

Belief, Inquiry, and Pragmatic Encroachment

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Abstract: The traditional explanation of pragmatic encroachment in the literature holds that an agent must be able to rationally rely on a belief in her actions or her reasoning in order to be epistemically justified in having that belief. However, there is a class of low-stakes cases where it is nevertheless not rational for us to rely on our beliefs. The traditional explanation thus predicts that pragmatic encroachment occurs in such cases, but given the low stakes involved, this seems to be the intuitively wrong result. I propose a new account of how pragmatic encroachment is possible that I call the inquiry-based explanation. This explanation accounts for pragmatic encroachment by pointing out that an agent in a high stakes situation is often required to inquire further and argues that inquiring further is incompatible with rational belief. Unlike the traditional explanation, the inquiry-based explanation does not predict pragmatic encroachment in the low-stakes cases I discuss, and so I argue that we should prefer this explanation to the traditional one.

Introduction

Pragmatic encroachment is the thesis that what it is epistemically justified for an agent to believe depends in some cases on the pragmatic features of the agent's situation. Pragmatic encroachment is often motivated by appealing to something like the following pair of cases:

Low Stakes Train Case: You are at the train station, trying to take the train home. There are two trains that leave around the same time, one at 2.45pm and one at 3pm. You overhear people saying that the train going

to your destination will leave at 3pm. After hearing that testimony you can either decide to get on one of the two trains, or you can go to the ticket counter to ask which of the two trains is yours - though this would involve a short wait. If you boarded the wrong train, you would have to get off at the next station and change trains, which means you'll get home 30 minutes later than usual.

High Stakes Train Case: You are at the train station, trying to take the train to get to an important job interview. There are two trains that leave around the same time, one at 2.45pm and one at 3pm. You overhear people saying that the train going to your destination will leave at 3pm. After hearing that testimony you can either decide to get on one of the two trains, or you can go to the ticket counter to ask which of the two trains is yours - though this would involve a short wait. If you boarded the wrong train, you would miss your job interview and therefore miss a chance to get your dream job.¹

Would both agents be justified in believing that their train will leave at 3pm? Intuitively it seems that the agent in **Low Stakes Train Case** would be justified in having that belief. It would be fine for her, for example, to decide to buy a snack rather than gather more information. On the other hand, it seems that the agent in the **High Stakes Train Case** wouldn't be (epistemically) justified in having the same belief on the evidence that she has. Since both agents have the same evidence, the only difference between the two cases lies in the pragmatic features of the situation — the stakes for one agent are higher than for the other one. This suggests that in some cases, whether an agent is justified in holding a particular belief does not just depend on the evidence the agent has, but also on the pragmatic features of her situation.

¹ These cases are inspired by the examples in Fantl and McGrath (2002).

This raises an interesting puzzle: how can what it is *epistemically* justified for an agent to believe depend on pragmatic factors? In order to answer this question, it is not enough to merely contend that the epistemic standards (i.e. how much evidence is required for justified outright belief) increase in situations where the stakes are high for an agent. Any satisfactory explanation also has to say something about why the epistemic standards are sensitive to pragmatic factors like the stakes in the first place. The traditional explanation of pragmatic encroachment in the literature, found in one form or other in Fantl and McGrath (2002), Ganson (2008), Ross and Schroeder (2014), and Weatherson (2005), aims to explain pragmatic encroachment by arguing that for an agent to be epistemically justified in believing some proposition P, it is required that she can rationally rely on that belief in her actions or reasoning.² On this reliance-based explanation of pragmatic encroachment, pragmatic factors influence the rationality of belief because of the connection between belief and reliance. The idea is that due to the high stakes, the agent in the **High Stakes Train Case** can't rationally rely on her belief in her actions or her reasoning, whereas in the **Low Stakes Train Case** she can.

However, as I will argue in section 1 of this paper, these traditional explanations of pragmatic encroachment that tie believing closely to relying face a problem. There is a certain class of intuitively low-stakes cases in which it nevertheless does not seem rational for us to rely on our belief in some proposition P in our actions and reasoning - for example, when we face a bet with very low stakes but incredibly bad odds.³ The traditional reliance-based explanation of pragmatic encroachment would thus predict that pragmatic encroachment occurs in these cases as well; but given the low stakes

² For a similar view about knowledge, see Hawthorne (2004), Stanley (2005) and Ross and Schroeder (2014). For some criticisms of the idea that knowledge and/or justified belief depends on pragmatic factors, see Brown (2008), Jackson (2019), Reed (2010) and Roeber (2018). Recently some authors have also argued that not only (purely) pragmatic factors can influence what it is rational to believe, but moral facts as well. For this view, see for example Basu and Schroeder (2019).

³ There is some debate in the literature about how exactly to understand the notion of "stakes" (see for example Anderson and Hawthorne (2019) or Worsnip (2015)). For the purposes of this paper I will simply work with the intuitive idea that a situation is high stakes (with respect to some proposition P) if something important for the agent hinges on whether P is true, and low stakes otherwise. A bet has unfavorable odds with respect to some course of action A iff the expected utility of A is lower than the expected utility of some alternative course of action.

involved in these cases, this seems to be the intuitively wrong result. In section 2, I thus propose an alternative explanation of pragmatic encroachment according to which pragmatic factors influence belief not through a connection between believing and relying, but rather due to the connection between believing and *inquiring*. According to my proposal (which I call the inquiry-based view), believing that P is rationally incompatible with inquiring into whether P, and it is this fact that explains pragmatic encroachment in high stakes cases, since agents in high-stakes situations are typically required to inquire further. In sections 3-6 I will address four worries that one might have about the inquiry-based explanation of pragmatic encroachment and show how one might address them. I conclude that the inquiry-based explanation is not only viable, but offers a superior alternative explanation of pragmatic encroachment.

