Belief and Settledness

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Abstract

This paper elucidates the sense in which belief is a question-settling attitude. In her recent work, Jane Friedman suggests that we understand the settledness of belief in terms of a normative principle about belief and inquiry: one ought not inquire into a question and believe the answer to the question at the same time. On the basis of the distinction between dispositional and occurrent belief, I argue against Friedman that there is no principle linking belief and inquiry that is both plausible and normative: on the dispositional reading of ‘belief’, such a principle is implausible; on the occurrent reading of ‘belief’, such a principle is not normative. I argue instead that the settledness should be understood as a descriptive relation between occurrent belief and inquiry: one cannot inquire into whether p while at the same time occurrently believing that p.

One crucial feature of belief, which sets it apart from other cognitive attitudes (such as assumption, imagination, guess, or high credence), seems to be that belief involves being settled in some way. For example, Pamela Hieronymi (2005, 2008, 2009) argues that belief is an attitude you form by settling for yourself positively the question of whether p. Jeremy Fantl and Matthew McGrath (2009, 142), in contrasting outright belief and credence, also make a similar point by saying that when you believe that p, unlike when you just have a high credence, your mind is made up that p. In the same vein, Ralph Wedgwood (2012, 312) also states, ‘if you have an outright belief in p, you will simply take p for granted, treating it as a starting point for further reasoning.’ While such characterizations all seem to point to a distinctive feature of belief, it is unclear how exactly they are to be understood.

Jane Friedman (2019) has recently proposed an interesting way of fleshing out the idea that belief involves settledness. On her view, belief involves settledness in the sense that it fails to cohere with inquiry (or what she calls interrogative attitudes) and is subject to the following epistemic norm: you ought not to inquire into a question Q at t and believe p at t, where p is a complete answer to Q.
This essay aims to offer an alternative understanding of the settledness that belief involves. While it is true that the settledness consists in the fact that belief is incoherent with some form of inquiry, Friedman’s proposed principle is implausible: there is no plausible norm which forbids us from believing and inquiring simultaneously. On the view I propose, the incoherence between belief and inquiry is captured by the following principle about *occurent* belief, or belief tokened in judgement, understood as acceptance of the truth of a proposition: you cannot occurrently believe that *p* and wonder whether *p* at the same time. This is a *descriptive* principle about what you *can* do, rather than a norm prescribing what you ought to do. The settledness of belief, therefore, consists in the fact that occurrent belief is *incompatible* with wondering.

I proceed as follows. In Section 1, I introduce Friedman’s argument for the idea that belief in some sense fails to cohere with inquiry. In Section 2, I explain and qualify Friedman’s *normative* interpretation of this idea. In Section 3, I distinguish between two versions of Friedman’s view, on the basis of the distinction between dispositional and occurrent belief. In Sections 4 and 5, I argue that neither version gives us a principle relating belief and inquiry that is both plausible and normative. In Section 6, I end by formulating and defending a *descriptive* principle about the relation between occurrent belief and inquiry.

1. Belief-Inquiry Incoherence

On Friedman’s view, *inquiring* is a matter of being in a particular state of mind, or having what she calls ‘interrogative attitudes’, which include inquiry-related states or processes, such as *being curious, wondering, suspending judgement, contemplating, deliberating* (Friedman 2013, 2017, 2019). Friedman offers two key features that justify grouping such attitudes together. First, an interrogative attitude has a *question* as its content: the verbs and phrases picking out interrogative attitudes embed interrogative complements, such as ‘whether he took the cookie’,
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‘who took the cookie’, ‘when he took the cookie’, etc.¹ Second, an interrogative attitude is a goal-directed attitude: it aims at resolving the question that it has as its content, which involves seeking or being at least minimally sensitive to information that bears on the question (Friedman 2017, 2019).

Friedman observes an interesting relation between belief and inquiry (or interrogative attitudes), namely that they conflict with each other. She illustrates this point by considering a version of British detective Inspector Morse:

*Morse:* Morse wakes up one morning with thoughts of his killing a doctor the night before, sees that his flat is covered with blood and becomes convinced that he murdered the doctor.² Out of a desire to cover up his ‘crime’, Morse goes to the crime scene and tries to appear as usual: he searches the scene, talks to potential witnesses, and so on. (cf. Friedman 2019, 301)

As Friedman (2019, 301) notes, it is ‘very difficult to think of [Morse] as wondering about who committed the crime or curious about who did it, deliberating about that, and so on’, although he behaves exactly like a person who is genuinely inquiring into who killed the doctor. Moreover, the reason for this difficulty seems to be that he believes that he killed the doctor: it is because of this belief that Morse could not be coherently described as genuinely wondering, curious, or deliberating about, who killed the doctor. Similarly, if we were to imagine Morse

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¹ See Friedman (2013) for some linguistic considerations supporting this point. This linguistic condition by itself doesn’t give us a criterion for deciding whether an attitude is interrogative, however. Even ‘know’, for example, can embed interrogative complements, as in ‘I know who took the cookie’, but knowledge doesn’t count as an interrogative attitude. Moreover, as Friedman herself notes (2013, 148), there are some nuanced differences in the embedding patterns of the phrases that pick out interrogative attitudes, which makes the second criterion essential.

