

BANKS, BOSSES, AND BEARS: A PRAGMATIST ARGUMENT AGAINST ENCROACHMENT

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The pragmatism—anti-pragmatism debate concerns whether practical considerations can constitute genuinely normative *wrong-kind reasons* (WKR) for and against doxastic attitudes, whereas the encroachment—anti-encroachment debate concerns whether practical considerations can affect what *right-kind reasons* (RKR) one has or needs to have in order to enjoy some epistemic status. While these are two separate issues, my main aim is to show that pragmatists have a plausible debunking explanation to offer of encroachment cases: that the practical considerations in these cases only generate WKR against belief, rather than affect the RKR one has or needs to have, so that the agents in these cases ought to withhold belief, but only in a practical or all-things-considered sense. Moreover, I argue that the pragmatist debunker's explanation of what's going on in encroachment cases is more plausible than the encroacher's because they're structurally identical to cases involving WKR against other attitudes like admiration and fear. These analogous WKR-cases not only support the surprising conclusion that pragmatists should be anti-encroachers, but they also challenge the encroacher's view independently of whether pragmatism is true.

1. A tale of two pragmatisms

There are two debates regarding whether practical considerations play a role in determining which doxastic attitudes we ought to have (e.g., believing, disbelieving, or withholding). The first concerns whether the fact that having some doxastic attitude would be beneficial or harmful is a genuine normative reason for or against that attitude. For example, consider the following:

Beneficial Belief Believing in an afterlife would alleviate your crippling anxiety about death.

Harmful Belief Believing that your son committed a violent crime would cause you suffering.

Pragmatists claim that these are both genuine normative reasons for and against believing these propositions.¹ *Anti-pragmatists*, however, claim that only epistemic considerations – i.e., considerations that are connected with getting at the truth and avoiding error – are genuine normative reasons for

¹ See esp. Pascal (1670), James (1897), Stroud (2006), Reisner (2009), Rinard (2015), Howard (2016), and Leary (2017).

doxastic attitudes.² The anti-pragmatist allows that the fact that some doxastic attitude would be beneficial or harmful may be a normative reason for one to want or to cause oneself to have or lack that attitude, but she insists that this is not a reason for or against having the attitude itself.

This is a specific instance of a more general debate concerning whether so-called *wrong-kind reasons* are genuine normative reasons. That is, for many different attitudes, we can distinguish between considerations that seem to count in favor or against having some attitude because they bear on whether the attitude is fitting or correct—so-called *right-kind reasons* (RKR)—and those considerations that seem to count in favor or against having some attitude because they bear on whether the attitude would be good or bad to have, and not because they bear on whether the attitude is fitting or correct—so-called *wrong-kind reasons* (WKR).³ For example, a RKR for admiring your boss is that she’s extremely intelligent: this fact indicates that your boss is admirable and thus that it’s fitting or correct to admire her. A WKR for admiring your boss is that it will help you get a promotion: this doesn’t indicate that your boss is admirable and thus doesn’t indicate that it’s fitting or correct to admire her, but it nonetheless seems to count in favor of admiring her. Similarly, a RKR for fearing a bear is that it’s dangerous, but a WKR against fearing a bear is that it will attack you if you’re afraid. But there’s debate about whether WKRs are genuine normative reasons for attitudes or whether they are simply RKRs for *wanting* and *causing* oneself to have those attitudes.⁴

Epistemic reasons for doxastic attitudes are paradigm RKRs, while practical reasons for doxastic attitudes are paradigm WKRs. For example, the fact that your son’s fingerprints are on the murder weapon is a RKR to believe that he’s the murderer because it indicates that it’s likely true that he’s the murderer and thus that believing so is fitting or correct. But the fact that believing your son is a murderer would cause you suffering is a WKR against believing it. This fact doesn’t bear on whether it’s true that your son is a murderer and thus doesn’t bear on whether it’s fitting or correct to believe it; it only bears on whether it would be good or bad for you to believe it. The pragmatism—anti-pragmatism debate is thus about whether WKRs for doxastic attitudes are genuine normative reasons. The pragmatist says “yes”, while the anti-pragmatist says “no” and insists that practical considerations like this are simply RKRs to want and cause oneself to have some doxastic attitude.

² See esp. Kelly (2002), Shah (2006), Thomson (2008), Parfit (2011), and Whiting (2014). Some anti-pragmatists claim further that the only normative reasons there are for doxastic attitudes are evidential reasons, but others might think that there are some epistemic reasons that are not evidence (as I discuss in §2).

³ I characterize RKRs and WKRs as considerations that *seem* to count in favor of some attitude because whether WKRs are genuine normative reasons for attitudes is a matter of debate.

⁴ See esp. Gibbard (1990), Parfit (2011), Skorupski (2010), Way (2012), and Howard (2016).

Pragmatism can take many different forms. *Robust pragmatists* like Rinard (2019) or Maguire and Woods (2020) claim that practical reasons are the only genuine or “authoritative” normative reasons there are for doxastic attitudes. On their view, epistemic considerations are at best merely formally normative reasons that arise from the constitutive standards of belief, but they don’t really matter to what you ought to believe in an authoritative sense of ‘ought’—just like the reasons there are to move chess pieces in this or that way, given the constitutive standards of chess, don’t matter to what you really ought to do, unless you have some further authoritative normative reason to play chess and try to win in the first place (Maguire & Woods, 2020). *Pluralist pragmatists*, on the other hand, take both practical and epistemic reasons to be authoritatively normative. (The main dispute between pluralist and robust pragmatists is thus about whether *RKR*s are genuine normative reasons.) And even amongst pluralist pragmatists, there’s room for debate: while some pluralists like Reisner (2008) and Howard (2019) are *inclusivists* insofar as they take both kinds of reasons to play a role in determining what one ought to believe in an all-things-considered sense of ‘ought’, other pluralists are *exclusivists* who claim that practical and epistemic reasons govern distinct and incomparable ‘ought’s (Feldman, 2000).

But, even in its most robust form, pragmatism is perfectly compatible with a strict evidentialist view of various *epistemic statuses*—e.g., what one epistemically ought to believe, what’s epistemically justified (or rational), or whether one’s belief amounts to knowledge. Pluralist and robust pragmatists alike may insist that all these epistemic statuses depend solely on one’s epistemic reasons (*RKR*s). They would only disagree about whether these various epistemic statuses are authoritatively normative or merely formal.

The pragmatism—anti-pragmatism debate is thus separable from the pragmatic and moral encroachment debate, which concerns whether practical considerations can play a role in determining epistemic statuses. This second debate is often illustrated with the following “low-stakes” and “high-stakes” cases (adapted from DeRose (1992: 913) and Stanley (2005: 3-4):

Riskless Deposit Hannah is driving home on Friday afternoon and intends to deposit her paycheck at the bank just because it’s on the way. But upon noticing long lines at the bank, she considers driving straight home and returning the next morning. She remembers the bank being open on a Saturday in the past, and although she thinks to herself that it’s possible the bank changed its hours, she believes that it will be open tomorrow and drives home.