Section 1: The reliance-based explanation of pragmatic encroachment

Pairs of cases like the **High Stakes Train Case** and the **Low Stakes Train Case** give some intuitive support for the idea that what it is epistemically justified for an agent to believe can depend on the pragmatic features of the agent's situation. However, this idea raises a question: why should what one is epistemically justified in believing depend on the pragmatic features of one's situation? Not all accounts of belief can explain why this should be so. For example, consider a simple threshold model of belief according to which an agent justifiably believes some proposition P iff she has a justified level of confidence in P that exceeds some fixed threshold.⁴ Since pragmatic factors seem not to make a difference to the level of confidence one is justified in having, this picture leaves no room for pragmatic factors to make a difference to what an agent can justifiably believe. What we thus need is a view of belief which allows pragmatic factors to play this role.

⁴ See for example Foley (2009).

Several authors have recently tried to rise to this challenge by invoking a particular view of belief according to which there is a connection between being justified in believing P and the rationality of relying on P in one's actions and reasoning.⁵ There are different versions of such a view that one might adopt. Fantl and McGrath (2002), for example, argue that it is a necessary condition for an agent to be justified in believing some proposition P that the agent is rational to act as if P. Others, like Ganson (2008) and Weatherson (2005) hold that part of what it is to believe P is to be disposed to act as if P. Ross and Schroeder (2014) hold that it isn't (the rationality of) acting as if P that is necessary for being justified in believing that P, but rather the fact that the agent is justified in relying on P in her reasoning.⁶ For the purposes of this paper, I will focus on Fantl and McGrath's version of the view that justified belief involves reliance, though everything I say against Fantl and McGrath would equally apply to the other versions of such a view.

Fantl & McGrath appeal to the following principle in order to explain why the agent in **Low Stakes Train Case** is justified in believing that the train leaves at 3pm, whereas the agent in **High Stakes Train Case** is not:

PCA: S is justified in believing that P only if S is rational to act as if P.
(Fantl & McGrath (2002), p. 78)⁷

⁵ Worsnip (forthcoming) has called this kind of view the "reliance-involving conception of belief" (p. 5). My terminology is inspired by his.

⁶ Ross and Schroeder hold that "at least part of the functional role of belief is that believing that P *defeasibly* disposes the believer to treat p as true in her reasoning" (Ross and Schroeder (2014), p. 267f, emphasis mine). While such a view is compatible with the agent rationally believing that her train leaves at 3pm in the **High Stakes Train Case** — in that case her disposition to rely on that belief is simply defeated — they also accept a related principle about occurrent belief: "In C, if it is relevant whether p, and S is justified to occurrently believe that p, then it is rationally permissible for S to treat p as true in her reasoning." (p. 272). So according to this view there would still be something like pragmatic encroachment in the **High Stakes Train Case**, at least about occurrent belief (and likewise, they argue, knowledge). Their view about occurrent belief is thus similar to the others in this group.

⁷ They also accept a slightly broader principle that entails PCA, according to which it is rational for an agent to believe P iff it is rational to *prefer as if P*. For the purposes of this paper I will only consider PCA.

According to Fantl and McGrath, PCA is motivated by the intuitive idea that an agent who knows P should be able to act as if P. As they put it, “if you know that p, then it shouldn’t be a problem to act as if p. If it is a problem to act as if p, you can explain why by saying that you don’t know that P” (Fantl and McGrath (2002), p. 72). And what holds true of someone who knows should also hold true of someone who has a justified belief. As PCA states, an agent who is justified in believing that P should be able to act as if P.

A nice feature of positing a connection between (justified) belief and action is that such a principle can offer an explanation of how it is that the pragmatic features of an agent’s situation make a difference to whether an agent is epistemically justified in believing some proposition P. They do so by making a difference to whether she can rationally act as if P. Consider, for example, the **High Stakes Train Case**. In this case the agent is not rational to act as if her train is the one leaving at 3pm — that is, to just get on that train — and so (according to PCA), the agent is not justified in believing that the train will leave at 3pm. In the **Low Stakes Train Case**, on the other hand, the agent can rationally get on the 3pm train and so “act as if P”; thus PCA does not entail that her belief is irrational.⁸ In the rest of this paper I will call an explanation of pragmatic encroachment like Fantl and McGrath’s a “reliance-based” explanation of pragmatic encroachment. The distinguishing feature of such an explanation is that it aims to explain pragmatic encroachment by arguing that pragmatic features make a difference to whether the agent is justified in having a belief via making a difference to whether the agent can rationally rely on her belief (for example, in acting as if it is true). The reliance-based explanation of pragmatic encroachment is the dominant (if not the only) explanation of pragmatic encroachment in the literature.

On the reliance-based view, there might be cases in which the agent’s (rational) level of confidence in a particular proposition has to be very high in order for an agent to be justified in believing some proposition P. Suppose for example that you are offered a bet that pays 1 dollar if P is true but would cost you your house if P is false. In such a

⁸ PCA doesn’t by itself imply that the agent is therefore rational in having the belief — presumably the agent is only rational in having that belief if she has at least fairly good evidence for it as well.

situation, you would only be rational to act as if P and accept the bet — and so, according to PCA, to believe that P - if you were nearly 100% certain that P is true. But Fantl and McGrath point out that this is not an unintuitive result, because cases in which a high credence is required before an agent can rationally act as if P (and so rationally believe P according to PCA) will also be “cases in which something of great importance hinges on whether a belief is true.” (Fantl and McGrath, p. 79)

It seems plausible that the fact that something important hinges on whether P is true can explain why rationally believing P requires a high credence. But while many cases in which the reliance-based view requires an agent to be nearly certain in some proposition P to rationally believe it are cases in which something really important hinges on whether P is true, there is also a class of cases in which Fantl and McGrath’s view requires near-certainty for justified belief and yet, nothing of great importance hinges on whether P is true at all. Consider, for example, cases like the following:

Low Stakes Bet: Suppose I solve a particular math problem of medium difficulty and reach the conclusion $x=2$. I’m very confident that I solved the problem correctly, but I also know that I sometimes make mistakes without realizing it. I thus have a credence of 0.98 that $x=2$. You offer me a bet that pays 1 cent if $x=2$ and costs 99 cents if it isn’t. Given that my credence that $x=2$ is only 0.98, I decline the bet (since the bet’s expected utility for me is $0.98*0.01+0.02*(-0.99)=-0.01$).⁹

Conditional on P ($x=2$), it would be rational for me to accept the bet and take the free money. But the credence I have in P does not make it rational for me to accept the bet and thus “act as if P,” since the expected utility of accepting the bet is worse than the utility of declining it. Thus, PCA entails that I am not justified in believing that $x=2$. This,

⁹ Similar cases are also considered briefly by Brown (2008) and Hawthorne and Stanley (2008), though they do not develop them in depth. Brown (2008) focuses mostly on high stakes cases that have (additionally) unfavorable odds. However, I think it is often plausible that pragmatic encroachment occurs in high stakes cases where something important hinges on P, so I think the best counterexamples to the reliance-based view are cases in which the stakes are low. Roeber (2018) makes a similar observation.

however, strikes me as a highly unintuitive result. For why wouldn't I be justified in believing that $x=2$? Since I have (rationally) a very high credence that $x=2$ — likely higher than my credence in most other propositions that I believe — the only explanation for why I would not be justified in believing that $x=2$ is by appealing to pragmatic encroachment. Thus PCA seems to imply that **Low Stakes Bet** is a case of pragmatic encroachment. However, this strikes me as implausible. After all, unlike in the **High Stakes Train Case** nothing *important* can possibly hinge on whether P is true or not in this case. For whether P is true or not, the very worst thing that can happen is that I lose 99 cents. Additionally, there doesn't seem to be anything else about **Low Stakes Bet** that could intuitively explain why pragmatic encroachment occurs. Thus PCA's implication that pragmatic encroachment occurs is implausible.¹⁰

How might Fantl and McGrath respond to this worry? It seems to me that there are three things that they could say in response, none of which seems very promising:

First, Fantl and McGrath might argue that the agent is in fact not justified in believing P in cases like **Low Stakes Bet** (and so PCA delivers the right answer). This answer strikes me as not very promising, because (as I have pointed out above), the agent is highly confident that P is true and nothing much seems to be at stake in this case. Additionally, this response becomes even less plausible if we consider similar cases: Suppose, for example, I have a (justified) credence of 0.999 in the proposition that I was born in Germany and you offer me a bet that pays 1 cent if I was born in Germany but costs me 10 dollars if I wasn't. Like the original **Low Stakes Bet**, this bet has negative expected utility ($0.999 \cdot 0.01 + 0.001 \cdot (-10) = -0.00001$) and so I shouldn't take the bet. But again it seems that being faced with this bet doesn't make it irrational for me to continue to believe that I was born in Germany. I should reject the bet because of its unfavorable odds, but intuitively I can nevertheless justifiably hold on to my belief.

Second, Fantl and McGrath might argue that the agent in **Low Stakes Bet** can

¹⁰ Since it's plausible that I would also be justified in occurrently believing that $x=2$, this case also poses a problem for Ross and Schroeder's view.

rationality act as if P and accept the bet since the stakes are so low - and therefore the agent can likewise rationally believe that P. But it is hard to see how it could be rational to accept the bet if doing so has a lower expected utility than declining it. Embracing this answer would therefore force Fantl and McGrath to reject the idea that the rational option for the agent to take in a given situation is the one that maximizes expected utility — but this seems to me a strong bullet to bite.

Third, Fantl and McGrath might argue that we can modify PCA slightly by arguing that we can rationally believe P iff we are rational to act as if P *in most situations*. While such a revised principle might yield the right result in cases like **Low Stakes Bet**, this weaker principle is no longer able to yield pragmatic encroachment even in cases like **High Stakes Train Case**. Even though the agent in **High Stakes Train Case** can't rationally act as if P, her confidence in the claim that the train leaves at 3pm is still high enough so that she can rationally act as if P in most situations — and so she would still be able to rationally believe P on this modified principle. But we should reject a principle that cannot even deliver pragmatic encroachment in central cases like **High Stakes Train Case**.

So it seems that there is no easy way for Fantl and McGrath to avoid accepting the unintuitive result that an agent in **Low Stakes Bet** would be irrational to believe that $x=2$. If the reliance-based explanation of pragmatic encroachment turned out to be the only view that explains how beliefs can be sensitive to pragmatic features in cases like **High Stakes Train Case**, one might simply bite the bullet here and claim that we have to revise our intuitive judgements about when pragmatic encroachment should occur and accept that it also occurs in cases like **Low Stakes Bet**.¹¹ However, I think it would be better if we could have a principled explanation of why pragmatic encroachment occurs in cases like **High Stakes Train Case** that does not deliver the result that

¹¹ This is the view taken by Weatherson (2017) who argues that we should accept pragmatic encroachment in cases like **Low Stakes Bet** because this is implied by epistemic principles like PCA, even though it seems counterintuitive.

pragmatic encroachment also occurs in cases like **Low Stakes Bet**. In the next section I want to propose precisely such an explanation of pragmatic encroachment.

Section 2: The inquiry-based explanation of pragmatic encroachment

Before proposing an alternative explanation of pragmatic encroachment, it is helpful to examine in more detail the differences between **Low Stakes Bet** and **High Stakes Train Case**. While the agent can't rationally act as if P in either case, there is nevertheless a difference between the two cases regarding what the agent ought to do instead. In **Low Stakes Bet**, the agent ought to simply reject the bet rather than accept it. In **High Stakes Train Case**, however, the agent should not simply get on the 2.45pm train rather than the 3pm train. Instead, the agent ought to inquire further.

