

KNOWLEDGE AND THE IMPORTANCE OF BEING RIGHT

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ABSTRACT: Some philosophers have recently argued that whether a true belief amounts to knowledge in a specific circumstance depends on features of the subject's practical situation that are unrelated to the truth of the subject's belief, such as the costs for the subject of being wrong about whether the believed proposition is true. One of the best-known arguments used to support this view is that it best explains a number of paradigmatic cases, such as the well-known Bank Case, in which a difference in knowledge occurs in subjects differing exclusively with respect to their practical situation. I suggest an alternative explanation of such cases. My explanation has a disjunctive character: on the one hand, it accounts for cases in which the subject is aware of the costs of being wrong in a given situation in terms of the influence of psychological factors on her mechanisms of belief-formation and revision. On the other hand, it accounts for cases in which the subject is ignorant of the costs of being wrong in her situation by imposing a new condition on knowledge. This condition is that one knows that p only if one does not underestimate the importance of being right about whether p . I argue that my explanation has a number of advantages over other invariantist explanations: it accounts for all the relevant cases preserving the semantic significance of our ordinary intuitions, it is compatible with an intellectualist account of knowledge and it escapes several problems affecting competing views.

KEYWORDS: knowledge, Bank Cases, intellectualism

Introduction

Intellectualism is the view, traditionally endorsed by epistemologists, according to which what makes a true belief an instance of knowledge is exclusively a matter of truth-related factors, such as, for example, whether the evidence supporting one's belief is strong enough, or whether one's belief was formed in a reliable way.¹ Recently, some philosophers challenged this view arguing that whether a true belief amounts to knowledge in a specific circumstance partially depends on features of the subject's practical situation that are completely unrelated to the

¹ Jason Stanley, in *Knowledge and Practical Interests* (Oxford: Oxford University Press, 2005), defines intellectualism as the "thesis that knowledge does not depend upon practical facts" (6). The claim that knowledge is a matter of purely truth-related factors has been also called Purism by Jeremy Fantl and Matthew McGrath, *Knowledge in an Uncertain World* (Oxford: Oxford University Press, 2009). For a detailed discussion of intellectualism see also Stephen Grimm, "Intellectualism in Epistemology," *Mind* 120 (2011).

truth of the subject's belief, such as the costs for the subject of being wrong about whether the believed proposition is true. This view has been called *Subject-Sensitive Invariantism* (hereafter, *SSI* for short).²

One of the most important arguments in support of *SSI* is that this view best explains a number of paradigmatic cases. Such cases consist in a comparison of two situations in which subjects have the same position with respect to truth-related factors, but differ with respect to the importance of being right (or the costs of being wrong) about whether a believed proposition is true: the cases are conceived in such a way that much less is at stake in being right for the subject in the first situation than for the subject in the second situation. Assessors of the cases tend to ascribe knowledge only to the subject in the first situation. Let consider a specific example:³

LS Bank Case. Hannah has some evidence that her local bank will be open on Saturday, namely, she remembers that the bank was open when she deposited a

² *SSI* is a form of *invariantism*, insofar it holds that propositions expressed by knowledge-attributions don't vary from context to context (for example by varying the context of assertion of such attributions), and it is *subject-sensitive* because it holds that whether a subject knows something is sensitive to the practical situation of the subject. This view has been defended by, amongst others, John Hawthorne, *Knowledge and Lotteries* (Oxford: Oxford University Press, 2004) and Jason Stanley, *Knowledge and Practical Interests*. The view is also known as 'Sensitive Moderate Invariantism' (Hawthorne, *Knowledge and Lotteries*) and 'Interest Relative Invariantism' (Stanley, *Knowledge and Practical Interests*). In what follows I will refer primarily to the version of the view defended by Stanley, but what I will say will be also valid for the view of Hawthorne. Jeremy Fantl and Matthew McGrath ("Evidence, Pragmatics and Justification," *Philosophical Review* 111 (2002); *Knowledge in an Uncertain World*; and "Pragmatic Encroachment," in *Routledge Companion to Epistemology*, eds. Sven Bernecker and Duncan Pritchard (New York: Routledge, 2011)) defended a similar view that however differs on several important respects from those of Hawthorne and Stanley.

³ The *Bank Case* has been first suggested by Keith De Rose, in "Assertion, Knowledge and Context," *Philosophical Review* 111 (2002): 913. For similar cases see, for example, Stewart Cohen, "Contextualism, Skepticism, and the Structure of Reasons," *Philosophical Perspectives* 13 (1999) and Fantl and McGrath "Evidence, Pragmatics and Justification." Notice also that these cases are presented in different ways in the literature. In particular, sometimes the subject being evaluated uses the word 'know' and sometimes she does not. This is an important detail, for philosophers that originally suggested similar cases, such as DeRose and Cohen, interpreted them as arguments in support of epistemic contextualism, showing that the word 'know' is context-sensitive. In their perspective such cases had to show evaluator's intuitions about the truth-value of sentences that use epistemic predicates. Only recently such cases have been interpreted as supporting invariantist views about knowledge, such as *SSI*. In the context of these latter views what really matters is the evaluator's judgment of whether the subjects in the cases know or not. On this see also Grimm, "Intellectualism in Epistemology," 708.

cheque two Saturdays prior. However, whether or not the bank is open doesn't matter to Hannah. As a matter of fact, the bank will be open on Saturday. Asked whether she knows that the bank will be open, Hannah reports that she does know.

HS Bank Case. Hannah has some evidence that her local bank will be open on Saturday, namely, she remembers that the bank was open when she deposited a cheque two Saturdays prior. However, whether or not the bank is open matters a great deal to her. If the bank is closed she will not be able to deposit an important cheque. As a matter of fact, the bank will be open on Saturday. Asked whether she knows that the bank will be open, Hannah reports that she does not know and that it would be better for her to go in the bank and make sure that it will be open.

Under these circumstances, most of us would judge that Hannah is right in ascribing herself knowledge in *LS Bank Case* – her evidence seems good enough for her to know. Intuitively, Hannah is also right when she denies knowing in *HS Bank Case*. However, Hannah possesses the same evidence that the bank will be open on Saturday in the two cases. The only difference between the two cases seems to be that, while in *LS Bank Case* whether the bank is open is not very important for Hannah, in *HS Bank Case* whether the bank is open has very high practical consequences. This seems to show that variations in how important it is for Hannah to be right about whether the bank will be open on Saturday makes a difference to whether she knows that. In other words, in the exemplified cases factors related to the practical situation of the subject seem to determine whether or not the subject knows in each circumstance. According to *SSI*, this type of cases is best explained by denying intellectualism and assuming that whether one knows in a determinate circumstance partially depends on considerations about the practical situation of the subject. If a difference in one's practical interests or stakes can make a difference in one's knowledge, then our intuitions in cases like the Bank Case can be easily explained.⁴

To many, *SSI* is a too radical and counterintuitive departure from traditional epistemology. What strikes us as particularly implausible of this view is the denial of intellectualism. For this reason, some philosophers have suggested alternative explanations of these cases. In particular, some invariantists tried to explain the relevant intuitions in these cases by arguing that the contextual variation of knowledge in such cases is not due to pragmatic factors directly affecting

⁴ As Fantl and McGrath observe, the phenomenon just described is not specific of the exemplified cases in particular. "All we need is some case of knowledge without certainty, in which what is known is not irrelevant to the question of what to do" ("Pragmatic Encroachment," 564).

knowledge, but to the influence of psychological factors (such as fear and anxiety) caused by the subject's awareness of the importance of being right in a given situation, which bring about a revision of one's beliefs.⁵ This type of explanation has been credited to have several advantages over *SSI*, such as its matching ordinary intuitions about how our mechanisms of belief-formation and revision work in contexts such as those exemplified in the paradigmatic cases.

