

# Reasons, attenuators, and virtue: A novel account of pragmatic encroachment

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## Abstract

In this paper, I explicate pragmatic encroachment by appealing to pragmatic considerations attenuating, or weakening, epistemic reasons to believe. I call this the ‘Attenuators View’. I will show that this proposal is better than spelling out pragmatic encroachment in terms of reasons against believing – what I call the ‘Reasons View’. While both views do equally well when it comes to providing a plausible mechanism of how pragmatic encroachment works, the Attenuators View does a better job distinguishing practical and epistemic reasons to believe. First, this view does not appeal to the costs of believing falsely as reasons against believing; second, because of this, it does not run the risk of tearing down the wall between practical and epistemic reasons bearing on belief. I underpin the Attenuators View with a virtue-theoretic account of how pragmatic encroachment attenuates epistemic reasons and close my discussion by considering some objections against such a view.

## 1 | INTRODUCTION TO PRAGMATIC ENCROACHMENT

In recent years, a reasons-centric epistemology, which spells out phenomena and concepts like *justification* or *knowledge* in terms of a subject’s epistemic reasons, has won many adherents (e.g. Lord, 2018; Schmidt, 2020; Schroeder, 2021; Silva Jr, 2023; Sylvan & Sosa, 2018). At the same time, some authors reject evidentialism about epistemic reasons—they argue that epistemic reasons are not exclusively provided by evidence (Raz, 2009; Schmidt, 2023; Schroeder, 2021;

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Skorupski, 2011; Sylvan & Sosa, 2018). Since the combination of these two approaches allows that not only evidential but also practical factors make a difference to a subject's epistemic justification or knowledge, it promises to make room for an account of the mechanics of pragmatic encroachment.

The aim of this paper is to deliver on this promise of a reasons-centric, anti-evidentialist approach—to use this approach to provide an account of how pragmatic encroachment works. My proposal here is intended as a novel alternative to a similar, prominent account that has been developed by Schroeder (2012a, 2012b, 2015, 2017). By contrast with Schroeder's account, my proposal does not rely on reasons against belief, but appeals to attenuators that weaken the subject's evidential reasons to believe (see Dancy, 2004). My view, unlike Schroeder's, successfully upholds the distinction between factors that pragmatically encroach on a belief's *epistemic* standing, and reasons that bear on the *practical* status of a belief—or so I will argue.<sup>1</sup>

I begin with a brief introduction to the phenomenon of pragmatic encroachment (see e.g. Fantl & McGrath, 2002; Kim, 2017; Stanley, 2005). Let us focus on a pair of standard cases (Schroeder, 2012a, 266/267):

### *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.

Intuitively, Hannah's belief that the bank will be open on Saturday is justified. Her evidence is supplied by her memory that the bank was open on a previous Saturday, given her background knowledge that banks typically have regular opening hours. Not much hinges on whether Hannah's belief is true—if it were false, the only negative consequence for them would be their pointless trip to the bank on Saturday. But now compare.

### *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.

<sup>1</sup>Accordingly, I will focus on the task of clarifying the mechanics of pragmatic encroachment, and leave to one side arguments for or against the existence of pragmatic encroachment. I assume for the purpose of this paper that there is pragmatic encroachment.

Here, Hannah's belief that the bank will be open on Saturday is, intuitively, unjustified. As in Low Stakes, her evidence in High Stakes is provided by her memory that the bank was open on a previous Saturday. The only change is that it is now practically important that Hannah's belief be true. If she and Sarah rely on it and do not stop by the bank now, the consequences for them will be catastrophic in case the belief is false. So, the right thing for them to do is to stop by the bank now despite the long lines—it would be irrational for them to drive by the bank and act as though it will be open tomorrow.<sup>2</sup> In High Stakes, the agents cannot rationally act as if the bank is open on Saturday, and neither can they justifiably believe or know this.

These cases illustrate the phenomenon of pragmatic encroachment: Pragmatic, non-evidential factors sometimes make a difference to how well epistemically justified a subject's belief is. A belief that is sufficiently justified to amount to knowledge—i.e., is all things considered justified—in low-stakes circumstances, may be all things considered *unjustified*, and not amount to knowledge, in high-stakes circumstances involving exactly the same evidence.<sup>3</sup>

But what exactly does the *encroaching factor*—the fact that gives rise to pragmatic encroachment—consist in? The standard phrasing has it that the stakes of Hannah getting her belief right are high. Alternatively, we can say that 'a lot hinges for *A* on getting it right with respect to believing that *p*' or 'it is of great importance for *A* that belief that *p* is the correct attitude with respect to *p*'. But what are the stakes? In a statement representative of how the issue is framed in the debate, Schroeder (2012a, 277) says that they consist in "the cost of having a false belief". A somewhat broader understanding of the encroaching factor conceives of it as the fact that *it would be very bad if A were to form the belief that p (and act on it), but not-p*.<sup>4</sup>

In the following, I introduce three views of the mechanics of pragmatic encroachment, the Reasons View (RV) defended by Schroeder, the Attenuators View (AV)—which I favor—and (briefly) the Threshold View (TV) (Section 2). Next, I present a condition of adequacy on any account of the mechanics of pragmatic encroachment: It needs to uphold the distinction between encroaching factors and pragmatic reasons. I argue that RV, specifically Schroeder's

<sup>2</sup>Fantl and McGrath (2002) make this connection between the epistemic status of the agent's belief and the (ir)rationality of her action explicit by arguing that one knows or is justified to believe that *p* only if it is rational for one to act as if *p*.

<sup>3</sup>Philosophers often frame pragmatic encroachment in terms of pragmatic effects on *knowledge*. Like, e.g. Schroeder (2012a) and Worsnip (2020), I will focus on the pragmatic encroaching on all things considered epistemic *justification*, and in particular, *ex ante* justification. A belief is *ex ante* (or propositionally) justified when the subject possesses sufficient reasons to endorse the belief, independently of whether she forms the belief for these reasons. In my view, knowledge presupposes all things considered *ex ante* justification, and sufficient reasons give rise to all things considered *ex ante* justification. As will become clear in Section 2, this latter step is where my account locates the influence of the encroaching factor. Note that in the following, I will use 'justification' as shorthand to talk about *ex ante* justification. Moreover, I will often use the unqualified expressions 'justification' and 'reasons' to refer to epistemic justification and epistemic reasons. I will make it explicit whether I talk about epistemic or practical reasons/justification in contexts where a disambiguation is important.

<sup>4</sup>This allows both for cases in which the belief is bad only by contributing to action, as in High Stakes, and for cases where mere belief is bad, irrespective of whether the believer acts on it, as in some moral encroachment cases. Also to allow for moral encroachment, I avoid speaking about bad *consequences* only. For instance, having a racist belief plausibly is itself very bad and this may give rise to moral encroachment (Basu & Schroeder, 2019). My formulation as it fits encroachment that negatively affects a belief's justification, but could be adapted to allow for pragmatic encroachment that positively affects justification.

worked-out version of the view, fails to meet this condition (Section 3). I then develop AV in more detail, supplementing it with an exemplarist virtue-theoretic account of how encroaching factors attenuate epistemic reasons, and show that this view meets the adequacy condition (Section 4). I close my discussion by addressing several objections to this version of AV (Section 5).

## 2 | THE REASONS VIEW, THE ATTENUATORS VIEW (AND THE THRESHOLD VIEW)

The picture I want to develop is one in which pragmatic encroachment impacts epistemic justification by impacting epistemic reasons. Specifically, pragmatic encroachment affects whether the subject's epistemic reasons provide her with all things considered justification to believe that  $p$ . This effect might be achieved by encroaching factors in at least the following ways: (RV) The encroaching factor may be a further normative reason that speaks against believing that  $p$ ; (AV) it may be an attenuator for a given epistemic reason to believe that  $p$ <sup>5</sup>; (TV) it might raise the *threshold* for all things considered justified belief, so that reasons of a certain strength fail to reach the threshold, even though they would otherwise suffice for justification.