Risky Deposit Hannah is driving home on Friday afternoon and intends to deposit her paycheck so that she has enough money to pay her mortgage by Sunday to avoid foreclosing on her home. But upon noticing long lines at the bank, she considers driving straight home and returning the next morning. She remembers the bank being open on a Saturday in the past, and although she thinks to herself that it's possible the bank changed its hours, she believes that it will be open tomorrow and drives home.

Pragmatic encroachers claim that the practical stakes can affect the epistemic status of one's belief. For example, they claim that while Hannah is epistemically justified in believing (and knows) that the bank will be open on Saturday in *Riskless Deposit*, she is *not* epistemically justified (and fails to know) in *Risky Deposit* because of the practical stakes.⁵

Similarly, *moral encroachers* claim that moral features can affect epistemic statuses too. For example, if Hannah needs the money in her account by Sunday in order to clear a charitable donation that will save lives, moral encroachers claim that this would also make Hannah epistemically unjustified in believing (and fail to know) that the bank will be open on Saturday (Moss, 2018: 193). Or consider the following case (adapted from Gendler (2011: 35) and Basu (2019b: 10):

Cosmos Club Karen is at a formal event at a social club where the male staff and guests are all wearing tuxes and she knows that, given the racist history of the club, all of the staff are Black and almost all of the guests are white. She sees a Black man, John, standing near the bar, so she believes that he's a waiter and goes up to him to order a drink.

Moral encroachers claim that there's something morally problematic with Karen believing that John is a waiter and that this makes her epistemically unjustified in believing it.⁶

Encroachers thus claim that practical factors (whether prudential or moral) can affect epistemic status. Whereas *anti-encroachers* claim that practical factors cannot affect epistemic status: epistemic status supervenes on evidential considerations alone.⁷ So, the anti-encroacher insists that, so long as Hannah has the very same evidence in *Riskless Deposit* and *Risky Deposit*, she's equally epistemically justified in believing that the bank will be open on Saturday in both cases. And with respect to *Cosmos*

⁵ See esp. Fantl and McGrath (2002), Hawthorne (2004), Stanley (2005), and Schroeder (2012a).

⁶ See esp. Basu (2019b), Bolinger (2020), Moss (2018), and Schroeder (2018).

⁷ See esp. Roeber (2018) and Gardiner (2018).

Club, the anti-encroacher claims either that Karen is epistemically justified in believing that John is a waiter or that she is epistemically *un*justified but for purely evidential reasons and not because of anything moral (e.g., Gardiner, 2018).

This second debate is not about whether the practical factors in Risky Deposit and Cosmos Club constitute genuinely normative WKR_s against belief. Instead, the encroachment—anti-encroachment debate is about whether these practical factors affect the RKR_s (i.e., the epistemic reasons) one has or needs to have in order to be epistemically justified in believing, and know, some proposition. This is apparent from encroachers’ theories about the mechanism of encroachment. Most encroachers take the practical considerations to be “threshold-shifting considerations” that raise the threshold for how strong one’s epistemic reasons for believing *p* must be in order to be epistemically justified in believing and thereby know *p*.⁸ Other encroachers take the practical factors in encroachment cases to affect the epistemic reasons themselves. Schroeder (2012a, 2018) claims that the practical risks in encroachment cases constitute epistemic reasons to *withhold* from believing the relevant proposition, thereby affecting the overall balance of one’s epistemic reasons so that one has most epistemic reason to withhold, rather than believe. Nolfi (2018), on the other hand, takes the practical risks in encroachment cases to weaken the *strength* of one’s epistemic reasons for believing the relevant proposition. On all three encroachment models, the practical considerations affect the RKR_s one has or needs to have for epistemic justification: by constituting RKR_s for withholding, by weakening the RKR_s for believing, or by affecting how much RKR_s for believing one needs in order to be epistemically justified.

These two debates thus focus on distinct questions: (1) whether practical considerations can constitute genuinely normative WKR_s for and against doxastic attitudes, and (2) whether practical considerations can affect the RKR_s one has or needs to have to be epistemically justified. The pragmatist’s answer to (1) does not entail the encroacher’s answer to (2), and vice versa; and the anti-pragmatist’s answer to (1) does not entail the anti-encroacher’s answer to (2), and vice versa.⁹

My main aim in this paper, however, is to argue that pragmatists should be anti-encroachers. While I don’t defend pragmatism here¹⁰, I argue that pragmatists have a natural debunking story to

⁸ I borrow this phrase from Worsnip (2021), who attributes this view to Owens (2000: ch. 2), Fantl & McGrath (2002: 88), Ganson (2008), Pace (2011), and Basu & Schroeder (2019: §4.1).

⁹ Worsnip (2021) argues that one cannot take the practical considerations in Risky Deposit or Cosmos Club to be relevant to epistemic status without also accepting that so too are other practical considerations like the fact that one will receive money for withholding belief. But this argument doesn’t suggest that encroachment entails pragmatism. It implies that encroachers are committed to claiming that all practical considerations can encroach on epistemic justification.

¹⁰ For recent defenses see Leary (2017) and Rinard (2015, 2019).

tell about encroachment cases: that the encroacher's intuitions about these cases are tracking what one *practically* or *all-things-considered* ought to believe, rather than any epistemic status, because the practical features in encroachment cases only generate practical reasons against belief (WKR) and don't affect the epistemic reasons (the RKR) one has or needs to have for epistemic justification. While this particular response to encroachment cases has not been defended in the literature, some encroachers have anticipated similar responses couched in different terms as a way of motivating the need for supplementing case-based arguments for encroachment with theoretical ones.¹¹ But I hope to show that there is a strong, theoretical argument against the encroacher's explanation of these cases and in favor of the pragmatist debunker's, which comes into view once we explicitly understand the two competing explanations in terms of RKR and WKR.

Specifically, I argue that the pragmatist's explanation of encroachment cases is more plausible because WKRs against other kinds of attitudes like admiration and fear can arise by those attitudes being risky in precisely the same way that belief is risky in cases like Risky Deposit and Cosmos Club. This suggests that alleged encroachment cases really are just cases involving WKRs against belief, as the pragmatist debunker claims, rather than cases in which practical factors affect the RKR one has or needs to have for epistemic justification, as the encroacher claims. But, as I clarify later, this argument that encroachment cases are WKR-cases does not actually depend on whether or not WKRs are genuinely normative. So, my argument actually challenges encroachment independently of whether pragmatism is true. My argument thus suggests that *everyone* should be anti-encroachers.

