

# PRAGMATIC OR PASCALIAN ENCROACHMENT? A PROBLEM FOR SCHROEDER'S EXPLANATION OF PRAGMATIC ENCROACHMENT

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**ABSTRACT:** I argue against Schroeder's explanation of pragmatic encroachment on knowledge. In section 1, I introduce pragmatic encroachment and point out that an explanation of it should avoid Pascalian considerations. In section 2, summarize the key aspects of Schroeder's explanation of pragmatic encroachment. In section 3, I argue that Schroeder's explanation faces a dilemma: it either allows for an objectionable form of Pascalian encroachment or it fails to be a fully general explanation of pragmatic encroachment.

**KEYWORDS:** knowledge, pragmatic encroachment, reasons to withhold

## 1. Introduction of Pragmatic Encroachment

The following case pair has spurred a number of debates:

**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. Realizing that it isn't very important that their paychecks are deposited right away, Hannah says, 'I know the bank will be open tomorrow, since I was there just two weeks ago on Saturday morning. So we can deposit our paychecks tomorrow morning.'

**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 they have an impending bill coming due, and very little in their account, it is very important that they deposit their paychecks by Saturday. Hannah notes that she was at the bank two weeks before on a Saturday morning, and it was open. But, as Sarah points out, banks do change their hours. Hannah says, 'I guess you're right. I don't know that the bank will be open tomorrow.'<sup>1</sup>

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<sup>1</sup> This variation of the bank cases is taken from: Jason Stanley, *Knowledge and Practical Interests* (Oxford: Oxford University Press, 2005).

The puzzling thing about these cases is that Hannah seems to know in Low Stakes, but fails to know in High Stakes, although the cases differ only in what is at stake for her. Traditional theories of knowledge deny that what is at stake affects whether a true belief amounts to knowledge—only truth-conducive factors can make a difference. One reaction to the cases, albeit surely not the only one, is that traditional theories are wrong. Some take the cases to imply that pragmatic encroachment on knowledge, henceforth (PE), is true: whether a true belief amounts to knowledge does not only depend on truth-conducive factors, but also on practical factors, e.g. what is at stake.<sup>2</sup>

(PE) is a controversial thesis. Mark Schroeder<sup>3</sup> surmises that this is due in part to the following dictum. It is consensus among epistemologists that Pascalian considerations (i.e. the benefits of having a belief) do not affect whether a true belief amounts to knowledge. But many view Pascalian considerations as paradigmatic for practical factors. Since the stakes are also a practical factor, many will be suspicious of their influence on knowledge.

Schroeder's ambition is not to argue that (PE) is true, as many others do<sup>4</sup>, but to offer an explanation of how it could be true. It is this explanation that is the target of my criticism, not (PE) itself. I think that an explanation of (PE) should respect the consensus that Pascalian considerations have no place in a theory of knowledge. Thus an explanation of (PE) that allows Pascalian considerations to play a role so that pragmatic encroachment turns into Pascalian encroachment ought to be rejected. Schroeder seems to accept this condition for a proper explanation.<sup>5</sup> In the following, I will investigate whether his explanation fulfills this condition.

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<sup>2</sup> Among the main proponents of pragmatic encroachment on knowledge are Stanley *Knowledge*, Jeremy Fantl and Matthew McGrath, *Knowledge in an Uncertain World* (Oxford: Oxford University Press, 2009), Brian Weatherson "Knowledge, Bets, and Interests," in *Knowledge Acceptions*, ed. Jessica Brown and Mikkel Gerken (Oxford: Oxford University Press, 2012), Jacob Ross and Mark Schroeder, "Belief, Credence, and Pragmatic Encroachment," *Philosophy and Phenomenological Research* 88 (2014): 259-288. It is at least entertained in John Hawthorne, *Knowledge and Lotteries* (Oxford: Oxford University Press, 2004).

<sup>3</sup> Mark Schroeder, "Stakes, Withholding and Pragmatic Encroachment on Knowledge," *Philosophical Studies* 160 (2012): 266.

<sup>4</sup> See footnote 2 for a list of works arguing in favor of (PE) without necessarily giving an explanation of how (PE) works.

<sup>5</sup> Schroeder, "Stakes, Withholding," 282.

## 2. Schroeder's Explanation of Pragmatic Encroachment

The general idea behind Schroeder's explanation of (PE) is this. In High Stakes, Hannah fails to know that  $p$  because it is not rational for her to believe that  $p$ .<sup>6</sup> Despite her having evidence for  $p$ , it can still be irrational to believe that  $p$ , because there can be reasons to withhold believing that outweigh the reasons for belief provided by the evidence. These reasons to withhold are not merely additional evidence, as the evidence in both cases seems to remain constant. The high stakes, which are a practical factor and which are the only difference between the cases, could be conceived as providing Hannah with a reason to withhold. These reasons to withhold are offered as an explanation of the shift in knowledge throughout the cases and since they are connected to a practical factor, this is also an explanation of how (PE) could be true.

