

Practical reasons for belief without stakes☆

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Abstract

Pragmatic encroachment can be thought of as the idea that knowledge is in some way sensitive to practical considerations, including practical considerations involving what is at stake in getting things right. Recently, Mark Schroeder defends pragmatic encroachment by showing how it could be true. This paper argues that the view proposed by Schroeder is vulnerable to a simple but important objection. It also argues that the objection can be avoided by claiming that there are even more kinds of practical considerations that can be epistemic reasons than those kinds involving stakes.

1 | INTRODUCTION

Epistemologists are dissatisfied with traditional epistemological tools. It is not uncommon to hear that truth, belief, and other familiar conditions on knowledge do little justice to intuitions in a wide range of cases where getting things right matters practically. Consider the following widely discussed pair of cases.

Low Stakes. Hannah and her wife Sarah are driving home on a Friday afternoon. They plan to stop at the bank on the way home to deposit their paychecks. It is not important that they do so, as they have no impending bills. But as they drive past the bank, they notice that the lines inside are very long, as they often are on Friday afternoons. Hannah remembers the bank being open on Saturday morning a few weeks ago, so she says, "Fortunately, it will be open tomorrow, so we can just come back." In fact, Hannah is right – the bank will be open on Saturday.

☆The first draft of this paper was written by N. G. Laskowski in 2012. It sat on a hard drive, forgotten, for the next eight years until Shawn Hernandez took an interest in the paper's topic. After re-working the paper's main ideas collaboratively, Shawn Hernandez revised the original draft significantly, especially in response to feedback from three different referees for *Analytic Philosophy*, transforming it into the version you see today. Thanks to Mark Schroeder for extensive feedback on this paper's earliest ancestors. Thanks to Nathan Robert Howard for helpful feedback. Thanks to the referees and editors at *Analytic Philosophy* for helping us bring this paper to publication.

High Stakes. Hannah and her wife Sarah are driving home on a Friday afternoon. They plan to stop at the bank on the way home to deposit their paychecks. Since their mortgage payment is due on Sunday, they have very little in their account, and they are on the brink of foreclosure, it is very important that they deposit their paychecks by Saturday. But as they drive past the bank, they notice that the lines inside are very long, as they often are on Friday afternoons. Hannah remembers the bank being open on Saturday morning a few weeks ago, so she says, "Fortunately, it will be open tomorrow, so we can just come back." In fact, Hannah is right – the bank will be open on Saturday.

In both cases, Hannah has the same evidence that the bank was open on Saturday and the same true belief that the bank will be open on Saturday. Intuitively, however, Hannah's true belief amounts to knowledge only in Low Stakes. Since the two cases contain only one salient difference—it matters *practically* in High Stakes that Hannah deposits her mortgage payment successfully by Sunday—some philosophers have become attracted to the *pragmatic encroachment* thesis, the idea, roughly, that knowledge in some way depends on the practical stakes associated with getting things right.¹

Of course, while many philosophers have become attracted to the idea of pragmatic encroachment, especially since the turn of the 21st century, still many others have not. Among those whom resist pragmatic encroachment, some base their resistance on explicit and principled argumentation.² But for many others, including ourselves for some time, resistance to pragmatic encroachment is attributable to the fact that it is simply not easy to see how knowledge even *could* be influenced by practical considerations.³ Recently, however, Mark Schroeder makes a case for pragmatic encroachment by arguing how it could be true.⁴ His idea is, in brief, that knowledge entails a kind of epistemic rationality and that there is pragmatic encroachment on *it* and hence knowledge.⁵

In § 1, we discuss Schroeder's intriguing idea in detail. Articulating his view at a high resolution reveals a challenge for it that is put on full display in § 2. In § 3, we argue that our challenge can be met with an amendment that makes the promising but controversial view proposed by Schroeder even more controversial. In brief, in addition to the knowledge being sensitive to the non-evidential practical stakes associated with getting things right, we argue that proponents of pragmatic encroachment are under pressure to acknowledge that knowledge is sensitive to *another* kind of non-evidential practical consideration—a *non-stakes-based*, non-evidential practical consideration *about* the evidence one already possesses. Proponents of pragmatic encroachment will likely view this relatively neglected class of practical consideration as a welcome development of their research program, whereas detractors will view it as all the more reason to be skeptical.

¹There are many ways of prespecifying the basic idea of pragmatic encroachment. This paper will be concerned with only one such precification. See Brown (2008) and Kim (2017) for helpful surveys.