² In order to ensure that it is belief rather than knowledge that is at stake, Friedman stipulates that it is Morse’s arch-nemesis who actually killed the doctor, that Morse’s thoughts are only pseudo-memories implanted in his mind by the arch-nemesis, that his flat has been set up to confirm these pseudo-memories.
as really wondering, curious, or deliberating about who killed the doctor, we would *ipso facto* be inclined not to ascribe him the belief that he killed the doctor. This motivates the following:

**Belief-Inquiry Incoherence** (*‘BII’*): Inquiring into/having some interrogative attitude towards a question *fails to cohere* with believing an answer to that question.

One attraction of BII is that it offers us a clear sense in which belief involves *being settled*: belief settles a question, in the sense that belief in the answer to a question stops (or rules out) inquiring into the question, so long as you are relevantly coherent. Moreover, this view captures the idea that settledness is a *distinguishing* property of belief, which can be seen by considering the relation between inquiry and other cognitive attitudes. Intuitively, there seems to be no comparable incoherence in, for example, assuming, hoping, or having a high credence in *p*, and inquiring into whether *p* is true. For example, the states of mind expressed by the following all make sense: ‘I actually wonder whether he’ll come tomorrow, but I’ll just *assume* that he will’; ‘I *hope* that he will get the job, though I wonder whether he will’, ‘I’m *90% confident* that he’ll come, but I still wonder whether he will’.

Before moving on, let me make clear the extent to which I accept BII. My view is that BII has both a true reading and a false reading, not that it is true unqualifiedly. That is, there is a sense of ‘believe’ in which believing fails to cohere with inquiry, the sense that is invoked in a case like Morse and makes BII plausible. But there is yet another sense of ‘believe’ in which one can believe and inquire without being in a conflicted state of mind, as I shall argue (in Section 4). So, the idea motivated here is simply that there is *some* reading of BII on which it is true.

2. Friedman’s Normative Interpretation of Settledness
Penultimate draft; the definitive version will appear in *Inquiry*.

BII states that belief rules out inquiry (and vice versa). There are at least two possible interpretations of this claim. On the first reading, it is a claim about what is *(im)possible*: it is impossible for you to believe and inquire, just as it is impossible for you to be a bachelor and married. On this reading, BII is a *descriptive* principle about how belief and inquiry operate, just as the laws of physics describe how physical objects behave. On the second reading, BII is an expression of an epistemic (or a rational) norm that prohibits a particular combination of mental states, expressible by an *ought*: you ought not simultaneously believe and inquire. On this reading, BII is a *normative* principle that prescribes, rather than describes, the ways in which our attitudes ought to combine. This reading of BII is thus consistent with the possibility of believing and inquiring at the same time. It is just that you go wrong if you do so.

Friedman adopts the normative reading. That is, she takes Morse to support the following principle, a normative interpretation of BII:

**Don’t Believe and Inquire (‘DBI’):** One ought not inquire into/have an interrogative attitude towards $Q$ at $t$ and believe $p^O$ at $t$.³ (Friedman 2019, 303)

Friedman offers two further arguments in support of DBI. First, she considers a case in which the subject apparently inquires into a question while believing an answer to it:

*Lost Keys:* Even if you know where your keys are, if that knowledge momentarily escapes your view so that you don’t realize that you have it, you might wonder or be curious about where they are. (Friedman 2019, 302)

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³ Friedman distinguishes between *complete* and *partial* answers to a question by way of an example: ‘the question, *Who in this café is drinking tea?* may be partially answered by the proposition, *the person sitting at the corner table is drinking tea*, but that answer doesn’t fully settle the question—it doesn’t say of everyone in the café whether they are drinking tea or not.’ (Friedman, 2019: 303)
Lost Keys is partly intended to provide a reason to favor the normative reading over the descriptive reading. For it might seem that, even at the moment you are wondering, you still have the belief about (and even the knowledge of) where the keys are: what you undergo is simply a momentary memory lapse. Moreover, as Friedman (2017, 310) notes, there seems to be something epistemically unhappy or unfortunate about your state of mind in such a case, which can be taken to constitute a normative failure. For example, you might feel like a fool upon recalling where the keys are, think that you were confused, etc.