So, here's the plan. First, in §2, I further develop and motivate the pragmatist debunking explanation of pragmatic encroachment cases by way of responding to Schroeder's (2012a) explanation of why encroachment occurs. In §3, I then offer my main argument against the encroacher's account of cases like Risky Deposit and in favor of the pragmatist debunker's: I argue that Risky Deposit is structurally identical to cases in which someone has WKRs against admiring their boss or being unafraid of bears and that this suggests that pragmatic encroachment cases are just cases of WKRs against belief. Finally, in §4, I argue that this debunking argument may be extended to moral encroachment too.

2. Debunking pragmatic encroachment

¹¹ Fantl and McGrath (2002: 70) consider how Foley's distinction between epistemically rational belief and responsible belief avails a similar sort of response according to which practical factors only affect the responsibility of a belief, but not its epistemic rationality.

According to Schroeder (2012a), the first step on the path to encroachment is recognizing that not all epistemic reasons (RKR) are evidence. For example, Schroeder (2012b: 471) offers the following case to show that the fact that more evidence is soon forthcoming is a non-evidential epistemic reason to withhold belief:

Cancer Screening Your doctor has recommended that you get a skin biopsy several times in the past and each time the biopsy has revealed your skin spots to be benign. Once again, he finds a suspicious spot, does a biopsy, and tells you that the results will be in tomorrow.

Schroeder claims that the fact that your test results come back tomorrow is an epistemic reason to withhold from believing that you don't have cancer because it has certain "earmarks" of RKR: it's the sort of reason for which it's easy for you to withhold belief, and it seems to bear on whether it's fitting or correct for you to do so. Compare this with the WKR in Harmful Belief (the fact that believing your son committed a violent crime would cause you suffering): it's at least harder to withhold belief on the basis of this reason when your evidence suggests that your son very likely committed the crime, and it doesn't indicate that withholding is fitting or correct.¹² But the fact that your biopsy results come back tomorrow doesn't bear on the truth of whether you don't have cancer, and so, it's not evidence.

Importantly, though, this non-evidential epistemic reason to withhold doesn't stem from the practical stakes. One might think that the reason you should withhold in Cancer Screening is that whether you have skin cancer is a big deal, and if you were to now believe that you don't have cancer and then discover tomorrow that you do, this would be even more devastating. But this is not what's generating the epistemic reason to withhold in this case because forthcoming evidence generates an epistemic reason to withhold even when nothing is at stake. Consider the following:

Unnecessary Delivery You ordered some paper towels online just because they were on sale (you don't need them right away). Your order confirmation says it should be delivered on Thursday but that you'll receive an email once it's shipped to confirm the delivery date. You've

¹² Schroeder claims that another earmark of RKR is that they make it rational for you to do that which they are reasons for. But I don't think this is unique to RKR: if you would prevent your own suffering by withholding from believing p, there's at least some sense in which it's rational for you to do so.

ordered several things in the past from this company and they have always been delivered by the date quoted when purchasing.

Whether you get the paper towels on Thursday doesn't matter. Nonetheless, the fact that you'll get an email confirming the delivery date once they're shipped seems like an epistemic reason to withhold from believing that they will arrive on Thursday. So, it's the mere fact that more evidence is soon forthcoming, and not the practical stakes, which is the epistemic reason to withhold in both cases.

But Schroeder (2012a: 277) argues that, if there can be non-evidential epistemic reasons for withholding, this opens the door for certain practical considerations to constitute epistemic reasons (RKR) for withholding too:

A natural place to look for reasons to withhold is in the costs of error. When you form a belief, you take a risk of getting things wrong that you don't take by withholding. In contrast, when you withhold, you guarantee that you miss out on getting things right. So plausibly, one important source of reasons to withhold will come from the preponderance of the cost of having a false belief over the cost of missing out on having a true belief... In various circumstances different sorts of things could turn out to be downsides of having a false belief, or downsides of not having formed a belief, but I will focus on general costs – costs that we can expect to accrue to false beliefs or to the lack of belief no matter the situation, just because of the kind of state that belief is... Conceived in this way, the most general sort of [cost of error] is simply *mistakes* that we make, when we act on a belief that turns out to be false.

For Schroeder, then, the risks of bad things happening if one acts on a belief that turns out to be false constitute RKR for withholding belief.

And Schroeder thinks this explains how pragmatic encroachment occurs. He claims that it's epistemically rational (in the sense required for knowledge) for S to believe p just in case "S has at least as much epistemic reason to believe p as to believe $\sim p$ and S has at least as much epistemic reason to believe p as to withhold with respect to p" (Schroeder 2012a: 277). So, in *Riskless Deposit*, Hannah is epistemically rational in believing that the bank will be open on Saturday because she has more epistemic reason to believe that the bank will be open than to disbelieve it or to withhold. But in *Risky Deposit*, the practical costs of Hannah's believing falsely provide a strong enough epistemic reason for Hannah to withhold from believing that the bank will be open so that Hannah has more epistemic reason to withhold belief than she does to believe it or disbelieve it. So, Hannah isn't epistemically rational in believing that the bank will be open, and thus doesn't know it.

But here's where the pragmatist can step off Schroeder's path to encroachment: we can distinguish between purely *epistemic risks of error* and the *practical risks of error*. Epistemic risks of error include the chances that one's belief will turn out to be false and perhaps the chances that one's belief will lead to further false beliefs. There can also be comparative epistemic risks: for example, if better evidence is soon forthcoming about whether *p*, then the chance that you'll get things wrong if you form a belief now, based on your current evidence, is greater than the chance that you'll get things wrong if you wait to form a belief after the better evidence comes in. So, forming a belief now is epistemically riskier. The practical risks of error, on the other hand, are the chances that bad things will happen if one acts on some belief and it turns out to be false. These two different sorts of risks are of course related: there's no practical risk of error without some epistemic risk of error. But we can nonetheless distinguish them.

With this distinction in mind, the pragmatist can admit that purely epistemic risks of error generate epistemic reasons (RKR) against believing and in favor of withholding. Indeed, it's the comparative epistemic risks that are present in both Cancer Screening and Unnecessary Delivery: in both cases you have strong inductive evidence for the truth of some proposition *p*, but since even better evidence is soon forthcoming, if you believe now based on your current evidence there's a higher risk that you'll get things wrong than if you wait to form a belief later. This is why you have an epistemic reason to withhold in Unnecessary Delivery, even though there are no practical costs to getting things wrong. But the pragmatist may nonetheless insist that the practical risks of error only generate practical reasons (WKR) against belief and in favor of withholding. Indeed, this would explain why there seems to be *more* reason not to believe in Cancer Screening than in Unnecessary Delivery: it's because there's an additional practical reason against believing in Cancer Screening that stems from the practical risks of error that are present in that case.