²See, *inter alia*, Berker (2018).

³Of course, some more imaginative epistemologists than ourselves have had less trouble seeing how practical considerations might influence knowledge, including, *inter alia*, Grimm (2011).

⁴See Schroeder (2012 and 2021). Our paper engages with Schroeder (2012) primarily. We have not yet had the chance to work through Schroeder (2021) closely, but it seems to us from our limited engagement with it that our core ideas are still relevant.

⁵See Leary (2017) for an alternative defense of pragmatic encroachment on which practical considerations make one more responsive to one's epistemic reasons.

2 | THE POSSIBILITY OF PRAGMATIC ENCROACHMENT

Cases such as Low and High Stakes are useful in sorting out which kinds of factors are related to knowledge for the mundane reason that such cases tend to elicit clear intuitions about the successes or failures of their protagonists to acquire knowledge in scenarios containing different kinds of factors. As suggested above, intuitions about Low and High Stakes suggest that both epistemic *and* practical factors are important for an assessment of an agent's epistemic features. Nevertheless, there is strong motivation to resist including practical factors in epistemic evaluations—it is hardly a straightforward matter to determine the relationship of practical factors to the standards of epistemic evaluation. Indeed, it is not at all obvious how practical factors could be relevant to a central epistemological notion—truth.

Recognizing that it is difficult to determine how practical factors might affect knowledge directly, Schroeder (2012) provides an account of how practical factors might *indirectly* affect it, by developing the idea that practical factors affect *rationality*.⁶ This is a promising strategy because it allows Schroeder to help himself to a plausible assumption about knowledge: An agent knows *p* only if it is *epistemically rational* for the agent to believe it.⁷ With this assumption in place, Schroeder suggests that the difference in stakes between Low and High Stakes is contributing to a difference in the status of Hannah's epistemic rationality and hence contributing to a difference in what she knows.⁸ Schroeder suggests that all it takes to figure out how practical factors affect knowledge is to figure out how practical factors affect the epistemic rationality of belief.

Using claims about rationality to assess the question of whether pragmatic factors encroach on a belief's propositional justification, Schroeder helps himself to another assumption: It is epistemically rational for *S* to believe *p* just in case *S* has at least as much epistemic reason to believe *p* as to not believe *p*.⁹ With this assumption in place, Schroeder then suggests that practical factors can contribute to an agent having at least as much epistemic reason to believe *p* as to not

⁶Schroeder (2012: 268) notes: "Although the pragmatic encroachment thesis is first and foremost a thesis about knowledge, I am not going to provide a picture of how practical factors defeat knowledge directly. Rather, what I am going to focus on for most of this paper, is how Hannah's belief that the stakes are high in her situation could make it fail to be rational for her to believe that the bank will be open on Saturday," Schroeder develops his views on these matters further in recent work (2021: 129–187). See also, especially, Schroeder (2021: Ch. 6–8).

⁷Ibid "…I will be relying on what I take to be a highly plausible assumption about how knowledge and rationality are related to one another: in particular, I will be assuming that you know *p* only if it is rational for you to believe *p*."

⁸Schroeder (2012) claims that knowledge entails the kind of epistemic rationality that excludes the sense in which it is rational to believe in God's existence in Pascal's Wager, acknowledging that this characterization of epistemic rationality is suggestive. In an interesting recent discussion, Worsnip (2020) argues that proponents of pragmatic encroachment cannot be "moderate" in this way. As we will see, the arguments of this paper also suggest that the best versions of pragmatic encroachment are less moderate than they are typically taken to be.

⁹It is natural to wonder whether this assumption concerns *ex ante* or *ex post* rationality. *S*'s attitude *d* is *ex ante* rational if the balance of reasons supports *S* having *d*, whereas *S*'s attitude *d* is *ex post* rational if the balance of reasons supports *S* having *d* and *S*'s having *d* is based on those reasons. This distinction is best understood as a generalization of the distinction between propositional and doxastic rationality. *S*'s belief *p* is propositionally rational if the balance of reasons supports *S* believing *p*, whereas *S*'s belief *p* is doxastically rational if the balance of reasons supports *S* believing *p* and *S* believes *p* on that basis. Schroeder's assumption that it is epistemically rational for *S* to believe *p* just in case *S* has at least as much epistemic reason to believe *p* as to not believe *p* is most charitably interpreted as pertaining to *ex ante* rationality, since it is arguably false in the sufficiency direction on the *ex post* rationality interpretation. Thanks to an anonymous referee for urging us to address these important distinctions.

believe p on the further claim that *practical facts can be epistemic reasons*.¹⁰ If practical facts can be epistemic reasons, then the stakes might be a reason that make it epistemically irrational for Hannah to believe p in High Stakes, by tipping the balance of reasons against believing p . And so, as it would be epistemically irrational for Hannah to believe p , Hannah would not know p . Schroeder's ideas illuminate how it could be that knowledge depends on practical considerations—it illuminates the idea of pragmatic encroachment.

