Pragmatic Encroachment and Theistic Knowledge

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13.1 Introduction

Philosophical discussions of knowledge typically examine what makes a true belief knowledge. Traditionally those discussions involve the notions of reliability, safety, evidence, or justification (among others), notions labelled 'epistemic' since they seem to matter to whether one knows. But many epistemologists now argue that traditionally non-epistemic factors can play a crucial role in whether one knows: on this view, pragmatic or practical considerations should be included among the traditionally 'epistemic' factors. If knowledge is *stakes-sensitive* in some way, then one's belief that p can fail to be knowledge solely because the practical stakes are too high for one if p is false: being wrong about p will cost you a great deal.

If correct, this practical dimension to knowledge makes for a puzzling situation when it comes to religious belief. As Pascal noted, if traditional theism (including certain assumptions about a heavenly afterlife) is true and one believes it, then one stands to gain much; and if one does not believe it, then one stands to lose out on much (and, one may even be punished much!) But if atheism is true and one believes it, one does not, by comparison, gain much at all. Such practical considerations, in concert with pragmatic encroachment, seem to suggest on the one hand that one could in principle come to know that there is a God (if there is one), because on a natural construal of "stakes," the stakes are not especially high if one is wrong about it; yet on the other hand, they suggest that one could *not* know that there is no God (if there is no God), because the stakes *are* especially high if one is wrong about that. So if the pragmatic does encroach upon the epistemic such that high practical stakes can rob one of knowledge, then atheism (if true) could turn out to be an unknowable truth, whereas theism (if true)

¹ See especially Jeremy Fantl and Matthew McGrath (2002; 2009; 2012), John Hawthorne (2004), Jason Stanley (2005), Brian Weatherson (2005; 2012), Stephen Grimm (2011), Mark Schroeder (2012a), and Blake Roeber (forthcoming). Pragmatic encroachment on knowledge has also been called Subject-Sensitive Invariantism, Interest-Relative Invariantism, Impurism, and Anti-intellectualism.

would, in principle, be a knowable one. Indeed, even on an account of practical stakes such that the stakes are just as high for the theist as for the atheist, we shall see that pragmatic encroachment can still create an asymmetry in knowability.

The chapter proceeds as follows. Section 13.2 reviews the Old Pascalian Problem, and briefly considers some of the complications arising from it. Section 13.3 contrasts that problem with a New Pascalian Problem posed by pragmatic encroachment on knowledge: given that practical factors create an asymmetry in knowability for one deciding between theism and non-theism, this asymmetry creates epistemic pressure to reject atheism and suspend judgment. Section 13.3.1 clarifies two notions of stakes, and outlines the version deployed in this chapter; section 13.3.2 explains how the costs associated with practical stakes generate knowability asymmetry on any version of pragmatic encroachment. Sections 13.4–13.5 illustrate this asymmetry by drawing on a particular way in which pragmatic encroachment could be true, one which appeals to distinct kinds of error costs. Finally, section 13.6 explores the novel idea that, apart from matters in religious epistemology, the considerations adduced here generate a more general puzzle concerning epistemic preference under conditions of knowability asymmetry, including those imposed by pragmatic encroachment.

13.2 The Old Pascalian Problem

If there is a God of a fairly traditional Judeo-Christian kind, then the exceedingly great value of a heavenly afterlife is made available only to those who believe that there is such a God. This seems to give one a clear reason to believe in such a God, as Pascal noted. If belief in God is a necessary (though perhaps not sufficient) condition for being the kind of person who (if God does exist) receives eternal rewards such as a heavenly afterlife, then on one standard way of framing the matter, by believing in God one positions oneself to gain what is (regarded as) of infinite value, compared with gaining a finite value if there is in fact no God. And by suspending judgment or disbelieving, one stands to lose what is (regarded as) of infinite value, compared with a finite gain if there is in fact no God.

This simple wager involves a decision matrix of just two columns (see Table 13.1), where 'wagering' denotes either believing or taking steps which would indirectly aid one in doing so, and where f_1 , f_2 , and f_3 denote finite utility values that needn't be specified further:

Table 13.1 Simple Wager matrix

	God exists	God doesn't exist
Wager for God	∞	f,
Wager against God	f_1	f_3^2

To complete the argument, one must go beyond the simpler wager, by adding two premises to this matrix: first, that rationality requires one to give positive probability to God's existence, and second, that rationality requires one to perform the act with the highest expected utility (when there is one). The choice is forced (one must either wager or not). Because the expected utility of wagering on theism is infinite, and the utility to be lost (if God exists) by not wagering on theism is also infinite, wagering for God dominates wagering against God. Where "p" represents your positive subjective probability that God exists, your expected utility of wagering for God is infinite, namely:

$$\infty \cdot p + f_2 \cdot (1-p) = \infty$$

This value is compared with your expected utility of wagering against God, which is finite:

$$f_1 \cdot p + f_3 \cdot (1-p) = f$$

Hájek (2003, 2012) has argued forcefully that any arguments stemming from a Pascalian matrix including infinite values confront seemingly insurmountable problems (though see Monton 2011, and Easwaran and Monton 2012). Replacing the infinite value with a large enough finite value is enough to retain the character of Pascal's expected domination argument.³

But as many have noted, such practical incentives do not seem to be the kind of reason for which one should, or may, believe. Given standard epistemological assumptions, such reasons are practical rather than epistemic in nature: epistemic reasons are truth-conducive in that they support (by making more likely) a proposition's truth. By contrast, practical reasons are not truth-conducive for they are reasons which one has to prefer or desire a proposition's truth. In a slogan, reasons to prefer that *p* can't be reasons to think that *p*. Only truth-conducive grounds can serve to "justify" one's beliefs in the epistemic sense; practical reasons cannot ground knowledge. So the Old Pascalian Problem concerns whether practical reasons can be the right kind of thing to move one to believe, or to resolve to believe, theism: even if a version of Pascal's

Table 13.2 Wager with Punishment matrix

	God exists	God doesn't exist
Wager for God Wager against God	∞ -∞	f_{2} f_{3}

On this matrix, while the gaps between wagering and not, given the expected utilities of doing so (or not) conditional on theism and conditional on non-theism, are similarly large (infinite for each), the utilities compared are infinitely distant: one is positive infinite utility, and the other is negative infinite utility. That is, the gap between the worst outcome of wagering is (roughly) as good as the best outcome of not wagering, so wagering superdominates not wagering. Hájek (2012, 180ff.) notes that an argument with this matrix is valid.

 $^{^2}$ See Hájek (2003, 27–8). Of course, the simple wager may not capture one's actual religious options, as I shall soon discuss.