This suggests then that it isn't the agent's being unable to rationally act as if P that explains when pragmatic encroachment occurs (for this condition is satisfied in both cases), but rather that it's the fact that the agent is required to inquire further. This insight therefore suggests the following alternative principle that might explain pragmatic encroachment:

No further inquiry (NFI): An agent is justified in believing P only if she is not required to inquire further.

This principle can not only explain why pragmatic encroachment occurs in **High Stakes Train Case** (where the high stakes require the agent to inquire further), but also why there is no pragmatic encroachment in **Low Stakes Bet**. In **High Stakes Train Case**, my chance to land my dream job depends on me getting on the right train — and so the benefits of further inquiry outweigh the small costs of waiting at the ticket counter. Assuming that I would be required to inquire further if the benefits of doing so

outweigh the costs,¹² this seems to be a case in which I would in fact be required to inquire further since the benefits of doing so outweigh the costs. In **Low Stakes Bet**, on the other hand, nothing important hinges on whether P is true or not - at most I will win 1 cent and the worst that can happen is that I lose 99 cents. If I don't inquire further I will simply decline the bet and lose nothing. Further inquiry might show that P is true and induce me to accept the bet - but the benefit of accepting the bet when P is true is only 1 cent and so the benefit of further inquiry are very small. In fact the expected costs of double checking my answer will likely be much higher than any benefits I might get from inquiring further — after all, double-checking my calculations costs time and effort. So **Low Stakes Bet** is a case in which I am not required to inquire further into whether my solution is correct since the costs of doing so outweigh the benefits. But if I am not required to inquire further, then believing that my solution is correct need not cause me to violate NFI and so the inquiry-based explanation doesn't predict that such a belief is unjustified. We thus have a potential rival explanation of pragmatic encroachment that seems to get the right result in both **Low Stakes Bet** and **High Stakes Train Case**. I will call this explanation of pragmatic encroachment the inquiry-based explanation. On the inquiry-based view, it might well be possible that one's belief that P is justified even though one cannot rationally act as if P: this happens in situations in which (i) one has strong evidence for some proposition P (ii) due to the bad odds of one's situation one is not rational to act as if P, but (iii) due to the low stakes of one's situation it's nevertheless not worth inquiring further into whether P.

So we have seen that an explanation of pragmatic encroachment on the basis of NFI could help us explain why there is pragmatic encroachment in **High Stakes Train Case**, but not in **Low Stakes Bet**. However, there is still the question of how NFI is motivated, and how it fits within our overall picture of belief. As I have pointed out in the previous section, PCA is not supported merely by the fact that it can explain why pragmatic encroachment occurs in **High Stakes Train Case**. Rather, it is a principle

¹² For this view see also Good (1966).

that is independently motivated by appealing to a plausible connection between knowledge and action (and hence between justified belief and action). Thus PCA is part of a compelling picture of belief that has as one of its advantages that it can explain why pragmatic encroachment occurs. And while NFI seems to be able to give us the right results in individual cases, it's less clear how this principle can be motivated. For while it seems plausible that there is an intuitive connection between knowledge and action (and so also between beliefs and action), it's less clear that there is an intuitive connection between knowledge and inquiry (or between belief and inquiry). But if there is no principled connection between belief and inquiry, then NFI seems somewhat ad hoc. So how can we give a principled defense of the motivation behind NFI?

We can find an answer to this question in some of Jane Friedman's recent work. In a series of papers, Friedman has argued that the notion of inquiry in fact plays a central role in epistemology and that it is connected in interesting and important ways to the notions of suspension of judgement and belief. Friedman (2019) for example argues that it's irrational for an agent to both inquire into some question Q while believing P (where P is a complete answer to Q that the agent considers).¹³

In order to see why inquiry might in fact play a prominent role in epistemology, we first have to get clear on what exactly we do when we inquire into some question.¹⁴ One might at first glance think that an agent is inquiring into some question Q just when she is gathering more information about Q. But as Friedman has pointed out, this simple understanding of inquiry is not quite right. In order to genuinely count as inquiring into some question, the agent needs to adopt a particular mental state with respect to that question and have a genuine goal of resolving this question. She notes, for example:

¹³ Friedman briefly notes that the fact that it's irrational for an agent to believe some proposition P while inquiring into a particular question Q might explain some cases of pragmatic encroachment (see Friedman (2019), p. 305). However, Friedman does not contrast this explanation of pragmatic encroachment with the prevailing accounts in the literature to show its advantages (as I have done in Sections 1 and 2 of this paper), and she also does not address the problems that this explanation faces (as I will do in Sections 3-6).

¹⁴ I follow Friedman's assumption that we inquire into a specific question rather than propositions or subject matters.

“Picking up items at a crime scene doesn’t make it that one is inquiring into who committed the crime. Whether those actions count as part of an inquiry into who committed the crime depends in part upon the state of mind of the relevant subject. When the detective does these things in the relevant sorts of cases they count as part of her inquiry because they are done with the aim of figuring out who committed the crime. The trash collector who has no such aim or goal, is not inquiring into who committed the crime, even if he picks up all the same items as the detective.” (Friedman (2017), p. 9)

So we are only inquiring into Q when we’re in a mental state that aims to resolve the question Q we are inquiring into. Friedman calls such mental states that are at the heart of inquiry *interrogative attitudes*. Examples of such interrogative attitudes include wondering about Q, being curious about Q, trying to figure out Q, etc. More broadly, Friedman suggests that we should “think of the attitude at the center of inquiry as much like this - as a questioning or ‘asking’ attitude, one directed at the question itself. Inquirers have questions open in thought” (Friedman (2019), p. 6).