I will focus on RV, endorsed by Schroeder (2012a, 2012b, 2015, 2017), and AV, which I prefer. However, it may seem obvious that TV is the way to go.<sup>6</sup> Taking a lesson from the law, one could claim that the standard of proof, i.e. the level of probability that  $p$  which the evidence needs to provide in order to justify belief that  $p$  all things considered, goes up as the stakes go up.<sup>7</sup> Different stakes supply different thresholds that the probability that  $p$ , provided by  $A$ 's evidence, has to meet. This is compatible with claiming that  $A$ 's evidence, i.e. her epistemic reasons, are of the same strength, no matter the stakes. The only thing that changes is how much evidence for  $p$  is needed—how high a probability that  $p$  is needed—to render belief that  $p$  all things considered justified.

Several features of TV cast it in a problematic light. First, its account of what makes reasons sufficient—of how to move from *some* reason or justification for believing  $p$  to *all things considered* justification for  $p$ —faces a difficulty (Schroeder, 2015). TV struggles to tell us how to fix the threshold that reasons need to cross to provide all things considered justification. Worsnip (2020) suggests that the epistemic reasons themselves cannot fix the threshold since they are what is supposed to meet the threshold. Pragmatic considerations are needed to do this job. My objection is that pragmatic considerations cannot genuinely solve the problem. They would help only if we could first provide a philosophically satisfying account of how to set a baseline level of justification that reasons need to provide to count as sufficient in cases *where nothing is at stake*, i.e.

<sup>5</sup>An attenuator is a condition that *weakens* a reason—more on this below.

<sup>6</sup>As evidenced by the insistence of the audience on several occasions that this is the obvious view. I thank Daniel Drucker, Stephanie Leary, Miriam Schleiffer McCormick, Andy Mueller, and Christian Nimtz for discussion. The view is lucidly presented by Worsnip (2020) and endorsed e.g. by Fantl and McGrath (2002), Pace (2011), Morton and Paul (2019), Basu (2019), or Owens (2000).

<sup>7</sup>American criminal law puts the standard of proof 'beyond reasonable doubt' at .9 to .95, while civil law puts the standard of proof 'preponderance of evidence' at no more than .5. The stakes of sending someone to prison (finding them guilty) are higher than those of making them pay a fine (Gardiner, 2019).

where pragmatic considerations make zero difference. Pace (2011, 259 and fn. 38), for instance, admits that he cannot say anything about the threshold for neutral cases. But given that the stakes determine how much the threshold goes up, relative to the baseline, it cannot be fixed what the threshold is for high-stakes cases either. It is hard to see how the Threshold View could systematically set a baseline threshold, from which we could then determine how much the threshold rises if we add different stakes.

The second worry is that TV assumes that the question of whether a belief is all things considered justified might be determined by looking at the belief in isolation. But plausibly, whether belief that  $p$  is all things considered justified depends partly on how well justified the competing doxastic attitudes—suspension and disbelief—towards  $p$  are. Admittedly, it may be possible to include reasons for disbelieving  $p$  as evidence that is considered (negatively) in determining the support for belief that  $p$ . But this strategy is limited when it comes to reasons to suspend on whether  $p$ . For example, the fact that—as I have just realized—belief that  $p$  would be inconsistent with another of my beliefs is a reason to suspend on  $p$ ; so is the fact that more, conclusive evidence regarding  $p$  is soon forthcoming. But these are not among  $A$ 's evidence regarding  $p$ . Whether a subject has such reasons to suspend or not makes a difference to whether her belief is justified, but there is no room for this on TV.

Relatedly, ethicists tell us that, to determine which *action* is all things considered practically justified for  $A$  in a situation, we have to weigh the reasons favoring her different options (cf. Cullity, 2018 and the sources cited there). The action most strongly favored, by comparison with its competitors, is all things considered justified. TV, by determining whether a belief is all things considered justified in isolation from disbelief or suspension, is incompatible with a parallel picture of epistemic justification. Since it is attractive to have a unified account of all things considered justification across the board, that it is incompatible with a unified picture is a third disadvantage for the view.

Both RV's and AV's accounts of sufficiency avoid these problems (again, see Schroeder, 2015). To be sufficient,  $A$ 's reasons to believe need to outweigh the reasons for the competing doxastic attitudes. This balance of epistemic reasons, where the reasons to believe outbalance the reasons for the competing attitudes regarding  $p$ , is what makes belief all things considered epistemically justified. If this is what constitutes sufficiency of reasons, encroaching factors cannot make a difference as distinct threshold raising factors. They can do so only if they somehow enter the balance of reasons. AV holds that they do this by attenuating the subject's epistemic reasons to believe, whereas RV claims that they do so by themselves being epistemic reasons—encroaching reasons—against believing. This balancing picture accounts for all things considered justification without relying on a way of fixing the 'no stakes' baseline; it does not try to determine the justification of belief in isolation from disbelief and suspension; and it allows us to give a unified theory of how reasons determine what to believe and what to do.<sup>8</sup>

I do not think these are knock-down arguments against TV. For instance, there may be ways to fix the threshold that avoid the baseline problem; or TV may have other advantages that RV and AV lack. However, my aim has not been to discredit TV once and for all. It has merely been to highlight some of its problematic features so as to argue that it is not obviously the way to go,

<sup>8</sup>More work needs to be done on the balancing picture—cf. the worries in Schroeder (2017). One promising way to go appeals to contrastivism (Snedegar, 2017). I will have to leave this for another occasion.

and thereby to motivate my investigation of its competitors. This is what I turn to now, beginning with a statement of RV and AV:

- RV** Encroaching factors are normative pistemic reasons against belief, disfavoring believing.
- AV** Encroaching factors are attenuators, i.e. conditions that weaken the normative epistemic reasons favoring belief.

Let me illustrate the difference between the two proposals. On RV, in Low Stakes, the relevant reason to believe is the fact which Hannah remembers, that the bank was open on Saturday a few weeks ago. This evidential reason counts in favor of believing that the bank will be open this Saturday, and thanks to it, the belief is justified. High Stakes brings in a further normative reason bearing on the belief. The fact that a lot hinges on Hannah's belief being correct, on RV, is an encroaching reason that speaks *against* believing that the bank will be open this Saturday. Since now there is a reason that disfavors Hannah's belief, which weighs against her evidential reason for believing, all things considered the status of her belief has changed: She is not justified to believe that the bank will be open; instead, suspension of judgment is justified for her (cf. Schroeder, 2012a, 279, 2017, 373).

The existence of an encroaching reason against believing is *prima facie* plausible: That for Hannah and Sarah a lot hinges on being right is certainly a cautionary consideration, a reason that presses them not to commit on whether the bank will be open on Saturday. It is a reason that favors suspending judgment on the issue rather than forming a belief on it. This comes close to saying that the encroaching factor is a reason that speaks against forming the belief that the bank will be open on Saturday.

On AV, the encroaching factor—that a lot hinges on Hannah being right that the bank will be open this Saturday—is not a normative reason against believing that the bank will be open, but rather an *attenuator* that weakens her evidential reason to believe. It works just like attenuators on reasons to act. In Dancy's (2004, 42) example of attenuation, the fact that *A* is in trouble is a reason to help him, and the fact that it's all his own fault attenuates this reason. This latter fact does not count against helping him; rather, it weakens the original reason to help him, viz. that he is in trouble. Returning to our examples, Hannah's remembered evidence raises the probability that the bank will be open this Saturday—say, to a probability of .8. In Low Stakes, the reason to believe constituted by the evidence is strong enough to outweigh the competing reasons to disbelieve and to suspend on the matter, and thus provides Hannah with all things considered justified belief. The probability and evidence remain unchanged in High Stakes; however, the strength of the epistemic reason constituted by the evidence is dampened by the attenuator. So the competing reasons, particularly those favoring suspension, now outbalance Hannah's reason to believe. So in High Stakes, her belief is not all things considered epistemically justified; the justified attitude for her is suspension.

