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Acquittal from Knowledge Laundering

-Juan S. Piñeros Glasscock

Abstract: Subject-sensitive invariantism (SSI), the view that whether a subject knows depends on the practical stakes has been charged with ‘knowledge laundering’: together with widely held knowledge-transmission principles, SSI appears to allow improper knowledge-acquisition. I argue that this objection fails because it depends on faulty versions of transmission principles that would raise problems for any view. When transmission principles are properly understood, they are shown to be compatible with SSI since they don’t give rise to improper knowledge acquisition. The upshot is a better understanding of the nature and structure of these transmission principles.

Keywords: subject-sensitive invariantism; knowledge laundering; transmission; testimony; memory.

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Author: Juan S. Piñeros Glasscock

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There's been some shifty business of late, the banks are involved, and the perpetrators were recently charged with laundering. I'm talking, of course, about the view that knowledge is sensitive to shifts in stakes (Subject-Sensitive Invariantism (SSI)),¹ the bank cases commonly used to defend it, and the charge that the view permits knowledge laundering: holding fixed widely held principles of knowledge transmission, SSI would enable a person to gain knowledge in impermissible ways.²

My aim in this paper is to acquit SSI of this charge. I argue that if knowledge laundering is a problem, then it is a problem for virtually every theory. On this basis, I suggest that the transmission principles that lead to the problem need qualification. Once qualified, the principles are compatible with SSI since they don't give rise to improper knowledge acquisition. The upshot is a better understanding of the nature and structure of transmission principles.

1. THE CHARGE: KNOWLEDGE LAUNDERING

Consider these two cases:³

Low: Lowry is walking past her bank on a Friday afternoon, and she has a check to deposit. However, the line is long, so Lowry would prefer to deposit it at another time. Moreover, Lowry has no pressing need to deposit the check: her account balance is high, and there aren't any impending payments. She knows she will pass by the bank the next day, and she remembers that the bank was open last Saturday. Hence, she figures that, though there's

always the possibility that the hours might change, it will be open this Saturday (and she is right). Does Lowry know that the bank is open this Saturday?

High: Hugh is walking past his bank on a Friday afternoon, and he has a check to deposit. However, the line is long, so Hugh would prefer to deposit it at another time. Yet, Hugh must deposit the check by the next day to have funds available to pay for his school: if they are not available, he will automatically be expelled. He knows he will pass by the bank the next day, and he remembers that the bank was open last Saturday. Hence, he figures that, though there's always the possibility that the hours might change, it will be open this Saturday (and he is right). Does Hugh know that the bank is open this Saturday?

Apart from a difference in what is at stake for Lowry and Hugh, their situations are exactly parallel. Yet, many of us are inclined to judge that their epistemic conditions are disanalogous: Lowry knows the bank is open and Hugh does not. How should we explain the difference? SSI is the view that whether a subject knows depends on her practical stakes: when the stakes are high, knowledge is harder to obtain than when the stakes are low. SSI thus seems to offer an attractive explanation of the disanalogy between our intuitions about High and Low: Lowry knows and Hugh does not, because there is more at stake for him than for her.

Bank cases offer good prima facie evidence for SSI. My concern here is with an influential objection, first raised by MacFarlane (2005), that has since been taken to provide strong reasons to reject the view.⁴ To generate the problem, assume SSI is true, and consider the following case (slightly modified from (MacFarlane, 2005, pp. 134-135)):

Driveway: Arnold shares a car with Beth, and they have the only keys to the car, which is parked in their driveway. Beth is out of the house and is in a high-stakes situation relative to whether the car is parked in the driveway: she is deciding whether to invest in insurance

for the car. Arnold, on the other hand, is in a low-stakes situation relative to that proposition: he is deciding whether to go grocery shopping that day, and he calls Beth to see if the car is in the driveway. Given the high-stakes, Beth doesn't know whether it is there, but she tells Arnold what she knows: 'I haven't moved it'. On this basis, Arnold forms the belief that the car is in the driveway. Since the stakes are low for him, he thereby comes to know that the car is in the driveway. Two hours later, Beth starts worrying about insurance once more, so she calls Arnold, whom she expects to be home, to ask whether the car is in the driveway. Although Arnold is not home, he knows that the car is there (given his previous inference), so he tells Beth that it is, and Beth believes him.

If we assume that a speaker can transmit her knowledge through testimony, Beth thereby comes to know that the car is in the driveway. However, this seems counterintuitive given that Arnold knows this only on the basis of the evidence Beth already has. So how can she gain knowledge just by recycling this evidence through another person? Since SSI suggests that such transactions can generate knowledge, it seems to allow for cases of knowledge laundering.