Friedman argues that interrogative attitudes are characteristic of an agent who suspends judgment on a particular question — i.e. the agent suspends judgement on some question iff she has an interrogative attitude towards that question. But once we realize that inquiry is at least partly constituted by the agent being in a kind of questioning or asking mental state, we can see why there might also be a rational tension between the agent’s inquiring into Q, while at the same time believing some proposition P that would constitute a complete answer to Q. The problem is that an agent who believes that P is true (rather than, say, suspects that P is true) treats the matter as settled in a sense that’s incompatible with regarding Q as genuinely open. Suppose for example that an agent believes that it is going to rain - this agent has (in her own mind) already settled the matter of what the weather is going to be tomorrow. It would surely strike us as odd if this person continued to hold an interrogative attitude

with respect to Q, for example by continuing to wonder or be curious about what the weather will be like tomorrow.¹⁵

It also proves instructive to see how this view can handle cases that at first appear to be counterexamples in which an agent can rationally believe P while continuing to inquire into a question Q of which P is a complete answer. Suppose I believe that the library is open on Sundays, but I nevertheless look up the opening times on the internet because I want to avoid driving there unnecessarily. Initially this might seem like a case where I believe P (that the library is open on Sunday) while continuing to inquire into a question Q (Is the library open on Sunday?) whose answer is P. But recall that genuine inquiry doesn't just involve the physical activity of gathering more information about Q but involves the agent taking an interrogative attitude towards Q. And while I'm gathering more information in the library case, it's not clear that I would really count as having an inquisitive attitude towards the question "Is the library open on Sunday?" So this isn't, after all, necessarily a case in which I believe P while inquiring into Q. Suppose, on the other hand, that I genuinely wonder whether the library is open while looking up this fact on the internet. In this case I would be inquiring into Q, but then it is no longer clear that I actually believe that the library is open beforehand — it seems like I merely suspect it is open but am not sure and so want to double-check. If I genuinely wondered whether the library is open while also genuinely believing that it is, this combination of attitudes would strike us as odd or incoherent.

Friedman's picture offers an independently compelling connection between belief, suspension of judgement and inquiry. And we thus have a motivation for NFI, the principle that an agent is justified in believing P only if she is not required to inquire further. Insofar as inquiring into Q requires an open and questioning mental state with respect to Q, and an agent who believes some proposition P has a settled attitude with respect to P, there seems to be something irrational about an agent who both inquires into Q and believes P in a case where P would constitute a complete answer to Q. This agent seems to have both a settled and an open attitude with respect to Q, which

¹⁵ See Hieronymi (2008) and (2014) and Kelp (forthcoming) for similar views.

appears incoherent. Thus, if an agent ought to inquire further into some question Q, and inquiring further is incompatible with (rationally) believing P (where P is a complete answer to Q), then the agent is not rational to believe P. Thus pragmatic encroachment occurs in cases like **High Stakes Train Case** not because an agent cannot act as if P, but rather because the agent ought to continue inquiring into some question Q rather than treat the matter as settled.¹⁶ And there is no pragmatic encroachment in cases like **Low Stakes Bet** because there is no need for the agent to inquire further.

The inquiry-based explanation of pragmatic encroachment can therefore offer us an attractive alternative to the reliance-based explanations of pragmatic encroachment: it fits well into an independently motivated picture of belief according to which believing is incompatible with inquiring, and it avoids the problematic result that my belief in cases like **Low Stakes Bet** isn't justified. There are nevertheless four problems that the inquiry-based view faces that I will consider in the next four sections. In order for the inquiry-based explanation of pragmatic encroachment to remain a viable alternative to the reliance-based view, we have to respond to these objections in a satisfactory way.

Section 3: Inquiring vs gathering more information

In the previous section I argued that Friedman's view of inquiry could motivate **NFI** and so motivate the idea that pragmatic encroachment occurs in cases where one ought to inquire further. But it might seem that we have moved too quickly: In appealing to Friedman's view of inquiry in order to motivate NFI, we are taking on a special notion of inquiry according to which an agent inquires into some question Q iff she has a certain interrogative attitude towards Q. And while it seems plausible that the agent in a case like **High Stakes Train Case** should gather more evidence, we haven't yet shown that

¹⁶ I am assuming that if one ought to do some action A, and A and a state B are rationally incompatible, then one is rationally required not to be in state B — though this assumption strikes me as uncontroversial.

the agent should “inquire further” in Friedman’s sense that requires the agent to adopt a special mental state towards the question of when one’s train is leaving. We can thus distinguish between *merely gathering more evidence* on the one hand, where an agent who gathers more evidence about some question Q is gathering more information, but does not adopt an interrogative attitude with respect to Q, and *inquiring further* into Q, where the agent who inquires further is gathering more evidence but also adopts an interrogative attitude with respect to Q. In order to show that it’s irrational for an agent to believe some proposition P in high stakes cases like **High Stakes Train Case**, we thus not only have to show that the agent ought to gather more information, but also that the agent ought to have a particular interrogative attitude towards some question Q.

It seems to me, however, that an agent in a high stakes case that is required to gather more information should also have an interrogative attitude with respect to the question. In particular, I think we should accept the following sufficient condition for when an agent ought to have an interrogative attitude towards some question:

Interrogative Attitudes Sufficient Condition: An agent should have an interrogative attitude with respect to some question Q when (i) the stakes are high, in the sense that something important for the agent hinges on the answer to Q and (ii) the agent is required to gather more information about Q.