Of course, however, there are several concerns that one might have about the proposal. Addressing the following three will further clarify the view. First, one might doubt whether practical facts can be epistemic reasons that contribute to the epistemic rationality of believing p . After all, practical facts cannot tell us whether p or $\sim p$; that is, it is hard to see how practical facts can be reasons to think p is true or false. Schroeder (2012: 272) observes, however, that believing p and believing $\sim p$ do not exhaust an epistemic agent's available options: such an agent might also *withhold* on p , and it is far easier to see how practical facts might be reasons for this. After all, the fact that one does not have much evidence for p or that further evidence is forthcoming seems like just the kind of reasons to not yet make up one's mind about the truth of p .

The second concern is that many epistemologists have long held that *evidence* is the only kind of thing that can be an epistemic reason. But, according to Schroeder (2012: 276), as long as we acknowledge that there can be epistemic reason to withhold on a proposition, then we have to admit that there can be epistemic reasons that cannot be evidence. This is because evidence that supports p is an epistemic reason to believe p and evidence that supports $\sim p$ is an epistemic reason to believe $\sim p$. Thus, if there can be an epistemic reason to withhold on p , such a reason cannot be evidence. This argument from Schroeder suggests that some epistemic reasons cannot be of an evidential kind of fact.¹¹ And if this argument is right, then it opens the door to admitting that other kinds of facts can be epistemic reasons.

The responses above purport to show that non-evidential practical facts can be epistemic reasons by bearing on the epistemic rationality of the cognitive activity of withholding, but this claim seems to depend on a substantive assumption, namely, that facts bearing on the rationality of one's actions, including the epistemic rationality of one's cognitive activities, are reasons. The third and more fundamental concern with the proposal on offer from Schroeder is that the truth of this assumption is far from obvious.¹² Indeed, in the wake of Dancy's (2004: Chapter 2) highly influential arguments, it is common to assume that only *some* facts bearing on the rationality of one's actions are reasons. Consider an oversimplified but still illustrative example. While the fact that we promised to provide comments on a friend's draft is a reason to do so, the fact that we *can* provide comments, a fact that clearly bears on the rationality of my promise, is *not* a reason to provide comments; rather, it is a fact that merely *enables* the fact that we promised to provide comments to be a reason. Similarly, one might think, while the practical fact that we do not have

¹⁰This is not quite the way Schroeder (2012: 274) puts it. He says that the kind of facts that can be epistemic reasons are those “that are of the right kind to play a role in affecting epistemic rationality.” We put it in the less general way than he does because the focus of this paper is specifically on whether practical facts are of the right kind to play this role.

¹¹However, it is worth noting that there are several views of the nature of reasons on which the conclusion of Schroeder's argument arguably does not follow. For example, on the intriguing *Reasons as Evidence* view developed by Kearns and Star (2008, 2009), to be a reason for an agent to ϕ is to be evidence that the agent ought to ϕ . Against the background of such a view, while it could be that evidence that supports p is a reason to believe p and evidence that supports $\sim p$ is a reason to believe $\sim p$, an anonymous referee points out that it arguably does not follow that an epistemic reason to withhold cannot be evidence, since it could be that one has evidence that one ought to withhold.

¹²Thanks to an anonymous referee for raising this concern.

evidence for p or evidence for $\sim p$ bears on the rationality of withholding, it is not obvious that this practical fact is an epistemic reason to withhold.