The claim that comparative epistemic risks generate RKR against believing and in favor of withholding does concede something controversial: that some epistemic reasons are not evidence. The strictest evidentialist would resist this concession. But my main point here is simply that the pragmatist *can* (and by my lights should) concede this much, while denying that practical risks can also thereby be RKR for withholding. This is because even if the comparative epistemic risks are not evidence, they still seem distinctively epistemic: they have to do solely with getting at the truth and avoiding error. They don't concern anything practical. So, there's a principled reason for the pragmatist to allow that certain non-evidential considerations—the comparative epistemic risks of error—generate RKR for withholding while insisting that the practical risks of error don't generate RKR for withholding.

Of course, an alternative way to avoid Schroeder's path to encroachment would be to argue that the fact that more evidence is soon forthcoming doesn't provide a RKR to withhold belief in the first place, thereby defending the evidentialist view that the only RKRs for or against doxastic attitudes are evidence. While I find this response to Schroeder less plausible¹³, it is compatible with the debunking explanation of pragmatic encroachment that I offer here. So, the pragmatist ultimately need not embrace the anti-evidentialist concession that I make above in order to accept my debunking story of encroachment. She need only embrace the distinction between epistemic and practical risks of error and the main claim that while epistemic risks of error can generate RKRs, practical risks of error only generate WKR.

This main claim doesn't actually require taking a stand on the issue that divides pragmatists and anti-pragmatists: whether WKRs are genuinely normative. So, even anti-pragmatists may embrace it. But it's the pragmatist who is in the unique position to use this claim to explain away encroachment while still paying tribute to the encroacher's intuitions. To illustrate, revisit Riskless Deposit and Risky Deposit. The pragmatist may insist that, since both cases involve the same epistemic risk of error, Hannah has the very same epistemic reason (a RKR) against believing that the bank will be open on Saturday and in favor of withholding.¹⁴ And since Hannah seems epistemically justified in believing that the bank will be open on Saturday in Riskless Deposit, despite this epistemic risk, the pragmatist may insist that she must be equally epistemically justified in believing it in Risky Deposit too. But in Risky Deposit there's a severe practical risk of error, which generates an additional, strong practical reason (a WKR) against Hannah believing that the bank will be open. So, the pragmatist may claim that, in Risky Deposit, Hannah is epistemically justified in believing that the bank will be open, but she really *ought* to withhold.¹⁵

¹³ If we Compare Unnecessary Delivery to a case just like it but where the order confirmation simply says that the order will be delivered on Thursday (with no promise of a follow up email), it seems like there's at least *more* epistemic reason to withhold belief in the former case than the latter, suggesting that the comparative epistemic risks provide *some* epistemic reason to withhold.

¹⁴ The relevant epistemic risk here (and in other encroachment cases) is not necessarily a comparative one: Hannah might not have any way of gathering more evidence about whether the bank will be open on Saturday, in which case the epistemic risk of error is simply the chance that the bank will be closed, given her evidence. This is why I note above that the pragmatist need not embrace the anti-evidentialist claim that the comparative epistemic risks generate RKRs for withholding in order to adopt my debunking explanation of encroachment. The pragmatist who insists that only evidence constitutes RKRs for doxastic attitudes may nonetheless claim that, in encroachment cases, the evidential probability that the relevant proposition is false constitutes a RKR for withholding (while the practical risk of error only constitutes a WKR for withholding).

¹⁵ The anti-pragmatist may give the same description of these cases: that there are the same epistemic reasons (RKRs) to withhold in both cases and that the practical risks of error in Risky Deposit only generate a WKR to withhold. But since the anti-pragmatist thinks that WKRs aren't genuinely normative, the anti-pragmatist would insist that there's no sense in which Hannah ought to withhold belief in Risky Deposit and that the practical stakes only generate genuine normative

What is the relevant sense of “ought” here? It depends on the pragmatist’s preferred form of pragmatism. Robust pragmatists who claim that only practical reasons are genuine normative reasons would say that the sense in which Hannah ought to withhold from believing that the bank will be open in Risky Deposit is the only authoritatively normative sense there is: the practical one. Exclusivist pragmatists who claim that practical and epistemic reasons, while both genuinely normative, govern distinct and incomparable ‘ought’s would likewise say that the sense in which Hannah ought to withhold is the practical sense. But inclusivist pragmatists who take both practical and epistemic reasons to each play a role in determining what one all-things-considered ought to believe would say that, while Hannah has sufficient epistemic reason to believe that the bank will be open in Risky Deposit, she has most practical reason to withhold, and since the stakes are sufficiently high, the practical reasons take priority so that she all-things-considered-ought to withhold too.¹⁶

I prefer this inclusivist version of the pragmatist debunking explanation of encroachment cases and I think there’s a natural story to tell in its favor. Namely, our intuitions about cases often more reliably track all-things-considered normative statuses than finer grained ones, so it seems quite plausible that the encroacher’s intuitions about encroachment cases are tracking an all-things-considered normative status, rather than some epistemic status. But I remain officially neutral here about which particular pragmatist view is most plausible.

Whichever view the pragmatist adopts, she can ultimately give a similar debunking explanation of pragmatic encroachment cases: the encroacher’s intuitions that one ought to withhold belief in high-stakes cases are right, but those intuitions are tracking a practical or all-things-considered normative status, rather than some epistemic status. And this is because the practical risks of error only generate WKR against belief, which are relevant to the practical (and perhaps the all-things-considered) status of one’s beliefs; the practical risks of error don’t affect the RKR one has or needs to have for epistemic justification (and knowledge). So, there’s a real normative phenomenon that the encroacher’s intuitions are tracking, but it’s not encroachment.

The central idea behind this debunking explanation is that there’s more than one way to be a WKR against believing something. The most common examples of WKRs against belief are cases where one’s believing some proposition *p* by itself would cause oneself some harm regardless of *p*’s truth value or whether one acts as if *p* (e.g., Harmful Belief). But presumably if believing *p* merely *risks*

reasons for her to *act* as if the bank may not be open. So, while the anti-pragmatist may adopt a similar story about these cases, she can’t vindicate the encroacher’s intuitions like the pragmatist can.