The intuitive idea behind this condition is this. Suppose you know that something important hinges on the answer to a particular question Q (perhaps because you face an important choice and what you should choose depends on the answer to Q). Then, it seems that you should not just gather more information about whether Q, but actually care about the question itself and have an aim to answer it, in a way that involves “opening Q in thought” and thus having an interrogative attitude with respect to Q. And assuming that you can and should continue gathering more information about Q, it would be premature for you to close that question Q in thought.

The agent in **High Stakes Train Case** satisfies both conditions of **Interrogative Attitudes Sufficient Condition**. Something important hinges on the answer to the question of when her train leaves and the agent ought to gather more information about that question. Thus, the agent in **High Stakes Train Case** should really adopt an interrogative attitude towards Q and not just gather more information.

Notice that insofar as the paradigm cases of pragmatic encroachment are cases in which something important hinges on whether P is true, adding that the agent ought to gather more information will be enough for the agent to satisfy both conditions of **Interrogative Attitudes Sufficient Condition** and so to be required to have an interrogative attitude with respect to Q and inquire further, and thus (by NFI) is not justified in believing P.

By contrast, in low stakes cases in which you have good evidence for P, **Interrogative Attitudes Sufficient Condition** usually won't be satisfied because (due to the low stakes) there often won't be any benefit for gathering more information. Additionally, a low-stakes situation in which nothing much hinges on whether P is true is also a situation in which you are not obligated to care about Q and have an aim to answer it, and so condition (i) isn't satisfied. Thus this principle typically won't require the agent to also adopt an interrogative attitude toward Q in low stakes cases in which the agent has strong evidence for P, and thus won't preclude her from rationally believing P in such cases.

Section 4: Bribe Cases

Fantl and McGrath consider an explanation of pragmatic encroachment along the lines of NFI, according to which "any time it is rational to inquire further, one must lack justification" (Fantl and McGrath (2002), p. 81). But they reject this account after

offering what seems to be a compelling counterexample to it: a case in which someone gives you a particular reward (or a “bribe”) purely to keep on inquiring further. The case they consider is the following:

Days of the Week: Suppose I offer to reward you handsomely for inquiring further about whether today is Tuesday (or whatever day of the week it is). You have plenty of evidence that it is Tuesday, but you haven’t been dwelling on the fact too much, and nothing much hinges on which day of the week it is. Now there are no costs of inquiring whatsoever, only benefits, and great ones. Thus, the believed cost of inquiry to you is less than the believed cost of being mistaken.” (Fantl and McGrath (2002), p. 81f).

We can call cases in which someone bribes you into inquiring further “bribe cases”. It might seem at first glance that bribe cases raise a worry for my view of pragmatic encroachment. This is because **Days of the Week** seems to be a case where it’s both rational for you to inquire further into Q (whether today is Tuesday), but you also seem rational in continuing to believe P (that today is Tuesday). But cases like this, I think, can be answered by paying close attention to the difference between merely gathering more evidence and genuinely inquiring that I alluded to earlier. Inquiring into whether Q requires the agent not just to gather more information, but also to have an interrogative attitude with respect to Q. But while bribes might offer us a reason to gather more information about what day it is, it is harder to see why bribes would rationally require us to have an interrogative attitude with respect to Q. For example, in bribe cases like **Days of the Week**, the first condition of **Interrogative Attitudes Sufficient Condition** is not satisfied: nothing important hinges on the *answer* to Q in this case and thus nothing I’ve said so far requires one to have an interrogative attitude with respect to Q.¹⁷ And it’s difficult to see how the reward you promise me for inquiring further could

¹⁷ Notice that this would be different if instead of rewarding me for continuing to inquire, you rewarded me handsomely for finding the right answer to the question of which day it is. This might then be a case in which something important hinges on the answer to Q (namely whether I get the reward or not).

make it rationally required for me to maintain an interrogative attitude with respect to Q. In order to see this, it helps to consider in a bit more detail how precisely I would obtain the reward you promise me. Let's consider three possibilities in turn:

(i) I might earn the reward by continuing to gather more information about Q.

Note that if this is the way I can obtain the reward, then I can claim the reward by merely gathering more information even if I don't adopt an interrogative attitude with respect to Q. So I'm not required to have an interrogative attitude with respect to Q and so, the inquiry-based picture does not yield the result that it's irrational for me to believe P.

(ii) I might earn the reward merely by opening question Q in thought, however briefly. But notice that the case also states that I have plenty of evidence that today is Tuesday. So if this is how I obtain the reward, then I might be rationally required to open the question Q by considering what day of the week it is. But I can then immediately close the question of what day it is today by considering the evidence that I have. And once I have closed the question, I can rationally believe P.

(iii) I might earn the reward only if I open the question Q without closing it again. But if this is how the reward operates, it is also difficult to see how the reward might require me to adopt an interrogative attitude with respect to Q. This is because plausibly, having an interrogative attitude with respect to Q requires me to have the goal of answering Q. But when you present me with the possibility of obtaining the reward that I can only obtain if I don't answer Q, my goal will be to *not* answer Q - otherwise I would not get the reward! So it's difficult to see how the reward could make it rationally required for me to have an interrogative attitude with respect to Q (and so have the goal of answering Q). But if the reward could not require me to have an interrogative attitude with respect to Q, then again the inquiry-based explanation does not get off the ground and nothing prevents me from rationally believing P.