The problem, more generally, arises from cases where a testimonial transaction takes place between low-stakes speakers and high-stakes listeners. Such transactions suggest that there is a conflict between two principles. The first is just a corollary of SSI, exemplified by bank cases:

High-Low Differential (HLD): Given two subjects S_H and S_L in exactly parallel epistemic situations except that the stakes relative to a proposition p are higher for S_H than S_L , it is possible that S_L knows that p , and S_H doesn't know that p .

The second is a widely accepted principle about testimonial exchanges:

Testimonial Transmission (TT): If S_1 knows that p , and makes p available to S_2 through testimony, and S_2 accepts S_1 's testimony without doxastic irresponsibility, S_2 comes to know that p .⁵

Consider, then, an arbitrary case where two subjects are in exactly parallel epistemic situations (e.g. because they have access to the same information) with respect to some proposition, p , except that the stakes are low for the first ('Speaker') and high for the second ('Hearer'). Given HLD, we may assume that Hearer doesn't know p , but Speaker does. But now suppose Speaker tells Hearer that p , and Hearer responsibly believes Speaker. Then, by TT, Hearer comes to know p . This is not only counterintuitive, but seemingly contradicts the verdict reached using HLD: since Hearer hasn't gained anything of epistemic value (after all, the testimony is based on evidence she already has), she still doesn't know p . The conjunction of TT and HLD leads to contradiction. Hence, either TT or SSI should be rejected.⁶

Once the structure of the problem is clear, we can see that a parallel problem arises with memory, given the following principle:⁷

Memory Transmission (MT): If S knows that p , at t_n , and S forms the belief that p without doxastic irresponsibility on the basis of memory at t_{n+m} , then S knows that p at t_{n+m} .

To see this, consider the case of Memo:

Memo: Memo's situation is initially the same as Lowry's in Low (he walks by a bank with a check in a low-stakes case). Memo decides not to deposit the check since he judges that the bank will be open the next day. By hypothesis, Memo knew at that time that the bank would be open the next day. As he gets home, though, he gets a call from a friend offering him the financial opportunity of a lifetime (the kind that will solve all his life's financial

problems), but to partake in it he needs to have sufficient funds available in his bank account by Sunday. To make the funds available, Memo needs to deposit the check.

Given that Memo finds himself in a high-stakes situation after the call, we may suppose that if SSI is true, after the call Memo no longer knows that the bank will be open on Saturday. However, since he knew earlier in the day that the bank would be open, it seems that by MT he could come to know that the bank is open simply by recollecting his previous judgment. This conflicts with the conclusion reached on the basis of SSI.

2. DEFENCE: EVERYONE'S IN ON IT!

In what remains, I develop a response to the laundering objection. The response begins as a 'partners in crime' argument, showing that cases with the same structure as **Driveway** raise problems for virtually *all* accounts of knowledge in the literature.⁸ Hence, if knowledge laundering is a problem, it is a problem for everyone. Based on these considerations, I go on to propose a principled modification of transmission principles that avoids the problem in the next section.

Let's start by reviewing precedent, focusing on culprits that have, by all accounts, been correctly convicted.⁹ I mean the following transmission principles:

Bare Testimonial Transmission (BTT): If S_1 knows that p , and makes p available to S_2 through testimony, and S_2 accepts S_1 's testimony S_2 comes to know that p .

Bare Memory Transmission (BMT): If S knows that p , at t_n , and S forms the belief that p on the basis of memory at t_{n+m} , then S knows that p at t_{n+m} .

BTT and BMT are simpler versions of TT and MT, obtained by deleting the qualification 'without doxastic irresponsibility'. They are 'bare' in the sense that they don't impose conditions on the receiver (hearer/recollector); the only conditions imposed pertain to originator (speaker/memory-

former) and process type (testimony/memory). So long as these conditions are met, a receiver obtains knowledge through these processes. What, then, justifies the added complexity in TT and MT? It must be cases like this:¹⁰

Emerald Earrings: Luisa, a local, knows she shouldn't trust the vendors in Cartagena's beaches. They lie about their merchandize and raise their prices, charging a fortune for a penny's worth. Among the most skilled is Ramón, as Luisa knows. As she bathes in the sun, Ramón stops by with his merchandize. Luisa sees some earrings she likes, and asks Ramón how much they're worth, expecting the price of a cheap meal (15K pesos, or so). However, Ramón replies that these are 'real emerald earrings', worth 300K pesos. Astonishingly, Luisa instantly believes him.