³ Note, however, in Table 13.2 how the stakes change if the relevant calculation includes a theistic doctrine about eternal (or sufficiently great) punishment in the afterlife:

argument can seem compelling,⁴ believing theism on its basis appears to be problematic from the epistemic perspective (a point to which we will return).

Of course, many well-known problems arise when one begins to question the "fairly traditional" kind of God under consideration; the decision facing a would-be theist need not be of the simple wager variety. Some such issues concern exclusivism and the *plurality* of religious options.⁵ Does it matter, for gaining a heavenly afterlife, that one believe in (and follow the moral-religious commands of) a particular God? This question suggests that the simple decision matrix contains too few rows, for it does not make room for religions that may promise different kinds of eternal rewards (or who may specify different conditions for receiving those rewards). Pascal's simple wager concerns just "bare theism," glossed as the idea that (a) there is a God, (b) whose heavenly rewards depend on believing in the existence of such a being (though they need not believe much else about this being); that wager leaves out what happens if one withholds judgment (though in each case it is supposed that the expected utility of withholding is akin to that of believing atheism). On bare theism, you needn't make the right choice among, say, Christianity, Judaism, and Islam: one only need to believe that there is a God in order to receive eternal rewards. But if a *specific* theism is true, then it might be that its God will grant eternal rewards exclusively to the believers of the one true (specific) religion. Given specific theism, the options and the risks involved look very different: for on specific theism, believing the wrong religion, or believing even bare theism, yields the same afterlife prospects as atheism. Given such exclusivist options, it begins to look very important that one believe in the one true religion. How to handle the exclusivist and plurality concerns? One way is to note that, for the individual wrestling with the wager, the first step of interest involves the choice between bare theism and atheism; whatever else would need doing to suffice for gaining heavenly rewards comes at the subsequent step. For only after she has decided for theism does the need to contemplate the plurality and exclusivity issues arise. (Of course, not

⁴ Pascal's wager has been subject to lively debate recently: see Alan Hájek (2003; 2012), Bradley Monton (2011), Steven Robertson (2012), and Kenny Easwaran and Bradley Monton (2012).

⁵ Another issue concerns *universalism*. Heavenly rewards are promised to believers (often with requirements of conduct) in the monotheistic religions. This soteriological commonplace is complicated by certain theological doctrines on which some form of universlism holds, namely, that everyone will eventually be granted such an afterlife (or everyone will not be able to refrain from belief forever, given multiple further chances after one's earthly death, etc.). The possibility of universalism, given any religion's interpretive tradition, affects the Pascalian decision matrix in at least the following way: if heavenly rewards are given an infinite value, and it is a non-zero possibility for one that all will eventually be saved (and thus partake of such heavenly rewards), this would make even the (current) atheist's expected utility of refraining from belief (right now) infinite. Nevertheless the standard theological assumption is that to be saved one must (in some sense, and at some point) believe that God is (an assumption that seems plausible insofar as it seems incoherent for one who is enjoying the heavenly rewards, which include experiencing the presence of God, to disbelieve, or be agnostic about, the existence of God). So long as that assumption is a plausible one, then gaining such infinite utility is conditional on believing. As such, one cannot expect infinite utility unless one (eventually) believes there is a God; but this means the atheist cannot expect to gain infinite utility without expecting to believe. Can the atheist do this while remaining an atheist? (For some related issues, see van Fraassen's (1984) Reflection principle, and Easwaran and Monton 2012.)

everyone is in this exact situation; those concerned about bare theism's assumption (*b*), that God rewards only those who are theists might face a choice between the God of bare theism, an atheist-loving God which rewards only atheists, and an agnostic-loving God which rewards only agnostics. But even here, the deliberator faces the choice *between* theisms, one which is most easily sorted out once one goes in for some kind of theism or other. Thus the point remains that the plurality and exclusivity issues loom once one supposes theism.)⁷

Second, for one who chooses to pursue theism, these issues call for digging deep into comparative religion to discern which religion promises what and to whom, which interpretations of those religions are exclusive in their offers of salvation, and which religion, if any, seems most likely to be true. (Things can become difficult when a committed specific theist begins to have doubts about whether her own religion's faithful are in fact the ones which the true God will grant salvation; those doubts can obviously give her a (defeasible) reason to switch religions, but they could also presumably, if she did know, rob her of knowledge.)⁸

For one who is moved by the basic structure of Pascal's wager argument for bare theism, and is unmoved by the issues with specific theisms, the Old Pascalian Problem remains: isn't it epistemically problematic to (resolve to) believe theism, or indeed *any* proposition, on purely practical grounds?

13.3 The New Pascalian Problem

Pascal originally motivated his wager by appeal to the practical costs of being wrong. The New Pascalian Problem takes shape on the assumption of pragmatic encroachment, which itself invokes the practical costs of being wrong. In particular, the New Problem

- ⁶ And given just those options the choice is easy, if one cares about rewards at all (and who doesn't?)—for one cannot believe that there is an atheist- or agnostic-loving God while remaining an atheist or agnostic, and so on either option one cannot believe that one will get the rewards. This paradoxical situation is probably why no religion on offer declares such a God: such a religion would have no adherents.
- ⁷ I don't mean to suggest that the many-Gods problem is not a problem; it can surely flummox a decision matrix with infinite values if such alternatives are live enough to get onto one's matrix. However, see Bartha 2012.
- ⁸ Can't the atheist, confronted with the simple wager scenario, plead that theism is not a live option for him, and thereby evade the practical rationality of wagering for God? Yes, but whether wagering against God on these grounds is rational will depend on a few things, including whether only wagering for God involves infinite (or sufficiently large finite) value, and whether the atheist gives this un-alive option a low enough probability. If we assume the former, then to make wagering against God rational the atheist considering this matrix must assign zero-probability to God's existence; and this can seem to many an overly confident, perhaps even irrational, thing to do. Someone might think it rational to assign zero-probability to a God who condemns people to eternal torment or annihilation. But to suppose this applicable to our present discussion would be to conflate the deliberation over bare theism with the deliberation over specific theism (indeed, with a specific interpretation of one or more tradition's soteriological doctrine): one cannot in general reject a highly specific proposition and use that as grounds for rejecting a related broader proposition.

asks us to consider what we should do once apprised of how the practical costs generate the knowability asymmetry between theism and atheism.