Thus, an inquiry-based explanation that draws on Friedman's work on inquiry has the resources to explain why an agent might rationally believe P even in cases where someone offers her a reward to continue inquiring.¹⁸

Section 5: Low costs of further inquiry

Recall that my objection to the reliance-based explanation of pragmatic encroachment was that in cases like **Low Stakes Bet**, this view would predict pragmatic encroachment even in cases in which nothing important hinges on whether P is true and that this result is unintuitive. But notice that on the inquiry-based view of pragmatic encroachment, whether you ought to inquire further or not depends (in part) on the expected costs of inquiring further — for an agent is presumably only required to inquire further if the benefits of doing so outweigh the costs. And this feature of the inquiry-based view seems to make it the case that this view will likewise predict pragmatic encroachment in some cases where nothing especially important hinges on whether some proposition P is true. Just consider the following variant of **Low Stakes Train Case**:

Costless Inquiry Low Stakes Train Case: You are at the train station, trying to take the train home. There are two trains that leave around the same time, one at 2.45pm and one at 3pm. You overhear people saying that the train going to your destination will leave at 3pm. After hearing that testimony you can either decide to get on one of the two trains, or you could ask the conductor of the train who is standing right next to you. The conductor looks very friendly and would probably be happy to help

¹⁸ Worsnip (forthcoming) raises a challenge for pragmatic encroachment views by pointing out that it is widely held that bribes (like the one in **Days of the Week**) should not make a difference to what it is rational for the agent to believe, but traditional pragmatic encroachment views have a difficult time explaining why this is. By focusing on whether pragmatic factors make it rational for the agent to inquire further (i.e. to adopt an interrogative attitude), the inquiry-based view also has the resources to answer this challenge.

you out. If you boarded the wrong train, you would have to get off at the next station and change trains, which means you'll get home 30 minutes later than usual.

In this variant of the case, the costs of inquiring further are very low - basically 0 - and so it might seem that you are required to inquire further. But then (on the inquiry-based view) you would be irrational if you also believed P. So it might seem that the inquiry-based explanation fares no better than the reliance-based explanation of pragmatic encroachment because both views predict pragmatic encroachment in some intuitively low stakes situations in which nothing important hinges on whether P is true.¹⁹

In response to this objection, however, it is important to note that the main problem that **Low Stakes Bet** raises for the reliance-based explanation of pragmatic encroachment isn't just that this view predicts pragmatic encroachment in an intuitively low-stakes case. The problem is rather that being offered the low stakes bet isn't the right kind of thing that could intuitively explain why it's not rational for the agent to have the relevant belief. Things are different when we consider the free availability of further information. In fact, other authors have independently argued that cases of costless inquiry constitute cases of pragmatic encroachment. Just consider the following example, given by Worsnip (forthcoming) and fashioned after a type of case first introduced by Schroeder (2012):

Expected News. You have strong (but not utterly infallible) evidence that next Monday's meeting starts at 3pm. But you know that your department chair will confirm the time of the meeting later today. (Worsnip (forthcoming), p, 9)

The verdict in the literature is traditionally that **Expected News** is a case in which it's not rational for the agent to form a belief about when the meeting starts. Since you are

¹⁹ Note that the reliance-based view in fact also predicts pragmatic encroachment in cases like **Costless Inquiry Low Stake Train Case**.

about to learn for sure when the meeting starts at no extra cost you should not yet form a belief about when the meeting starts but rather wait for the new information. But notice that **Expected News** has exactly the same kind of structure as **Costless Inquiry Low Stakes Train Case**. Both cases are ones where although nothing very important hinges on whether P is true, further inquiry is essentially costless. Thus, we should treat the two cases in the same way. If it's irrational for an agent to believe P in cases like **Expected News**, the same should be said about **Costless Inquiry Low Stakes Train Case**.²⁰

Section 6 — No more information available

There is another kind of counterexample to the inquiry-based view that we need to consider. Consider the following version of the **High Stakes Train Case**:

No Further Information High Stakes Train Case: You are at the train station, trying to take the train to get to an important job interview. There are two trains that leave around the same time, one at 2.45pm and one at 3pm. You know that the train leaving at 2.45pm will go to your destination but it usually makes all kinds of stops on the way. You overhear people saying that the train leaving at 3pm will also go to your destination but without making all those stops. After hearing that testimony you have to decide to get on one of the two trains. There is no time to gather more

²⁰ Notice also that the inquiry-based view need not have the consequence that pragmatic encroachment will occur in cases like **Costless Inquiry Low Stakes Train Case**. Recall from section 3 that it is not the mere fact that gathering more information has positive expected utility that makes it irrational for an agent to believe some proposition P, but the fact that the agent ought to have an interrogative attitude with respect to a question Q. **Interrogative Attitudes Sufficient Condition** merely states that this is the case when gathering more information has positive expected utility *and* something important hinges on whether P is true. But notice that the latter condition is not met in this case. Put another way, it's not clear whether in this case the agent is required to care about Q enough to open Q in thought and so the mere fact that gathering further information has positive expected utility need not require the agent to have an interrogative attitude with respect to Q.

evidence. If you boarded the wrong train, you would miss your job interview and therefore miss a chance to get your dream job.

Given the high stakes of this case, it seems clear that you should take the safe option and get on the 2.45pm. But the more interesting question is what you should believe about whether the 3pm train stops at your destination (let's call this proposition P). One might be tempted to say that given the high stakes of this case and the fact that one's evidence for P is by no means excellent, the intuitive answer is that it would not be rational to believe that P. But it's not clear that the inquiry-based view could explain why believing P in this case would not be rational. After all, since there is no more information available to you it's not true that you ought to inquire further. The reliance-based explanation, on the other hand, can explain why it's irrational to believe that the train at 3pm will stop at your destination. This is because you're not rational to act as if P and get on the train. Thus, it seems that there is a case in which the reliance-based view gives the intuitively right answer and the inquiry-based view does not. So it's not clear whether the inquiry-based explanation of pragmatic encroachment is really superior to the reliance-based explanation.

Before responding to this objection it is worth pausing to ask why it should be irrational for one to believe P in this case. Perhaps it's irrational to believe P because of something like the following principle:

High Stakes imply Pragmatic Encroachment: When the stakes are high, the agent will always be required to have a high credence in a claim P before it is rational for the agent to believe P.