Against this type of explanation, *Subject Sensitive Invariantists* put forward new cases in which variations of practical conditions between the two situations do not affect the internal perspective of the subject, but still make a difference to whether the subject knows or not – the so called *Ignorant High Stakes* cases (hereafter, *IHS* cases).⁶ Such cases cannot be explained in terms of the influence of psychological factors on the subject's beliefs caused by the awareness of the stakes, for the subject in such cases is absolutely unaware of the importance of being right in her situation. These cases seem to suggest that factors outside an agent's purview affect whether or not an agent has knowledge. Unlike the appeal to psychological factors, *SSI* easily explains such cases.

In this article I argue for a new account of these cases – both traditional and *IHS* cases – that retains the advantages of the two explanations considered above

⁵ Similar explanations of the cases have been suggested by Kent Bach ("The Emperor's New 'Knows,'" in *Contextualism in Philosophy: On Epistemology, Language and Truth*, eds. Gerhard Preyer and Georg Peter (Oxford: Oxford University Press, 2005); "Applying Pragmatics to Epistemology," *Philosophical Issues* 18 (2008)) and Jennifer Nagel ("Knowledge Ascriptions and the Psychological Consequences of Changing Stakes," *Australasian Journal of Philosophy* 86 (2008); "Epistemic Anxiety and Adaptive Invariantism," *Philosophical Perspectives* 24 (2010)). There are also other solutions suggested by intellectualist invariantists. In particular, a number of philosophers questioned the reliability of the assessor's judgments about the cases. For different approaches along these lines see, for example, Timothy Williamson, "Contextualism, Subject-Sensitive Invariantism and Knowledge of Knowledge," *The Philosophical Quarterly* 55 (2005), Jonathan Schaffer "The Irrelevance of the Subject: Against Subject-Sensitive Invariantism," *Philosophical Studies* 127 (2006), Jessica Brown, "Knowledge and Practical Reason," *Philosophy Compass* 3 (2008), Jessica Brown, "Subject-Sensitive Invariantism and the Knowledge Norm for Practical Reasoning," *Nous* 42 (2008), and Jessica Brown, "Impurism, Practical Reasoning, and the Threshold Problem," *Nous* 48 (2012). Here I will not be concerned with this type of approach to the cases, assuming that the intuitive judgments about the cases reported above are fundamentally correct.

⁶ Stanley coined the term 'Ignorant High Stakes.' See Stanley, *Knowledge and Practical Interests*, 5 and ff. See also Chandra Sripada and Jason Stanley, "Empirical Tests of Interest-Relative Invariantism," *Episteme* 9 (2012). Some philosophers denied the intuitions behind these cases. Here, for the sake of argument, I will assume the validity of these intuitions. My aim here is not to dispute the validity of the intuitions given in support of *SSI*, but to show that an alternative intellectualist explanation settling these intuitions without explaining them away is possible.

(the psychological explanation and the one provided by *SSI*), and at the same time avoids several problems affecting them. My account retains part of the suggested psychological explanation of the cases, with its alleged advantages, but at the same time provides a separate explanation of IHS cases. Such an explanation accounts for cases in which the subject is ignorant of the importance of being right in her situation by adding a new intellectualist condition to other conditions traditionally ascribed to knowledge. This condition is, roughly, that *one knows that p only if one does not underestimate the importance of being right about whether p*. I will provide arguments in support of the truth of this condition, and will defend it against possible problems.

The plan of the article is as follows: in section 1, I discuss in more detail the psychological intellectualist explanation of the Bank Case introduced above, and I show some of its advantages over *SSI*. In section 2, I consider a modified Bank Case involving Ignorant High Stakes, and show that *SSI* can easily explain such type of case, while the suggested form of intellectualism cannot adequately account for it. In section 3, I introduce my explanation of the cases. In section 4, I argue that the suggested explanation has several advantages over other invariantist ones, and defend my proposal against possible objections. I summarize the results in a brief conclusion in section 5.⁷

1. An Intellectualist Explanation of the Bank Case: *CSM*

Some philosophers recently suggested alternative explanations of the Bank Case compatible with an intellectualist account of knowledge. According to a particular type of explanation, suggested by philosophers such as Kent Bach and Jennifer Nagel,⁸ in the exemplified situations the subject knows in *LS Bank* and does not know in *HS Bank*. However, the different epistemic status of the subject in the two situations is not due to the dependence of knowledge on pragmatic factors but to psychological reactions of the subject in response to the conscious consideration of the subject's stakes in her circumstance. Such reactions would affect the confidence of the subject in the relevant proposition; the diminished confidence

⁷ Let me add here an important remark on the scope of this article. My aim is to consider an alternative *invariantist* explanation of the considered cases. My explanation departs from other invariantist explanations, but maintains an invariantist perspective on knowledge. I will not compare here my explanation to other variantist explanations of the cases, such as contextualist and relativist ones. A comparative consideration of variantist explanations would have required too much space. I leave a discussion of the advantages of the suggested explanation on variantist approaches to future works.

⁸ Bach, "The Emperor's New 'Knows'" and "Applying Pragmatics to Epistemology;" Nagel, "Knowledge Ascriptions" and "Epistemic Anxiety."

would in turn lead to a withholding of the belief in the proposition, and thus to a lack of knowledge.⁹ Since this explanation moves the entire explanatory burden onto the presence or absence of belief in the given situations, it is plainly compatible with knowledge being a factor of true belief plus exclusively truth-related features such as the strength of evidence and the reliability of belief-forming processes.

Let's consider how a specific version of this explanation works in the Bank Case. In *HS Bank* it is very important for the subject to be right about whether the bank will be open on Saturday. The subject recognizes that much is at stake for her. She has a strong practical concern about being right in his circumstance. As a consequence, the subject is under psychological pressure; she fears being wrong and feels anxious. These psychological conditions produce a need for greater evidence in the subject, moving her to check and reconsider the evidential grounds and the presuppositions on which her belief is based. As a consequence of such reconsiderations, she withholds her outright belief, judging it to be based upon relatively inadequate evidence. Because knowledge requires (or at least implies) belief, the subject also loses knowledge.¹⁰ On the contrary, in *LS Bank Case* it is not particularly important for the subject to be right about what she believes. Given the relative importance of getting things right, the subject does not feel any anxiety pushing her to check the evidential grounds of her belief and reconsider uncertain presuppositions on which the belief is based. Consequently, she accepts as sufficient for believing the available evidence, keeps believing and knows.

Such a type of explanation – that, following Stanley,¹¹ I will call ‘*confidence-shaking maneuver (CSM)*’ – seems to provide an elegant and intuitive account of what is going on in the Bank case. The absence of knowledge in *HS Bank* case is explained by the subject's awareness of the high costs of being wrong.

⁹ For similar explanations see also Brian Weatherson, “Can We Do Without Pragmatic Encroachment?,” *Philosophical Perspectives* 19 (2005), Dorit Ganson, “Evidentialism and Pragmatic Constraints on Outright Belief,” *Philosophical Studies* 139 (2008) and Pascal Engel, “Pragmatic Encroachment and Epistemic Values,” in *Epistemic Value*, eds. Adrian Haddock, Alan Millar, and Duncan Pritchard (Oxford: Oxford University Press, 2009). Stanley (*Knowledge and Practical Interests*, 6) also credits John Kvanvig as having presented a similar suggestion on his blog *Certain Doubts*.