¹⁶ Inclusivist pragmatists like Reisner (2008) and Howard (2019) have more sophisticated views, but the details are not important here.

causing some harm, that too is a WKR against believing p , just as the fact that doing some action risks causing harm is a reason against doing that action. And what I'm suggesting here is, moreover, that if believing p risks causing some harm that will occur if and only if p is false and one acts on their belief that p , that too is a WKR against believing p . So, pragmatic encroachment cases are cases of WKRs against belief because they all have this structure:

Risky Belief Believing p risks causing some harm that will occur if and only if one believes p and acts accordingly but p is false.¹⁷

Indeed, Worsnip (2021) points out that some paradigm WKR-cases like Pascal's wager can be modified to have this same structure:

Modified Pascal's Wager If God exists, but you believe that God does *not* exist and, as a result, you don't pray nightly, you will go to hell. But as long as you pray nightly, God will send you to heaven. (And if God doesn't exist, then you're just worm food.)¹⁸

In this case, believing that God does *not* exist is risky in the exact same way that Hannah's believing that the bank will be open on Saturday is risky in Risky Deposit – they're both Risky Belief cases. If Pascal's original wager is an example of a WKR, then Modified Pascal's Wager should be too. So, this analogy between Modified Pascal's wager and encroachment cases makes the pragmatist debunker's account seem plausible.

But some encroachers may insist that what this analogy shows, instead, is that Pascal's wager is actually a case of pragmatic encroachment (Benton, 2018). So, in the following section I offer a

¹⁷ Worsnip (2015) argues that, while paradigm encroachment cases all have this structure, they involve two different kinds of stakes that can come apart. There are the *worldly* stakes associated with *whether p* and the *attitudinal* stakes associated with *whether one believes p and relies on it* in action. Worsnip suggests that encroachment intuitions arise even in cases that involve only high worldly stakes: for example, if you interview for a job and bad things will happen if you don't get it (regardless of what you believe), but your evidence strongly suggests you will, Worsnip thinks it's just as plausible to claim that you're epistemically unjustified in believing and don't know that you'll get the job (Worsnip, 2015: 313). But pragmatic encroachers haven't seemed to explicitly embrace this claim in the literature. And Worsnip's overall argument is that these intuitions present a dilemma for encroachers, since their standard theoretical arguments in favor of encroachment don't yield these intuitive verdicts and instead support the view that encroachment occurs only in cases that involve high attitudinal stakes (Worsnip, 2015: 314-6). So, I assume here that all pragmatic encroachment cases are Risky Belief cases. If some encroachment cases involve only high worldly stakes, then the pragmatist's debunking story that I offer here would need to be expanded to cover those cases. But I think the ultimate explanation for why the encroacher's intuitions get off track, which I offer in §3, can be extended to apply to those cases (see fn. 20).

¹⁸ Adapted from Worsnip (2021: 555).

positive argument for why we should take Risky Belief cases to be cases of WKR against belief – namely, because they are structurally identical to cases of WKR against other kinds of attitudes.

3. The risks of bosses and bears

What I hope to show in this section is that, in general, the following is a WKR against having some attitude A towards an object O:

Risky Attitude A-ing toward O risks causing some harm that will occur if and only if one As toward O and acts accordingly but A-ing toward O is incorrect.

In this context, for A-ing toward O to be *incorrect* is just for O to lack the relevant property that makes A-ing toward it fitting: for example, admiring O is incorrect if O is not admirable, fearing O is incorrect if O is not fearsome, and believing O is incorrect if O is not true. Risky Belief is thus just a specific instance of Risky Attitude. So, if Risky Attitude cases are cases involving WKRs against an attitude, Risky Belief cases are too. That's what I argue here.

Let's start with admiration. First, suppose Adima is the sort of person who goes to unreasonably great lengths to impress those whom she admires. So, if she admires her boss, she will likely stay late at work to do an exceptional job, even to the detriment of her personal life. The fact that admiring her boss risks harming her personal life is a paradigm WKR against admiring her boss. But now suppose that Adima's personal life won't be forsaken if she stays late at work—she's a wizard with weekends—but her staying late is risky in another way:

Risky Boss Adima has abundant evidence that her boss, Bob, is an admirable guy: he's successful, he manages people well, he's friendly to his employees, etc. But Adima also recognizes that, despite all his admirable qualities she's witnessed, there's a small chance Bob could turn out to be a secret sexual harasser (as some powerful men are). So, if she admires him and stays late to do an exceptional job, but he turns out to be *unadmirable*, she could be sexually harassed when nobody is around.

Adima's admiring Bob risks causing herself harm, but this harm will occur if and only if she admires him, acts accordingly, and her admiration turns out to be *incorrect* (i.e., Bob is unadmirable). But the fact that admiring Bob is risky in this way still seems like a WKR against Adima admiring Bob. It

doesn't bear on whether it's fitting or correct to admire Bob, but only on whether admiring him is good or bad for Adima.

Next, consider fear. First, the fact that fearing a bear might cause the bear to attack you is a paradigm WKR against fearing a bear. But now suppose we've discovered a new species of bears called blue bears, which are found in the same region as black bears but are larger and have black fur with a more pronounced blueish tint. While black bears are harmless, blue bears often attack specifically when the people they encounter are *unafraid*. So, the fact that a blue bear will attack you if you're unafraid is a WKR against being unafraid of a blue bear. Now, consider the following:

Risky Bear Fae is a biologist who is observing and researching blue bears. During her fieldwork, Fae comes across a relatively small bear that has black fur with a slight blueish tint. Given her expertise at discriminating bears, she's very confident that this is a black bear and thus feels unafraid. But then she thinks to herself that there's a small chance that the bear is a young blue bear, in which case she might be attacked, if the bear senses she's unafraid.

Fae's being unafraid risks causing herself harm, but this harm will occur if and only if she acts unafraid and being unafraid turns out to be *incorrect* (i.e., the bear is a fearsome bear). But this still seems like a WKR against Fae being unafraid of the bear. The fact that Fae's being unafraid is risky doesn't bear (no pun intended) on whether it's fitting or correct for her to be unafraid, but only bears on whether it would be good or bad for her to be unafraid.

Risky Boss and Risky Bear illustrate that Risky Attitude cases are just cases of WKRs against having an attitude. More specifically, they illustrate that the practical risks of an attitude's being *incorrect* constitute WKRs against that attitude. So, since pragmatic encroachment cases (i.e., Risky Belief cases) are specific instances of Risky Attitude cases, they are plausibly cases of WKRs against belief, just as the pragmatist debunker claims.

This is a simple but powerful analogy that shows that the encroacher's explanation of what's going on in encroachment cases requires positing a crucial difference between reasons for doxastic attitudes and reasons for other kinds of attitudes: that the practical risks of incorrectness can affect the RKR one has or needs to have for doxastic attitudes, but not the RKR one has or needs to have for other kinds of attitudes. So, the challenge for the encroacher is to explain why we should accept that there is this difference. In the rest of this section, I'll argue that the only salient explanation fails, and so, we should simply accept that encroachment cases are just cases of WKRs against belief.