If pragmatic encroachment is true, then the practical stakes alone can affect whether one knows, even if one's belief is true, reliably formed, supported by one's evidence, and so on. Papplied to the issue of theism and atheism, one way to understand this point is by noting that the practical stakes of believing bare theism seem to be lower than the practical stakes of believing atheism, for on a natural first pass, the costs of being wrong about theism seem much lower than the costs of being wrong about atheism. (All we need assume for this to be so is that the expected utility of theism, given our bare theism assumptions (a) and (b), is much larger than that of non-theism.)

In brief, these practical stakes produce an asymmetry in the knowability of theism compared with atheism: the sky-high practical stakes would prevent the atheist from having knowledge (even if atheism is true), whereas the lower practical stakes would not themselves prevent the theist from knowledge (if theism is true). (Other factors could, of course, affect the knowledge prospects, for example, the availability of adequate evidence. I shall assume here that there are no further such obstacles when it comes to theism or atheism.)¹⁰

13.3.1 Stakes clarified

However, the notion of stakes in the literature on pragmatic encroachment has been rather inchoate. Indeed, much depends here on whether the practical stakes for one intuitively involve "risking much" in the sense of putting a lot on the line which one has but stands to lose, or whether it also includes missing out on what one does not have but could gain. Pragmatic encroachers appeal to certain cases as paradigms of a subject facing a "high-stakes" decision, for example the classic bank cases, ¹¹ or Fantl and McGrath's (2002) train cases. What is common to these cases is that a decision can be high stakes with respect to whether *p*, even when one of the available actions is not "high stakes": in the bank cases, the *truth* of proposition that *the bank is open Saturday* is not "high stakes" for one, nor is the action of going to the bank on Friday, despite

⁹ See Hawthorne's (2004, 158, incl. n. 3) suggestion that a subject's practical environment can make knowledge "come and go": whether a subject knows a proposition at a time "depends not merely on the kinds of factors traditionally adverted to in accounts of knowledge... but also upon...factors [such as] the attention, interests, and stakes of the subject at that time." Compare also Stanley (2005, 2): "our *practical interests* have epistemic significance. There are cases in which two people are similarly situated, but one has knowledge, whereas the other does not, because one has greater practical investment in the truth or falsity of her beliefs. What makes true belief into knowledge is not entirely an epistemic matter"; and Fantl and McGrath (2009, 231): "there is pragmatic encroachment on being in a position to know iff subjects can differ in whether they are in a position to know that *p* due to differences in pragmatic factors holding fixed all truth-relevant factors with respect to *p*."

¹⁰ Much will depend here on what it takes to be evidence, and what it takes to be knowledge, particularly regarding views on what evidence there is, or could be, for or against theism; but considering such issues will take us too far afield (though see e.g., Benton, Hawthorne, and Isaacs 2016, esp. §12).

 $^{^{11}\,}$ DeRose (1992; 2009) first used such cases, but to motivate contextualism, not pragmatic encroachment. See Stanley 2005 for such cases pressed into service for pragmatic encroachment.

their long lines. In such cases, what is high stakes is an agent's *decision* over what to do, given the practical stakes when it comes to that proposition and the (epistemic) possibility of its negation. Similarly, the *action* of (say) going to the bank on Saturday is high stakes for one with respect to that proposition, even if the action of going on Friday is low stakes.

Thus I shall use the terminology of low and high "stakes" of an action as follows. ¹² The '*p-stakes of an action*' for some subject S are given by a comparison of the expected utility of S's action conditional on p and the expected utility of that action conditional on $\neg p$; ¹³ the larger the gap between those expected utilities, the higher the stakes for that action for S when it comes to whether p. The p-stakes of an action might be high for S even if S can choose a different action. In the case where S *must* choose between actions, we talk of the stakes for a decision. Thus I shall take the 'p-stakes of a decision' between actions $\phi_1 \dots \phi_n$ to be given by the gap between the best (epistemically) possible outcome of one (or more, if a tie) of $\phi_1 \dots \phi_n$, and the worst (epistemically) possible outcome on any of $\phi_1 \dots \phi_n$, where one orders the outcomes of such actions conditional on p and on $\neg p$. For a simplified example where there are only two actions ϕ and ψ and the ordering strict, suppose that the ordering yields:

$$u(\phi \mid p) > u(\psi \mid \neg p) > u(\phi \mid \neg p) > u(\psi \mid p)$$

In this simple scenario, the relevant gap for assessing the p-stakes of the decision between ϕ and ψ is given by the absolute value: $|\mathbf{u}(\phi \mid p) - \mathbf{u}(\psi \mid p)|$. The larger this gap, the higher the stakes for the decision. ¹⁴

Note that if we construe every decision as forced in the sense that deciding whether to ϕ already includes the alternative action of not ϕ (that is, refraining from ϕ), we can use the above gloss to discern the p-stakes of any decision. But very often the p-stakes of the decision whether or not to ϕ are uninteresting precisely because one is comparing ϕ with some other incompatible action ψ ; because ψ entails not ϕ , ψ brings along with it its own expected utilities, which often close the gap between the expected utilities of ϕ and of $\neg \phi$. One feature of these glosses on stakes is that the p-stakes of an action are equivalent to the $\neg p$ -stakes of an action, and likewise the p-stakes of a decision are

$$\left[\left[\mathbf{u}(\phi \mid p) \cdot \Pr(p) + \mathbf{u}(\phi \mid \neg p) \cdot (1 - \Pr(p)) \right] - \left[\mathbf{u}(\psi \mid p) \cdot \Pr(p) + \mathbf{u}(\psi \mid \neg p) \cdot (1 - \Pr(p)) \right] \right]$$

The larger the gap between these two sums, the higher the p-stakes for S of the decision between ϕ and ψ . However, this natural thought is flawed: suppose one's credence is 0.5 for p, 0.5 for $\neg p$, and one's utilities are as follows: $\mathbf{u}(\phi \mid p) = 500$, $\mathbf{u}(\phi \mid \neg p) = -500$, $\mathbf{u}(\psi \mid p) = -1,000$, $\mathbf{u}(\psi \mid \neg p) = 1,000$. In this case, the $\mathbf{eu}(\phi) = \mathbf{eu}(\psi) = 0$, so the difference between them is 0, and thus it's not a high-stakes decision. But intuitively, the choice between these actions is high stakes, for it can result in a utility as high as 1,000, or as low as -1,000. The possibility of such a case shows that it is better to avoid assessing for how high the stakes are by simply comparing the expected utilities of two actions.

¹² Drawing on ideas in Charity Anderson and John Hawthorne (forthcoming, §1 and §3).

Thus the *p*-stakes of an action ϕ are the absolute value: $|\operatorname{eu}(\phi \mid p) - \operatorname{eu}(\phi \mid \neg p)|$.