Again, it is plausible to think of the encroaching factor as an attenuator for Hannah's epistemic reason: The fact that a lot hinges on Hannah's getting it right with respect to the bank's opening hours this Saturday is not something that epistemically speaks against believing that the bank will be open this Saturday; it is not as such something to be said against her believing so (as, for example, the fact that there is a sign up by the bank saying 'the bank will be closed this Saturday' would be). Instead, it changes how much evidence would be needed to amount to a favoring reason that would be sufficient for all things considered justification. In other words, it weakens her evidential reason to believe.

Furthermore, both RV and AV provide *prima facie* plausible accounts of the mechanism of pragmatic encroachment. Both views already rely on an account of how the balance of epistemic

reasons determines whether belief, disbelief, or suspension is all things considered justified. This account plausibly involves defeaters, disablers, enablers, attenuators, and intensifiers (again cf. Dancy, 2004; Pollock, 1987). For instance, my awareness that the lighting in the room is red disables the fact that the cup looks red as a reason to believe that it is red; that the bank will be open tomorrow enables the fact that the lines are long to favor believing that it is better to go the bank tomorrow; the fact that he likes to tell tall tales attenuates the epistemic reason provided by his testimony; and the fact she is absolutely trustworthy intensifies the strength of the reason provided by her testimony. Against this backdrop, RV fits encroaching factors in as just another kind of epistemic reasons to be taken into account in the weighing process, viz. as reasons against believing, which can outweigh the evidential reasons in favor of believing. AV fits encroaching factors in as a kind of attenuators which can weaken the evidential reasons favoring the belief so much that these do not provide all things considered justification to believe.

### 3 | WHY THE REASONS VIEW CANNOT DISTINGUISH ENCROACHING FROM PRACTICAL REASONS

As the comparison just provided shows, it is not immediately obvious which of the two ways of spelling out pragmatic encroachment is more promising. To provide support to AV, let me introduce a condition that any adequate view of how pragmatic encroachment works needs to meet: It must correctly classify cases of pragmatic encroachment as cases in which encroaching factors bear on *epistemic* justification (cf. Mueller, 2017).<sup>9</sup> *Encroaching factors need to come out as a kind of epistemic reason or epistemic modifier, and thus to contrast with practical reasons for belief.*<sup>10</sup> As I will argue in this section, it is with respect to this condition of adequacy that RV falls short—it cannot properly draw the line between encroaching reasons, as a kind of epistemic reasons, and practical reasons against believing.

Take a case of a practical reason to believe:

#### *Pascal's Wager*

Kim's evidence for and against God's existence is exactly balanced. But she knows that if God exists, she will be rewarded with eternal bliss only if she believes that God exists.

Arguably, it is practically rational for Kim to believe that God exists because of the chance of eternal bliss that this belief provides, even though her evidential situation at best epistemically warrants suspension of judgment. The fact that belief in God carries the chance of great benefits is a reason which *practically* favors believing that God exists—it is a *practical* reason to believe, and bears on whether it is practically rational to believe, but not on whether it is epistemically rational to believe.

<sup>9</sup>In other words, it has to meet Worsnip's (2020) challenge of keeping pragmatism moderate.

<sup>10</sup>I have no quarrel with skeptics about practical reasons to believe, such as JWay (2012) or Shah (2006), who deny that practical reasons can bear on the normative status of belief. Such skeptics typically accept that there are practical reasons to *want* or *bring about* beliefs (Way, 2012, 501). They can thus rephrase the condition of adequacy as follows: Encroaching factors need to come out as a kind of epistemic reason or epistemic modifier, and thus to contrast with practical reasons to want or bring about beliefs. To keep things simple, I talk of a contrast with practical reasons to believe throughout; but it can be transferred into the skeptic's way of thinking without loss.

RV says that the encroaching factor—that a lot hinges on the agent's getting it right with respect to believing that  $p$ —is an epistemic reason that speaks against her believing that  $p$ . But in what respect exactly is the encroaching factor something that epistemically speaks against the belief? Compare: It makes sense that the fact *that it's false that  $p$*  is something to be said, epistemically, against believing that  $p$ , or that the fact *that  $q$  strongly indicates that it's not the case that  $p$*  is something that epistemically speaks against believing that  $p$ . But factors of this kind—rebutting defeaters—are factors that bear negatively on the truth of the proposition. As such, they may provide the ‘flavor’ of reasons that epistemically count against believing a certain proposition.<sup>11</sup>

Encroaching factors, conceived as reasons against belief, do not have this flavor. Yes, it would be catastrophic for Hannah and Sarah if they relied on Hannah's belief that the bank is open this Saturday in acting, and the belief turned out to be false (for then they would end up in front of the bank on Saturday, unable to deposit their checks before the weekend). According to the pragmatic encroachment claim, because of this, believing so would be epistemically unjustified for Hannah. Nonetheless, it seems infelicitous to claim: The fact that it would be catastrophic if Hannah's belief were false—that this would lead to great practical costs—is something to be said, *epistemically* speaking, against her belief. Rather, this sounds very much like a practical reason against believing. To provide some contrast, it would epistemically count against her believing if the belief were indeed false (at least if she were aware of this). But what we are looking at in High Stakes is a case in which the belief is true, and in which there would be high costs if it were false.

This worry about the wrong flavor of these alleged epistemic reasons against belief by itself does not show very much. However, it puts the burden on proponents of RV to spell out in more detail *how* encroaching factors epistemically count against believing. In several papers, Schroeder (2012a, 2012b, 2015, 2017) provides an account that provides the needed details: Encroaching factors are a variety of right-kind, state-given reasons against believing.<sup>12</sup> They consist in the cost of having a false belief, and this cost in turn is due to “*mistakes that we make when we act on a belief that turns out to be false*”. They are limited to costs “that a belief gives rise to when it is false, [costs that are] due to its *playing its normal role* as a belief—the sort of cost that is *intrinsic to the nature* of belief.” (Schroeder 2012a, 277, my italics)<sup>13</sup> Relatedly, Schroeder (2012b, 481)

<sup>11</sup>I borrow the term ‘flavor’ from Schroeder (2012b), who—in the context of the debate over the wrong kind of reasons—uses it to mark out right-kind reasons. I believe we have an (albeit fallible) understanding of when a reason is epistemic, similar to our intuitive grasp of when a reason is of the right kind.

<sup>12</sup>Crudely put, reasons of the *right kind* for belief are ones that bear on its epistemic status, whereas reasons of the *wrong kind* are ones that speak for or against believing, but without affecting its epistemic standing. *Object-given* reasons for belief are reasons that favor or disfavor belief by bearing on the object or content of the belief (such as evidential reasons that raise the probability that the believed proposition is true). By contrast, *state-given* reasons for belief are reasons that favor or disfavor a belief not by relating to its content, but by bearing on the belief as such. For instance, the reward of eternal bliss is something to be said in favor of a certain belief directly, rather than its content (that God exists). For introduction to the extensive debate over the wrong kind of reasons, see e.g. Gertken and Kiesewetter (2017). Just as with practical reasons for belief, I assume that wrong-kind and state-given reasons exist for the sake of argument.