¹⁰ Notice that such explanation does not require a complete neutralisation of the credence in the given proposition. The mere decrease of confidence in the credence is sufficient for a suspension of the outright belief, and thus for a lack of knowledge in the situation. On that see for example Bach, “The Emperor's New ‘Knows,’” 26.

¹¹ Stanley, *Knowledge and Practical Interests*, 25.

That awareness undermines her confidence in her belief, challenging the presuppositions on which her evidence for that belief is grounded, defeating part of that evidence, and provoking the failure to know the relevant proposition.

CSM has several advantages over the explanation of the cases suggested by *SSI*. First, this explanation seems more intuitive than the one provided by *SSI*. An aspect of *SSI* that seems *prima facie* counterintuitive is that according to this view subjects could differ in their being in the position to know something regardless of any truth-conducive factor, just because of the different practical importance of getting things right in each circumstance.¹² *CSM* does not rely on any such assumption. It explains the cases by adducing the existence of psychological mechanisms that in situations in which a certain decision is practically relevant would activate specific emotive responses, such as pressure and anxiety, which in turn would affect the confidence in one's belief. Such an explanation does not require the assumption that knowledge (or any of its constituents) is partially a matter of factors that are not truth-conducive, and therefore it is compatible with an intellectualist account of knowledge. *CSM* also fits with ordinary intuitions of what's going on in such cases,¹³ and it has received independent confirmation from several studies in psychology supporting the existence of mechanisms of belief control and revision similar to those described above.¹⁴

A further advantage of *CSM* over *SSI* is that *CSM* has no problems explaining the dynamics of context shifts i.e. shifts from high-stakes to low-stakes contexts, and *vice versa*. It is relatively easy to lose knowledge when we pass from low-stakes to high-stakes contexts, but it is not equally easy to regain knowledge when we pass from high to low-stakes contexts. There is an asymmetry in changes in epistemic conditions between moving upwards from low to high-stakes contexts, and downwards from high to low-stakes contexts: once knowledge has

¹² For example, a subject S^+ might have more evidence than another subject S^- with respect to a given proposition p – be better informed, have done more checks and verifications, etc. – but because much more is at stake for S^+ than for S^- , S^+ can fail to know that p while S^- knows that p .

¹³ By experience, when I presented such type of cases to non-philosophers asking them what's going on in such cases, I always received an explanation similar to the one offered by *CSM*.

¹⁴ Nagel adduces a body of empirical work in psychology showing that epistemic anxiety is a natural aspect of the regulation of our thinking, “a factor that works to ensure that cognitive activity integrates with other types of activity in balancing expected costs and benefits” (“Epistemic Anxiety,” 408). See also “Epistemic Anxiety,” 408-413. The existence of dispositions to accept uncertain presuppositions in the background of one's beliefs has also a high adaptive utility for agents. Too much consideration of all the uncertain presuppositions we take in everyday life would require too much time and effort for what is at stake, given a weigh of costs and benefits. See, for example, Ross and Schroeder, “Belief, Credence, and Pragmatic Encroachment.”

been lost passing from a low- to a high-stakes context, it cannot be easily regained once one returns from a high- to a low-stakes context – at least until someone completely forgets the considerations that brought her from a low- to a high-stakes context.¹⁵ *CSM* easily accounts for such dynamics. When a subject loses knowledge in passing from a low-stakes to a high-stakes context, this happens because certain psychological mechanisms move her to reconsider the evidential grounds and the presuppositions on which her belief is based and to withhold her outright belief as a consequence of such reconsideration. In general, once one reconsiders the evidential grounds one had for some beliefs, one acquires more information about the relevant propositions: many uncertain presuppositions that one took for granted before, after one's reconsideration are grounded on new evidence and take the status of outright beliefs, while other presuppositions discovered to be evidentially ungrounded are definitively revised. These changes in the transition from a low-stakes to a high-stakes context affect one's overall epistemic status bringing to a relatively persistent revision or reconsideration of one's evidence for or against previously believed propositions. The new revised epistemic condition of the subject prevents her from recovering knowledge when stakes return to being low. On the contrary, *SSI* cannot easily account for these asymmetric dynamics of change in epistemic conditions. *SSI* predicts that a subject that lost knowledge passing from a low-stakes situation to one in which the stakes are higher, should regain knowledge when the stakes lower again.^{16,17}

¹⁵ An example: John is going to take a train directed to Venice where he must attend an important meeting. At the time of depart (t_0) he believes that the train will also stop in Verona. He remembers this from the train itinerary he read some days before. However, this information has no relevance for him at that time. Intuitively at t_0 John knows that his train will stop in Verona. However, after the departure, at time t_1 , John receives a phone call in which he is informed that the meeting has been moved from Venice to Verona. At that point he reconsiders the grounds on which he believes that the train will stop in Verona. He doesn't feel any more confident of his memory. He keeps telling himself "What if I were wrong? Maybe I have confused Verona with a similar name." At that point he suspends his belief, and hence he fails to know at t_1 . A few minutes later, at time t_2 , John is still wondering whether the train will really stop in Verona and intends to ask to someone, when he receives another phone call informing him that there has been an error in the former call and that the meeting will take place in Venice as planned. Intuitively, from time t_2 , even if there is nothing at stake for John in being wrong about whether the train will stop in Verona, John lacks the necessary confidence for believing and knowing that the train will stop there, even if his evidence is the same he had at time t_0 , before receiving the first call. So despite the lower stakes, John is unable to recover knowledge.

¹⁶ Notice that this problem also affects other explanations of such cases such as epistemic contextualism. As David Lewis puts the problem: "the boundary readily shifts outward if what is

Another advantage of *CSM* is that it avoids a number of counterintuitive consequences of *SSI*. For example, *SSI* predicts the acceptability of sentences like “I know that *p*, but if more were at stake I would not know it.”¹⁸ *CSM* avoids that sort of problems by excluding any direct role of stakes in determining whether a subject knows or not. Stakes would rather act only indirectly on the epistemic position of a subject, by eventually affecting the degree of confidence in a belief. The subject in low stakes, from her perspective, could consider the objective level of stakes irrelevant for one’s epistemic position, thus maintaining the unacceptability of such type of sentences. At the same time, a rise of the stakes would bring about a partial change in the subject’s perspective and, eventually, a modification of the degree of confidence in a belief and to the suspension of that belief.¹⁹

2. Ignorant High Stakes

Despite the advantages of *CSM* outlined in the previous section, there seems to be at least one reason for rejecting this strategy for explaining the relevant cases and endorsing the explanation provided by *SSI*. The type of cases considered above involve subjects who are aware of their practical interests in the given

said requires it, but does not so readily shifts inward if what is said requires that” (“Scorekeeping in a Language Game,” *Journal of Philosophical Logic* 8 (1979), 355). My aim in this article is to defend a new invariantist account of the cases and to contrast it with other invariantist explanations. For this reason here I will restrict my considerations to invariantist explanations of the cases.

¹⁷ Notice also that *SSI*, contrary to *CMS*, doesn’t even provide an explanation of the processual character of variations from low to high-stakes contexts, since *SSI* is a theory according to which such variations of knowledge do not depend on psychological processes but on objective features of the subject’s practical situation.

¹⁸ For a discussion of the problem see Michael Blome-Tillmann, “Contextualism, Subject-Sensitive Invariantism, and the Interaction of ‘Knowledge’-Ascriptions with Modal and Temporal Operators,” *Philosophy and Phenomenological Research* 79 (2009).