But first, notice that my argument here challenges the encroacher independently of whether pragmatism is true. If encroachment cases are structurally identical to cases involving WKR against other attitudes, this suggests that the practical considerations involved in encroachment cases are WKRs against belief, regardless of whether or not WKRs are genuine normative reasons. The anti-pragmatist, who denies this latter claim, could thus endorse this same argument against encroachment. But unlike the pragmatist, she would conclude that practical considerations thereby don't make a difference at all to what one ought to believe and that they're only relevant to how one ought to act. So, my argument here provides a challenge to encroachers that is entirely neutral with respect to the pragmatism—anti-pragmatism debate. But I'm presenting the pragmatist version of the argument here because, first, a virtue of this version of the argument is that it's able to somewhat vindicate the encroacher's intuitions, and second, it shows a more surprising conclusion—that even pragmatists should be anti-encroachers.

One strategy the encroacher might use to explain why the practical risks of incorrectness affect the RKR one has or needs to have for doxastic attitudes, but not for other kinds of attitudes, is appealing to the earmarks of RKR. Recall that the earmarks of RKR are (i) it's typically easier for them to constitute motivating reasons for which one has some attitude (compared to WKRs), and (ii) they bear on whether having the relevant attitude is fitting or correct, given the kind of attitude that it is. Schroeder (2012a) and Fritz (2020) both argue that encroachment cases exhibit this first earmark and that this is a reason to think they are cases involving epistemic reasons (RKR) rather than practical reasons (WKR). For example, Fritz (2020: 3058) suggests that it's natural for Hannah to think to herself in Risky Deposit, "I'm pretty sure the bank was open on Saturday before. But what if they changed their hours? If so, that would be bad." And he contrasts this with a case in which someone offers you a bribe to withhold from believing something: it's much more difficult to withhold on that basis.

Moreover, Fritz argues that encroachment cases exhibit the second earmark too. According to Fritz, to withhold belief with respect to *p* is to actively leave whether *p* open and thereby make one's future beliefs or decisions independent of whether *p*. So, withheld belief is correct qua withheld belief just in case it is "apt to play its distinctive role in future episodes of theoretical or practical reasoning" (Fritz, 2020: 3057). And he argues that the practical risks of error do bear on whether it's appropriate to take this stance: for example, the practical risks of error in Risky Deposit indicate that it's correct for Hannah to leave it an open possibility that the bank is closed on Saturday in her future practical reasoning. In contrast, Fritz points out, the fact that someone will give you money if you

withhold from believing *p* doesn't indicate that it's appropriate to leave whether *p* open in future episodes of theoretical and practical reasoning (Fritz, 2020: 3058).

So, the encroacher might appeal to the earmarks of RKR in this way to explain why the practical risks of incorrectness are RKR for withholding belief specifically, even though, for other kinds of attitudes, the practical risks of incorrectness are WKR against those attitudes.

But the problem with this strategy is that it's not probative against the pragmatist's competing explanation of what's going on in encroachment cases like Risky Deposit. Recall that the pragmatist debunker admits that the purely epistemic risks of error provide RKR for withholding belief, while insisting that the practical risks of error only generate WKR against belief. So, the debunker admits that encroachment cases do involve RKR for withholding belief: in Risky Deposit, the fact that the bank could have changed its hours is a RKR for Hannah to withhold from believing that it will be open on Saturday. We should thus expect that, even on the debunker's account of encroachment cases, we'll find the earmarks of RKR. The debunker simply disagrees about what exactly is the RKR. According to the debunker, it's the pure epistemic risk of error (rather than the practical risks of error) that is the RKR to withhold and has the relevant earmarks: the fact that the bank could have changed its hours bears on whether it's fitting or correct to withhold from believing that it will be open and it's the sort of consideration for which Hannah can easily withhold. So, the encroacher can't appeal to the mere fact that encroachment cases exhibit the earmarks of RKR to show that the practical risks of error are RKR.

One might reasonably wonder, though, why it would be so natural for Hannah to withhold belief in Risky Deposit, but not in Riskless Deposit, if Hannah has the exact same RKR for withholding in both cases and the additional reason to withhold in Risky Deposit is a kind of reason on the basis of which it's harder to withhold (a WKR). But the pragmatist debunker can explain this too. As I argue elsewhere, one's recognizing the practical benefits of having some belief (WKR) may cause one to be more responsive to epistemic reasons (RKR) for that belief (Leary, 2017). For example, recognizing that believing in God would make you happier can cause you to be more persuaded by others' testimony or arguments for God's existence. Similarly, the pragmatist debunker may claim that recognizing the practical risks of error (the WKR against believing) can make one more responsive to the epistemic risks of error (the RKR for withholding).¹⁹ This would explain why it's natural for

¹⁹ The pragmatist might claim that there's still an important normative difference between these two cases. In the case where you believe that God exists but have insufficient evidence for that belief, the doxastic attitude you have is clearly epistemically impermissible. But in the case where Hannah has sufficient evidence to believe that the bank will be open, but withholds instead, it's an open question whether her withholding is epistemically impermissible. The answer depends

Hannah to withhold in Risky Deposit: her recognizing the practical risks of her belief being false is likely to make her more responsive to the RKR for withholding.

Not only is Schroeder and Fritz's earmarks test not probative against the pragmatist debunker's competing explanation of encroachment cases, but these earmarks actually tell in favor of the pragmatist debunker's story. This is because the practical risk of error in Modified Pascal's Wager clearly exhibits the earmarks of WKR: the risk of suffering an eternity in hell if you falsely believe that God does not exist and thus don't pray nightly doesn't seem to bear on whether it's fitting or correct to withhold from believing that God does not exist, nor does it seem to be a consideration for which you could easily withhold belief on its own. Indeed, it seems harder to withhold belief in Modified Pascal's Wager precisely because there's not a salient RKR to withhold in the description of the case. This supports the pragmatist debunker's claim that the practical risks of error in encroachment cases are WKRs and the relevant RKR in encroachment cases is the purely epistemic risk of error.

In fact, I think this discussion affords the pragmatist with an even deeper explanation of *why* the encroacher's intuitions got off track in the first place. Encroachers have noticed that it seems very natural for one to withhold belief in paradigm encroachment cases, unlike in paradigm cases of WKRs like Pascal's wager. But they then mistakenly take this psychological difference to suggest that there's a difference in the epistemic status of the respective beliefs: that practical factors are relevant to the epistemic status of belief in paradigm encroachment cases but not paradigm WKR-cases. But really the practical factors in encroachment cases are still only relevant to the practical or all-things-considered normative status of belief.²⁰