<sup>13</sup>Schroeder (2012a) account is in terms of costs of false belief relative to the costs of missing out on true belief. Schroeder (2017) abandons the claim that the costs of missing out on belief, as reasons against suspension or disbelief, equal reasons favoring belief—and rightly so. The strength of encroaching reasons against belief, then, is independent of the costs of not believing. Correspondingly, my counterexamples focus exclusively on costs or, respectively, benefits of believing, and I do not discuss Schroeder's previous account in this paper.

claims that right-kind, state-given reasons *for* believing “derive from benefits [of] having ... beliefs”, which arise in virtue of belief playing its natural role.

That is to say, encroaching reasons count against a belief in virtue of being facts about the costs of having all-out belief, where only those costs of a belief matter that accrue by the false belief's playing its normal cognitive role. In the same vein, the benefits of all-out belief that are intrinsic to belief's nature, or are due to its playing its distinctive role, come out as right-kind state-given (i.e. epistemic) reasons favoring belief. The relevant role is to “substantially simplify the computational demands on thinking by being a state that effectively closes off uncertainty so that we have something to rely on, in reasoning.” (Schroeder, 2012b, 484) All-out belief contrasts with credences, which leave in place uncertainty whether *p*, and so not-*p* alternative possibilities that need to be taken into account, varying with how good our evidence that *p* really is. If we work with all-out belief, things get simpler and cognitively less demanding. Simply taking *p* to be the case (though not indefeasibly) lets us reason with *p* as a premise in a much more straightforward way than if we had to always factor in the alternatives.

This intrinsic role is played by Hannah's all-out belief that the bank will be open this Saturday—it allows for straightforward reasoning about when best to deposit her and Sarah's checks. In Low Stakes, since nothing is at stake, there is no great cost to closing off uncertainty by believing all-out, so there is no encroaching reason against believing that the bank will be open on Saturday. In High Stakes, however, given that Hannah and Sarah are on the brink of foreclosure, they would take a great risk by excluding the possibility that it's not the case that the bank is open on Saturday. Consequently, there is a high cost due to belief performing its natural role, closing off uncertainty—and so also an encroaching reason against believing that the bank will be open. Note that the *actual* costs of belief playing its usual role in this scenario are very low, seeing as the belief is actually true. It is better to think of encroaching reasons against believing as the costs that belief *can be expected to carry* in virtue of playing its normal cognitive role, if it turns out to be false. Vice versa, the benefits that belief can be expected to carry by playing its normal cognitive role, if true, constitute right-kind state-given epistemic reasons for believing.

This is how, on RV, encroaching reasons against belief come out as epistemic reasons. Something catastrophic can be expected to ensue if the agent forms the belief, acts on it, and the belief is false. Where there is pragmatic encroachment, this risk of catastrophe arises from belief performing its ordinary cognitive function. Arguably, thanks to this qualification, epistemic encroaching reasons to believe come out as distinct from practical reasons. Compare High stakes with Pascal's Wager, which involves a practical reason that has no bearing on the epistemic status of Kim's belief. Here is how RV explains this: Were Kim to form the belief that God exists, this would be irrespective of its intrinsic cognitive function. Kim would not form the belief in the process of closing off uncertainty so as to reason straightforwardly about God or about what to do given the lack of conclusive evidence of God's existence, but with the unconnected goal of grasping the chance of eternal bliss. And she would attain eternal bliss not because her belief plays its intrinsic cognitive role; rather, God would reward her with eternal bliss no matter its cognitive function.

I am not convinced. My worry is that these alleged epistemic encroaching reasons against believing sound an awful lot like practical reasons against believing. For they consist in the *practical costs* that are expected to ensue from believing (if the belief turns out to be false)—or correspondingly, the practical benefits that are expected to follow from believing if the belief turns out to be true. Because of this, the appeal to normal cognitive function does not suffice to draw a line between these and other reasons that are based in practical costs and benefits—it is not sufficient to meet the condition of adequacy introduced above.

To support this claim, I now introduce two examples involving a gameshow. The first case involves a practical reason to believe that RV, supplemented with the normal cognitive function account, misclassifies as a right-kind epistemic reason to believe. The second case involves a practical reason against believing which RV wrongly categorizes as an epistemic encroaching reason against believing. For both cases, I support my claim that these reasons are really practical reasons by appealing, first, to intuition (the ‘flavor’ of wrong-kind reasons), second, to the fact that they are instrumental reasons, and third, to the motivational asymmetry between them and standard epistemic reasons for belief (see Schroeder, 2012b, 459).

### *Cautious Gameshow*

Enya takes part in a gameshow. To win one million dollars, she has to answer one question correctly. However, Enya is a cautious person. If she doesn't have sufficient evidence for an answer, she can be expected to spend too much time mulling the answer over, and so not to hit the button in time to answer the question. The question she needs to answer is: Is the year 2100 a leap year? Enya's evidence that 2100 is not a leap year significantly outweighs her evidence that it is; but by itself, her evidence does not quite suffice for all things considered epistemic justification for the belief that 2100 is not a leap year. The belief is true.

Now, if the benefits of believing truly arising from its intrinsic nature are epistemic reasons for believing, then the fact that Enya stands to gain one million dollars should be an epistemic reason to believe that 2100 is not a leap year. For in the example, her believing *can* be expected to ensure great benefit by performing its normal cognitive role—it would help her to close off uncertainty and to straightforwardly reason towards action: towards hitting the button and winning a million dollars. Looking at what Enya stands to gain, her wrestling with the possibility of being wrong appears exactly what all-out belief is supposed to avoid—getting bogged down in evaluating different possibilities rather than having a (presumed) truth to rely on which enables decisive action. And so, according to RV, the fact that her forming the belief carries the expected benefit of winning one million dollars is a right-kind, epistemic reason to believe.<sup>14</sup> Since her justification is already quite good, this extra reason supporting the belief that 2100 is not a leap year ensures that the belief is all things considered epistemically justified despite her insufficient evidence.

However, the fact that Enya has the chance of winning one million dollars if she answers correctly is a *practical* reason to believe that 2100 is not a leap year. Not only does it have the ‘flavor’ of a wrong-kind reason, Enya would also have try to ‘get herself’ to form the belief to receive the benefits, just as in Pascal's Wager. Forming the belief does not come automatically, as it would in a scenario where Enya focuses on sufficient evidence, but requires extra effort—if it is possible for her at all to form the belief on the basis of the expected benefits of

<sup>14</sup>But shouldn't we rather say that what Enya has here is a reason to act, viz. to push the button irrespective of whether she forms a belief? I concede that Enya has such a reason, but this has no bearing on my claim that RV is committed to her *also* having an epistemic reason to believe: There are benefits that her belief can be expected to carry in virtue of playing its normal cognitive role, and by RV's lights, these give rise to a right-kind state-given epistemic reason to believe. Proponents of RV might try to escape this commitment by denying that practical benefits (or costs) that are due to belief's playing its normal cognitive role give rise to right-kind epistemic reasons in *all* cases. However, this move is ad hoc, unless supplied by a convincing account why cases like Cautious Gameshow are the exception to the rule. Until such an account is given, my counterexample stands.

believing. It is widely accepted that right-kind reasons are able to directly guide us in deliberation, whereas wrong-kind reasons are taken either to be completely unable to motivate the subject, or at least to be much less motivationally effective (e.g. Gertken & Kiesewetter, 2017; Schroeder, 2012b).