¹⁹ Another counterintuitive consequence of *SSI* that *CSM* avoids is the following: consider a case where a subject 1) has enough evidence for knowing that *p* only if stakes are low, 2) believes that stakes are high, but 3) actually stakes are low (we may call this case *Ignorant Low Stakes*). Intuitively, we would not be disposed to attribute knowledge to the subject in this scenario (as in IHS Bank case, the subject herself would not be disposed to self-ascribe knowledge). Nevertheless, according to *SSI*, the subject possesses enough evidence for knowing in her situation, and thus should know. On the contrary, *CSM* provides an explanation in conformity with the intuition that the subject does not know in this scenario: since she believes that stakes are high, her psychological conditions inhibit the formation of a belief about the matter. As a consequence, the subject does not know.

circumstance. These subjects possess the same degree of evidence supporting their belief through the different contexts, but they have a pressing practical concern in high-stakes contexts and no corresponding concern in the low-stakes contexts. However there are cases in which a subject has enough evidence to support a low-stakes judgment but not a high-stakes one, she believes that she is in a low-stakes context and is therefore free from practical concerns, but she is in fact in a high-stakes context without knowing that she is. In such cases our intuition is that the subject does not know. These cases – that philosophers call *Ignorant High Stakes cases*²⁰ (hereafter *IHS cases*) – seem to show that factors beyond what the subject recognizes about her situation affect whether or not she has knowledge. *CSM* has no easy explanations of such cases. On the contrary, *SSI* easily explains them.

Consider a specific example of this type of cases:²¹

IHS Bank Case. Hannah has some evidence that her local bank will be open on Saturday, namely, she remembers that the bank was open when she deposited a cheque two Saturdays prior. Whether the bank is open matters a great deal to her. If the bank is closed she will not be able to deposit an important cheque. However, Hannah does not know this. She thinks that there are no urgent practical reasons for her to deposit the cheque on Saturday. As a matter of fact, the bank will be open on Saturday. Asked whether she knows that the bank will be open, Hannah reports that she does know.

In *IHS Bank Case*, Hannah is in a high-stakes situation; it is very important for her to deposit the cheque by Saturday. However, she does not know that depositing the cheque is so important (she even doesn't believe that). She has no special reason to think that she is in a High Stakes situation.²² Hanna attributes herself knowledge that the bank will be open on Saturday, as does the subject in *LS Bank Case*. However, intuitively, it seems that Hannah does not know that the bank will be open; her actual evidence seems not to be sufficient for knowing given what there is at stake for her in the situation.

Since the subject in IHS cases is not aware of the high stakes in her practical situation, it cannot be that the agent's recognition and awareness of these stakes leads to a diminished level of confidence and a withholding of belief in the relevant proposition. The only factor that seems to make a difference between *LS*

²⁰ For a discussion of such cases see Stanley, *Knowledge and Practical Interests*, and Sripada and Stanley, "Empirical Tests of Interest-Relative Invariantism."

²¹ For a similar case see Stanley, *Knowledge and Practical Interests*, 5.

²² It is important here to stress that in Ignorant High Stakes the relevant agent is not only unaware of the stakes, but is not accountable as responsible for not knowing the stakes. In fact in such cases the subject has absolutely no idea that she is in a high stakes situation.

and *IHS Bank* cases is the difference in the stakes compared to the subject's amount of evidence. *SSI* easily explains the intuition in *IHS Bank*. According to *SSI*, knowledge is partially a factor of the subject's objective stakes in a given circumstance. Whether a subject knows or not depends on features of the subject's practical situation, such as the objective costs for the subject of being wrong about what she believes in a given circumstance. Given the evidence available in the bank cases, the subject is in the position to know in cases in which being right about whether the bank will be open is not very important, as in *LS Bank Case*; but she is not in the position to know when the importance of getting things right is relevantly high, as in *HS* and *IHS Bank* cases.

On the contrary, *CSM* finds it harder to account for the *IHS Bank Case*. *CSM* explains the difference in knowledge between low- and high-stakes cases in terms of the influence of subjective psychological factors. In non-ignorant *HS* cases, where a subject recognizes that the costs of being wrong are particularly high, the subject's perceived practical relevance of the situation determines psychological conditions that eventually undermine the available evidence judged inadequate and bring to a withholding of her belief. The absence of belief is supposed to explain why in the given circumstance the subject does not know. Therefore, *CSM* does not take a subject's actual stakes to be a factor in whether she has knowledge; stakes have only an indirect impact, mediated by their influence on belief. However, in *IHS* cases the subject ignores the potential costs of being wrong in that particular situation; she does not recognize the objective practical relevance of the situation. Consequently, the psychological conditions necessary for undermining the available evidence and bringing to a withholding of belief do not obtain and the subject continues to believe with the same degree of confidence.

Importantly, from the point of view of *CSM*, *IHS* cases do not differ in any epistemologically relevant respect from low-stakes cases. So the defender of *CSM* is forced to accept that, contrary to the ordinary intuition, in the *IHS Bank case* the subject does know that the bank will be open, as in *LS Bank case*. This sounds odd, not only because it contrasts with the common intuition about *IHS* cases, but also because, as Stanley observes, it seems that the subject is more knowledgeable about her situation in *HS Bank* than she is in *IHS Bank*. It does not seem correct that adding a little ignorance increases knowledge.²³ Furthermore, it seems that if the subject does not know in normal high-stakes cases, she also does not know in *IHS* cases.

²³ Stanley, *Knowledge and Practical Interests*, 6-7.

3. A New Intellectualist Explanation of the Cases

In section 2 we considered *CSM*'s difficulties in explaining IHS cases. In general, advocates of *CSM* answer this challenge by accepting that we have the intuition according to which in IHS cases the subject does not know, but they argue that such an intuition is in error, and that the subject in such cases knows. They explain away the (in their view) wrong intuition about the subject's epistemic status in IHS cases with an error theory: in judging such cases from a third-person perspective the assessor of the cases supplies a distorted assessment of the epistemic situation of the subject, projecting on her the concerns that she would have if were aware of her practical situation. The knowledge-ascriber misrepresents the actual epistemic condition of the subject, and that obstructs her from appreciating such a condition as sufficiently reasonable for knowing. Intuitions that IHS subjects lack knowledge are thus to be dismissed as wrong by upholders of this view.²⁴

Against this reply, it has been remarked that explaining away the IHS cases with an error theory has the drawback of providing an excessively asymmetric account of the relevant cases. The explanation provides an account respecting the validity of our intuitions for non-ignorant High Stakes cases and an entirely different error-theoretic account for ignorant High Stakes cases.²⁵ Anyway, also assuming the overall plausibility and coherence of the error theory adduced by advocates of *CSM*, it seems that if an explanation of IHS cases preserving the semantic significance of ordinary intuitions and avoiding an error theory is available, this should be preferred.²⁶

I don't take the above considerations to be definitive reasons to reject *CSM*, but I take them to provide motivation for canvassing alternative explanations of the relevant facts. In what follows, I offer an account of all the exemplified cases that fares better than *CSM* with respect to these criteria. This account explains all the cases without appealing to an error theory, and is compatible with an intellectualist conception of knowledge – though partially divergent from traditional ones. It provides an explanation of non-ignorant cases along the lines

²⁴ See, for example, Nagel, "Epistemic Anxiety," 426-427. According to Nagel, the knowledge-ascribers in such situations are victims of certain psychological bias: it is psychologically very difficult for the ascriber to suppress the information about the subject's stakes in evaluating her reasoning. A similar explanation has been suggested by Bach, "Applying Pragmatics to Epistemology," 83.