So far, I've argued that pragmatic encroachment cases (like Risky Deposit) are analogous to Risky Attitude cases (like Risky Boss and Risky Bear) and that the encroacher can't explain why the practical risks of incorrectness only generate WKRs against the relevant attitudes in the latter cases,

on a further epistemological debate about whether incompatible doxastic attitudes can both be epistemically permitted, given one's evidence. And even if withholding belief in the face of sufficient evidence to believe is epistemically impermissible, doing so may be less epistemically irrational than believing something on the basis of insufficient evidence. ²⁰ This deeper explanation of why encroacher's intuitions get off track can be extended to cover Worsnip's (2015) intuitions about cases that involve only high worldly stakes (mentioned in fn. 17). For example, Worsnip thinks it's just as intuitive to say that you're epistemically unjustified in believing and fail to know that you'll get the job, even if your evidence strongly suggests you will, simply if a lot rides on whether you get it (regardless of what you believe). The pragmatist debunker may explain these intuitions away by claiming that they arise from the observation that it's psychologically natural for one to withhold from believing something when one attends to the high worldly stakes (since attending to high worldly stakes, just like attending to WKRs against believing, can influence how responsive one is to the epistemic risks that constitute RKR for withholding). But this psychological fact doesn't suggest that the worldly stakes make a difference to the epistemic status of one's belief (nor do such stakes make a difference to the practical or all-things-considered normative status of one's belief).

while, in the former cases, they affect the RKR's one has or needs to have. But there's an alternative way the encroacher might respond to the analogy, which dismisses the explanatory challenge. The encroacher might take the analogy I've made here to show, instead, that encroachment is a broader phenomenon: that, for any attitude, the practical risks of incorrectness affect the RKR's that one has or needs to have in order to be justified in having that attitude. That is, the encroacher might claim that the practical risks of Adima's admiring Bob and Fae's being unafraid of the bear either constitute RKR's against those attitudes, or they weaken the RKR's in favor of those attitudes, or they raise the threshold for how much RKR Adima and Fae need in order to be justified in having those attitudes.

But this broader encroachment view seems implausible. Given all the admirable qualities Adima knows Bob has, it seems wrong to claim that Adima isn't justified in admiring him just because there's some small chance that he could turn out to be unadmirable and very bad consequences would ensue. Moreover, the reason Adima has to not admire Bob seems to have the earmarks of WKRs. The fact that bad consequences might ensue if Adima admires Bob and acts accordingly, but her admiration turns out to be incorrect, indicates that not admiring him is the safer thing to do, and thereby bears on whether it's good or bad for her to admire him. (The fact that her admiring Bob is risky in this way doesn't bear on whether it's fitting or correct to admire Bob, since it doesn't bear on whether Bob is, in fact, unadmirable.) And the practical risk of admiring Bob doesn't seem to be the sort of consideration for which Adima could easily cease to admire him, except by causing her to notice and be swayed by evidence that he's not admirable (i.e., RKR's against admiring him). The same thing goes for the practical risks of Fae's being unafraid.

So, we shouldn't take the analogy I've presented here to show that pragmatic encroachment is a broader phenomenon. We should instead take it to show that pragmatic encroachment cases are just cases involving WKRs against belief. This concludes my pragmatist debunking argument against pragmatic encroachment. In the next section, I show how the argument can be extended to debunk moral encroachment too.

4. Debunking moral encroachment

Moral encroachment cases are varied and it's controversial whether they all have the same structure as pragmatic encroachment cases. But I argue here that, regardless of their potential differences, the pragmatist can give essentially the same debunking explanation of all moral encroachment cases.

Some moral encroachment cases are simply revised pragmatic encroachment cases where the relevant harms that might occur are changed to be moral, rather than prudential (Fritz, 2017). These moral encroachment cases are just further Risky Belief cases about which the pragmatist can tell the same exact story. But it's controversial whether all purported moral encroachment cases have this same structure. Other alleged moral encroachment cases include cases where an agent believes something about an individual based on statistical evidence having to do with the individual's race, gender, sexual orientation, etc., and cases where an agent has good evidence for believing something negative about a loved one. Revisit *Cosmos Club* (an example of the former), and consider *Suspecting Spouse* (an example of the latter):

Cosmos Club Karen is at a formal event at a social club where the male staff and guests are all wearing tuxes and she knows that, given the racist history of the club, all of the staff are Black and almost all of the guests are white. She sees a Black man, John, standing near the bar, so she believes that he's a waiter and goes up to him to order a drink.

Suspecting Spouse Susan's husband tells her that he's joined a bowling league and that he'll be out late a couple nights a week to play. Over the next few weeks, she feels like he's been growing distant and notices that he often gets text messages from a woman whose name she doesn't recognize. So, Susan believes that he's having an affair and she confronts him.²¹

Moss (2018) claims that there's a special kind of harm done to an individual when one acts on a false belief that one formed about the individual on the basis of a statistical generalization having to do with that person's membership in a marginalized group. And it's this particular moral harm that she thinks gives rise to moral encroachment in cases like *Cosmos Club*.²² So, for Moss, the moral feature that makes Karen epistemically unjustified in believing that John is a waiter is that doing so risks harming him—a harm which occurs if and only if Karen believes John is a waiter and acts accordingly, but her belief turns out to be false. On this view, *Cosmos Club* is just another Risky Belief case.

²¹ This sort of case originally comes from Stroud (2006), but she doesn't take it to be a case of encroachment. Similar cases are presented in Basu & Schroeder (2019) and Schroeder (2018).

²² Bolinger (2020) and Fritz (2020) have similar views of moral encroachment.

But other moral encroachers take Cosmos Club and Suspecting Spouse to be importantly different from Risky Belief cases. Basu (2019a, 2019b) claims that Karen's belief by itself wrongs John, regardless of whether her belief is false or whether she acts on it in any way and that it's this wrong that makes Karen's belief epistemically unjustified. Schroeder (2018), on the other hand, agrees with Basu that beliefs themselves can wrong, but insists that beliefs wrong only when they falsely diminish. So, according to Schroeder, Karen's belief wrongs John and Susan's belief wrongs her husband if and only if their beliefs are falsely diminishing. And Schroeder claims that it's the *risk* of wronging (i.e., the risk of falsely diminishing) that makes Karen and Susan epistemically unjustified in their beliefs. On both Basu and Schroeder's views, these moral encroachment cases are different from pragmatic encroachment cases. This is because in encroachment cases like Risky Deposit, the harm occurs only if one's belief is false and one has acted on that belief in some way. But on Basu and Schroeder's views, the moral wrongs that Karen and Susan's beliefs commit or risk committing occur regardless of whether Karen or Susan act on their beliefs in any way.

So, it's controversial whether moral encroachment cases like Cosmos Club and Suspecting Spouse are Risky Belief cases.²³ But even if these moral encroachment cases have a different structure, the pragmatist can give essentially the same debunking explanation of them. First, suppose that in Cosmos Club and Suspecting Spouse the belief itself wrongs the individual that it's about, regardless of whether it's true or false, or whether the agent acts on it (as Basu claims). The pragmatist debunker may still claim that the fact that the belief by itself wrongs the individual that it's about is a WKR against having that belief. Indeed, this account of what the relevant moral factor is in these cases suggests that these cases are just like paradigm cases of WKRs against belief (e.g., Harmful Belief), except where the harm done by the belief itself is done to someone other than the believer. So, this account of the moral wrong in these cases makes the pragmatist debunker's story even more plausible.