Note further that it is prudent for Enya to form the belief, seeing as she may be too slow to hit the button otherwise. Forming the belief is thus a means for her to getting herself to hit the button. But means-end reasoning towards practical aims is paradigmatically practical, and the kind of reasons that show up as premises in such reasoning are practical reasons, or wrong-kind reasons for belief (cf. Way, 2012, 498).<sup>15</sup>

Proponents of RV might respond to Cautious Gameshow by retreating to the claim that encroaching reasons only ever count *against* believing. Only the expected costs of a false belief that arise in virtue of its intrinsic nature give rise to encroaching reasons. (Note that Schroeder (2012a) does not seem inclined to give this reply since he claims that reasons to believe like the ones in Cautious Gameshow bear on the epistemic rationality of belief.) Proponents of RV would need to provide some reason for thinking that only the costs, but not the benefits of belief can provide epistemic reasons—otherwise they run the risk that the suggested restriction is ad hoc. Still, classical pragmatic encroachment cases are ones in which a belief's epistemic justification is diminished, not increased. So, it will be useful to have an example in which we intuitively have practical reasons against believing which do not bear on the epistemic justification of a belief, while falling under RV's characterization of encroaching reasons against believing.

### *Confident Gameshow*

Dilek takes part in a gameshow. Due to answering the previous question correctly, she has one million dollars in the bank. She can now play a further round. If she either answers the next question correctly or gives no response, she keeps the million dollars. If she presses the button and gives an incorrect answer, she will lose the money. Dilek is a self-confident person. She can be expected to believe an answer as soon as her epistemic reasons provide all things considered justification for it. And she can be expected to hit the button as soon as she believes the answer. As above, the question is: Is the year 2100 a leap year? Dilek's evidence is just barely sufficient to render the belief that 2100 is not a leap year all things considered epistemically justified.

If Dilek follows her evidence and believes that 2100 is not a leap year, and the belief is false, she can be expected to lose one million dollars. Her belief can be expected to give rise to these costs exactly by playing its ordinary cognitive role of closing off uncertainty, reducing cognitive load, and enabling action (pressing the button). If she were to somehow disable the ordinary function of belief—by stopping herself from closing off uncertainty and reasoning or acting on its basis—she would be able to avoid the cost. So, on RV, the fact *that forming the*

<sup>15</sup>Does this claim bring me into conflict with epistemic instrumentalism, the view that epistemic normativity is a species of practical, specifically instrumental normativity (Sharadin, 2018, 3792)? Whether it does so depends on how instrumentalism is spelled out in detail. My claim is compatible with the view that the normative force of epistemic reasons is grounded in practical aims, as long as it is accepted that means-end reasoning towards practical ends is practical. And it is compatible with the instrumentalist view that subjects should form beliefs in response to specifically *epistemic* (not practical!) goals (cf. Côté-Bouchard, 2021).

*belief that 2100 is not a leap year carries the risk of losing one million dollars* comes out as an encroaching epistemic reason against the belief.<sup>16</sup> Weighing this encroaching reason not to believe against her evidential reasons *to* believe, the result will be that suspension of judgment, not belief, is all things considered epistemically justified for her.

This cannot be right. The expected costs of losing one's money are a practical reason against believing, just as, in Cautious Gameshow, the expected benefit of winning money is a practical reason to believe. Practically speaking, Dilek should not believe that 2100 is not a leap year; but this does not touch on the belief's epistemic standing. As in Cautious Gameshow, in responding to the fact that she can be expected to lose a lot of money, if her belief is false and she acts on it, Dilek would have to get herself to suspend despite her evidence; this is not the natural attitude for her to take, but one that would require mental effort. So, as before, this reason against belief ends up on the wrong-kind of reason side of the "asymmetry of motivation" between right-kind and wrong-kind reasons (Schroeder, 2012b, 459). For her, sticking with suspension would be a means to the practical end of not risking losing the money, i.e. based on a prudential consideration. As argued above, instrumental reasons that come into play because of a subject's practical aims are practical reasons. I conclude that RV cannot properly distinguish practical from encroaching epistemic reasons against believing. It fails to meet the condition of adequacy.<sup>17</sup>

But maybe more can be said on behalf of RV by drawing on Schroeder's (2012b) earmarks of right-kind reasons: (1) Right-kind, encroaching reasons, unlike wrong-kind, practical reasons against believing, are able to *move* subjects away from belief. (2) The former, but not the latter, negatively bear on the epistemic rationality and correctness of belief. (3) Encroaching reasons have the aforementioned 'flavor' of right-kind reasons, which practical reasons against believing lack.

Unfortunately, these earmarks do not help RV. Regarding (3), we can indeed intuitively distinguish between right-kind, epistemic and wrong-kind, practical reasons. But that there is such an intuitive difference is exactly what makes it highly problematic to spell out encroaching factors along the same lines as we would spell out practical reasons against believing—by appeal to a certain kind of practical risk that they carry. In the same vein, regarding (1), it is true that reasons of the wrong kind, i.e. practical reasons against believing, cannot easily dissuade subjects from believing. But as the gameshow cases illustrate, some reasons that both have the flavor of wrong-kind, practical reasons against believing and cannot easily dissuade subjects from believing, have to be right-kind, encroaching reasons according to RV. RV's account of the distinction between encroaching and practical reasons conflicts with Schroeder's earmarks of right-kind reasons and thus cannot be correct.

<sup>16</sup>Again, proponents of RV cannot object that Dilek instead has a reason not to push the button irrespective of her belief. For Dilek's situation involves costs that her belief can be expected to carry in virtue of playing its normal cognitive role, if it turns out to be false. According to RV, this is sufficient for there to be right-kind reasons against believing.

<sup>17</sup>My objection is distinct from Worsnip's (2020, 24/25) criticisms, which do not quite hit their target because he does not correctly characterize Schroeder's view (as focusing on the expected costs of belief that are due to its playing its intrinsic cognitive role). Worsnip's point that belief is intrinsic to belief disregards this, as does his case Pascal's Wager (Modified-2). Here, he is concerned with the costs of relying on the proposition that God does not exist, rather than addressing the expected costs arising in virtue of the belief that God does not exist playing its ordinary cognitive role. That said, one might adjust Worsnip's case to converge on my Confident Gameshow, causing similar problems for Schroeder.

Ad (2), both RV and AV are premised on the assumption that encroaching factors bear negatively on the epistemic rationality or correctness of belief. What is at issue is *how* they do so: Is this by speaking against belief or by attenuating evidential epistemic reasons for believing? My worry is that the assumption is a bad fit with RV's claim that encroaching factors have a negative impact on epistemic rationality because they involve certain expected *practical* costs. To my mind, this pushes them very close to practical reasons.

Overall, the problem for RV is that it needs to tell us in what respect encroaching factors epistemically speak against believing, because this is not initially a good fit for encroaching factors. Schroeder's proposal appeals to one familiar way in which reasons count against giving a certain response, viz. by showing that the response, under certain conditions, can be expected to carry high costs. But this blurs the line between—allegedly epistemic—encroaching reasons against belief and practical reasons against belief. So, RV's proposed way of spelling out how encroaching factors are epistemic reasons fails with respect to the condition of adequacy—it fails to properly distinguish encroaching reasons from practical reasons against believing. Because this is my fundamental worry—how could we draw a substantive line between encroaching reasons and practical reasons, given that we understand both in terms of a certain kind of belief?—the problem for RV cannot be solved by showing that something is wrong with my particular counterexamples. Although this would otherwise be an obvious response for proponents of RV, it falters because it does not address the fundamental problem: that RV is committed to understanding encroaching reasons in terms of a practical matter like costs and benefits of believing in the first place.

Another response available to proponents of RV is to present a completely different account of encroaching reasons against belief, one that does not appeal to practical costs.<sup>18</sup> This may well be more promising than trying to refine Schroeder's account of encroaching reasons in terms of costs of belief playing its intrinsic cognitive role. Instead of pursuing this discussion any further, I take it that my discussion so far has established that RV faces some serious complications. Next, I will show that AV avoids such problems and is therefore superior to RV.