²⁵ Sripada and Stanley, "Empirical Tests of Interest-Relative Invariantism," fn. 7.

²⁶ In general, philosophers agree that one must adopt explanations that confirm our ordinary intuitions as much as possible. See, for example, Stanley, *Knowledge and Practical Interests*, 33.

suggested by *CSM*, retaining the many advantages of such an explanation, such as its intuitivity and the ability to explain the dynamics of change of epistemic conditions in variations from low- to high- and from high- to low-stakes contexts. At the same time, this explanation preserves the validity of the ordinary intuition that subjects in IHS cases do not know.

Let assume that our intuitions in all the considered cases are correct, i.e., that in all such cases the subject knows in low-stakes cases and does not know in high-stakes cases (both ignorant and not). If so, then apparently the only available explanation of these cases seems to be one according to which pragmatic factors determine whether a subject knows or not, such as *SSI*. In fact, if we compare *IHS Bank Case* to *Low Bank Case* both descriptive and normative truth-relevant factors seem to be exactly the same for the subject in the two cases: in both cases the subject holds a true justified belief based on the same piece of evidence. It seems that the only difference between these two cases lies at the level of the practical situation of the subject: in *IHS Bank* the subject is in a high-stakes situation (even if he does not know this), while in *Low Bank* the subject is in a low-stakes situation.

However, at a closer look, the practical situation of the subject is not the only feature that varies in the two cases. There is another variable factor that concerns the epistemic position of the subject. The subjects in *IHS Bank* and *Low Bank* share the same internal mental attitudes; they both believe that the bank will be open on Saturday and with the same degree of evidence. They also both believe that they are in a low-stakes situation. But they differ in the fact that while the subject in *Low Bank Case* is *right* about his own practical situation, the subject in *IHS Bank Case* is *wrong* about it. In other words, the two subjects do not differ only with respect to the importance of being right in their respective circumstances, but also with respect to the epistemic appropriateness of the assessment of their own practical situation: both judge to be in a low-stakes situation, but one is right in that judgment, while the other is wrong. The subject's assessment of her practical situation in the IHS case is epistemically inappropriate, for she ignores the importance of being right given what there is at stake.²⁷

²⁷ This point has been noted also by Stanley, *Knowledge and Practical Interests*, 7. Stanley recognizes the difference in the epistemic condition between subjects in Ignorant High Stakes and Low Stakes cases observing that a subject in Low stakes cases is more acknowledgeable than one in IHS cases, and that the latter has more ignorance than the former. Such ignorance is in the assessment of one's cognitive stand with respect to one's own practical situation. However Stanley does not consider the possible consequences of such considerations.

Such a difference leaves open the space for an alternative intellectualist explanation of the lack of knowledge in IHS cases. Consider the following necessary condition on knowledge:

(C) S knows that *p* only if S does not underestimate the level of importance of being right about whether *p* in S's actual circumstance

According to (C), for knowing a certain proposition it is necessary, amongst other things, not to underestimate one's practical situation. (C) easily explains why in an IHS case the subject does not know, while in a Low-Stakes case she knows. The reason is that in a low-stakes case the subject doesn't underestimate the relevance of being right about whether it is true that *p*. This, according to (C), is compatible with knowing *p*. On the contrary, in an IHS case the subject underestimates such relevance, and thus violates the constraint that (C) puts on knowledge. In IHS cases, even if the subject's confidence in her belief were not shaken, she would still lack knowledge because of her improper evaluation of the relevance of being right about whether the believed proposition is true.^{28, 29}

(C) explains the lack of knowledge of a given proposition in IHS cases by reference to another lack of knowledge, that of features of the subject's practical

²⁸ Why does (C) claim that in order to know a proposition one *must not underestimate* the importance of being right about the given proposition, and not simply that one *must judge correctly* such importance? The reason is that there are possible counterexamples to a similar condition requiring the mere correct judgment of such relevance. Consider for example the case of a subject that believes that she is in a high-stakes context, has evidence sufficient for retaining her belief in such a context, but nevertheless, unbeknownst to her, she is in a low-stakes context. In this case the subject does not correctly evaluate her practical situation, she overestimates the importance of being right about whether the believed proposition is true, but nevertheless intuitively she possesses knowledge. (C) allows that the subject in this situation knows even if she incorrectly evaluates her position. In fact, despite her assessment of the situation is incorrect, she is not underestimating the importance of her practical situation. I am confident that further possible counterexamples to (C) can be easily accommodated by similar refinements of (C).

²⁹ With *assessment*, *evaluation* and *judgment* I don't refer here to the actions of consciously deliberating about the importance of the situation after a ponderate and attentive consideration of it. Rather I have in mind some epistemic attitude such as a dispositional state of belief, esteem or recognition of the importance of the situation, that may eventually be present at a subintentional level, not immediately considered in one's thoughts, but still conscious. When a participant to a quiz is faced with a question where correctly answering means winning \$ 100000, she doesn't really focus on the importance of being right in her answer. Rather, she directly focuses on what the possible answer to the question is, even if she is perfectly conscious of what it is at stake in her situation. She assesses her situation as very important even without explicitly affirming with an action of deliberation that it is.

situation. Here it is important to remark how the condition on knowledge stated by (C) involves exclusively truth-conducive factors, bearing on the correctness of one's judgment of a certain state of affairs. Being correct about one's judgment or evaluation is not a pragmatic matter – it does not directly concern any practical factor. It rather concerns the epistemic appropriateness of one's mental state. As many philosophers remarked, the rightness or wrongness (correctness or incorrectness) of one's belief or judgment is a genuinely epistemic matter.³⁰ Therefore (C) states a condition fully compatible with an intellectualist account of knowledge, even if this account will relevantly differ from other traditional accounts.³¹

(C) provides an intellectualist explanation of why in an IHS case the subject does not know, while in a Low-Stakes case she knows. In section 2 we saw that *CSM* faces difficulties in explaining IHS cases even though it provides a plausible explanation of other cases in which the subject appropriately perceives the importance of being right in her practical situation. I suggest a disjunctive explanation of the cases: on the one hand, non-ignorant cases, in which the subject is aware of the costs of being wrong in her circumstance, can be accounted for by an explanation along the lines of *CSM*, in terms of the influence of psychological factors on mechanisms of belief-formation and revision. On the other hand, (C) can account for IHS cases, in which the subject is ignorant of the costs of being wrong in her situation. As said above, neither condition (C) nor *CSM* require the assumption that knowledge is partially a matter of non-truth-conducive factors. Thus the suggested disjunctivist explanation is compatible with an intellectualist account of knowledge.

³⁰ Many philosophers recently argued that standards of correctness are constitutive of certain epistemic states and actions such as those of believing and judging. According to this view, one does not believe if she does not hold a mental state which is correct or incorrect depending on whether what she believes is true or false (see, for example, Ralph Wedgwood "The Aim of Belief," *Philosophical Perspectives* 16 (2002), Paul Boghossian, "The Normativity of Content," *Philosophical Issues* 13 (2003), Nishi Shah, "How Truth Governs Belief," *Philosophical Review* 112 (2003), and Nishi Shah and David Velleman, "Doxastic Deliberation," *Philosophical Review* 114 (2005). Similar considerations are valid also for the notion of evaluation that I introduced in (C), that I characterized as an attitude that may be included in the family of doxastic states. According to such a view not only getting things correctly or incorrectly is a genuinely epistemic matter, but the appropriateness or inappropriateness of such attitudes would be also an essential epistemic feature of the attitude.