One might suppose the *p*-stakes of a decision should be given by the gap between the expected utilities of the two actions, namely the gap between the weighted sum of S's utilities of ϕ -ing (on *p* and on $\neg p$), and the weighted sum of S's utilities of ψ -ing (on *p* and on $\neg p$). That is:

equivalent to the $\neg p$ -stakes of a decision, since it is the gap between the relevant utilities, conditional on p and on $\neg p$, that makes for high (or low) stakes.¹⁵

Against this account, many will want to retain the intuitive idea that the practical stakes are higher for the non-theist (atheist or agnostic) than for the theist; and on this gloss, we still get a knowability asymmetry between theism and atheism. ¹⁶ But because the notion of stakes outlined above enables more precision, I shall rely on it to say that the practical stakes facing the would-be theist and the would-be atheist (or would-be agnostic) are the same. This is because, where " Θ " stands for (bare) theism, the gap between the highest possible utility (heavenly rewards $\mid \Theta$), and the lowest possible utility—either (the sum value of one's earthly life $|\neg\Theta\rangle$, or (hellish punishment $|\Theta\rangle$ —is very large indeed. On this approach, the practical stakes for someone facing the decision over theism are very high.

13.3.2 Knowability asymmetry

If, on the above account, the practical stakes are as high for the would-be theist as for the would-be atheist, how exactly does pragmatic encroachment asymmetrically affect whether they know?

Pragmatic encroachment views typically tie knowledge to the rationality or propriety of action. Consider (KA), defended by Fantl and McGrath (2007, 559):

(KA) If S knows that *p* then S is rational to act as if *p*,

where S 'acts as if' p only if she acts in the manner that would be rationally optimal conditional on the truth of p (thus one acts as if p when one acts on the proposition p). 17 Given (KA), if (at a context) one cannot rationally act as if *p*, then one does not know that p. Given (KA), whether one knows depends in part on the practical costs associated with action. Where the p-stakes of a decision between actions is high, and the relevant proposition is that *God exists*, it's easy to see that rationally acting as if God does not exist would require meeting a *much* higher epistemic standard than rationally acting as if God does exist (even though the account of stakes in use here has it that it is a high-stakes decision to choose either). How high might that standard be? One plausible thing to say is that it requires absolute certainty (perhaps glossed as epistemic certainty, that is, a conditional probability of 1 on the rest of one's knowledge). On the other hand, it might be that given the exceedingly high value that one stands to lose out on, even that kind of certainty seems inadequate for knowledge. Either way, such high

¹⁵ Another feature is that they give no privileged place to risk-aversion, such that possible losses figure more heavily than possible gains when it comes to whether a decision, or an action, is "high stakes." But it is unclear how to implement this while also accounting for the utility-gap between best and worst outcomes: Is a bet with possible outcomes of either -500 or 1 "higher stakes" than a bet with possible outcomes of either -1 or 50,000? For discussion of risk-aversion in expected utility theory, see Lara Buchak (2013).

¹⁶ For those who want to retain the former terminology, see the challenges raised by Anderson and Hawthorne (forthcoming).

¹⁷ For similar principles, compare Fantl and McGrath's (KJ) (2009, 66ff.). Compare also Hawthorne (2004, 30), Hawthorne and Stanley's principle (RKP) (2008, 578), and Ross and Schroeder (2014, 262).

epistemic standards seem to put knowledge of atheism effectively out of reach, unless, perhaps, one can be absolutely certain (given one's knowledge) that there is no God. ¹⁸ But absent a rigorous and compelling proof that God doesn't exist, it's hard to see what kind of evidence would be strong enough to enable one to be that certain. At any rate, given a principle like (KA), knowing that God exists will require meeting a less stringent epistemic standard than knowing that God doesn't exist. ¹⁹

More generally, any pragmatic encroachment view will allow the costs stemming from practical stakes to figure in whether one knows, and thus will have the following result: to the extent that believing and acting as if atheism is true can be more practically costly than believing and acting as if theism is true, to that extent atheism will be harder to know than theism. Even though the *p*-stakes of the decision over theism are high, the *p*-stakes of acting as if theism is false are higher than the *p*-stakes of acting as if theism is true. ²⁰ And this asymmetry will hold regardless of which of theism or atheism is true. The New Pascalian Problem concerns whether this knowability asymmetry can put pressure on one to reject atheism in favor of suspending judgment, even if one's total evidence is thought to support atheism. The New Problem also considers whether similar factors can generate epistemic pressure to accept theism. The remainder of this chapter develops an account of this problem, and then applies it (in section 13.6) to a more general puzzle of epistemic preference.

In sections 13.4 and 13.5 I illustrate this asymmetry with an account of pragmatic encroachment which distinguishes between different types of error associated with practical costs (inspired by Mark Schroeder 2012a).

13.4 Counting the Costs

It is a familiar point that the costs of believing falsely can exceed the costs of not believing a truth; as such they can make it more rational to withhold judgment than to believe. If these practical conditions can make it *epistemically* irrational to believe rather than withhold, this would block one from knowing (on the assumption that knowledge that p is incompatible with epistemically irrational belief that p).

Pragmatic encroachment views often take practical factors to raise the evidential standard for epistemic justification. One way to develop this is by defending a necessary condition for adequate evidence, tied to reasons for and against believing. One such

¹⁸ Though again, much depends here on the notion of evidence in use: see Benton, Hawthorne, and Isaacs 2016, \$12. See also Michael Pace (2011) for a view of "moral encroachment" on epistemic justification; Pace also suggests that moral-pragmatic factors can make the evidential standards for theism much lower than those for atheism (2011, 263).

¹⁹ Cf. Daniel Eaton and Tim Pickavance (2017), who argue for a similar conclusion. Aaron Rizzieri (2011; 2013) considers some of these issues, but with a different focus: his discussion deploys (KA) to argue that practical rationality can interact with other religiously significant attitudes, such as hope.