There is not enough space to fully adjudicate the truth of the claim that only some facts bearing on the epistemic rationality of one's cognitive activities are reasons, but we submit that the following three responses suffice to make Schroeder's reliance on the claim defensible. The picture on offer from Dancy is one on which only some facts bearing on the rationality of one's actions are reasons, because it is possible for a fact to play a reason-like role in a normative explanation, such as enabling other facts to be reasons, without itself being a reason. As some have observed, support for such a picture is primarily motivated by cases, especially cases like the aforementioned example in which the mere fact that we can provide comments enables our promise to be a reason but is not itself a reason.¹³

But, there are doubts about whether such cases lend this kind of support for Dancy's view. Fogal (2016: 101) offers several similar examples but has very different reactions to them. The fact that one can help someone, as Fogal points out, seems like a reason to do so, or as Fogal observes, the mere fact that one can ask Obama a question upon running into him seems like a reason to do so, given that it is rare that one ever has the opportunity to ask Obama anything.¹⁴ To be clear, we are not claiming that these facts concerning one's ability to do something are reasons to perform the relevant actions. Our claim is just that one of the main forms of support for the view on offer from Dancy does not obviously lend strong support to the view. In other words, because support from the cases is up for grabs, as it were, we should not treat any view in this arena as the default view.

Now consider a second response, a dialectical one that sets up another more substantive response below. While it is true that Dancy's perspective on these issues has been influential, there are other important perspectives that are worth taking seriously. For example, Schroeder is sympathetic to the "Reasons First" idea that, roughly, reasons explain all other normative facts, e.g., that there cannot be a change in the normative status of an action without a change in the set of reasons bearing on the action,¹⁵ but views such as Dancy's, on which facts like enablers that play reason-like roles that are nevertheless not themselves reasons, allow for changes in normative status without changes in sets of reasons. The conclusion to draw from the perspective of a reasons-firster is *not* that reasons fail to explain all other normative facts, but rather that there are no such things as enablers or other reason-like things that are not reasons, such as attenuators, intensifiers, and so on.

Third, even if it turns out that our intuitions about cases support the view that facts can play reason-like roles without themselves being reasons, and hence that there is more intuitive support for the related claim that only some facts bearing on the epistemic rationality of one's cognitive activities are reasons, we submit that there is strong *theoretical* reason to reject these claims. Suppose, to take a version of one of Dancy's examples, that one of us, Shawn, reasons from the fact that (i) I promised to provide comments, (ii) My promise wasn't made under duress, (iii) I can provide comments, and (iv) There is no greater reason to do it, to the conclusion that (v) I ought to provide comments. Dancy would say that what explains why Shawn ought to provide comments is that the fact that Shawn promised to provide comments is decisive reason to do so, which is enabled

¹³See Bader (2016)

¹⁴See also Setiya (2014: Section 2)

¹⁵Dancy is often cited as a proponent of the reasons-first program but for reasons that should be clear in this paragraph and especially the next, we do not think that is *entirely* apt.

to be a reason by the fact that Shawn can provide comments. Thus, for Dancy, there are at least *two* kinds of entities that figure in this normative explanation—reasons and enablers.¹⁶

However, on a different explanation, one that might be offered by a reasons-first like Schroeder, there are several facts that are reasons that explain why Shawn ought to provide comments, such as the fact that he promised and the fact that he can do so. But while there are several facts that are reasons in this normative explanation, there is only *one* kind of entity that explains Shawn's obligation—reasons. So, by a suitably interpreted ontological version of Occam's razor, we ought to reject the view that facts can play reason-like roles in normative explanations without themselves being reasons. Thus, it is not obviously true that only some facts bearing on the rationality of one's activities are reasons. Thus, it is defensible to assume, as Schroeder is plausibly interpreted as assuming, that facts bearing on the epistemic rationality of one's cognitive activities are reasons.

We could continue clarifying and motivating the view of pragmatic encroachment proposed by Schroeder by defending it against still more objections, but the best advertisement for it is that it yields plausible predictions about the kind of cases of interest in this paper. Recall that much of the concern about whether pragmatic encroachment is true comes from worries about *how* it could be so. So, let us apply the view on offer from Schroeder to another variation of Hannah's original situation to remove any lingering mystery.

High Stakes, Strong Evidence: This case is just like *High Stakes*, except that instead of remembering the bank being open on Saturday morning a few weeks ago, Hannah passes a sign on the front of the bank reading "Open Seven Days a Week." She then exclaims, "Fortunately, the bank will be open tomorrow, so we can just come back." In fact, Hannah is right – the bank will be open on Saturday.

Although the stakes in *High Stakes, strong evidence* ("HSSE," from here on) are no less high than the stakes in *High Stakes*, and so it is, intuitively, no less difficult to acquire knowledge, it seems clear that Hannah knows that the bank will be open on Saturday. Schroeder's proposed view predicts and explains this result. It is epistemically rational for Hannah to believe *p* and so Hannah can have knowledge of it. What makes Hannah's belief epistemically rational is that, even though the high stakes are a reason to not believe *p*, Hannah's perceptual evidence is a weightier epistemic reason that tips the balance in favor of believing *p*. By observing how the view accommodates the intuitive influence of the stakes but also the intuitive strength of the evidence, the results from HSSE lend further support for it.