Second, suppose that Karen and Susan's beliefs merely risk wronging the individuals that their beliefs are about, where this wrong will occur only if their beliefs are false, but regardless of whether they act on those beliefs (as Schroeder claims). The pragmatist debunker may still claim that this moral risk only generates WKRs against those beliefs. And this claim is equally plausible for the exact sort

²³ The answer might vary between the two different types of cases. For example, it might be that you can wrong individuals that you have loving relationships with simply by having false diminishing beliefs about them, regardless of whether you act on those beliefs because having false diminishing beliefs about your loved one by itself damages your relationship. But perhaps with strangers, since there's no relationship that you can damage simply by having certain attitudes toward them, you can't wrong them just by believing something that falsely diminishes them and you must instead act toward them in a diminishing way. If that's right, Cosmos Club is a Risky Belief case, while Suspecting Spouse is not.

of reasons offered earlier: there are structurally analogous cases of WKR against other kinds of attitudes. For example, modify Risky Bear so that the dangerous blue bears sense people's emotions through some telepathic sensory perception, rather than just by their outward behavior. Now Fae's being unafraid of the bear is risky in the sense that, if she's unafraid of the bear and doing so turns out to be incorrect (i.e., it's a fearsome bear), harm will befall her regardless of how she acts. The case is now structurally identical to Schroeder's account of Cosmos Club and Suspecting Spouse. But the practical risks of Fae's being unafraid of the bear still seem like a WKR against her being unafraid.

So, regardless of the potential differences between moral encroachment cases, the pragmatist can offer the same debunking explanation of moral encroachment: the relevant moral considerations in these cases only generate WKRs against belief, which makes it so that the agents really ought to withhold but in a practical or all-things-considered sense. The moral factors don't affect the RKR one has or needs to have for epistemic justification (and knowledge).

But there's one important way in which the pragmatist debunking explanation may differ for some moral encroachment cases. For encroachment cases that have low-stakes counterparts, the anti-encroacher is committed to claiming that the agent is equally epistemically justified in the high-stakes case. For example, assuming Hannah is epistemically justified in Riskless Deposit, the anti-encroacher must claim that she's also epistemically justified in Risky Deposit. But some moral encroachment cases plausibly don't have low-stakes counterparts. Basu (2019b) argues that Cosmos Club can't be modified into a low-stakes case without altering an entire social history, which would not amount to a minimal pair. And Suspecting Spouse can't be modified into a low-stakes case because the moral duties we have to charitably interpret our loved ones are presumably necessary. So, even for an anti-encroacher, it's an open question whether Karen and Susan's beliefs are epistemically justified: one might accept this or one might insist that their beliefs are epistemically unjustified but for purely evidential reasons (Gardiner, 2018). So, in some moral encroachment cases, the pragmatist debunker might claim that the agent's beliefs are epistemically unjustified too, but not because of the moral factors involved.

It would be a surprising coincidence, though, if the moral and epistemic verdicts just happened to align in all moral encroachment cases without low-stakes counterparts, especially if the moral and the epistemic are entirely separable, as the pragmatist debunker claims. So, the pragmatist debunker should say that whether one is epistemically justified in these cases simply varies depending on the particular details of the case. Indeed, as Gardiner (2018) points out, the descriptions of these cases typically leave out relevant evidence that the agent would have in the real world. For example, Karen presumably has other significant evidence available to her aside from John's race that is relevant to

whether she's epistemically justified in believing that he's a waiter: whether he appears to be waiting on other guests, exactly how he's interacting with the bar, his demeanor toward guests and staff, and so on. Whether Karen is epistemically justified in believing that John is a waiter plausibly varies depending on how we fill out these details.

Of course, some moral encroachers motivate their view by explicitly arguing that the moral and the epistemic can never conflict. Basu and Schroeder (2019) argue that, if it's possible for a belief to morally wrong someone even though it's epistemically justified, then an apology is owed to the person wronged. This is because apologies seem owed whenever you do an action that wrongs someone, even if you have a good excuse for wronging them or your action was all-things-considered permissible. But Basu and Schroeder claim that it would not be much of an apology for Karen to say to John, "I'm sorry for believing [that you were a waiter], even though my belief was epistemically impeccable, short of being true" (Basu & Schroeder, 2019: 198). And they think the reason why this is not much of an apology is that Karen's saying that her belief satisfies every epistemic standard short of truth undermines the presupposition that there was any wrongdoing in the first place. So, Basu and Schroeder conclude that the reason why Karen owes John an apology must be that her belief was epistemically unjustified.

But there's an alternative explanation for why Karen's apology to John doesn't seem like much of an apology. The fact that Karen's belief is epistemically justified may be an *excuse* for her wrongdoing, rather than a fact that undermines any wrongdoing. Indeed, in the case of action, one's evidential state is often merely an excuse for wrongdoing: if I was epistemically justified in believing that you gave me permission to drive your car, but you actually didn't, then my driving your car without your consent still wrongs you, but I have a good excuse that makes me not blameworthy for wronging you. I still owe you an apology for my wrongdoing, though. Likewise, Karen still owes John an apology for wronging him, even if her epistemic justification is a good excuse that makes her not blameworthy for doing so. But if Karen and I apologize while harping on the good reasons we had for doing what we did, that's a bad apology. This is because emphasizing our excuses rather than our wrongdoing signals that we're more concerned with our own blamelessness than the wrong done to you and John. This is especially problematic in Karen's case, since her apology is signaling that she, a white woman, is more concerned with her own blamelessness than she is with her wronging John, a Black man. So, the pragmatist can explain why Karen owes John an apology for believing that he's a waiter, even if she's epistemically justified in doing so, while nonetheless explaining why it's inappropriate for her to harp on her epistemic credentials in the same breath.

5. Conclusion

In conclusion, then, pragmatists can give a unified debunking explanation of pragmatic and moral encroachment: that the prudential and moral factors in encroachment cases only generate WKR against belief, rather than affect the RKR one has or needs to have in order to be epistemically justified in believing (and know) the relevant proposition. I've argued that this pragmatist debunking explanation of encroachment cases is more plausible than the encroacher's because, for other attitudes like admiration and fear, the practical risks of incorrectness constitute WKR against those attitudes. But since this argument doesn't depend on whether WKR are genuine normative reasons, which is the issue that divides pragmatists and anti-pragmatists, my argument also challenges the encroacher's view independently of whether pragmatism is true. So, my main argument actually suggests that *everyone* should be anti-encroachers.

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