#### 4 | DEVELOPING THE ATTENUATORS VIEW

According to AV, encroaching factors attenuate a subject's epistemic reasons to believe. If such factors are present in a situation, the strength of one's epistemic reasons may not suffice to provide all things considered epistemic justification of belief. To compensate for their attenuating power, the believer would need stronger evidence; whereas this is not needed if the situation does not include the encroaching factors. This sketch leaves us with two related questions: *How exactly* do encroaching factors attenuate? And can we give an *explanation* of why encroaching factors would do this?

Let us start with an intuitive description of what is going on in high stakes cases. In such situations, a lot hinges on the subject's belief being the correct doxastic attitude, and so she needs to be *especially diligent* in forming the belief. Being especially diligent involves making extra sure that the belief is true. It involves being especially careful in weighing one's reasons and in particular

<sup>18</sup>What exactly this account might be, I am not sure. For instance, of Worsnip's (2020) five ways in which encroaching factors might be distinguished from practical reasons, four appeal to practical costs, and the fifth to reasons to suspend rather than reasons against believing.

one's reasons to believe, making extra sure to give proper weight to possible limitations of these reasons. In High Stakes, for instance, Hannah's being especially diligent could mean that she worries that maybe she misremembers the day of the week on which the bank was open; or that maybe it was a one-time occurrence that the bank was open on a Saturday; or that maybe she made a mistake somewhere. These are considerations that weaken the epistemic strength of her memory-based reason to believe that the bank will be open on Saturday. They do so either by casting doubt on the reliability of her memory (more generally, on her cognitive abilities or performance) or by questioning the strength of her inductive inference. Generalizing from this, special diligence in weighing one's reasons amounts to treating one's reasons to believe as being weaker than one would ordinarily, in virtue of an increased sensitivity to the possible limitations of these reasons.

This way of thinking about high stakes cases makes appeal to reasoning abilities, in particular, to competences to context-sensitively weigh and combine reasons so as to come to the doxastic attitude that is justified in the circumstances. My suggestion is not that agents in high stakes cases actually have and employ such competences, but that the actual strength of their reasons to believe is weakened to the extent that they would treat them as weaker *if* they had and employed these competences. Accordingly, I submit that epistemic reasons to believe are weaker in high stakes cases to the extent that a competent and therefore duly diligent reasoner would accord them less weight in such circumstances.

This line of thought is naturally developed into an *exemplarist virtue-theoretic* proposal of how encroaching factors attenuate.<sup>19</sup> A perfectly virtuous reasoner, one who has perfect reasoning competences—or wisdom<sup>20</sup>—both recognizes what is at stake in a situation, and matches her diligence in forming belief to what's at stake in the situation.<sup>21</sup> She exercises due diligence in her reasoning. This means that she does not treat evidence of the same strength as having the same epistemic weight when a lot hinges on belief being the correct doxastic attitude. Rather, when stakes are high, she pays closer attention to considerations that weaken her reasons to believe, such as ways in which the sources of her reasons may be unreliable or in which her reasons may lend less support to her belief than one might ordinarily think. Overall then, in manifesting her reasoning competences, the perfectly virtuous reasoner treats her reasons to believe as attenuated.

Two comments are in order. 1. Isn't the virtuous reasoner's *evidence* supporting her belief weakened by the same token? The suggestion is this: In light of the changed salience of the limitations of the reasoner's evidence, it does not raise the probability of the belief in question to the same degree, exactly because she believes that a lot is at stake (i.e. the encroaching factor). A worry for the suggestion is that it has the consequence that the encroaching factor, which is agreed on all sides to be a purely practical consideration, now comes out as evidence against the belief, since adding it to the reasoner's body of evidence lowers the probability of the believed proposition. It would thus fail as an account of pragmatic encroachment. It is better to stick with the claim that the virtuous

<sup>19</sup>See RHursthouse and Pettigrove (2018) for a brief introduction to exemplarist virtue ethics.

<sup>20</sup>The wisdom I am after is close to (an element of) Aristotle's *phronesis*. An ability to recognize what's at stake in a situation, and to adjust the weight of one's reasons depending on it, seems to be crucial to the ability to pursue one's goals and thereby to living a good life.

<sup>21</sup>It is important, however, that the perfectly virtuous reasoner, while ideal with respect to her reasoning competences or virtues, does not have more evidence or knowledge than the actual agent. This is to ensure that the way she weighs her epistemic reasons can be of relevance to the actual agent's epistemic reasons.

reasoner's evidence is unchanged, but that the encroaching factor affects how salient potential weak spots of her epistemic reasons are for her, thereby attenuating their strength.<sup>22,23</sup>

2. Is my proposal really that the encroaching factor itself attenuates the reason to believe? Isn't it rather that the encroaching factor is an *intensifier* which strengthens the attenuating power of facts about potential limitations of one's reasons (and these in turn attenuate the reason to believe)? I am open to this latter way of understanding the effect of encroaching factors. They affect reasons to believe by making ways in which things might have gone wrong in one's reasoning more relevant, thereby calling the strength of the reasons into question. However, it seems equally fine to think of the encroaching factor, the fact that a lot hinges on *A*'s being right with respect to her belief, as an attenuator in its own right. Where it is of great or even existential importance that one does not erroneously adopt a belief, this itself seems to dampen the strength of one's reasons to believe. The background about the perfectly virtuous reasoner wisely taking into account error possibilities and weighing her reasons is then only that—the *background* against which it becomes understandable how encroaching factors can attenuate. Because it is simpler, I will stick with this second way of presenting my account in the following.

So, my proposal is that, in a high-stakes situation, an epistemic reason to believe is weakened to the extent that, and because, a perfectly virtuous reasoner, who wisely exercises diligence in her reasoning and therefore—when a lot hinges on getting it right—attaches greater relevance to considerations that weaken the reason, would treat it as weaker.<sup>24</sup> The strength of a reason to believe is in part determined by the weight that a perfectly virtuous reasoner would treat the reason as having, and this partly depends on how important it is to believe correctly in that

<sup>22</sup>Relatedly, Simon Wimmer has pointed out that my account parallels the Bayesian appeal to epistemically ideal agents to fix evidential probabilities. Note that the two views do not come to the same thing. For instance, my perfectly virtuous reasoner exemplifies moral in addition to intellectual virtues, and is able to discern what is at stake in a situation.

<sup>23</sup>A better way to develop the suggestion might be to endorse a modal conception of evidence instead of the probabilistic conception presupposed so far. Take Smith's (2010) normic account of evidence and say that a piece of evidence *e* normically supports a believed proposition *p* just in case *e*'s obtaining together with *p* calls for less explanation than *e*'s obtaining without *p*. If *e* with *p* is more normal than *e* with not-*p*, then *e* is evidence that *p* on this understanding. Now plausibly, high stakes make the limitations of the believer's evidence, as well as error possibilities, more relevant—they make *e* together with not-*p* less abnormal. In this way, they weaken the normic strength of *e*. Focus on Hannah's memory that the bank was open on a previous Saturday in Low Stakes. It is more normal that she remembers and that the bank will be open tomorrow, than it is for her to remember this and the bank not being open tomorrow. (Why? Banks have very regular opening hours. So if Hannah remembers that the bank was open on Saturday before, it would call for an explanation if it suddenly wasn't open on Saturday anymore. However, there would be nothing to explain if the bank was open on Saturday as usual.) Now consider High Stakes. Similarly to what I have argued for AV, error possibilities and limitations of Hannah's evidence are more salient here because so much hinges on her getting it right with respect to her belief. In light of this increased salience, it would not be so abnormal if the bank wasn't open tomorrow, despite the evidence provided by Hannah's memory—it would call for less of an explanation. So the normic force of Hannah's evidence is diminished. Note that this is an evidentialist proposal, for evidence alone provides epistemic reasons and justification. Since my purpose here is to develop AV, investigating whether the proposal is successful or comparing its merits to those of AV would lead me too far afield. Note, though, that it is distinct from AV. According to AV, the subject's evidence, conceived probabilistically, is not itself affected by the stakes; rather, the epistemic reason (provided by the evidence) is attenuated by the encroaching factor. This is what makes AV non-evidentialist.