³¹ I will be back to the specific intellectualism involved in my account and the differences with respect to traditional intellectualist accounts when I will consider specific objections. See in particular objections 2 and 3 and replies below.

4. Assessing the New Explanation of the Cases

In the former section I offered a disjunctive explanation that covers all cases. This explanation accounts for non-ignorant cases using the explanation offered by *CSM*, and accounts for ignorant high-stakes cases by means of the (C) constraint. In this section I will discuss a series of advantages that this explanation has over other explanations of the same cases, and in particular over *SSI*. I will also address some possible objections to this explanation.

Advantage 1. The suggested intellectualist explanation has at least the same explanatory power as other non-intellectualist explanations such as the one provided by *SSI*, since it delivers equivalent predictions.³² However, since intellectualism is deeply entrenched in our ways of thinking about knowledge, if two explanations can be offered predicting the same results, one requiring a non-intellectualist account of knowledge, while the other preserving an intellectualist account of this notion, the latter should be preferred.

Advantage 2. The suggested explanation is capable of retaining the advantages of a psychological explanation of the relevant cases (such as *CSM*), while at the same time escaping its problems. As shown in Section 2, *CSM* has a number of advantages over the explanation of the cases provided by *SSI*: it has a higher degree of intuitivity and it easily accounts for certain dynamics of change of epistemic conditions in variations from high-stakes to low-stakes contexts. At the same time, my explanation solves the problems that Ignorant High Stakes cases pose to *CSM*.

Advantage 3. My explanation preserves the intuition that the failure of knowledge in ignorant and non-ignorant High Stakes cases is due to different

³² Notice also that several arguments advanced in support of *SSI* can be easily adapted as arguments in support of the suggested explanation. An argument commonly adduced in support of *SSI* is that such an account provides a plausible explanation of how knowledge relates to rational action. According to John Hawthorne and Jason Stanley, "Knowledge and Action," *Journal of Philosophy* 105 (2008), that knowledge is sensitive to practical stakes explains why it is appropriate to treat a proposition as a reason for action if and only if this proposition is known. The suggested account of the various cases predicts knowledge in precisely the same circumstances than *SSI*, and is therefore compatible with a similar explanation of the relation between knowledge and practical reasoning. Similar considerations are valid for other arguments given in support of *SSI*, such as the ability to provide an adequate response to the problem posed by skeptical arguments formulated with lottery propositions scenarios (Hawthorne, *Knowledge and Lotteries*).

factors. Intuitively, the subject in *HS Bank* case does not know because the perceived importance of the situation in the given circumstance makes her to feel unsure, thereby modifying her degree of confidence in her beliefs and defeating her knowledge. On the contrary, it seems that in IHS cases the ignorance is due to some impropriety of the subject not reducible to a mere descriptive psychological factor. The subject in such cases does not know because there is some inappropriateness in her epistemic condition, an inappropriateness of which she is not aware. According to *SSI*, however, the explanation of the lack of knowledge in both cases is due to an objective practical factor, namely, that the stakes of the subject in the given situation are too high if compared to her available evidence.³³ On the contrary, the disjunctive explanation offered here allows us to account for the different intuitions in the two types of cases: in non-ignorant High Stakes cases the subject does not know because of psychological factors, while in IHS cases she does not know because of a normative epistemic factor – namely, because the subject’s representation of her practical situation is incorrect.

Advantage 4. The endorsement of (C) instead of some pragmatic condition on knowledge such as those suggested by advocates of *SSI* provides also a partial solution to several problems affecting *SSI*. For example, it has been remarked that *SSI* predicts the truth of certain unintuitive past- and future-tense knowledge-ascriptions. Here a case from Stanley:

[S]uppose that on Thursday, Hannah had a bill coming due over the weekend. So, on Thursday, she did not know that the bank would be open on Saturday. But suppose that, on Friday, the company to whom the bill was owed decided to alleviate the debt of all of its customers. So, on Thursday, Hannah was in a High Stakes situation, whereas, on Friday, she was not. Then it would seem that [*SSI*] entails the truth of the following:

(2) Hannah didn't know on Thursday that the bank would be open on Saturday, but she did know on Friday.

³³ It is not clear whether the practical factor on knowledge adduced by *SSI* in order to explain the cases is a normative or a descriptive factor. Fantl and McGrath (“Evidence, Pragmatics and Justification,” *Knowledge in an Uncertain World*; and “Pragmatic Encroachment”) describe this factor in normative terms, as a condition linking knowledge to the warrant, rationality or justification of acting on what it is known. Hawthorne and Stanley (“Knowledge and Action,” 576) accept that there is a similar normative connection between knowledge and rational action, but consider such a connection a consequence of the relation between the epistemic position of a subject and features of her practical environment, such as the stakes of the subject in a given circumstance. Whether the latter factor can be conceived in purely descriptive terms is an unclear matter.

That is, [*SSI*] seems to predict that (2) is true, even though Hannah had the same evidence on Friday as she did on Thursday, and nothing changed about the bank's opening hours. This is quite unintuitive.³⁴

Such a case seems particularly problematic because apparently it shows that knowledge can come and go regardless of any change in the cognitive position of the subject (her available evidence, her confidence in her belief, and so on), exclusively because of changes in the practical environment of the subject which modify the relevance for her to be right about whether a given believed proposition is true. Also (C) predicts the truth of such type of claims. However, such claims appear less counterintuitive if one accepts (C) instead of a pragmatic condition on knowledge. Though Hannah had the same evidence that the bank was open on Friday as she did on Thursday, she didn't have an equally good epistemic position with respect to the importance for her that the bank was open in the two days. With respect to this feature, her epistemic position was appropriate on Thursday, but not on Friday. In this way (C) explains the change in Hannah's knowledge in terms of a change in her overall epistemic condition. Changes in the practical environment of Hannah will not affect her epistemic status in a direct way, but only indirectly, insofar such changes will modify the epistemic appropriateness of her judgment of the importance of the situation. Consequently, whether Hannah knows or not in the circumstance will be exclusively a matter of her epistemic position at that time – where such a position also includes her appropriate assessment of her practical situation.

Objection 1. An objection that could be addressed to the suggested explanation of the considered cases is that it seems that the only reason for accepting (C) is that it escapes the problems of *CSM*, retaining its advantages. There does not seem to be independent reasons for endorsing the condition. In this respect, (C) seems to lack independent motivation, and thus the full explanation appears to be *ad hoc*.

Answer. This objection could be simply rebutted by noting that one of the main reasons (if not the main reason) for endorsing *SSI* is that it explains the considered cases. Such consideration could be *ipso facto* applied in defence of the non-*ad hoc*ness of my account.³⁵ However, I think that there are independent

³⁴ Stanley, *Knowledge and Practical Interests*, 106-107.