Friedman’s second argument for DBI is that it nicely explains our intuitive judgement about high stakes cases in epistemology. In a standard sort of example, you are driving past a bank on a Friday afternoon and you have a paycheck to deposit. You have visited the bank on Saturdays several times and believe that the bank will be open tomorrow. But it suddenly occurs to you that you have an impending bill due tomorrow that would impose a huge penalty if unpaid, and also that some banks change hours (cf. DeRose 1992; Stanley 2005). Friedman argues that the intuitive judgement about the case, which is that you ought not believe that the bank will be open, can be nicely explained in terms of DBI: DBI implies that, in this case, you ought not both inquire into whether the bank will be open and believe that it will be open; but you ought to inquire into whether the bank will be open. From the following bridge principle, it follows that you ought not believe that it will be open: if you ought to φ, and if you ought not both φ and ψ, then you ought not ψ.

Before assessing DBI, I shall make two restrictions to make it least controversial. The first concerns the referent of ‘inquiry’ or ‘inquiring attitude’. One might think that there is an ordinary sense of ‘inquiry’, on which believing and inquiring simultaneously is not incoherent. For example, you might believe in evolution, and yet go to a library to look for more evidence

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4 See also Friedman (2017, 309-310), where she discusses similar cases where people seem to inquire into questions the answers to which they know and argues that the incoherence between knowledge and inquiry shouldn’t be understood as an impossibility, but rather as a normative failure.
that supports the theory of evolution, in order to convince your creationist neighbor. In such a case, there might be a sense in which you *inquire* into a question. Still, there doesn’t seem to be any obvious incoherence between your belief and ‘inquiry’.

For the sake of argument, I shall grant that there is such a sense of ‘inquiry’ and simply restrict the scope of the incoherence claim. Even if *inquiry*, in this sense, doesn’t conflict with belief, there still seems to be a state of mind picked out by at least some interrogative attitude-verb, such as ‘wonder’, which clearly conflicts with belief. Even if you, in some sense, are inquiring in the above case, it still seems off-key to describe you as *wondering* whether the theory of evolution is true, so long as it is stipulated that you believe in the theory. So I shall simply refer to the particular attitude of *wondering* by ‘inquiry’ in what follows and leave it open whether Friedman could defend her stronger claim that inquiry in general, or every interrogative attitude on her list, conflicts with belief.\(^5\)

The second restriction concerns the type of questions. One might think that when you don’t notice that what you believe is a complete answer to a question, you can inquire into the question without being incoherent. First, suppose you wonder *who* in this café is drinking tea, and believe that Xiao, Yuna, and Zoe are drinking tea. Suppose the proposition that *Xiao, Yuna, and Zoe are drinking tea* is, in fact, a complete answer: no one in the café besides those three are drinking tea. But it seems that you can still coherently wonder about the question if you don’t realize that it is a complete answer. Second, suppose you wonder what follows from a set of propositions if you apply such-and-such rules of natural deduction. Suppose you correctly derive \(P\) (which means that \(P\) completely answers the question). But suppose that \(P\) happens

\(^5\) Indeed, there is reason not to lump all of these attitudes into a single category in exploring their relation to belief (and other attitudes). For example, Masny (forthcoming) plausibly argues that someone can inquire into some matter without being curious about it. More importantly, he argues that there is normative asymmetry between interrogative attitudes: there are conditions under which suspending judgement about whether \(p\) is problematic, whereas wondering/investigating/being curious about/inquiring into whether \(p\) is less problematic or even appropriate.
to be a proposition you have believed all along (say, *that grass is green*). DBI implies that you went wrong when you wondered, which seems counterintuitive.

In light of this, I shall restrict the type of questions relevant to DBI to *whether*-questions and do away with the concept of *believing a complete answer*. For it seems that believing that *p* (or *not-p*) and wondering *whether p* simultaneously is clearly incoherent. Even with this restriction in place, DBI would capture a distinctive dimension of belief, since there seems to be no plausible norm forbidding one from wondering *whether p* and having *other* cognitive attitudes towards the proposition that *p*. In what follows, then, I shall work with the following, restricted version of DBI:

**Don’t Believe and Wonder (‘DBW’):** You ought not wonder at *t* whether *p* and believe at *t* that *p*.

### 3. Dispositional and Occurrent Beliefs

In this section, I distinguish between two versions of DBW, on the basis of the distinction between *dispositional* and *occurrent* senses of ‘belief’. I take the basic contrast between dispositional and occurrent belief to be between belief that is merely *possessed* and belief that is currently activated in one’s *judgement*. I possess the belief that my friend Xiao lives in Beijing as an item stored in my representational system. This belief involves (or is associated with) a set of *dispositions* that are characteristic of belief. So long as I have this standing mental state with such a dispositional profile, it can be truly attributed to me even when I am asleep, non-conscious, or not thinking about Xiao. This, I submit, is the *dispositional* sense in which I believe that Xiao lives in Beijing.