<sup>24</sup>This is to echo Hursthouse's (1999, 28) premise P.1. in her virtue ethical theory: "An action is right iff it is what a virtuous agent would characteristically ... do in the circumstances."

situation. In this way, where a lot hinges on getting it right with respect to a certain belief, this encroaching factor attenuates the epistemic reasons for the belief.

My exemplarist virtue-theoretic proposal tells us *how* encroaching factors attenuate: they do so by making salient factors weakening the relevant epistemic reasons to believe to a perfectly virtuous (wise and diligent) reasoner, who would therefore accord less weight to these reasons. It also gives an *explanation* of why encroaching factors attenuate epistemic reasons to believe: They do so because a perfectly virtuous reasoner, who weighs her reasons wisely in the described way, would treat them as weaker than ordinary in high-stakes circumstances.

This completes my proposed exemplarist virtue-theoretic way of spelling out AV. Next, how does this view fare with respect to the condition of adequacy, of giving a substantive account of the difference between practical reasons and epistemic encroaching factors? Just as with practical reasons, RV ties the valence of an encroaching reason, as a reason *for* or *against* believing, to whether belief (in virtue of playing its intrinsic cognitive role) comes with an expected loss, if false, or an expected benefit, if true. Compare:

*Reason against/expected costs*

Sarah: “Hannah, what speaks against driving past the bank right now?”

Hannah: “That it might mean our financial ruin.”

Sarah: “And what speaks against believing that the bank will be open on Saturday?”

Hannah: “That doing so (and acting on the belief) might mean our financial ruin.”

*Reason to/expected benefits*

Gameshow host: “Enya, what reason is there to hit the button?”

Enya: “That by doing so I might win one million dollars.”

Gameshow host: “And what reason is there to believe that the year 2100 is not a leap year?”

Enya: “That by doing so (and acting on the belief) I might win one million dollars.”

By contrast, AV does not tie the effect of encroaching factors on justification to a belief's practical costs and benefits, at least not in this direct way. What impacts the belief's justification is how important it is for belief to be the correct doxastic attitude, and thus how diligent a perfectly virtuous reasoner would be in reasoning to the belief—that is to say, how salient possible limitations of her epistemic reasons would be for her. On this proposal, encroaching factors are not conceived as reasons in the first place. Nor do we have to match their valence to whether something is to be lost or gained. In other words, AV does not even put encroaching factors in the same ballpark as practical reasons. A connection between encroaching factors and costs or benefits of a belief exists only through the perfectly virtuous reasoner, who wisely adjudicates the limitations of her epistemic reasons and adjusts the weight she accords them depending on

what is at stake in a situation. AV thus is in no danger of tearing down the wall between practical reasons and encroaching factors.

AV also gets the cases right. In High Stakes, a perfectly virtuous reasoner takes into account that her financial future depends on her being right that the bank will be open on Saturday. The limitations of her reasons are salient to her and consequently she treats her reasons supporting the belief as weaker than she would in Low Stakes. So, the fact that a lot hinges on Hannah's being right that the bank will be open this Saturday is an attenuator, which prevents her from having all things considered epistemic justification for the belief.

What about Cautious Gameshow? According to AV, whether there is pragmatic encroachment depends on how we spell out the case in detail. Imagine that it is of existential importance for Enya that she forms a true belief and gives the correct answer, because she needs to win one million dollars (for example, because she needs to pay back a huge debt). If so, a lot hinges on her adopting the right belief, and it is harder for her to justifiably believe that 2100 is not a leap year than in a low-stakes scenario.<sup>25</sup> Intuitively, this seems right on track: Given that it's really important for Enya to win the money, she needs to try her hardest to give the correct answer and so to come to the correct belief—she has to be especially diligent.<sup>26</sup> AV analyzes the encroaching factor as an attenuator: In light of the importance of getting her belief right, a perfectly virtuous reasoner would give due weight to mistakes she might have made (and the like) and would thus treat her reasons to believe as weaker than ordinary. All of this is consistent with claiming that Enya has a strong practical reason to hit the button and answer that 2100 is not a leap year, and a practical reason to adopt the corresponding belief.

AV's take on Confident Gameshow is similar. If it is of great importance for Dilek that she keeps the one million dollars, then her reasons to believe are attenuated. This is because a perfectly virtuous reasoner who wisely and diligently weighs her reasons in a high stakes situation pays close attention to limitations of her reasons to believe (either that 2100 is not a leap year or that it is a leap year) and thus treats them as weaker than ordinary. So, Dilek does not justifiably believe that 2100 is not a leap year. For AV as for RV, then, her justification is diminished. Note, however, that both views will give different answers to the question, 'Why does Dilek not justifiably believe?'. According to RV, this is because the high costs of falsely believing (where belief plays its intrinsic role) epistemically count against the belief; whereas for AV, it is because the wise reasoner weighs her epistemic reasons diligently in matters of great importance, so Dilek's evidential reasons are less weighty. Consequently, both views will accord the encroaching factor very different roles in Dilek's reasoning, if she correctly responds to her reasons. According to RV, her reasoning is instrumental: 'Knowing myself, if I believe that 2100 is not a leap year, I will probably hit the button and risk losing one million dollars. So, I will suspend on whether 2100 is a leap year.' According to AV, the encroaching factor moves her to be especially diligent: 'I can't lose the one million dollars. So, I have to make sure I didn't make any mistakes anywhere in my reasoning. I can't be certain that I correctly remember that 2100 is not a leap year. So, I'd better suspend.' At the same time, AV can allow that the risk of losing one million dollars, if the belief is false, is a practical reason against Dilek's forming the belief.

<sup>25</sup>It is also harder for her to justifiably believe that 2100 is a leap year, since the reasons to form that belief also need to be weighed diligently—a lot hinges on her forming the belief that's true.

<sup>26</sup>By contrast, imagine that Enya is a trust fund baby, so that winning one million dollars is of no importance to her. My intuition is that there is then no pragmatic encroachment. AV predicts this, since there is no need for special diligence in this case. The same goes for Dilek in Confident Gameshow.

Of course, there are many more cases one might consider. Since I lack the space to do so here, I have to leave this exercise to my readers. My optimism that AV will be able to give well-motivated, plausible diagnoses for a wide variety of pragmatic encroachment cases is that it tracks what—to my mind—drives the intuition that there is pragmatic encroachment: The fact that, in matters of great importance, we need to be especially diligent in our reasoning, and thus accord less weight to our evidential reasons to believe.

## 5 | OBJECTIONS AGAINST VIRTUE-THEORETIC AV

This is not to deny that there may be worries regarding this virtue-theoretic variant of AV, some of which I will address in this section.<sup>27</sup> 1. *Why not just appeal to due diligence without bringing in virtues?* One worry concerning the virtue-theoretic details of my account is that they needlessly complicate things. A much simpler appeal to due diligence, which varies with what is at stake, will suffice to supplement AV with a more concrete story of how encroaching factors attenuate. Agents have a *duty* to exercise a fitting degree of diligence in forming belief; how much diligence is due is determined by the stakes of the situation. The resulting account is quite similar to mine, except that it cuts out any appeal to a perfectly virtuous reasoner. The attenuation of *A*'s reasons is explained by how she is obliged to proceed in her reasoning—the reasons are weaker because she has a duty to treat them as weaker. This is much simpler than my proposal.<sup>28</sup>

In response, note first that the fact that a natural description of cases of pragmatic encroachment appeals to virtue concepts—specifically to the virtue of diligence and to wisdom/competence in weighing one's reasons<sup>29</sup>—indicates that the phenomenon is well explained by a virtue-theoretic account. Second, the simpler account begs the question of what kind of duty reasoners have to be diligent. The duty becomes relevant in high-stakes cases because of practical concerns, so plausibly, it is a practical duty. (Compare: I have a duty to jump in the lake and save the drowning child because something morally relevant is at stake—the child's life. So it is a moral duty.) If the subject fails to believe in accordance with a practical duty, her belief plausibly lacks practical justification, not epistemic justification. (If I do not jump in the lake and thus violate the moral duty save the child, my action of simply walking by the lake is morally wrong.) So, the simpler account fails to deliver the result that it is epistemic justification that is affected by pragmatic encroachment, and thus fails my condition of adequacy.