Having outlined the view, rebutted several objections to it, and demonstrated its predictive and explanatory power, we are now in a position to assess the relative tradeoffs associated with adopting it. Despite the attractiveness of the view on offer from Schroeder, we will suggest that it is vulnerable to a problem.

3 | THE IMPOSSIBILITY OF KNOWLEDGE

Philosophers embrace the basic idea of the pragmatic encroachment thesis from a variety of different motivations.¹⁷ One motivation is that it captures the intuition that it is in some way harder

¹⁶For arguments in a similar spirit, see Howard (forthcoming).

¹⁷For example, Hawthorne (2004) argues that something like it is necessary to avoid the skeptical threat from puzzles about lottery cases and Weatherston (2005) thinks that an appeal to the role of practical factors will figure in our best account of the nature of belief.

to have knowledge in cases where there is a lot at stake.¹⁸ For instance, while Hannah's evidence from memory is enough to rationalize belief in Low Stakes, it is not enough to do so in High Stakes—there is more we expect Hannah to have to do to have knowledge when there is more at stake, such as gather more evidence. The view proposed by Schroeder respects this intuition by allowing that practical facts can be reasons that count against belief and hence raise the bar on the epistemic rationality of belief.

In HSSE, it seems like perceiving a sign that says "Open Seven Days a Week" makes it epistemically rational to believe that the bank will be open and hence know that the bank will be open. As we saw, the view proposed by Schroeder predicts this result. But on this view, it is also possible that even the very best evidence one can have in support of *p* might fail to make it epistemically rational to believe *p* if there are practical facts that are sufficiently weighty reasons against believing it. It is not difficult to construct cases in which evidence does not rationalize belief when it intuitively should if we admit that practical facts can be epistemic reasons. Consider another variation on Hannah's original scenario.

Higher Stakes, Strong Evidence: This case is just like *High Stakes, Strong Evidence* except that if Hannah fails to deposit her check on time, not only will the bank foreclose her house but the IRS will imprison Hannah for failing to pay on time and the mafia will break her kneecaps for failing to pay back her gambling debts. Again, Hannah passes a sign on the front of the bank reading "Open Seven Days a Week" and exclaims, "Fortunately, the bank will be open tomorrow, so we can just come back." In fact, Hannah is right – the bank will be open on Saturday.

Despite the exceptionally high stakes, it still seems as though Hannah knows that the bank will be open on Saturday. But if we are to take the claim that practical facts can be epistemic reasons seriously, the view under consideration does not obviously yield this prediction. Surely it is epistemically irrational to believe *p* with so much at stake if it is *ever* epistemically irrational to believe *p because of the stakes*. We submit, however, that this is an unintuitive prediction. That practical facts can count as reasons that trump evidence in this way, even *extremely strong evidence* of the sort that Hannah possesses in the above cases, is a bad result—one that takes the intuitive data from cases like Low and High Stakes too seriously. While it is intuitive to think that practical facts could make it harder to have the knowledge, it is unintuitive to think that such facts could make it *that* much harder.¹⁹

Why is the view under consideration subject to this kind of worry? One natural guess is that the view is vulnerable to this worry because of its commitment to the controversial claim that practical facts can be epistemic reasons, i.e., its commitment to the claim that there can be epistemic reasons of a non-evidential kind. If this is right, then this worry also has an obvious but perfectly natural solution to it: Drop the claim that practical facts can be epistemic reasons, but to pursue this solution would be to give up what is arguably the most distinctive and interesting component of Schroeder's proposal for understanding how pragmatic encroachment could be true.

¹⁸Stanley (2005) is directly concerned with accounting for our intuitions in the kinds of cases we have been considering.

¹⁹Several others express a similar sentiment over the course of defending various views about the relationship between practical considerations and knowledge, including Davis (2007) Dinges (2016: 2586–2587) Fantl and McGrath (2009: 188–19) and Fassio (2020: 849–850).