 $^{^{20}}$ I shall assume that the p-stakes of acting as an agnostic just are the p-stakes of acting as if theism is false.

principle might be the following (compare Schroeder 2012a, 272–78 for arguments for a similar principle):

(Bf.Sufficiency*) It is epistemically rational for S to believe p only if S has more reason to believe p than S has against believing p,

where reason(s) "against believing" a proposition include both reasons for withholding on that proposition and reasons for believing the proposition's negation.²¹

The kind of epistemic rationality captured by Belief Sufficiency* is significant because of the practical asymmetry between two different kinds of costs associated with whether one believes and the typical way in which belief guides action. We assume as background that when you believe *p* you'll act as if *p*. It can be practically costly for one to act on a false belief, and the possibility of these costs can loom large even when one in fact has a true belief: call these doxastic-error costs, namely what would ensue if you acted on a false belief. Where you don't believe p we can still talk of the costs of acting as if p, 22 and so the real practical costs always attach to whether (and how) one acts. But often enough, we won't act as if *p* unless we believe that *p*, and as such, it can also be practically costly to withhold belief. In such cases, withholding belief means not acting in the relevant way, and it thereby guarantees that one misses out on the practical goods that would come from acting on the truth: call these regret-costs.²³ When one's practical situation is such that the cost of doxastic-error exceeds the regret-costs, one has very strong reason to withhold, a reason which affects epistemic rationality: as Schroeder (2012a, 277-9) puts it, the preponderance of the doxastic-error costs (acting on a false belief) over the regret-costs (what one misses by not having a true belief to act upon) provides one with an epistemic reason to withhold.

One need not endorse Schroeder's full framework to see its illustrative value concerning how pragmatic encroachment might work. The basic account of the different kinds of practical costs provides an explanation of how pragmatic encroachment can keep one from knowing, and in particular, it enables one to diagnose, in a natural way, why it seems that a subject knows in low-stakes bank cases, but does not know in high-stakes bank cases, even though the (traditional) epistemic factors of each case are identical. For the high-stakes bank case features a large gap between the utility of *waiting until Saturday to deposit one's check* conditional on the bank's being open Saturday (p), and the utility of waiting conditional on it not being open Saturday ($\neg p$), and hence the p-stakes for that action are high; thus, given a principle like (KA), the subject doesn't know in the high-stakes case that the bank is open. But in its low-stakes counterpart,

²¹ This principle improves on Schroeder's own 'Bf.Sufficiency', which is vulnerable to objections. Another way to handle those objections is to appeal to contrastivism about reasons: see for example Justin Snedegar 2014. (Thanks to Mark Schroeder here.)

For example, one could act even if one withholds belief: one might withhold but flip a coin and follow its result to guide one's action. But especially where the p-stakes of one's decision over whether to act are high, this will seem to be quite irrational, precisely because one lets the coin result stand in for the belief which should guide one's action.

²³ Schroeder (2012a, 277) calls our doxastic-errors *type-*1 errors, and our regret-costs *type-*2 errors.

the *p*-stakes of that action are low, for there is a small gap between the utility of waiting, conditional on the bank's being open Saturday, and the utility of waiting conditional on its not being open. (In both the high- and low-stakes cases, the *p*-stakes (concerning the bank's *Saturday* hours) of going to the bank on Friday, are low.) This asymmetry in the *p*-stakes is describable in terms of the doxastic-error costs which exceed the regret-costs: the doxastic-error costs, because they far outweigh the regret-costs, provide one with an epistemic reason to withhold belief, and having such a strong reason to withhold suggests that it would be epistemically irrational for one to believe²⁴ the bank is open (and act on that belief). Since it is plausible that epistemically irrational belief is incompatible with that belief being knowledge, we have an account of why one doesn't know in the high-stakes bank case.

13.5 When Not Believing Is Costly

What should we say about cases in which the regret-costs far outweigh the doxastic-error costs?

13.5.1 Disbelief: Epistemically irrational

Consider a case where S's total evidence favors p, and on this basis S believes that p.²⁵ For such a person, it can seem on a first pass that the practical considerations arising from the doxastic-error costs would not provide her with adequate reasons for changing her doxastic attitude. This kind of case would include, for example, the contented atheist who on such grounds believes that there is no God.

Yet given the wager stakes, the atheist's expected utility conditional on atheism is only finite, whereas her expected utility conditional on theism is infinite; or, on a different matrix that admits of no infinite values but where the finite value of wagering for God is sufficiently high, her expected utility conditional on theism far outweighs her expected utility conditional on atheism. Given this it is clear that the potential cost of doxastic-error for believing atheism far exceeds the doxastic-error costs for believing theism. For many atheists, it exceeds this by more than the evidence for atheism outweighs the evidence for theism. This is because the value of the missed-out-on heavenly afterlife (if theism is true) is far greater than the negative value one would incur by falsely believing in theism (if atheism is true). ²⁶ We get the specific instance of

²⁴ Note that Fantl and McGrath (2009, 123 and 129) and Weatherson (2012, 86) are similarly committed to the high-stakes bank-goer's belief being unjustified or irrational.

 $^{^{25}}$ Assume that the evidence is not strong enough to give S probability 1 for either the proposition or its negation.

²⁶ On a natural reading, Schroeder's own framework need not predict this, because on his view the practical costs accrue to false belief by way of them being relied on in ordinary practical reasoning (cf. Schroeder 2012a, 277–8); yet in the atheism case the costs attach directly to the belief. (Thanks to Mark Schroeder here.) However, a problem with this subtlety is that many pragmatic encroachers tend to think of the practical costs as encroaching whether or not one's belief is false, and whether or not one relies on the belief in ordinary reasoning; indeed, in the high-stakes bank case, the wise bank-goer does *not* rely in her ordinary reasoning

the general result noted at the end of section 13.3.2: the practical costs prevent the atheist from having knowledge.

The atheist here (supposing atheism is true) is in roughly the same position as the bank-goer in the high-stakes bank case: the stakes of the decision over going to the bank on Saturday or Friday are high, while the stakes of the decision over whether to remain an atheist are high. Given this, in the absence of additional evidence, it would be epistemically irrational for the bank-goer to act as if the bank is open on Saturday, and likewise it would be epistemically irrational for the atheist to continue on in her atheism. So even in the case where one's initial evidence favors atheism, one has an epistemic reason which at least makes it irrational to continue on in one's atheism: the practical costs of being wrong provide the atheist with exactly the kind of practical factors that should give her sufficiently strong epistemic reason to withhold.²⁷

13.5.2 Withhold or believe?

Let us now consider a case in which one's total evidence favors neither p nor $\neg p$, and so one starts from a position of withholding judgment. When for some subject S the regret-costs for withholding or disbelieving p greatly exceeds the doxastic-error costs for believing p falsely, and in addition the doxastic-error costs for disbelieving p greatly exceeds the doxastic-error costs for believing p, then S's situation is one where S's practical reasons for believing p outweigh S's reasons for withholding (as well as for disbelieving).