When the appropriate triggering conditions are met, such as when I am asked where Xiao lives, or when I plan to visit him on my trip to China, my dispositional belief normally
manifests itself in the judgement that Xiao lives in Beijing, understood as full or unreserved acceptance of the proposition that he lives in Beijing. The judgement in question can be either explicit or implicit. I can judge the proposition upon explicitly considering whether it is true and accepting its truth, which is expressible by my sincere assertion of the proposition: indeed, it is plausible that explicit judgement is the kind of mental state that is expressed by the sincere assertion of its content.\(^6\) My explicit judgement can also guide my theoretical or practical reasoning, such as when I conclude that Xiao lives in Asia, on the basis of my judgement that he lives in Beijing. Still, my judgement can be operative in my thought or action without being made explicit. For instance, I might check the time in Beijing immediately upon getting a desire to talk to Xiao on the phone, without explicitly judging that he lives in Beijing, but my action in this case is plausibly seen as guided (and explained) by my implicit judgement that he lives there. In sum, one occurrently believes that \(p\) just in case one’s judgement that \(p\) is operative in guiding one’s thought or action.\(^7\)

Plausibly, the following relation holds between dispositional and occurrent belief:

**Dispositional-Occurrent Link:** if you dispositionally believe a proposition, you are disposed to occurrently believe it.

Given the definition of occurrent belief as judgement and the ways in which your judgement can be exhibited in your assertion, reasoning, and action, Dispositional-Occurrent Link captures some central functional roles of belief. That is, if you dispositionally believe a

\(^6\) Occurrent belief is often identified with conscious judgement, the expression of which amounts to sincere assertion of its content. Williamson (2000, 256-257) notes, for example, ‘It is plausible […] that occurrently believing \(p\) stands to asserting \(p\) as the inner stands to the outer’. Rose and Schaffer (2013, 22) similarly note that ‘[occurrent belief] is the mental counterpart of overt assertion’, saying that occurrent belief is ‘something like an explicit judgement’.

\(^7\) See also Harman (1986, 14)’s definition of occurrent belief.
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proposition, you are disposed to: (i) sincerely assert it; (ii) use it as a premise in your theoretical or practical reasoning; (iii) act as if it is true.⁸

One final clarification on the distinction: while ‘occurrent’ is sometimes treated as a synonym for ‘conscious’, an attitude’s being occurrent is different from its being conscious, on my distinction. For being consciously aware that you have a belief is neither necessary nor sufficient for full acceptance of its content. You might, when performing reasoning, judge a proposition as true and rely on it as a premise without being aware that you have that belief, in which case your belief counts as occurrent but not conscious. Likewise, you might, through some sort of psychoanalysis, become aware that you believe a proposition (e.g. that your father is hostile to you) without accepting the proposition as true, in which case your belief is arguably conscious but not occurrent.

With this in mind, we can examine two versions of DBW:

**Don’t Dispositionally Believe and Wonder (‘DDBW’):** You ought not wonder at $t$ whether $p$ and dispositionally believe at $t$ that $p$.

**Don’t Occurrently Believe and Wonder (‘DOBW’):** You ought not wonder at $t$ whether $p$ and occurrently believe at $t$ that $p$.

In what follows, I argue against each version of DBW. In Section 4, I argue that DDBW is false: there are cases in which it is permissible for you to simultaneously wonder whether $p$ and dispositionally believe that $p$. In Section 5, I argue that DOBW is not a normative principle,

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⁸ As Robert Audi (1994) notes, the converse fails to hold, because of the distinction between a dispositional belief and a disposition to believe. In virtue of your belief that there are 8 planets in the solar system, you might now be dispositioned to (occurrently) believe the proposition that there are less than 3,571,214 planets in the solar system, even if you have never considered this proposition. But if you have never considered it, then, this belief has never been part of your representational system, so you don’t plausibly count as dispositionally believing it.
but rather a descriptive (or constitutive) principle about what it is to occurrently believe a proposition.