Fortunately, there is a route available to Schroeder for addressing the worry in a way that preserves the distinguishing features of the view. In fact, the solution that we will offer in the next and final section involves doubling down on the claim that practical facts can be epistemic reasons, by extending Schroeder's underlying idea that there can be epistemic reasons of a non-evidential kind. What we will suggest is that in addition to stakes-involving practical epistemic reasons, there is another non-evidential but *non-stakes-involving* kind of practical epistemic reason available for rationalizing Hannah's belief in HSSE+. This neglected kind of practical epistemic reason reveals itself upon closer inspection of the aforementioned motivation for the pragmatic encroachment thesis and upon closer inspection of the characteristic functions of belief and withholding.

4 | THE VARIETY OF PRACTICAL EPISTEMIC REASONS

The lesson of HSSE+ is that it is a constraint on a plausible theory of pragmatic encroachment that evidential considerations are strongly rationalizing. In other words, while practical epistemic reasons might have the capacity to influence epistemic rationality and hence knowledge, evidential epistemic reasons must have a relatively stronger influence to do so on any plausible version of the pragmatic encroachment thesis. Our question now is whether there is a way for the view proposed by Schroeder to satisfy this constraint while yielding correct predictions about the cases of interest in this paper. We will now argue that there is such a way, but that it comes with a potential cost.

To begin to see how the view on offer from Schroeder can satisfy this constraint, it is instructive to keep in mind an important motivation for countenancing an epistemic role for practical facts. Recall that many philosophers find the pragmatic encroachment thesis attractive in part because it helps capture the intuition that it is in some way harder to have knowledge in cases where there is a lot at stake. That is, many philosophers think there is more that an epistemic agent must do to know *p*, such as gather more evidence, when the stakes associated with being wrong about *p* are sufficiently high. In cases where getting things right matters practically, withholding is often the uniquely rational epistemological response for this very sort of reason, because withholding is a state that characteristically functions to keep deliberation open, such that more evidence can be gathered before deciding whether *p*.²⁰

But, there are also cases where getting things right matters practically, where withholding is often *not* the uniquely rational epistemological response. This is also due to the characteristic function of withholding—it is often not rational to withhold on a proposition precisely because withholding is a state that *does not* settle deliberation. One need not look any further than scenarios where there are high stakes associated with indecision and consequently inaction to see that it is frequently irrational to keep deliberation open by withholding judgment.

Importantly, however, while there are scenarios where withholding can be irrational because there are high-stakes-involving practical epistemic reasons associated with indecision and inaction against it, there are also scenarios where withholding can be irrational but not because of the stakes-involving practical epistemic reasons associated with indecision and inaction. Which scenarios? Those scenarios very much like HSSE+, where the practical fact that Hannah already has the very best evidence available, and consequently, the practical fact that better evidence is unlikely to be forthcoming.

Unlike the intuition that epistemic agents ought to withhold and seek more evidence to have knowledge in high-stakes cases, the intuition that epistemic agents ought *not* to withhold and *not*

²⁰Schroeder (2021: 180–186) elaborates on this point.

seek more evidence to have knowledge in high-stakes cases has not been widely acknowledged.²¹ But if we recognize the former intuition as legitimate, it is hard to see how we could avoid recognizing the latter as legitimate, too. If it is right to think that withholding can be epistemically rational because it functions to keep deliberation open when further deliberation might prove useful, then it is natural to think that withholding can be epistemically *irrational* when deliberating further would be pointless.

These observations about the characteristic functioning of withholding allow us to see how the claim that there are non-stakes-involving practical epistemic reasons constituted by practical facts about our evidence helps views like the one proposed by Schroeder capture the rationalizing force of evidential considerations. The idea is that, generally speaking, each time an agent acquires an evidential epistemic reason supporting believing that *p*, the agent *also* acquires a practical epistemic reason against withholding on *p*.²² This is because, in general, each time the agent acquires a new piece of evidence for *p* it makes it less likely that further evidence for $\sim p$ will be forthcoming, at least on the assumption that evidence availability is finite.²³

Less abstractly, in HSSE+, when Hannah sees the sign reading "Open Seven Days a Week," she acquires an evidential epistemic reason to believe that the bank will be open. Moreover, this very evidential epistemic reason carries with it, as it were, another epistemic reason against withholding on *p*, namely, the non-stakes-involving practical epistemic reason that further evidence for $\sim p$ is unlikely to be forthcoming. While the costs associated with being wrong about the bank's operating hours still provide strong stakes-involving practical epistemic reasons to withhold on *p*, the combined weight of the evidential epistemic reason and the non-stakes-involving practical epistemic reasons plausibly tip the balance of reasons against withholding. By recognizing that evidential epistemic reasons are accompanied by non-stakes-involving practical epistemic reasons that are constituted by practical facts about the evidence one does and does not yet possess, we can capture the intuition that evidential epistemic reasons have a stronger rationalizing force than stakes-involving practical epistemic reasons.²⁴

²¹Worsnip (2020: 13) is an exception.