In the practical-stakes structure of our wager scenario, the regret-cost of not believing theism exceeds the doxastic-error cost of falsely believing theism.²⁸ Even though on the account of stakes used here, the *p*-stakes of the decision over theism are just as high for the one who believes as for the one who does not, nevertheless the regret-costs swamp the doxastic-error costs. For the one who does not believe theism, the potential

on her belief that the bank will be open Saturday, and instead goes on Friday. And we wouldn't want an account of pragmatic encroachment to have trouble labeling that wise bank-goer's practical scenario as a high-stakes situation. Because such a nuanced account raises too many important details, I have not relied on it in my exposition above; and unfortunately I shall not be able to consider it further here.

²⁷ For all the argument has shown, the practical stakes may make disbelief in an all-forgiving (universalist) God epistemically rational, yet disbelief in a God who punishes unbelievers epistemically *irrational*. Seen this way, the way to be the most epistemically rational atheist is to believe that there is no punishing God, while suspending judgment on there being an all-forgiving God. (Such an atheist might also have philosophical or theological reasons for thinking that if there is a God, God would be all-forgiving: e.g., John Hick 1966 or Marilyn McCord Adams 1975.) This seems to me an elegant result; but see the concern raised in fn. 5 above.

²⁸ Of course, there is a substantial doxastic-error cost to being a religiously devoted theist if there is no God, in that one likely foregoes a great many worldly goods and pursuits; and this cost will be even more substantial if one's religious call in life is to live ascetically, or to be a missionary in a third-world country, or the like. (Likewise there may be practical benefits that the religious life brings even if theism is false, deriving from being part of a worshipping and supportive community committed to a certain form of ethical life that, for example, prizes loving relationships, serving the poor, etc.) I grant that the theist faces her own doxastic-error practical costs; but in comparison to what the atheist stands to lose out on if wrong, the theist's practical costs can look minimal.

loss is that of infinite expected utility, a *very* high regret-cost, whereas for one who believes theism, the regret-costs involve potentially losing out on a finite utility: because the cost of the former far exceeds the cost of the latter, one actually has a strong reason against withholding. (*Mutatis mutandis* for large enough *finite* values of the heavenly afterlife, so long as they are large enough to exceed by several orders of magnitude each of the finite values of the other boxes in the matrix.)

A rabid Pascalian may insist that in both this case of inconclusive evidence, and the earlier case of favorable evidence, the exceedingly high regret-costs provide one with a reason which not only makes atheism epistemically irrational, but also with enough reason to make it epistemically rational to (resolve to) switch to theism. For one thing, the practical costs of withholding judgment are just as high as for believing atheism. Moreover, this rabid Pascalian will argue for giving a uniform treatment of regret-costs and doxastic-error costs as each being genuinely epistemic contributions to epistemic rationality, and thus that even regret-costs can give one epistemic reasons to believe. This uniform treatment opposes the idea that while doxastic-error costs can rob one of knowledge because they can make a belief epistemically irrational, regret-costs can never help one get to knowledge because they cannot make belief epistemically rational. Without a principled way of distinguishing these costs as having only these epistemic effects, the rabid Pascalian will insist that this account seems ad hoc. In short, the rabid Pascalian will want the New Pascalian Problem to collapse into the Old. I do not wish to defend this rabid Pascalian.²⁹ But it is worth noting that their ad hoc charge, and their case for a thoroughgoing pragmatic encroachment wherein practical costs can push one toward and not merely away from knowledge, is one which pragmatic encroachers should consider in more detail.

Yet the New Pascalian Problem takes shape apart from the rabid Pascalian's ideas. In section 13.4–13.5 I've used a minimal cost of error apparatus to make vivid the way in which pragmatic encroachment differentially affects the would-be theist and the would-be atheist, and thus asymmetrically affects their prospects for knowledge: the exceedingly high practical costs of missing out on immense heavenly value makes believing in atheism epistemically irrational. Believing theism, however, does not carry such sky-high practical costs, and so believing theism is not, at least for that reason, of epistemically irrational. The New Pascalian Problem concerns whether learning of such knowability asymmetry can, or ought to, give one reason to move away from atheism and to agnosticism, and whether they can even tempt one toward theism. Section 13.6 takes up these issues, and generalizes them beyond religious epistemology.

²⁹ Schroeder himself does much to disarm any such rabid moves, and draw the line between truly epistemic factors and the merely practical grounds one might have for believing or intending: for independent reasons concerning the right-kind/wrong-kind reason distinction, see 2012a, 277–8, and 283–5. Though Schroeder himself is not an object-given/state-given theorist, such a theorist could similarly appeal to that distinction in reply to the rabid Pascalian: for discussion, see Schroeder 2012b and 2013. Cf. also Ross and Schroeder 2014

³⁰ It might be irrational for other reasons, for example if it is believed without adequate evidence (and some form of evidentialism is required for epistemic rationality, etc.).

13.6 A Puzzling Knowability Asymmetry

If the foregoing is correct and pragmatic encroachment about knowledge is true, many of those considering religious belief find themselves in a puzzling situation. For if they do not possess what they regard as decisive evidence or grounds either for or against theism, and they recognize the high stakes of the error costs involved in the decision over theism (akin to those in the wager scenario), they could come to see that a belief in theism could much more easily amount to knowledge if true, ³¹ while a belief in atheism could not (easily) be knowledge even if true.

Consider what this would mean: suppose one finds pragmatic encroachment about knowledge plausible, recognizes the high stakes involved concerning theism and atheism, and does not possess what one regards as decisive evidence either way.³² Suppose further that one's interpretation of the practical stakes is such that one is unsure whether even a belief in atheism with a probability of 1 on the rest of one's knowledge, supported by probability 1-strength evidence, would make for knowledge if true. (If it would, then there is a ceiling to how much influence the practical stakes can have in determining whether one knows, which I suspect goes against the spirit of the pragmatic encroachment view. In section 13.3.2, I left it open whether there is such a ceiling. Here I shall talk as if the deliberator has no grounds for thinking that evidence of that strength will be available, and so atheism seems "virtually guaranteed" not to be knowledge.) One will then regard belief in atheism as virtually guaranteed to be non-knowledge. Thus one would be confronted with a choice between possible knowledge and virtually guaranteed non-knowledge, where something other than the truth of one's belief will make one knowledgeable or knowledge-less. If one resolves to believe atheism, the practical costs plausibly prevent the atheist from knowledge even if atheism is true.

By contrast, if one resolves to believe theism, one's belief that there is a God is—pending adequate evidence and whatever else may be needed—eligible for being knowledge if true, since the practical costs are not nearly as high for the theist's

³¹ As mentioned earlier at the beginning of section 13.3, I am assuming there is no in-principle problem with the possibility of there being enough evidence for theism, on the assumption that theism is true. Notice that the knowability asymmetry discussed arises even without pragmatic encroachment, given an evolutionary argument to the effect that if evolution and naturalism were both true, then at least with respect to naturalism, we wouldn't be able to know it is true (Plantinga 2002; 2011, ch. 11). I consider this line more fully in Benton (MS).

