief in action that do that.

Perhaps, though, this is not a devastating failure. The present proposal does at least fairly well with most of the cases considered thus far. Despite this, it is somewhat hard to see what the theoretical rationale for the present view is: why would it be only costs of belief that are generated via costs of reliance that make a difference to what you ought to believe, and not also the direct costs of belief?

Perhaps returning to the explanation of why the former make a difference – via appeal to a reliance-involving conception of belief – might help. Recall that the reliance-involving conception of belief came in two versions. The first version was descriptive: believing *p* involves relying on *p*. On its own, this does not seem to help much with explaining why costs of reliance would make a difference while costs of belief itself would not. On the contrary: the *explanation* of why the costs of reliance make

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<sup>29</sup> Most prominently, Basu (2018); Basu & Schroeder (2019).

a difference seems to go *via* showing that costs of reliance just *are* costs of belief; and that seems to presuppose that costs of belief, most generally, *do* make a difference to what one ought to believe.

The normative version of the reliance-involving conception of belief might seem more promising here. On the normative version of the view, you're justified in believing *p* only if you're justified in relying on *p*. This might seem to give a direct explanation of why costs of reliance impact your justification for believing *p*, that does not obviously generalize to the costs of belief itself. Now, it is questionable how deep this explanation goes. The relevant normative principle itself presumes that practical factors that impact whether it's rational to rely on *p* can make a difference to whether one is epistemically justified in believing *p*. And we might wonder *why* that is so if practical factors of other kinds don't make a difference to epistemic justification in general. But suppose we have been satisfied on that score. Still, it seems that a suitable *generalization* of the relevant normative principle will let pragmatic factors make a difference in at least some of the cases that moderate pragmatists wanted to rule out.

The version of the view endorsed by Fantl & McGrath (2002) illustrates this nicely. Fantl & McGrath endorse that principle that "S is justified in believing that *p* only if S is rational to act as if *p*" (2002: 78). But they see that it would be *ad hoc* to *only* endorse a principle that applies solely to how it's rational to *act*. Rather, they see the principle as falling out of a principle connecting epistemic justification with what's it's rational to *prefer*, where the objects of preferences might be acts, but alternatively might be propositional attitudes or emotional responses. The more general principle is:

**Fantl-McGrath Principle.** S is justified in believing *p* only if S is rational to prefer as if *p*.

Fantl & McGrath explicitly take up the task of showing that their view does *not* deliver pragmatic encroachment in cases like Bribe. Their (nice) explanation is as follows. Suppose I've offered you \$1,000,000 not to believe *p*, where *p* is the proposition that the game starts at 3pm, a proposition for which you have good evidence. Now, even conditional on its being *true* that the game starts at 3pm, it is still rational for you to *prefer that you not believe* that the game starts at 3pm. Thus, in this case, to 'prefer as if *p*' is (though this sounds slightly paradoxical) to prefer that you not believe *p*. Given my offer and your evidence, it *is* rational to prefer that you not believe that the game starts at 3pm. Thus, it is rational prefer as if the game starts at 3pm. And thus, the necessary condition on justification that **Fantl-McGrath Principle** posits is met. My monetary offer thus does not preclude you from being justified in believing that the game starts at 3pm.

Unfortunately, however, this explanation does not generalize to all the cases the moderate pragmatist wanted to rule out. In particular, consider a case we've already met with:

**Pascal's Wager (Modified).** If God exists, then you will go to heaven iff you do not positively believe that God doesn't exist, and to hell otherwise.

Let *p* be the proposition that God *doesn't* exist. In this case, you are rational to prefer *not* to believe *p*, since this belief risks sending you to hell. However, conditional on *p* – that is, on God *not* existing – it is rational to prefer that you *do* believe *p*. After all, if God doesn't exist, there's no cost to accurately

believing that this is so. Thus, to prefer as if  $p$ , in this case, is to prefer to believe  $p$ . So, since you aren't *in fact* rational to prefer to believe  $p$ , you aren't rational to prefer as if  $p$ . Thus, by **Fantl-McGrath Principle**, you aren't justified in believing  $p$ . So their principle commits them to pragmatic encroachment in **Pascal's Wager (Modified)**.

This is bad news for moderate pragmatists who wanted to exclude pragmatic considerations from making a difference in such cases. But it also shows that **Fantl-McGrath Principle** ultimately fails to vindicate the current strategy we're considering, namely to insist that costs of reliance make a difference to what you ought to believe, but direct costs of believing don't. **Pascal's Wager (Modified)** is a case where the relevant costs are direct costs of believing, but **Fantl-McGrath Principle** still allows those costs to make a difference to what you ought to believe in this case. More generally, if Fantl & McGrath are right that the normative version of the reliance-involving conception of belief ought to be generalized to preference and not just action – and I think they are right about this – then it suggests that even the *normative* version of the reliance-involving conception of belief ultimately fails to give an explanation of why the costs of relying on one's belief make a difference to what one ought to believe, but the direct costs of believing do not.

Are there any other candidate explanations of this purported difference? In a brief but suggestive passage, Schroeder (2012a: 277) makes a suggestion that could be read as giving such an explanation. Schroeder stresses that, on his view, it's part of the *nature* or *function* of belief that it involves reliance (or the guidance of action).<sup>30</sup> He concludes from this that the costs of relying on  $p$  when  $p$  turns out to be false are costs of the belief in  $p$  that are “due to its playing its normal role as a belief – the sort of cost that is intrinsic to the nature of belief.”<sup>31</sup> The implicit contrast, I take it, is that direct costs of belief, for example those that arise in **Bribe** and **Pascal's Wager**, are not in the same way intrinsic to the nature of belief. And only costs of belief that are intrinsic to the nature of belief, on his view, can make a difference to the epistemic standards for belief.