Even if Ramon knows that the earrings are made from real emeralds, it is clear that Luisa cannot come to know this simply from believing what he says. This is because she has a huge amount of evidence suggesting that his testimony should be false. To simply believe him would be doxastically irresponsible. By the lights of the weaker principles, BTT and BMT, this makes no difference, predicting incorrectly that Luisa knows in this case; but the modified TT and MT avoid this incorrect prediction. This is why we should prefer them.

The problem, however, is that TT and MT still permit improper knowledge acquisition in cases with parallel structure. To see this, consider a safety condition, as endorsed by many epistemologists:¹¹

Safety: If S knows p , then in nearby cases where S believes p (or has a similar belief), the belief is true.

Safety conditions, and the like, are often motivated by appeal to fake barns cases:¹² A subject is driving by a field full of fake barns, except for one real one. She sees a barn-looking object in the

horizon and says, 'I'm looking at a barn', which is true, as she is luckily seeing the one real barn. Intuitively, this person doesn't know the asserted proposition, since the belief thus expressed is unsafe: there are nearby cases where the person would judge similarly, and the belief would be false.¹³ Hence, the proposition is true accidentally, in a way incompatible with knowledge.

Many opponents of SSI hold that knowledge must meet a safety condition. However, a safety condition is sufficient to generate laundering cases, as shown by the following example:

Class names: Shelly is a university professor who takes pride in her outstanding ability to remember students's names. Earlier in the semester, her student Matthew told her his name, which she thereby learnt. While playing hockey last night, however, she suffered a hit to the head that (unbeknownst to her) results in a brain injury that makes her terrible at remembering such things as names: post-injury, students will raise their hands, a name will come to her head, and more often than not it will be wrong. Fortunately, the rest of her cognition remains intact, so she is back in the classroom today, ready to teach. A student raises his hand, and she recalls, based on her earlier belief, that his name is 'Matthew', as she comes to believe.

Assuming safety, Shelly's belief isn't knowledge; for too easily could she have formed similar beliefs that are false (let us assume that she goes on to falsely remember several other students's names, perhaps she even guessed one or two wrong already, without realizing it). However, since Shelly is remembering something that she previously knew, it would seem to follow from MT that she knows that that's his name. We therefore have a conflict: MT entails that Shelly knows in a case where a safety requirement entails that she doesn't know. If laundering cases call SSI into question, they also call safety into question.

One could contest this verdict by claiming that the problem with **Class names** is not that the belief is unsafe—a problem with the information-receiver—but rather that the process itself is unreliable.¹⁴ It could be solved, therefore, by adding a further condition to transmission principles, to the effect that the process by which the proposition becomes available to the receiver is reliable.

This suggestion is ultimately compatible with the central conclusion I wish to draw, namely, that the transmission principles as they stand suffer from problems that, once corrected, will block the laundering objection. If the reliabilist is entitled to add a reliability condition to the principles, we should not deny the SSIer this courtesy; and if we modify the principle to include stakes-relativity, the laundering objection would be blocked, as I argue in §3.

Ultimately, though, the suggestion should not be seen as a better analysis of the case, but rather as a non-competing characterization of different precisifications of it. In one version of the case, Shelly's injury affects the systems in her brain involved specifically in memory-recollection: when those systems are activated, they too often present false information as true. This version is best characterized in terms of an unreliable process.¹⁵ On a different version of the case, however, Shelly's injuries leave her recollective system intact; instead, they injure other parts of her brain linked with spontaneous imagination, so that information that those systems produce appears as though remembered to her. Yet, on any given occasion, Shelly cannot discriminate between the case where she is (reliably) remembering and the case where she is just making things up. In this second version, the process by which Shelly comes to believe that her student's name is Matthew is fully reliable (since it is the same process as before the injury); but given how easily she could have formed a similar belief, the belief about her student's name is unsafe, and fails to amount to knowledge.

Now, safety-based epistemology and SSI are both externalist views, according to which knowledge depends on more than the internal state of the subject. An internalist might thus welcome these results, taking laundering cases as objections to externalism generally. However, wouldn't similar cases also call into question internalist principles involving, for instance, anti-defeat conditions, to the effect that a subject cannot know if she has sufficient evidence to undermine her belief?¹⁶ Thus, imagine that **Class names** is as described above, except that after the injury, Shelly is in such a worried state of mind that she has trouble recalling her teammates's names (you see, she has only known them for two weeks at the hockey league). She justifiably takes this as evidence that her memory has been impaired, without realizing that this is not a permanent condition: her memory and general cognition is as excellent as before. Thus, when she recalls Matthew's name in class the next day, her belief is defeated, so she cannot know. Wouldn't MT predict that she does?