2. *But doesn't my account face the same problem—that of tearing down the wall between epistemic and practical reasons?* Virtue-theoretic AV avoids the problem of the simpler account exactly by appealing to virtues. For virtue theorists are not forced to concede that it is some

<sup>27</sup>Special thanks go to Antti Kauppinen, Christian Nimtz, Kate Nolfi, and Jamie Fritz for pressing me on these issues.

<sup>28</sup>Another alternative to my proposal appeals to *vices* and insists that a subject who does not reason in a duly diligent way manifests the vice of carelessness; consequently, her beliefs formed in this way are not all things considered justified. Lord (2020) suggests something along these lines to account for the diminished epistemic standing of Siegel's (2017) hijacked experiences. I thank Kurt Sylvan for bringing this proposal to my attention. This might be turned into a different kind of virtue-theoretic account of the mechanics of pragmatic encroachment: Rather than attenuating the subject's reasons, vicious reasoning weakens the epistemic justification of a relevant belief directly by afflicting the way the belief is formed. I lack the space to discuss this proposal here.

<sup>29</sup>But plausibly also to *eudaimonia*, for pragmatic encroachment appears to occur when one's flourishing is at stake.

practical normative entity directly (such as a practical reason or practical duty) that affects the justification of the subject's belief. The perfectly virtuous reasoner and her wisdom and diligence in weighing reasons—which explains the diminished weight of reasons to believe in high-stakes cases—are not practical matters. Diligence in theoretical reasoning is plausibly an epistemic virtue, since it is the disposition to carefully weigh one's epistemic reasons in adopting a belief.<sup>30</sup> Wisdom, understood as encompassing an ability to adjust how one weighs one's reasons depending on context, is plausibly neutral between the practical and the theoretical (Nozick, 1989). And the perfectly virtuous agent is an exemplar both of practical and of epistemic virtue. So, that a perfectly virtuous reasoner would treat her reasons to believe as weaker is not a practical matter. My virtue-theoretic AV meets the condition of adequacy.

That said, it is still the high *practical* stakes which persuade the perfectly virtuous agent to be extra diligent. This is the core idea of pragmatic encroachment, which no account of the phenomenon can abandon. But note, again, how different the route is by which practical reasons affect the virtuous reasoner from the route by which encroaching factors do so. A practical reason against believing itself disfavors believing a certain proposition. By contrast, an encroaching factor elicits extra diligence in the perfectly virtuous reasoner and makes potential limitations of her epistemic reasons to believe salient for her, and so cautions her to accord less weight to them. Thereby, these reasons are attenuated.

3. *Does virtue-theoretic AV collapse into a needlessly complicated version of TV?* One might worry that 'weakening reasons to believe' really is the same as 'raising the threshold for all things considered justification'. I say that the perfectly virtuous reasoner accords less weight to her reasons; this comes down to another way of saying that the threshold goes up, so the same reasons do not count for as much, relative to the threshold. In light of this equivalence, one might (first) argue that TV, which sidesteps my complicated virtue story, is preferable to AV. Or second, if the virtue-theoretic account is considered plausible, one might worry that AV is just old wine in new bottles. That is to say, TV itself can use my virtue-theoretic materials for its purposes, without having to bring in any complications about attenuators.

In response, let me repeat that structurally, TV is clearly distinct from AV, since AV, like RV, maintains that the all things considered justification of a belief is determined by the balance of reasons and modifiers bearing on the belief and the corresponding states of disbelief and suspension (see Section 2). By contrast, TV states that epistemic reasons by themselves cannot provide a threshold (see e.g. Pace, 2011, Worsnip, 2020 for this point), so that extraneous pragmatic considerations are needed. Moreover, TV accords no significance to reasons to disbelieve and suspend in determining whether a belief is all things considered justified. As to the second worry, it is noteworthy that some proponents of TV have appealed to virtues to supplement their accounts. According to Morton and Paul (2019, 191), it is habitual policies of sensitivity towards our evidence that set the changing threshold for all things considered justification; for Basu (2019, 17), the epistemic virtue of "wokeness" is involved in cases of moral high stakes. I cannot do justice to these views here, but I do think that they would profit from being supplemented with an exemplarist account of how the threshold is fixed. More generally, I believe that virtue-theoretic considerations are indeed a great fit for what is going on in pragmatic encroachment. Whether AV or TV is superior has to be determined on different grounds.<sup>31</sup>

<sup>30</sup>Menary (2012) discusses the epistemic virtue of diligence, and Hookway (1994) the closely related epistemic virtue of conscientiousness.

<sup>31</sup>Some such grounds have been provided in Section 2. A conclusive evaluation of the matter will have to await another occasion.

4. *Virtue-theoretic AV is threatened by counterexamples in which A faces external practical costs unless she reasons diligently.* Imagine that Kami takes a philosophy exam testing his critical reasoning abilities. It is crucial that he get an A, since the grade he will receive for his master's degree depends on it. His task is to deliberate out loud about whether the *cogito* argument is successful, and to form a belief on the matter based on this deliberation. His grade is determined by whether he exercises special diligence in reasoning towards the belief. Assume that Kami comes to believe that the *cogito* argument is successful, and that his evidential reasons (disregarding the stakes of the situation) just barely provide all things considered justification for this belief. As a practical reason, the consideration *that a lot hinges on his reasoning diligently* cannot affect the epistemic justification of his belief. But it seems that AV is committed to saying that it does: Given the crucial importance of reasoning especially diligently in this situation, a perfectly virtuous reasoner would pay special attention to potential limitations of her epistemic reasons, and so would accord less weight to them. So, in light of the high stakes of the situation, Kami's reasons to believe are attenuated and his belief is not all things considered epistemically justified.

The counterexample does not get a grip against AV. For AV predicts pragmatic encroachment (thanks to attenuated epistemic reasons to believe) where a perfectly virtuous reasoner would treat her epistemic reasons as weaker in light of the fact that a lot hinges on *getting it right with respect to her belief*. Kami's case relies instead on the fact that a lot hinges on his *reasoning diligently*. If this is the kind of consideration that would lead the perfectly virtuous reasoner to treat her reasons as weakened, AV is not committed to saying that Kami's reasons to believe are attenuated. I submit that generally, AV is immune to the type of counterexample that appeals to external costs or benefits of meeting the condition by which AV explains pragmatic encroachment.

## 6 | CONCLUDING REMARKS

I have argued that the mechanism of pragmatic encroachment can nicely be explicated by appeal to the machinery of reasons and attenuators. Encroaching factors are best conceived not as reasons against believing, but as attenuators that weaken one's evidential reasons to believe. This can be understood by way of an exemplarist virtue-theoretic account of the strength of epistemic reasons: Given the great importance of belief being the correct attitude in a particular high-stakes situation, a perfectly virtuous reasoner would pay special attention to limitations of her epistemic reasons to believe, and so accord them less weight; the reasons of the actual believer are attenuated accordingly. This picture puts a lot of distance between the costs of falsely believing and encroaching factors. It can thereby uphold a substantial distinction between practical considerations that affect the practical rationality of belief, and practical considerations that impact its epistemic justification.

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