To assess this explanation, we must get clear on Schroeder's conception of reasons to withhold. Reasons to withhold on  $p$  are reasons to not make up one's mind about  $p$ . One natural suggestion is that any disadvantage of forming a belief is a potential reason to withhold. Among the disadvantages of forming a belief, Schroeder sees the costs of error, which are central to his account of reasons to withhold. Schroeder identifies two types of error. Type-1 error consists in forming a belief in a falsehood. Type-2 error consists in withholding and thereby missing out on having a true belief. Reasons to withhold are then derived from the preponderance of the costs of type-1 error over the costs of type-2 error. In other words, if it is costlier to have a false belief than to miss out on having a true belief, one has a reason to withhold. Schroeder holds that withholding belief is more rational than believing when the costs of type-1 error exceed the costs of type-2 error and also outweigh the evidence.<sup>7</sup>

Schroeder is upfront about his talk of outweighing or comparing costs being an idealization. Nonetheless, we can appreciate how his account intends to handle the bank cases. In Low Stakes, the costs of Type-1 error are very low, as are the costs of type-2 error. Nothing serious happens if Hannah's belief turns out to be false and there are no serious consequences if Hannah fails to believe that the bank is open on Saturday. She will just have to stand in line on Friday. So the costs of Type-1 error do not exceed the costs of Type-2 error. Therefore, and given Hannah's evidence, it is rational to believe instead of to withhold. In High Stakes, the costs of Type-1 error are high. If Hannah's belief turns out to be false, she will be late on the important payment. The costs of Type-2 error are very low. If

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<sup>6</sup> Schroeder, "Stakes, Withholding," 268.

<sup>7</sup> Schroeder, "Stakes, Withholding," 281.

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Hannah does not believe that the bank is open on Saturday, she will not act on this proposition and she will have to endure the small annoyance of standing in line on Friday. In High Stakes, the costs of Type-1 error clearly exceed the costs of Type-2 error. Therefore, even given Hannah's evidence, she has stronger reasons to withhold believing and that is why a belief that the bank is open on Saturday would fail to be epistemically rational and why Hannah fails to know.

This seems to be an appealing explanation of (PE) that respects the ban of Pascalian considerations. The explanatory work seems to be done by costs of certain errors. It is not the benefits of having a belief that accounts for the difference in knowledge between Low Stakes and High Stakes. Unfortunately, I think this appearance is misleading.

### 3. A Problem for Schroeder's Explanation of Pragmatic Encroachment

I will now argue that Schroeder's explanation of (PE) faces a dilemma: either it inadvertently allows for Pascalian encroachment or it fails to be a fully general explanation of pragmatic encroachment. The problem arises due to the following case that Schroeder himself gives:

**Forced Choice:** Hannah and her wife Sarah are out driving on Saturday morning, at twenty minutes to noon. Since they have an impending bill coming due, and very little in their account, it is very important that they deposit their paychecks that day, but they have so far forgotten to do so. Sarah remembers that they still haven't deposited their paychecks from Friday, but points out that just one of their bank's two branches is open until noon on Saturdays, but she can't remember which, and there is only time to try one. Hannah says, 'Oh, I remember being at the branch on Chapala Street two weeks ago on Saturday. It's the one that is open today.' Hannah is right—the branch on Chapala Street is the one that is open on Saturday.<sup>8</sup>

The significant detail in this case is that Hannah cannot engage in further inquiry about the hours of the bank before she makes a decision and that she is forced into deciding to go to one of the banks. Schroeder does not explicitly say that Hannah knows in this case, nor does he explicitly deny it.<sup>9</sup> As I will argue now, the verdict that his explanation of (PE) obliges him to hold is that Hannah in Forced Choice knows.

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<sup>8</sup> Schroeder, "Stakes, Withholding," 278.

<sup>9</sup> Footnote 12 in Schroeder "Stakes, Withholding" points to Schaffer, "The Irrelevance of the Subject: Against Subject Sensitive Invariantism," *Philosophical Studies* 127 (2006): 87-107. Schaffer gives a similar case and thinks that the subject in this case knows. This might indicate that Schroeder agrees with Schaffer.

Schroeder seems bound to hold that Hannah does not have a reason to withhold. The costs of Type-1 error are high, as high as in High Stakes. But unlike in High Stakes, the costs of Type-2 error are also high in Forced Choice. If Hannah fails to form a belief at all and is therefore unable to make a decision, this would guarantee that the worst possible outcome obtains. Thus in Forced Choice, there is no preponderance of the costs of Type-1 error over Type 2 error, and consequently no longer a reason to withhold. Additionally, it seems entirely rational for Hannah to form a belief. She has some evidence, and since no more can be acquired, she is rational in believing that the bank on Chapala street is open. By making up her mind and forming the belief, which enables her to make a decision, Hannah at least stands a chance to avoid disaster.