One might think not since, as we saw, MT (unlike BMT) makes doxastic responsibility a condition of knowledge-acquisition;¹⁷ and it is plausible to hold that to act responsibly one must refrain from forming beliefs in the face of defeat. If this is right, however, couldn't defenders of safety and SSI use the same strategy to defend their view as well? For, what stops us from saying that responsible epistemic agents ought not accept information when unsafe, or when the stakes are too high (relative to the evidence)?

Perhaps what stops us is an internalist conception of doxastic responsibility: assessments of responsibly can take into account only reasons accessible to the subject. In my view, these would be feeble grounds, resting on a questionable account of responsibility.¹⁸ More importantly, though, we can show that even on this understanding, TT would enable transactions that would be improper by anyone's lights, since they conflict with an anti-Gettiered condition on knowledge, which is

common ground between internalists and externalists. To show this, I need to make two preliminary points.

First, some use the term ‘Gettiered’ more widely than I do. On this broader usage, any justified, true belief that fails to constitute knowledge because its truth is overly luck-dependent counts as Gettiered (e.g. Shelly’s belief in **Class Names**). On my narrower usage, Gettiered beliefs are only those with the particular luck-dependent structure of Gettier’s (1963) original examples. In these cases, someone forms a justified belief; but the justification depends on a ‘false-lemma’. For instance, *S* is justified in believing that Jones will get the job, and that Jones has 20 coins in his pocket. Hence, *S* is justified in believing that the person who will get the job has 20 coins in his pocket (since this proposition is entailed by the other two). The proposition is true, but only because Smith gets the job, and Smith has 20 coins in his pocket. In this case, *S* has a justified true belief that the person who will get the job has 20 coins in his pocket; but the belief isn’t knowledge because the justification depends on the false lemma that the person who will get the job is Jones (rather than Smith). Sticking to this narrower usage is helpful because although some hold that knowledge can be Gettiered in the wider sense (e.g. in a fake barns case), it is near unanimously agreed that knowledge cannot be Gettiered in my narrower sense.¹⁹

The second point is about the debate between reductionists and anti-reductionists about the nature of testimony.²⁰ One of the central disputed questions is about what a listener must do to acquire testimonial knowledge. Anti-reductionists hold that, at least in some cases, a speaker can acquire knowledge from a speaker simply by taking her word, without basing her belief on anything other than the speaker’s say-so. By contrast, reductionists hold that a listener must meet further conditions, such as having a justified belief that the speaker is trustworthy.

I propose to sidestep this dispute by focusing on a case where both camps would agree that a listener must do further epistemic work to acquire knowledge. As noted, anti-reductionists hold that a speaker need not *in every case* be justified in believing that the speaker is trustworthy to gain knowledge on the basis of what she says; but they would grant that *in some cases* she must. For instance, anti-reductionists would grant that if the listener is in an environment where she has reason to think that people are generally untrustworthy (like in **Emerald Earrings**), she cannot acquire knowledge just on the basis of a speaker's say-so. Thus, both reductionists and anti-reductionists would agree that if someone correctly and justifiably holds that she is in an environment where people are prone to lie, she can acquire testimonial knowledge only if she has at least some evidence to think that the speaker is trustworthy.

With these points in mind, consider the following case:

Car Repair: Edmund has excellent reasons to think that car-repairmen in his town are extremely untrustworthy: as he has learnt from experience and from others's testimony, they often suggest expensive services that are unnecessary. He thus embarks on an extremely careful and methodical search for a trustworthy shop, until he finds *Fido Repairs*, a repair shop fully operated by the owner. Let us assume that, on account of his research and experience with the shop, Edmund correctly, responsibly, and justifiably believes that the owner of *Fido* is trustworthy. For this reason, he is justified in believing what the storeowner tells him about his car. One day, Edmund starts hearing a weird sound coming from his motor, so he takes his car to *Fido*. Unbeknownst to Edmund, the owner of the shop, Smith, has recently died, and the shop is currently operated by his twin brother Jones. After inspecting Edmund's car, Jones realizes that it needs a change of belt, as he tells Edmund. Edmund forms the corresponding belief as a result.