²²We say "generally speaking" because there are *recherche* cases where receiving evidence begets more evidence. For example, a defense attorney might be disposed to gather a new item of evidence supporting their client's innocence for every item of evidence supporting the defendant's guilt that the prosecution brings forth. We restrict the scope of the principle that we are floating to exclude cases where there are explicit procedural norms governing evidence gathering among agents. Such cases seem to us to require separate treatment. Thanks to the anonymous referee for stress testing our proposal.

²³Further evidence for $\sim p$ is less likely to be forthcoming because any further evidence at all, for *p* or $\sim p$, is less likely to be forthcoming, again, at least on the natural assumption that the available evidence is finite. The sense in which such evidence is not any more likely to be forthcoming is that there is less of it to be discovered. It is a practical fact that there is less evidence for *p* or $\sim p$ to be discovered because such a fact does not constitute a reason to believe *p* nor a reason to believe $\sim p$, and it does not constitute a reason to believe *p* or believe $\sim p$ because it does not indicate whether *p* is true nor does it indicate whether $\sim p$ is true. Thanks to an anonymous referee for pressing for clarification.

²⁴An anonymous referee suggests that this proposal paints an implausible picture of how and which reasons figure in deliberation, e.g., that it is implausible to imagine Hannah considering the high stakes, the high-quality evidence that the bank is open, and then her non-stakes-based reasons that we suggest tip the balance in favor of believing in HSSE+. But, more would need to be said to make this complaint stick. First, we simply do not share the referee's judgment that the proposal paints an implausible picture of deliberation. Second, and more substantively, the proposal can be thought of as the claim that non-stakes-based reasons are *objective* reasons for Hannah, i.e., reasons in favor of believing whether or not Hannah is aware of them. Consequently, there is no simple way to infer from the proposal that it distorts how and which reasons figure in deliberation.

Addressing the following two concerns with the view will help further clarify it. One concern about this proposal is that it does not locate the strong rationalizing force of evidential considerations in those very considerations themselves. There is nothing about the nature of evidence *itself*, on this proposal, that helps the view proposed by Schroeder make correct predictions about HSSE+. Rather, it is the non-stakes-involving practical facts *about* one's evidence that accompany our evidence that is helping the view make the correct predictions. But on one way of understanding the challenge posed in the previous section, it is the challenge of capturing the intuition that the strong rationalizing force of evidence flows from the essential nature of evidence.

There are several clarificatory replies that are worth making. First, epistemologists have been paying increasing attention to the issue of whether "evidence" is even univocal, not just in different contexts of use, but in the context of use in philosophy.²⁵ But if this line of thought is on the right track, then the challenge of the previous section is not best interpreted as one involving our intuitions about *the* essential nature of evidence. Second, relatedly, we submit that the challenge posed by HSSE+ is best understood as the extensional challenge of predicting that Hannah knows that the bank will be open, rather than the challenge of offering a particular kind of explanation of such knowledge. After all, if one is worried about using practical facts to play a role in explaining knowledge, as proponents of pragmatic encroachment do, one does need to construct any case at all to bring out such a worry—it is right there in the name, *pragmatic* encroachment.

Another concern about the proposal is that it can be challenging to discern exactly which kinds of practical facts are serving as epistemic reasons against withholding. After all, in cases like HSSE+ in which it could be that there are practical facts about one's evidence serving as non-stakes-involving epistemic reasons against withholding, one might plausibly claim instead that there is a stakes-involving practical fact involving the cost associated with indecision and consequently inaction serving as an epistemic reason for Hannah not to withhold. More generally, for any case where it looks like there might be a practical fact about evidence serving as an epistemic reason against withholding, we can also find a stakes-involving practical fact that might be serving as an epistemic reason against withholding. It is no secret that withholding to deliberate further is almost always time-consuming and cognitively demanding. If there is any epistemic reason tipping the balance of epistemic reasons against withholding and in favor of belief in cases like HSSE+, one might claim that it is likely some stakes-involving practical fact, *not* a non-stakes-involving practical fact about evidence. In other words, it could be that proponents of the view on offer from Schroeder do not *need* to appeal to another kind of practical epistemic reason that does not involve stakes to make the correct predictions about the cases of interest in this paper.