³² One might also suppose, along with Daniel Garber (2007, 39), that whichever of theism or atheism one were to resolve to believe, that one will likely acquire further experience and/or evidence which one will regard as supportive of what one has resolved to believe. However, if we add this supposition, there is a worry (Garber's stated worry) that the self-fulfilling nature of this perspective and its role in one's decision would undermine the prospects for gaining knowledge. But I do not see any reason to agree with Garber here: there is nothing special about the theistic (or atheistic) case which suggests that one can anticipate gaining evidence in support of whichever way one resolves (similarly for the agnostic, who I should think has no reason for supposing that whatever evidence may be forthcoming will be inconclusive or well-balanced). At any rate, I do not think supposing this kind of situation is essential to the minimal conditions for posing the epistemic puzzle considered above.

epistemic situation.³³ Of course, one could also suspend judgment.³⁴ But the practical costs are just as high for the agnostic as for the atheist: these costs that rob the atheist of knowledge also make it less than rational to suspend judgment on theism. More germane to our present point is that suspending judgment, itself a state of non-knowledge, is not a promising strategy for gaining knowledge (or justified belief, or true belief). And knowledge is widely regarded as intrinsically, as well as instrumentally, valuable.³⁵ So again, the choice is between possible knowledge and guaranteed non-knowledge (in the form of either suspended judgment or belief in atheism). Given this choice, what should one do?

The puzzle generalizes beyond the above case of religious epistemology and pragmatic encroachment. Suppose one is newly considering p, has no evidence either way, and is told that were one to believe p, that belief could (eventually, given truth, reliability, evidence, etc.) be eligible for knowledge; but were one to disbelieve it (believe $\neg p$), that belief would be ineligible for knowledge. And one is told that this asymmetry in knowability holds *irrespective* of whether p or $\neg p$ is true. ³⁶ That is:

K-Asymmetry: One learns that were one to believe p, it could be knowledge if true, but were one to believe $\neg p$, it could not be knowledge even if true.

If one found oneself in this scenario, and with no evidence concerning whether or not p, what should one do? Consider that under other conditions of knowability asymmetry, where a factor makes a proposition unknowable, but its negation knowable, learning this can give one decisive reason in favor of believing the knowable proposition. For example, truth asymmetry:

T-Asymmetry: One learns that because p is true, p is knowable, whereas $\neg p$ (because false) is unknowable.

Discovering which of p or $\neg p$ is true provides a *decisive* reason to believe that particular proposition; indeed, one plausibly thereby gains knowledge of it directly. However, compare this with the following *evidential* asymmetry (on the assumption that evidence is required for knowledge):

E-Asymmetry: One learns that because there is strong evidence for p and no evidence for $\neg p$, p is knowable and $\neg p$ unknowable.

³³ Note the interesting epistemic scenario which obtains if theism is false: no normal human agent can know whether there is a God. Theists cannot know there is a God, because that belief would be false, whereas atheists cannot know there is no God, because the practical costs of being wrong are so high that knowledge of that truth plausibly requires absolute certainty.

³⁴ For important recent work on this, see Jane Friedman 2013 and Ernest Sosa 2014.

³⁵ See esp. Sosa 2010 and Pritchard's contribution to Pritchard et al. 2010, chs 1–4.

³⁶ We shall assume that one grasps that $\neg p$ is unknowable for reasons *extrinsic* to it, and not because it is (say) *structurally* unknowable (see Williamson 2000, ch. 12 for discussion).

Under these conditions, does one thereby gain a decisive reason to believe that p? This is unclear, for notice that this evidential asymmetry can hold, just as in our puzzle's scenario, *irrespective* of whether p or $\neg p$ is true:

E-Asymmetry*: One learns that because there is strong evidence for p and no evidence for $\neg p$, p is knowable (if true) and $\neg p$ unknowable (even if true).

If one is told of an evidential asymmetry favoring only p but also told that this holds regardless of p's truth, it is unclear whether one should believe (or raise one's credence in) p.³⁷

Now return to the general K-Asymmetry in our puzzle scenario, where one doesn't learn which is the relevant factor but does learn that the asymmetry holds *irrespective* of the truth: one learns of knowability asymmetry without truth asymmetry. Does learning this kind of knowability asymmetry, that belief that p could become knowledge if true, whereas belief that p is (virtually) guaranteed to be non-knowledge even if true, give one a kind of reason to believe p, as in Truth Asymmetry, or does it not clearly give one such a reason, just as in Evidential Asymmetry*?

Here is a sketch of how it might be the former. It can seem plausible that if one began with no strong epistemic grounds either way regarding some p, being in this puzzle's scenario could give one a reason—and a distinctively epistemic reason—to favor belief that p over disbelief, and to favor belief that p over suspending judgment on p. Many philosophers claim that belief aims at knowledge, such that knowledge-acquisition is the telos or goal of our epistemic activity. For example, Ernest Sosa suggests that knowledge is a special case of apt performance in the cognitive/doxastic realm: believing has the induced aim of attaining the truth through competence, and thereby aims at aptness (knowledge), not just accuracy (truth) (Sosa 2010, 182-6; 2011, 56-61). Alan Millar argues that when one inquires into whether something is so, one aims for knowledge (Millar 2011). And Clayton Littlejohn suggests that because epistemic assessment is concerned with the relationship between guiding and explanatory reasons, the aim of belief must be knowledge (Littlejohn 2013).38 For those who find this cluster of ideas plausible, being in our puzzle's scenario could provide one with a good reason for resolving to believe that *p*: for by resolving to believe that *p*, one aims to achieve the goal of our epistemic activity, acting in accordance with one's epistemic reason which favors belief in p over belief in $\neg p$. Were one instead to believe $\neg p$, one would be doing something which cannot fulfill its aim.

Luck Asymmetry: One learns that because believing that p would be non-accidentally true if true, whereas believing that $\neg p$ would be accidentally true if true, p is knowable (if true) and $\neg p$ unknowable (even if true).

³⁷ Note the parallel with an anti-luck condition on knowledge:

³⁸ See also Williamson (2000, 1, 47–8, 208), David Owens (2000, 38; 2003, 300–1), Jonathan Adler (2002, 8), Pascal Engel (2005, 89–90), Alexander Bird (2007, 94–6), Jonathan Sutton (2007, 23), John Hawthorne and Amia Srinivasan (2013, 11–13), Stephen Grimm (2011, 713–5), Conor McHugh (2011), Declan Smithies (2012, 283–4), and Martin Smith (2014), among others. This view obviously has many detractors as well: see especially the contributions in Timothy Chan, ed. (2013).