High Stakes imply Pragmatic Encroachment seems initially plausible. And the fact that **No Further Information High Stakes Train Case** shows that the inquiry-based view cannot deliver this principle might seem like a cost of the view. But notice that the reliance-based view also cannot vindicate **High Stakes imply Pragmatic Encroachment** in full generality. Just consider a variant of **High Stakes Train Case** as

I have presented it throughout this paper, where you're deciding whether to take the 2.45pm train or the 3pm train. Only this time it is no longer an option to gather more information. In this case I can also act as if my train is the one leaving at 3pm and take that train (since I have to get on one train and I think the 3pm train is more likely to go to my destination than the 2.45pm train). Thus on the reliance-based view I can also rationally believe that my train is the one leaving at 3pm. But notice that this is a high stakes case in which the reliance-based view fails to deliver pragmatic encroachment.

Thus I think that we ought to abandon **High Stakes imply Pragmatic Encroachment**. But once we abandon this principle, it's not clear whether it's really irrational to believe P in **No Further Information High Stakes Train Case**. Perhaps there is nothing wrong with an agent who believes P in this case. There are, I think, two things to say in support of this result: First, it is important to note that the inquiry-based view gives up on the link between believing and acting that is central to the reliance-based view. Thus, to say that you can rationally believe P does not commit one to saying that you should get on that train. A defender of the inquiry-based view can hold that there are some situations (specifically, high-stakes cases where no further inquiry is possible) in which an agent should not act on her beliefs but rather on her credences.²¹ If taking the 2.45pm train is the option that would maximize expected utility given your credences, then this is the option that you should take even if you believe the 3pm train will also stop there. Thus the inquiry-based view does not commit you to the result that you ought to take the 3pm train.

Secondly, even though the inquiry-based view cannot vindicate **High Stakes imply Pragmatic Encroachment** it can explain why such a principle might *seem* true. It might be a psychological fact, for example, that many agents who are faced with a high stakes situation continue to wonder about whether P, even in situations in which there is no opportunity to learn more about P. But notice that for agents who in fact adopt an interrogative attitude with respect to this question would (given the incompatibility of believing and the holding of interrogative attitudes) be irrational to believe P while continuing also to hold the interrogative attitude. Thus the inquiry-

²¹ For such a view, see Jackson (2019).

based view can in fact explain why it would be irrational for most agents to believe P in a situation like the one above.

So even though the inquiry-based view does not have the resources to explain why someone who believes P is always irrational in **No Further Information High Stakes Train Case**, it has the resources to explain at least some of the verdicts about this case, namely that an agent who is wondering whether the 3pm train really stops at her destination should not hold this belief, and that the agent should not get on the train (even though she might be rational in believing that it goes to right destination). Of course this still leaves the result that in the above case an agent can rationally believe that the 3pm train will go to the right destination despite the high stakes as long as she does not in fact wonder about whether the train really stops there. But even if this were slightly unintuitive, we have to compare this to the unintuitive result that the reliance-based view gives in low-stakes cases with bad odds. Recall the earlier example where I have a (justified) credence of 0.999 in the proposition that I was born in Germany and you offer me a bet that pays 1 cent if I was born in Germany but costs me 10 dollars if I wasn't. According to the reliance-based view, the fact that you offer me this bet would make it irrational for me to believe that I was born in Germany (since the bet has negative expected utility and so I ought to decline it). This strikes me as a greater cost of a view than to accept that in cases where no more information is forthcoming, one can rationally hold on to one's beliefs even in high stakes cases. Thus I think the inquiry-based view offers an explanation of pragmatic encroachment that's superior to the explanation offered by the reliance-based view.

Conclusion

In this paper I have suggested that the traditional, reliance-based explanation of pragmatic encroachment yields unintuitive results in a particular kind of low stakes case where acting as if P has unfavorable odds. I have then offered an alternative, inquiry-based explanation of pragmatic encroachment - that it's irrational to believe P in cases of pragmatic encroachment because in these cases, the pragmatic features of

the situation require one to inquire further, and inquiring further is incompatible with rational belief. This I argued can explain what goes on in the traditional cases of pragmatic encroachment while avoiding the counterexamples that reliance-based explanations face.

Which explanation of pragmatic encroachment is right also has consequences for how we should think about the nature of belief. On the reliance-based explanation of pragmatic encroachment, believing that P is closely tied to relying on P in one's actions and reasoning. But cases like **Low Stakes Bet** show that it's a mistake to think that there is such a tight connection between belief and action — and in fact this tight connection has often been attacked in the literature. But authors who have attacked the connection between belief (or knowledge) and action have often concluded likewise that rational belief (or knowledge) is thus not sensitive to pragmatic factors.²² The view outlined in this paper shows that this kind of reasoning is too quick. If we recognize the connection between believing and inquiring, we can still hold that pragmatic factors make a difference to what it is rational to believe, even in the absence of postulating a tight connection between beliefs and action - pragmatic factors influence the rationality of belief due to the connection between beliefs and inquiry. And in offering a rival explanation of pragmatic encroachment, the inquiry-based view ultimately also suggests its own rival picture of belief. Rather than understanding believing P as a mental state that involves or licenses relying on or acting as if P, the inquiry-based view sees beliefs as mental states that close off our inquiry into some particular question that interests us and in doing so provide us with our “take on the world” (Hieronymi (2008), p. 361). On such a picture of belief, an agent who believes that P will often be disposed to act as if P, but this is not necessary for the agent to count as (rationally) believing that P. As long as she has settled a particular question by concluding P, the agent can still rationally believe P even in cases where (perhaps due to unfavorable odds) she doesn't act as if P. Fleshing out this resulting inquiry-based picture of belief in more detail is a task for future work.

Word Count: 9975

²² That is essentially the argument found in Brown (2008) and Roeber (2018).

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