Consider the following two responses. First, the claim of this paper is *not* that proponents of the kind of pragmatic encroachment that Schroeder develops *must* appeal to non-stakes-involving practical epistemic reasons to salvage the view.²⁶ Rather, it is that making such an appeal is *one* way of doing so, one that is especially natural for anyone sympathetic to the kind of Reasons First approach to normative explanation that Schroeder champions, which allows that reasons are fairly cheap to come by.²⁷ Second, and more substantively, even if it is true that there are costs associated with withholding that serve as stakes-involving practical epistemic reasons for Hannah

²⁵Wedgwood (manuscript)

²⁶For an alternative proposal, see Howard (2020).

²⁷See Schroeder (2007)

not to do so in HSSE+, it would not follow that there are not facts about Hannah's evidence that also serve as non-stakes-involving practical epistemic reasons against withholding. The main goal of this paper was to highlight the possibility that there are such facts serving as such reasons.²⁸

5 | CONCLUSION

We began this paper by suggesting that Schroeder's otherwise attractive picture about the possibility of pragmatic encroachment makes knowledge too difficult to achieve in a range of ordinary cases. We then suggested that this problem reveals that any plausible view about pragmatic encroachment must find some way to respect the intuition that evidential considerations exert a stronger influence on epistemic rationality than practical considerations. In the final section of this paper, we argued that this constraint can be satisfied indirectly, by acknowledging the epistemic relevance of non-stakes-involving practical facts about evidential considerations—facts that can serve as strong epistemic reasons against withholding. The main contribution of this paper has been the suggestion that there might be a variety of different kinds of practical epistemic reasons if there are practical epistemic reasons at all.

The upshot of all of this for the view proposed by Schroeder depends on one's prior taste for pragmatic encroachment. If one is already skeptical of the idea of non-evidential epistemic reasons, as many philosophers are, then our proposal will likely instill deeper skepticism. But if one is comfortable with the idea of non-evidential epistemic reasons, then our suggestions for expanding the view on offer from Schroeder might be welcome, since they seem to help the view satisfy an important constraint on a plausible theory of pragmatic encroachment.

²⁸We have tried to explain how it is possible to hold the view that practical considerations affect knowledge while also maintaining that the protagonists in cases like HSSE+ have knowledge, but an anonymous reviewer makes the interesting suggestion that a proponent of such an explanation might be vulnerable to a dilemma. Either they commit to saying that it is rational for subjects like Hannah to act on the relevant proposition even when the stakes are incredibly high or they commit to saying that it is irrational for the subject to act on the proposition. The former commitment might seem false. The latter might also seem false, because it amounts to a rejection of the plausible idea that there is a close connection between knowledge and action, i.e., it amounts to a rejection of a “knowledge-action principle” of the sort that has been defended by, *inter alia*, Fantl and McGrath (2009) and Hawthorne and Stanley (2009). Indeed, not only might it be false to claim that it is irrational for a subject like Hannah to act on the relevant proposition, but it also might be considered especially awkward for proponents of pragmatic encroachment to do so, given the apparent fittingness of using the idea that there is a close connection between knowledge and action to motivate pragmatic encroachment. Focus on the second horn on which proponents of the sort of pragmatic encroachment that we have been exploring in this paper are committed to saying that it is irrational for a subject like Hannah to act on the relevant proposition at issue. Grant the reviewer's suggestion that this amounts to a rejection of the truth of a “knowledge-action principle.” In response, we claim that rejecting such a principle is not a problem. For it is telling that in setting up the dilemma, no *specific* knowledge-action principle is mentioned. This is no accident—many different versions of such principles have been developed and defended and not a single one of them commands anything approaching a consensus. Indeed, far from commanding consensus, apparent counterexamples to such principles are not especially difficult to construct. For example, parents who strap their children into strollers know that they are strapped in, but they often pull the straps again before starting to push. One of us always double-checks that the front door is locked at night by pulling it, even though he knows that the door is locked because he saw himself turning the deadbolt a second ago. However, even if some knowledge-action principles were true, pragmatic encroachers could defend a version of such a principle and still claim that it is irrational to act on p when one knows p, by claiming that *generally* speaking, it is rational to act on p when one rationally believes and hence knows p but that there are exceptions in *particular* cases. See Schroeder (2021: Ch. 8).

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