However, I find the idea here a little obscure. Again, it seems clear that if it is part of the nature of belief that belief involves reliance, then costs of reliance are themselves costs of believing. But I do not see how it follows that the costs of reliance are more “intrinsic to the nature of belief” than the (direct) costs of *belief itself* are. After all, it is part of the nature of belief – albeit a vacuous and trivial part – that belief involves *belief*, and yet Schroeder doesn't want it to follow from *this* that (all) costs of belief are “intrinsic to the nature of belief” in his sense. It is true that, if it's in the nature of belief that belief involves reliance, then it is part and parcel of the *sort of thing belief is* that beliefs are capable of incurring pragmatic costs and benefits connected with relying on them. But it is also part and parcel of the sort of thing belief is that beliefs are capable of incurring pragmatic costs and benefits that arise merely by *having* the belief: beliefs are the sort of things that *can* make us feel comforted, threatened, insecure, hopeful, and so on – and that can, in far-out but possible cases, carry more tangible (e.g. financial) costs and rewards. Of course, that any one particular belief has any one of these *particular* costs and benefits is a contingent matter that is not intrinsic to the nature of belief; but the same goes for the particular costs and benefits of *relying* on particular beliefs.

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<sup>30</sup> For more on this sort of idea, see e.g. Nolfi (2019).

<sup>31</sup> Cf. also Bolinger (forthcoming: 6).

Moreover, putting great stress on the difference between direct costs of belief and costs of reliance can produce unintuitive asymmetries between cases. Earlier, I distinguished **Pascal's Wager**, where (if God exists) you'll go to heaven iff you believe God exists, from **Pascal's Wager (Modified)**, where (if God exists) you'll go to heaven iff you don't believe that God doesn't exist. The present view yields the verdict that pragmatic considerations do not make a difference in either of these cases, since the costs are of *belief itself*, and not of relying on one's belief. But now consider a further case:

**Pascal's Wager (Modified-2)**. If God exists, you will go to heaven iff you pray nightly, and to hell otherwise. (If God doesn't exist, then there is no afterlife.)

I assume that, conditional on God's non-existence, it is rational not to pray nightly. Thus, in **Pascal's Wager (Modified-2)**, going to hell is a potential cost of *relying* on the proposition that God does not exist. Moreover, this cost is a "right kind" of reason to refrain from relying on this proposition, given the way we drew the distinction: relying on the proposition that God doesn't exist leads one to reason in a way that licenses an action (not praying nightly) that would be (very) costly if the proposition that God doesn't exist is false. Thus, the present view says that the (potential) cost in **Pascal's Wager (Modified-2)** *does* make a difference to the epistemic standards for believing that God doesn't exist, potentially making it the case that I should not believe that God doesn't exist in this case.

This compares oddly with the present view's verdicts in the original **Pascal's Wager** case and, especially, in **Pascal's Wager (Modified)** – namely that the relevant pragmatic considerations do *not* make a difference in these cases. Intuitively, the considerations against believing that God doesn't exist in **Pascal's Wager (Modified-2)** are just as "Pascalian" as the considerations against believing that God doesn't exist in **Pascal's Wager (Modified)**. If the fact that my believing that God doesn't exist might send me to hell *via licensing reasoning that would lead to certain actions* counsels in favor of erring on the side of caution and setting my evidential standards for believing this proposition high (in **Pascal's Wager (Modified-2)**), why shouldn't the fact that my believing that God doesn't exist might *directly* send me to hell counsel in favor of just the same thing (in **Pascal's Wager (Modified)**)? The present view is committed to an implausible asymmetry here.

#### 4. Conclusion

In this paper, I've reviewed different ways for a pragmatist to keep her pragmatism "moderate", and argued that none of them look promising. Some will take that as a reason to conclude that pragmatism must be rejected outright. Others will see it as an argument for hard pragmatism, which simply embraces the thought that pragmatic considerations make a difference to what one ought to believe in all the cases we've discussed. I leave this choice open: the arguments of this paper, as I think of them, provide support for the disjunction of these two more extreme positions. Put another way: they provide reason to think that we will have to *either* revise the moderate pragmatist's verdict about cases like **Bribe** and **Pascal's Wager** – namely that pragmatic considerations do not affect what we ought to believe in these cases – *or* to revise the moderate pragmatist's verdict about cases like **Risks**, **Expected News**, and **Racial Generalization** – namely that pragmatic considerations *do* affect what we ought to believe in *these* cases.

Independently of this, the arguments given here put pressure on the pragmatic *encroachment* thesis – on which pragmatic considerations impinge upon *epistemic* justification – in particular. For this project, it seemed *crucial* to be able to delimit which pragmatic considerations have the alleged effect. It is one thing to embrace the view that every pragmatic benefit or costs of a belief makes a difference to whether one ought to hold it. This view is accepted by several philosophers. But it is quite another thing – and a position that, as far as I know, no-one endorses – to hold that every pragmatic benefit or cost of a belief makes a difference to one’s *epistemic* justification for that belief. For instance, the idea that my offer of money to you in **Bribe** provides you with *some* kind of consideration against believing may not be so hard to swallow. But the idea that it makes you less *epistemically* justified in believing is harder to accept. This would be a very radical view. To the degree that this it is unacceptable, the argument of this paper suggests that the pragmatic encroachment thesis must be rejected – even by those willing to accept hard pragmatism.

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