³⁵ Of course, this is not the only reason adduced in support of *SSI*. However, the other arguments in support of this view are all arguments to the best explanation of certain features, such as the relation between knowledge and rational action, that as I argued in footnote 32 may be equally well accounted for by my view.

reasons for accepting (C) as a plausible condition on knowledge, independently of its explanatory relevance for the various cases. Knowledge of a proposition presupposes the possession of a broad set of information about the epistemic environment in which a proposition is known: a precondition for knowing that I have hands is that I possess knowledge that there is an external world, that I am not dreaming now, and so on. These pieces of information about the epistemic environment in which a proposition is known do not directly support the truth of that proposition and may sometimes pass unnoticed, but they are necessary for knowing. Similarly, it could be argued that another type of information constituting a precondition for the knowledge that p is constituted by correct assessments about the practical situation in which p is believed – more precisely, about the importance of being right about whether the believed proposition is true. These appropriate assessments of one’s practical situation would constitute another piece of information about the epistemic environment in which a proposition is known, necessary, with many other pieces of information, for the possession of that knowledge.³⁶

³⁶ According to the picture outlined in this paragraph, it follows that background information about the epistemic environment in which a subject believes a given proposition are necessary for knowledge. Such information can eventually constitute evidence even though they do not directly raise the probability of the truth of the believed proposition. Part of the information constituting evidence for p would be information about the overall situation in which the agent believes that p . In this respect, a significant part of the information contributing to the knowledge of p would not be related to p in a way that rises or diminishes the probability of p , but would concern the background in which p is involved and the environmental situation in which the subject grasps p . I am open here to accept a stricter notion of evidence according to which evidence is support of the mere probability of some truth. However, I endorse the view that part of what makes belief knowledge is determined by certain factors, in addition to true belief, which are not straightforwardly related to the truth or probability of the believed proposition, such as some information about the broad situation in which the subject believes the known proposition. Notice that this point is not an original feature of my account. Also according to traditional accounts of knowledge, truth-related factors are not only factors merely raising the probability of p , concerning a broader background of propositions related to p in an indirect way. For example, several internalist accounts of knowledge accept certain higher-order conditions on knowledge – such as that one have reflective awareness of the reliability of one’s belief-forming mechanisms, or that one is in a position to know that one knows. Similarly, according to views defended by Ludwig Wittgenstein *On Certainty* (Oxford: Basil Blackwell, 1969) and Crispin Wright, “Warrant for Nothing (and Foundations for Free)?” *Proceedings of the Aristotelian Society* 78 (2004), some beliefs would work as presuppositions grounding big part of our knowledge. Doubting of such presuppositions would rationally commit one to doubting the significance or competence of the full cognitive project in which the subject is engaged (Wright, “Warrant for Nothing,” 188-197). Knowledge would depend partially on such

Objection 2. Someone may argue that the suggested account is not an alternative to SSI, but rather a species of it. In fact (C) requires that one has a correct assessment of what the stakes are. However, whether your assessment of what the stakes are is correct or incorrect depends on features of one's practical situation.

Answer. According to SSI whether a true belief amounts to knowledge in a specific circumstance partially depends on features of the subject's practical situation that are completely unrelated to the truth of the subject's belief. Though I agree that the correctness or incorrectness of the epistemic assessment about the subject's practical situation depends on features of the situation, this dependence is far from being unrelated to the truth of the subject's beliefs. On the contrary, (C) bears on the subject's beliefs and epistemic assessments. Therefore, by definition, the account is not a species of SSI. Here it is also important to stress that epistemic assessments about the subject's practical situation depend on features of the situation in a way fully compatible with intellectualism. This dependence has close similarities with that between knowledge of practical facts and these very facts. Whether I know that it's important for me not to be wrong about the truth-value of *p* obviously depends on whether it's important for me not to be wrong about that. Since knowledge is factive, it depends on practical conditions in this trivial sense. However, this type of dependence, far from being problematic for intellectualism, is plainly compatible and obviously admitted by any traditional intellectualist account of knowledge. A similar consideration obtains for correct belief that, as knowledge, is factive.

Objection 3. Someone could object that, even if apparently the provided explanation seems to involve exclusively truth-related non-pragmatic factors bearing on the epistemic appropriateness of one's beliefs and judgments, an intellectualist account of knowledge resulting from such an explanation would significantly differ from other traditional accounts. It could be argued that such an

presuppositions (such as that there is an external world), even if these presuppositions would not directly contribute to knowledge as evidence (in its stricter sense) of the truth of the known propositions, but as background information constituting a precondition for knowledge. The view I considered here has also some similarities with a view recently defended by Richard Foley, *When is True Belief Knowledge?* (Princeton and Oxford: Princeton University Press, 2012), according to which information about the broad situation in which the subject knows a proposition, also only indirectly related to the truth of that proposition, can matter for knowing. See also Hawthorne and Stanley, "Knowledge and Action," fn. 6.

account would pose as much of a threat to traditional views as pragmatic views. This would undermine some of the appeal of my explanation.

Answer. I agree that an account of knowledge compatible with condition (C) would be unorthodox. What is not conventional with this account is that, while whether or not a subject correctly judges the importance of being right about p is an epistemic matter, such a matter is ‘non-evidential’ with respect to p , in the sense that the acknowledgment of the importance of being right about whether p does not directly raise or lower the epistemic likelihood of p itself, and therefore is not straightforwardly related to the truth of that proposition. However, (C) still preserves the intuition that knowledge is fully a matter of the overall appropriate information possessed by the subject. According to this account, whether a subject knows is fully a factor of the truth-conducivity of a subset of one’s overall beliefs (including beliefs about the importance of being right about p). An account of knowledge along these lines would therefore be plainly intellectualist, even if of an unconventional sort.³⁷ This would make such an account more plausible than one making knowledge immediately sensitive to pragmatic conditions (as argued in *advantage I*). Still, the fact would remain that such an account poses a threat to traditional views. On this I agree with the objector, noting that it was not my intention here to provide a defence of an account of knowledge compatible with orthodoxy in epistemology. My aim here is rather to show that an explanation of the relevant cases can be achieved, maintaining that knowledge is a matter of true beliefs and other truth-related factors and without appealing to an error-theory.

Objection 4. Another possible objection to my explanation is that it does not avoid a further problem for *CSM*. According to *CSM*, a subject in a non-ignorant

³⁷ To the extent that one conceives truth-related factors as factors related exclusively to the truth of the known proposition, and defines intellectualism in terms of these factors, one may even deny that my view is intellectualist. I think that the issue here is terminological. If intellectualism is defined as sensitivity to factors that are directly related to the support of the truth of the known proposition, then I agree that my view is not intellectualist. On the contrary, if intellectualism is defined as the thesis that the subject’s practical situation is not directly relevant for determining knowledge (as Stanley defines it, “the thesis that knowledge does not depend upon practical facts” (*Knowledge and Practical Interests*, 6)), or as the view that knowledge depends only on factors related to the truth/epistemic correctness of one’s overall beliefs, then my view is plain intellectualist. Here it is important to notice that if intellectualism is conceived in the former sense, then many traditional accounts of knowledge commonly considered intellectualist are not such. By way of example, see the views mentioned in footnote 36. My account is at least as intellectualist as these other traditional views in the literature.

High Stakes situation revises her belief as a consequence of a lack of confidence caused by psychological factors, such as the anxiety of being wrong stemming from considerations of the practical situation. However, this is not sufficient for granting that the subject in high stakes who is aware of her practical situation will react by feeling anxious and consequently modifying her degree of confidence in the believed proposition. The subject may realize that it is very important for her to be right, but irrationally fail to react in the appropriate way to such a judgment (i.e., feeling pressure and anxiety), continuing to believe and willing to act on that belief. Nevertheless, according to some philosophers, in such cases we are still inclined to deny knowledge to the subject. If their judgment is correct, the lack of knowledge in such cases can be explained by *SSI* but not by *CSM* and by my account.³⁸

Answer. Personally, I don't find this objection to *CSM* very compelling. I do not have clear intuitions about possible cases in which a subject is so irrational as to recognize the high importance of being right about *p* and yet hold a belief that *p* on scant evidence. However, even admitting that this objection has some force against *CSM* and my disjunctive explanation, it can be addressed by amending (C) appropriately. For example, (C) can be implemented with a further condition: for knowing it is not only necessary that the subject's assessment of her practical situation is correct, but also that there is a rational response to such an assessment generating the amount of anxiety appropriate in the situation. Another possible strategy for dealing with this objection is to include the appropriate assessment of the subject's stakes as part of the reliability conditions of a belief. The idea is that a belief is reliably formed or retained only if the subject takes in consideration the available information about her practical situation in the appropriate way, reacting with an appropriate psychological response – that means that if stakes are sufficiently high she must react with anxiety, and such anxiety must properly interact with her degree of confidence in the belief. In short, the idea is that if the processes 1) from the appropriate assessment of one's practical situation to the adequate psychological and emotional reactions, and 2) from these reactions to an eventual commensurate change of confidence do not obtain, then the belief is not reliably formed (or retained).³⁹

³⁸ A similar point has been put forward by Hawthorne *Knowledge and Lotteries*, 173-174, and Fantl and McGrath, *Knowledge in an Uncertain World*, 44-45.