The case is designed to make it clear that Edmund is acting impeccably as far as epistemic standards go (his evidence for thinking that the owner of the shop is trustworthy can be as good as you like). Since Jones knows what he tells Edmund (that his car needs a change of belt), and since Edmund forms the corresponding belief, it follows by TT that Edmund's belief also amounts to knowledge. However, the belief depends on the false-lemma that the person Edmund is talking to is the owner of the shop. Hence, it is Gettiered, and cannot amount to knowledge. TT therefore conflicts with even a narrowly construed and uncontroversial anti-Gettier condition.

To resist this conclusion, one might attempt to treat this as a 'knowledge from falsehood' case, such as the following:

Meeting: Tim has a meeting at 7pm. He has lost track of time, and wanting to be early for the meeting, he checks his extremely reliable watch. It reads 2:58pm, so he forms the belief that it is exactly 2:58pm. On the basis of this belief, he infers that he is not late for his meeting at 7pm. As it happens, it is actually 2:56pm, so the initial belief is false. Nevertheless, Tim knows that he is not late for his meeting at 7pm. (Warfield, 2005, p. 408)

However, it is implausible to treat **Car Repair** as a case of knowledge from falsehood. For a core feature of the most convincing cases of knowledge from falsehood is that there is a true proposition 'somewhere in the neighborhood' of the false proposition believed, a proposition that is as well supported by the evidence at hand, and on the basis of which the subject could form the relevant belief without relying on a falsehood (Warfield, 2005, 409ff.). For instance, instead of relying on the proposition <it is exactly 2:58pm>, Tim could have relied on the proposition <it is several hours before the meeting>; and the latter proposition would be as well supported by the evidence Tim gets from looking at his watch, and could be used to support his belief that he is not late.

However, in **Car Repair** there is no such true proposition that relates in this way to the proposition <the person Edmund is talking to is the owner of the shop>. Rather, we have a case that seems to have exactly the same structure as Gettier cases, where the false lemma concerns the identity of the object to which a certain property is attributed (the identity of the person who gets the job in Gettier's original case discussed above; the identity of the owner of the shop in **Car Repair**). Hence, we should recognize **Car Repair** for what it is, an example of Gettiered belief. I thus conclude that both externalists and internalists have reason to resist laundering objections, and no appeal to epistemic responsibility will dissipate the problem.

To close, it is worth noting that what Zagzebski (1994) pointed out about Gettier cases holds true for laundering cases: we can give a recipe for coming up with them. Take some (non-trivial) condition, C , that a belief must putatively meet to amount to knowledge. Let there be a subject, S_1 , who knows p . Now let S_1 transmit p through some putatively knowledge-preserving method (e.g. by testimony) to S_2 , so that S_2 comes to believe that p on that basis. Hence, S_2 will come to know that p . However, let S_2 not meet C relative to p . In that case S_2 will fail to know that p , contradicting the conclusion just arrived at.

The recipe would allow us to show that transmission principles are in conflict with most, if not all, interesting epistemic conditions. I have focused on safety, anti-defeat, and anti-Gettier conditions; but it is easy, given this recipe, to come up with cases that challenge other similar conditions, like sensitivity.²¹ Some conditions might be immune to the problem, because the speaker's satisfying such conditions ensures that the listener satisfies them. This might be the case with factivity (if S knows p , then p is true). So long, that is, as we are willing to take a stand on a debate about the nature of propositions.²² Regardless, the fact that laundering cases could be used

to call into question even anti-Gettier conditions on knowledge suggests that something has gone seriously awry.

3. VERDICT AND REPARATIONS (TO TRANSMISSION PRINCIPLES)

It is tempting at this point to think that the problem stems from the transmission principles, TT and MT, which should be weeded out in all their forms. But this conclusion is too strong. In fact, a strategy to avoid it has suggested itself throughout the previous section: we can hold that in order to acquire knowledge through transmission, the recipient of information must meet certain conditions, such as being epistemically responsible. However, as I argued, this condition alone is insufficient to deal with all the cases above. How else, then, should transmission principles be modified?

These principles govern transactions of testimony and memory, traditionally regarded as sources that preserve epistemic goods without generating them.²³ However, many of us attracted to such principles see in them a way of capturing an important parallel between these sources, and generative sources like perception:²⁴ As a person can acquire knowledge just on the basis of perception, she can acquire knowledge just on the basis of testimony and memory.