But if Schroeder is committed to this, then he is committed to hold that Hannah knows in Forced Choice. If the presence of a reason to withhold was what caused Hannah's lack of knowledge in High Stakes, then the absence of such a reason to withhold should make it the case that Hannah knows in Forced Choice. Likewise, while it is rational to withhold in High Stakes, it does not seem rational to withhold in Forced Choice. But then one cannot say that a lack of epistemic rationality in believing causes Hannah's lack of knowledge. Since we have now exhausted the resources of Schroeder's explanation, it seems that he is bound to hold that Hannah knows in Forced Choice.

I think this is the wrong result. My own intuition is that Hannah does not know in Forced Choice. But I will not insist on this intuition. My point is not merely that Schroeder's explanation of (PE) leads to a counterintuitive result in Forced Choice. More importantly, Forced Choice brings out that Schroeder's explanation of (PE) allows for Pascalian encroachment.

Schroeder characterizes reasons to withhold as reasons not to make up one's mind. It seems natural that these reasons to withhold should also be sensitive to the costs of not making up one's mind, that is Type-2 error. But the costs of not making up one's mind should not be a knowledge making feature. The costs of not making up one's mind are determined by the benefits of making up one's mind. The costs of not making up one's mind on the existence of God are determined by the benefits making up one's mind on the existence of God. We should now see that something has gone wrong. It seems that costs of Type-2 error are closely tied to Pascalian considerations—the benefits of forming a belief.

Schroeder's explanation of (PE) allows Pascalian considerations to enter into epistemology. The benefits of believing should not be a knowledge making feature. But this is what they could be if we consequently apply Schroeder's notion of reasons to withhold to Forced Choice. For Hannah, it is clearly

beneficial to form a belief in Forced choice, as the costs of Type 2 error are very high. By making up her mind, she at least has a chance of making it to the right bank in time. But since the costs of Type-2 error are tied to how beneficial forming a belief in a situation is, they are tied to traditional Pascalian considerations. But if the costs of Type-2 error affect whether one has reasons to withhold and thus whether one knows, then, at least in cases like Forced Choice, it turns out that Pascalian considerations are a knowledge-making feature. They are, because the only difference between Hannah in High Stakes and Forced Choice and Low Stakes is the presence of a reason to withhold. If the absence of a reason to withhold makes it that Hannah knows in Low Stakes, then it also does in Forced Choice. Since Schroeder's explanation of (PE) allows for Pascalian encroachment, we should reject this explanation as it fails an important condition for a proper explanation, as was set out in section 1.

There are at least two responses available to Schroeder. He might want to rid himself of Type-2 error and make reasons to withhold entirely dependent on Type-1 error. While this gets around the problem of Pascalian encroachment, this still leads to questionable results in Forced Choice. The costs of Type-1 error in Forced Choice and in High Stakes are equally high. If the costs of Type-1 error provide reasons to withhold, then they should do so in both cases. But they should also be equally strong in both cases and make it rational for Hannah to withhold. While there is nothing objectionable in saying that Hannah's reason to withhold makes it rational to withhold in High Stakes, this is not true in Forced Choice. Clearly, Hannah would be irrational in withholding, as she would then be guaranteed disastrous consequences because she would fail to make a choice since she lacks the relevant belief. This shows that Schroeder cannot just modify his account of reasons to withhold to incorporate just costs of Type-1 error in order to avoid the problem of Pascalian encroachment.

Moreover, if we assume that Hannah does not know in Forced Choice, we see that there is something amiss with the strategy to explain (PE) through reasons to withhold and a lack of epistemic rationality in believing. There seems to be no good reason to withhold in Forced Choice and, at least to me, it seems that in Forced Choice, Hannah would be rational in believing that the bank on Chapada street is open, as her memory provides her with some evidence. But still Forced Choice seems to be a case in which Hannah fails to know, like in High Stakes. This suggests that Schroeder's explanation lacks in generality to account for all relevant cases.

Of course, Schroeder is free to hold that the lack of knowledge in Forced Choice can be explained by other means, which is the second possible response to

my challenge. While this certainly puts pressure on the general idea that (PE) can be explained by reasons for withholding, it is a way to defend this idea against my charge of Pascalian encroachment. Perhaps Schroeder is willing to explore this route.

While it would be premature to call the case settled, we can summarize that Forced Choice raises the following dilemma for Schroeder: if he maintains his account for reasons to withhold, then this would suggest that Hannah knows in Forced Choice. As I have pointed out, this would mean that Schroeder's explanation of (PE) is committed to Pascalian encroachment. If Schroeder wants to agree that Hannah does not know in Forced Choice, then his explanation of (PE) lacks in generality. As I have pointed out, if Hannah fails to know in Forced Choice, then this seems not to be caused by reasons to withhold or by a lack of epistemically rational belief. In closing, I want to state clearly once more that I do not think that my arguments speak directly against (PE). However, they do suggest that we are lacking a proper explanation of how (PE) could work, as to the best of my knowledge, Schroeder's explanation is the only one currently on offer.