Similarly, one might be inclined to agree with those philosophers who argue that knowledge is the *norm* of belief, such that there is an epistemic rule of permission on proper belief that one believe only what one knows.³⁹ On one formulation, the rule has it that:

(KNB) One must: believe that p only if one knows that p.

Realizing that one is in the scenario just sketched, and endorsing such a knowledge-norm on belief, would give one at least a decisive reason against dis believing p.

But again, what about suspending judgment (particularly given one's lack of evidence)? Suppose we grant that belief aims at knowledge. Still, it might be thought that this idea does not provide one with enough reason, even if we're willing to call it "epistemic," to (resolve to) believe rather than suspend judgment. Likewise, even if one grants that knowledge is the norm of belief, this does not at all tend to show that one may, in the epistemic sense of "may," (resolve to) believe p when one's total evidence sufficiently favors neither p nor $\neg p$. Indeed, the knowledge-norm explicitly rules out believing that which isn't knowledge, which would derivatively rule out (for one who endorses that norm) believing anything which one knows isn't knowledge. This objection concedes that in our puzzle's condition, and given either the knowledge-aim or knowledge-norm mentioned above, believing that $\neg p$ is out of the question; but it goes on to remind us that it doesn't follow from this that believing that p is an epistemically respectable option. p

This objection seems forceful; but it may not persuade either the knowledge-aim or knowledge-norm theorist. The issue to be faced by one who accepts the knowledge-aim view, considering herself in our puzzle's scenario, is this: though there is some pressure to say that in our puzzle one should suspend judgment, it remains difficult to understand how suspending belief contributes to the *telos* of one's epistemic activity, namely gaining knowledge, particularly when one has been told that a belief that p could become knowledge. The injunction to suspend judgment on inconclusive evidence may not extend to cases of known knowability asymmetry, given the knowledge-aim. Why suspend judgment when, even if the evidence comes to favor $\neg p$, a belief that $\neg p$ couldn't be knowledge? Much depends here on exactly how the knowledge-aimer

³⁹ See Williamson (2000, 47, 255–6), Adler (2002), Sutton (2005; 2007), Michael Huemer (2007; 2011), Kent Bach (2008, 77), Ernest Sosa (2011, 41–53), Alexander Jackson (2011), Clayton Littlejohn (2013, 310), and Max Baker-Hytch and Matthew Benton (2015, 56ff.); it is also gestured at by Fantl and McGrath (2009, 18 n. 14) and seems to be assumed by Igor Douven (2006, 453–5). For an overview, see Matthew Benton (2014, §3).

⁴⁰ What about Hawthorne and Stanley's (RKP), on which one must treat a proposition as a reason for acting only if one knows it? Doesn't (RKP) deem improper moving oneself toward belief, under the puzzle's conditions? It is unclear that it does. For the puzzle's scenario is one wherein one *knows* the relevant knowability asymmetry, and one uses it (along with other known considerations) to motivate the movement toward belief.

⁴¹ It might be that one who accepts the knowledge-aim, but rejects the knowledge-norm, has little standing in the way of acceptably believing, and thereby has more epistemic reason to believe in the puzzle scenario. I shall not consider this further here.

spells out the teleology: if that teleology tells us simply to maximize knowledge in our epistemic activity, this might lend support to believing in the puzzle's conditions. (If it instead tells us to maximize the ratio of knowledgeable beliefs to non-knowledgeable beliefs, suspending judgment might seem the wiser option.)

Similarly, the issue to be faced by one who accepts the knowledge-norm is this: given that one must believe only what one knows, one has, whilst in our puzzle, decisive reason against believing that $\neg p$. But could one, given that norm, have decisive reason against believing p, and a reason in favor of believing p (its knowability), yet rationally suspend judgment? It would seem not, at least if the epistemic reason in favor of belief is sufficiently strong. If it is, perhaps one should (resolve to) believe that p. So could the knowability asymmetry, plus the knowledge-aim or knowledge-norm, provide strong enough epistemic reason for believing? Such considerations may tempt one to think of the knowledge-norm KNB as containing a hitherto unnoticed *ceteris paribus* clause, and that the puzzle conditions considered here are making the relevant "other things" unequal.⁴²

Of course, even if the knowability asymmetry from our puzzle scenario *can* give one an epistemic reason to believe, believing solely on this basis might be incompatible with knowledge; that is why the puzzle was originally posed in terms which required that the belief could become knowledge only on the further eventual conditions of truth, reliability, evidence, and so on. But suppose that safety is the additional requirement for a belief to be knowledge. The method of believing that for which one has epistemic reasons is not obviously an unsafe method; depending on the subject and her environment, it might well be a safe method. Similarly, the method of believing that which one knows to be knowable might also be safe, particularly if it reliably leads to knowledge-level evidence or conclusive reasons which subsequently sustain one's belief.

I do not think there are obvious general answers to whether one should or may believe, resolve to believe, or increase one's credence in *p* in the puzzle as posed. But considering it opens up further questions about the value of knowledge; the motivations for, and goals of, our epistemic/cognitive activity; and about the importance of principles linking evidence, knowledge, methods, and epistemic norms of permission and obligation.

13.7 Conclusion

The New Pascalian Problem assumes pragmatic encroachment on knowledge, and points to the knowability asymmetry between theism and atheism given the practical stakes; it then suggests that this asymmetry makes atheism epistemically irrational.

⁴² Note that our question may also be posed at the level of credence rather than in terms of belief versus suspending judgment. Might learning of knowability asymmetry under the conditions discussed above, along with the knowledge-aim or knowledge-norm, plausibly give one an epistemic reason to raise one's credence in *p*?

Features of this problem also conspire to suggest that preference for knowledge can generate pressure to believe that which can be known. For it seems possible for someone to be faced with the prospect that, given the practical costs involved, theistic belief is in principle eligible to be knowledge if true, whereas atheistic belief, even if true, is not; such a situation can look as though it may give a distinctive kind of epistemic reason to the would-be theist.

The puzzle considered in 13.6 generalized this idea to show that one could be in this kind of situation for many propositions beyond those having to do with theism. Certain epistemological stances concerning knowledge, particularly that knowledge is the aim of belief, or that knowledge is the norm of belief, may provide grounds for one to opt for what could become knowledge under conditions of knowability asymmetry. Given these views, and given the general choice between potential knowledge and guaranteed non-knowledge, it may even be epistemically rational to opt for what could become knowledge.⁴³

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