One can hold such a view about perception while granting that it does not always yield knowledge. For instance, if I have good evidence to think that I am hallucinating, I may not be able to acquire knowledge even while perceiving something; and if I am in a fake-barns scenario I cannot acquire knowledge that a barn is in front of me just on the basis of perceiving a barn in front of me. If one thinks knowledge must be undefeated and safe, one should say that perception yields knowledge *unless* the resulting beliefs are defeated or unsafe.

My proposal is that the same should hold for testimony and memory. When a memory or a testimonial source meets the right conditions, we can acquire knowledge through transfer *as long as certain conditions hold*. Which conditions? Almost everyone will grant that the belief must not be Gettiered. In light of **Car Repair**, therefore, we should include the condition, *unless the recipient's belief would be Gettiered*. Moreover, anyone attracted to anti-defeat and safety conditions should make the corresponding additions; and if one treats epistemic responsibility as a distinct condition, then it should be added as well, just as it is in TT and MT. Finally, though, the SSIer, who claims that knowledge is harder to attain in high-stakes conditions, must add, *unless the stakes are too high relative to the evidence for the proposition*, or some such.

Consider a certain organization, the headquarters of which can only be accessed by those with a certain license. Such a license, we might imagine, might be acquired in any number of ways: birthright, explicit recommendation, or through a particular achievement. However, possession of such a license might not be enough to enter the headquarters, which has a dress-code (members must wear checkered pants), and restrictions (members must not enter in the possession of weapons). On the view I am recommending, just as one cannot enter the headquarters without the right licence, one cannot correctly form beliefs unless one forms them on the basis of the right source: perception, memory, and testimony are sources of the right type, which thus provide epistemic licenses (licences that e.g. mere wishful thinking would not provide). As such, they play a crucial epistemic function. On the other hand, just as a person must have more than a licence to enter the headquarters in question, a person must meet further conditions to acquire knowledge. Hence, as someone with a licence might be denied entrance into the headquarters on account of failure to meet certain conditions (e.g. because she is wearing shorts, or bearing a sword), someone

who acquires information through these sources might fail to acquire knowledge by failing to meet further necessary conditions.

Let Σ be the set of all non-trivial conditions that a belief must meet to amount to knowledge, excluding conditions pertaining to appropriateness of source.²⁵ My suggestion is that when fully spelled out, transmission principles would have the following form:

Testimonial Transmission* (TT*): If S_1 knows that p , and makes p available through testimony for S_2 , and S_2 accepts S_1 's testimony, S_2 comes to know that p , *provided all the conditions in Σ hold.*

Memory Transmission* (MT*): If S knows that p at t_n , and S forms the belief that p on the basis of memory at t_{n+m} , then S knows that p at t_{n+m} , *provided all the conditions in Σ hold.*

Although the principles may appear trivial, they are not: they apply only to appropriate sources of knowledge. Thus, a belief formed on the basis of wishful thinking that met all the conditions in Σ would not constitute knowledge. It is thus a substantive question which sources such principles govern. Equally, which conditions go into Σ is a substantive and disputed question: some hold that a belief must be reliably formed, others that it requires (internalist) justification; some hold that the belief must be sensitive to the facts, others that it must be safe; some hold that the belief must be undefeated, and others deny this; and most would agree that the belief must be formed responsibly (though there may be disagreement about what this requires). The SSier claims that in addition to however many of these conditions are included, one must also add the following: the stakes can't be too high (relative to the evidence). And, of course, many reject this view.

My claim is that those who reject the view need independent reasons to think that such a condition should not be included in Σ , as the SSier claims.²⁶ In the absence of such reasons, the

SSIer is free to do what everyone else must, namely, understand the transmission principles in terms of the conditions she takes to have epistemic import. Since the SSIer holds that practical stakes have epistemic import, she should claim that transmission principles must include a clause that properly restricts them in light of this. If the clause is included, no problematic cases will arise. In **Driveway** and **Memo**, for instance, neither Beth nor Memo would be in a position to know from testimony and memory, since they don't meet the stakes-sensitive version of the transmission principles. Thus, I submit, knowledge laundering is not a problem for SSI.²⁷

Juan S. Piñeros Glasscock

Department of Philosophy,

Georgia State University

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¹ I offer a more careful definition of SSI below. Defenders of SSI include Hawthorne (2004), and Stanley (2005), although Hawthorne's endorsement is tentative. Fantl and McGrath (2002, 2009) defend a stakes-sensitive view, but they are also sympathetic to contextualism (see Fantl and McGrath (2012)). Though I will keep referring to the view as SSI, the laundering objection that is the focus of this paper would be problematic for any stakes-sensitive view.