³⁹ As many philosophers noted (Nagel, "Knowledge Ascriptions" and "Epistemic Anxiety," Sripada and Stanley, "Empirical Tests of Interest-Relative Invariantism") subjects in high stakes situations think and behave differently than subjects in low stakes ones. As Sripada and Stanley observe, they differ in the ways they gather data, the reasoning process they employ, the exhaustiveness of their search for evidence, and so on. "[T]hese differences are directly relevant

Objection 5. Consider the case of a subject that is in a high-stakes context, believes that she is in a low-stakes context, but has strong evidence for retaining belief even in view of the high stakes. In this case the subject underestimates the importance of being right about whether the believed proposition is true. Therefore, according to (C), she does not know. Nevertheless someone could argue that in such a case the subject knows.

Answer. A first way of solving this problem consists in introducing a modification to (C) able to avoid the counterintuitive consequence of the case. For example, one could suggest to restrict (C) only to situations in which the amount of evidence possessed by the subject does not measure up to the actual level of the subject's stakes. The restricted principle would grant that the subject in the given case knows the relevant proposition, for even if she were to underestimate the importance of being right about whether the believed proposition is true, her level of evidence would measure up to her actual high-stakes level. Therefore, in such a circumstance (C) would not apply. An alternative reply, which I favour, consists in biting the bullet and accepting the conclusion that the subject in such a case does not know. Speaking for myself, in the described case I do not have the intuition that the subject knows. After all, even if she possesses a very high level of evidence supporting the relevant proposition (say p) and believes that p , it

to the truth conduciveness of their respective inquiries" (Sripada and Stanley, "Empirical Tests of Interest-Relative Invariantism," 9-10). The point is that, for being reliable, a belief must be formed in ways appropriate to the perceived stakes in the situation: in high stakes situations the subject, for being reliable, must use evidence-gathering strategies that are more thorough and accurate than those in low stakes situations. In sum, the perception of stakes affects reliability, in the sense that a process of belief formation, for being reliable, must be formed on an appropriate psychological reaction to the perception of stakes. This, in conjunction with (C), solves the problem considered above. Nagel suggested a similar solution to the problem ("Knowledge Ascriptions," 291-292 and "Epistemic Anxiety," 419-420). According to Nagel, "if someone is in a high-stakes situation and declines to pursue readily available evidence on a question that should be provoking high epistemic anxiety, it would be natural for us to attribute to him some desire or condition overshadowing his natural desire for increased cognitive effort. If we see this condition as the basis of his belief, then his judgment may naturally seem less reliable than the judgment of his low-stakes counterpart" ("Epistemic Anxiety," 419). However, Nagel's proposal connects the reliability of the process directly to the objective practical situation, without the mediation of a principle such as (C). This, as Sripada and Stanley observed, reduces her proposal to a disguised version of *SSI*. The solution of Nagel diverges also in other respects from mine. For criticisms of Nagel's proposal see, in particular, Fantl and McGrath, *Knowledge in an Uncertain World*, 44-46 and Sripada and Stanley, "Empirical Tests of Interest-Relative Invariantism," 20-22. None of these criticisms applies to my solution.

seems that the belief is not grounded on sufficiently solid bases given the subject's inappropriate perception of her practical situation. In fact, if the subject were to realize the importance of being right about whether p in her situation, surely she would also realize that her belief was based on inappropriate considerations about her practical environment, and would revise the grounds on which her belief is based in order to meet the perceived importance of the situation. The latter process could also be described as a belief-revision in which an unreliably formed belief that p would be substituted by a new reliably formed belief in the same proposition, where the reliability or unreliability of the belief-formation and retention's processes would be partially a factor of whether the subject correctly perceives the relevance of her practical situation.⁴⁰

5. Summary and Conclusion

In this article I suggested a new explanation of a set of cases in which a difference in knowledge occurs in subjects who apparently differ exclusively with respect to their practical situation. The suggested explanation accounts disjunctively for two types of cases: on the one hand, the cases in which the subject is aware of what is at stake for her in being right about what she believes are explained in terms of psychological reactions of the subject in response to the aware consideration of her practical situation (*CSM*). On the other hand, cases in which the subject is ignorant of the importance of being right in her situation are explained by means of a condition on knowledge according to which a subject knows a given proposition p only if she does not underestimate the importance of being right about whether p .

I argued that my explanation retains a number of advantages on other non-intellectualist invariantist explanations such as *SSI*: the former has at least the

⁴⁰ Of course, the latter approach needs important qualifications. There are cases in which the subject slightly underestimate the importance of being right about a matter, but nevertheless, intuitively, knows the relevant proposition. Imagine a subject in a moderate stakes context (higher than low stakes, lower than high). She'll not be able to pay a small bill if she doesn't cash her cheque at the bank, but she won't go bankrupt. Imagine she has excellent evidence that the bank is open on Saturday. But she's also a little careless and underestimates how pressing her practical situation is: she thinks it's low stakes when actually it's moderate stakes. She doesn't meet my condition for knowing, but intuitively she knows. These sorts of problems can be avoided introducing a minor modification to (C): S knows that p only if S does not *significantly* underestimate the level of importance of being right about whether p in S's actual circumstance. There is then the further question about what makes an underestimation significant, but this issue can be solved considering intuitive verdicts one would give in particular cases. Thanks to Robin McKenna for helpful comments on this point.

same explanatory power of the latter, but preserves an intellectualist account of knowledge and escapes several problems affecting *SSI*. My explanation also retains the advantages of a psychological explanation of the cases (like *CSM*), such as its intuitive plausibility and the ability to account for dynamics of change of epistemic conditions in variations from high-stakes to low-stakes contexts. The suggested explanation also preserves the intuition that the failure of knowledge in ignorant and non-ignorant High Stakes cases is due to different factors.^{41, 42}

⁴¹ As said in footnote 7, in this article I have not considered how my explanation fares with variantist explanations compatible with the verdicts about the considered cases, such as those provided by epistemic contextualism and contrastivism. My more modest aim in this article has been to argue for the superiority of my explanation over other non-intellectualist invariantist explanations. I leave the comparison of my explanation with other variantist ones to future works.

⁴² I would like to thank Julien Dutant, Jie Gao and Robin McKenna for helpful comments on earlier versions of this paper. A very early version of this paper was presented in 2011 at the conference “The Pragmatic Load in Knowledge,” Blonay (Switzerland). Thanks to the audience for their comments, and in particular to Julien Dutant, Pascal Engel, Jeremy Fantl and Jason Stanley. The work on this paper was supported by the SNSF research project ‘Knowledge-based Accounts of Rationality.’