² The problem was originally presented by MacFarlane (2005), and has since become an influential objection to SSI. See Schaffer (2005, pp. 97-98), Blaauw (2008), Brown (2014), and Sosa (2015, pp. 179-180) for versions of the objection. To my knowledge, the only explicit attempt to address the objection on behalf of SSI is by Fantl and McGrath (2009, pp. 49-50; 208-212). However, their discussion is limited to odd-sounding sentences that arise from these cases, and fails to address the core of the problem, namely, the conflict between transmission principles and SSI.

³ It is standard to motivate SSI by appeal to bank cases, first presented by DeRose (1992) as part of an argument for contextualism. The rendering of the cases below aims to sidestep Schaffer's (2005) criticisms.

⁴ Blaauw (2008) goes as far as concluding, on the basis of such an objection, that unless we reject widely held transmission principles, 'subject sensitive invariantism is history' (p.319). See fn.2 for further references.

⁵ This statement of the principle is almost the same as MacFarlane's (p.133), who takes the phrase 'without doxastic irresponsibility' from McDowell (1994). I state it in terms of availability through testimony instead of assertion to remain neutral on an ongoing debate about whether testimonial transmission requires the speaker to *tell* something, rather than just assert it. For this view, see e.g. Hinchman (2005), Moran (2005, 2013), McMyler (2013), and Faulkner (2011). For a long list of defenders of TT along with a sustained criticism of it, see Lackey (2008, ch.2).

⁶ Although MacFarlane originally presented the objection as forcing a choice between TT or SSI, others who appeal to the laundering objection simply conclude that SSI should be given up (e.g. Sosa (2015)). This is somewhat surprising. Although transmission principles have been widely endorsed, they have been much criticized recently (see e.g. (Lackey, 2008) for objections to TT, and (Bernecker, 2007) for objections to the memory transmission discussed below (MT)). Like these authors, I will ultimately recommend rejection of the principles. However, I will also propose principled modifications to them, and the central aim of my argument is to show that laundering cases raise structurally parallel problems to those that call the principles into question based on other epistemic principles like Safety. Finally, all objections in the literature rely on externalism, whereas I aim to show that even internalists should recognize them as faulty in their stated form.

⁷ Blaauw (2008) presents a sustained objection to SSI on the basis of memory (see also Sosa (2015, pp. 179-180)). MacFarlane presents a similar argument, but his involves testimony from a past- to a future-self (pp.136-7).

⁸ My argument centrally relies on intuitions about cases. This seems appropriate since the laundering objection itself relies on such intuitions. Moreover, I regard intuitions about knowledge as particularly good starting points, as they are arguably the manifestations of our generally reliable mind-reading capacities (Nagel, 2012).

⁹ Thanks to a referee for suggesting this helpful framing.

¹⁰ For simplicity, I shall alternate between testimonial and recollective cases in my illustrations. I trust that the abstract argument schema offered below will make it easy to see how the criticisms raised for one principle would apply to the other.

¹¹ Defenders of safety principles include Sosa (1999, 2000), Williamson (2000), and Pritchard (2007, 2008, 2009), among many others. Sosa, it is worth noting, is among the philosophers who appeal to laundering cases as part of a case against SSI (2015, pp. 179-180), even though he endorses safety (p.79). The present articulation of Safety is simple, in need of modification, but adequate for our purposes.

¹² Ascribed to Carl Ginet, and first discussed in Goldman (1976).

¹³ These intuitions were early on called into question by Millikan (1984), and work on x-phi has provided further grounds for doubt (Colaço, Buckwalter, Stich, & Machery, 2014; Horvath & Wiegmann, 2015). But as DeRose (1995, p. 30) notes, a slight modification of the case where the subject makes several mistakes in a row, helps to draw out the relevant intuitions.

¹⁴ Alternatively, one could formulate a method-relative version of Safety, of the sort defended by Pritchard (2007, p. 281) to much the same effect. Thanks to a referee for the objection in its different formulations. The replies to the objection in terms of process-reliability apply *per passu* to the one in terms of method-relativity.

¹⁵ For the record, I am inclined to deny knowledge in both versions of the case.

¹⁶ Although an anti-defeat condition is widely accepted in epistemology, some externalists have recently rejected it. See e.g. Lasonen-Aarnio (2010) and Williamson (2015). Note, however, that since in **Emerald Earrings** the belief is both defeated and unsafe, even these authors could admit that transmission principles must be modified.

¹⁷ As MacFarlane himself notes in a related context (p.133); but he seems to think that no strategy of the sort could be used by the SSer. This I will dispute. In any case, I shall go on to show that this defense is ultimately insufficient to deal with laundering cases.

¹⁸ An account that the externalist should, in my view, reject. See Srinivasan (2015) for a persuasive argument to this effect. Appealing to an externalist account of responsibility seems to me sufficient to respond to many though not all versions of the laundering charge, given the Gettier case below. Of course, the SSer would presumably have an account of epistemic responsibility that is stakes-sensitive and would count Beth in **Driveway** as irresponsible; and it would plainly be question-begging to say that such responsibility is not epistemic on account of its appeal to stakes.

¹⁹ Thus, in particular, this version of the problem is meant to put pressure on someone like McDowell (1994), who seems prepared to reject safety in favor of TT when the two principles seem to conflict. Although some (notably Plantinga (1993)) take the lesson of Gettier cases to be that internalism should be rejected, most internalists endorse Gettier's argument (see e.g. Feldman and Conee (2001)). Of course, if Plantinga is right, then we need only consider externalist accounts of knowledge, in which case the laundering objection will generalize easily, as shown by the discussion of Safety above.

²⁰ For a good introduction to the issues at stake in this dispute, see Adler (2008).

²¹ A referee suggests another interesting possible condition of the sort: the belief is not Moore-paradoxical. To illustrate with a case given me by Keith DeRose in another context (p.c.): A hitchhiker might tell a driver: 'You can't know this (and perhaps you won't even believe me), but my car just got stolen'. Even if the hitchhiker knows what he says, and the driver believes him, the driver can't come to know the complex proposition, since it's Moore-paradoxical for him. (See Willard-Kyle (2020, p. 344)) for a similar case). Whether we can account for what goes wrong in these cases just in terms of other conditions like defeat is an interesting question (see Whitcomb (2013, pp. 344-345) for arguments against this position).

²² For suppose you are a temporalist, and hold that propositions can change truth-values at different times (e.g. Brogaard (2012), and Sullivan (2014)). Then you could use laundering objections to show that we must reject factivity! Simply imagine a case where the testifier knows a proposition that becomes false as soon as the listener believes it. Therefore, TT and MT are tenable only if eternalism is true. By contrast, the proposed transmission principles below remain advantageously neutral on this question. Thanks to Eric Guindon for discussion.

²³ This understanding arguably goes back to Thomas Reid, and has been influentially defended by Burge (1993, 1997, 2003).

²⁴ A point made by both Reid (*An Inquiry into the Human Mind*, VI.xxiv (2000)) and Burge (1993) among many others.

²⁵ The appropriateness of source condition is met just by the fact that the principles apply to good sources: testimony, memory, etc. Note also that this is a set of *necessary* conditions for knowledge-possession. Since we are including only non-trivial conditions (so, e.g. the condition that the proposition is known is ruled out), it is an open question whether such a set could ever constitute a set of sufficient conditions for knowledge, which I doubt.

²⁶ An independent reason of the sort is provided by Brown (2014, pp. 194-197), who argues that our testimonial and recollective practices are insensitive to stakes. I cannot properly address this objection here, but I note that Brown's claim seems incorrect on the face of it. Think of how odd it would be for someone like Hugh (in the initial high-stakes bank case) to simply accept a friend's testimony as to whether the bank is open on Saturday, given how much is at stake for him. Not inquiring further (e.g. about the grounds for the friend's assertion) seems epistemically irresponsible in this case. Again, one might think it odd that in **Driveway**, Beth doesn't follow up with something like, 'Are you sure the car is parked there? I'm asking because I'm deciding about insurance'. More generally, it is very common to let one's interlocutors know when a lot is at stake relative to some proposition (e.g. 'Are you sure there's no peanuts in it? My child is allergic.'). Similar points apply to memory ('Did I really put the check in my pocket? Better to check, or I'm toast!').

²⁷ Earlier versions of this paper were presented at Northwestern University, the 18' CPA meeting in Montreal, and the 19' Central APA meeting in Colorado. Thanks to the audiences for their comments on these occasions, and especially my commentators: Liz Jackson, Graham Moore, and Dominik Berger. I am indebted to Michael Della Rocca, Keith DeRose, Dan Greco, Allison Piñeros Glasscock, and Jason Stanley for discussion; and especially to Eric Guindon for written comments and conversation that substantially improved the paper, as did the insightful comments of an anonymous referee.