4. Why DDBW is false

To see why DDBW is implausible, let us begin by noting that some philosophers have found the following sentences felicitous or unproblematic:

(1) I am wondering whether the bank is open, but I believe it is. (Archer 2018, 600)

(2) Ada believes that her flight will be delayed and wonders about whether her flight will be delayed. (Masny forthcoming)

I think either (1) or (2) could be puzzling without some further story, however. For when someone utters (1) or (2), the hearer could legitimately ask, ‘Well, if you (or Ada) really believe it, why would you (or she) wonder whether it’s true?’. Of course, sentences like (1) and (2) are no longer puzzling when the relevant context has been made clear, such as when it is made explicit that the agents have some reason to make sure that a proposition is really true.

This section considers a paradigmatic kind of context in which (1) and (2) are fine and argue that the relevant sense of ‘belief’ in that context is the dispositional sense, which will show DDBW to be implausible. With this in mind, consider the following case from Jessica Brown (2008, 176):

Surgeon: A student is shadowing a surgeon. In the morning, the surgeon examines a patient who has a diseased left kidney and decides to remove it that afternoon. Later, the student observes the surgeon consulting the patient’s note. The student is puzzled as to why the surgeon is checking the record, given that she knows that it is the left
kidney that is to be removed. In response, the nurse agrees that she knows, but asks the student to imagine what it would be like if the doctor removed the wrong kidney.

I shall argue for the following: (i) the surgeon wonders whether the left kidney is to be removed; (ii) the surgeon, even as she so wonders, dispositionally believes that the left kidney is to be removed; (iii) it is permissible (if not obligatory) for the surgeon to do so. If so, DDBW is false.9

4.1. Does the Surgeon Really Wonder?

One might deny that the surgeon really wonders whether it is the left kidney. As I said in Section 2, there are cases in which someone believes a proposition while looking for more evidence for it (e.g. for the purpose of convincing others), without strictly speaking treating the question as open. One might think that the surgeon’s behavior is no different: there might be a protocol which requires certain double-checking procedure before each surgery, regardless of what attitudes the surgeon has, and she could be simply following the protocol without genuinely wondering whether it is the left kidney.

However, we can easily fill out the details in a way that makes it clear that the surgeon wonders whether the left kidney is to be removed, rather than going through the motions. The surgeon forms, in the morning, the belief that the left kidney is to be removed. She then goes through her normal schedule: she examines other patients; attends a meeting, etc. When she

9 Brown (2008, 176-177) offers other cases with the same structure, which shows that Surgeon isn’t an isolated case. For example, she discusses a case in which a person knows her birthplace but doesn’t accept a bet where she is to gain one pound if she is right and to lose her home if she is wrong. In another case, a husband berates his friend for not telling him that his wife has been having an affair even though he has known of the affair for weeks. The friend replies that although he knew, he hasn’t told the husband because he wasn’t absolutely sure and he knew it could cause serious damage to the husband’s marriage. Brown presents these as potential counterexamples to the following principle: ‘if you know that p, then it is appropriate to rely on p in practical reasoning.’ (Brown 2008, 168) She is committed to thinking that the surgeon ought not rely on the proposition she knows, which is stronger than the claim it is permissible for her not to rely on it. I shall remain neutral on whether Brown’s stronger claim is true, for the weaker claim is all I need for my argument.
returns to the patient in the afternoon, she recalls that it is the left kidney, but not so vividly. It seems to her that there is still a chance of being wrong. She decides to make sure by double-checking. In this extended version of Surgeon, it is difficult to deny that the surgeon wonders whether the left kidney is to be removed. She bears all of the hallmarks of a person who wonders whether a proposition is true: she isn’t fully certain that it is the left kidney (nor that it is not); she is bothered by the thought that she could be wrong; she engages in activities directed at resolving her uncertainty; she is in a position to express her state of mind by sincerely asking the question ‘Is it really the left kidney?’, etc. In what follows, therefore, I ask the reader to consider this extended version of Surgeon.

4.2. Does the Surgeon Really Believe?

One might worry that there is simply no sense in which the surgeon believes that the left kidney is to be removed, once Surgeon is spelled out in this way. In addressing this worry, I shall first clarify my view regarding the surgeon’s belief-state and then consider possible objections.

Here is my view. The surgeon forms, on excellent evidence, the belief that the left kidney is the diseased one, which becomes a stored item in her representational system. This dispositional belief disposes her to occurrently believe the proposition: the surgeon is disposed, under normal circumstances, to fully accept it as true that it is the left kidney. Plausibly, she would judge or sincerely assert the proposition, or accept it as true in her reasoning or action, if she were to find herself in a low-stake situation (e.g. if she were having a casual conversation with her fellow about the patient’s disease). Given the high stakes for her and the patient, however, this belief fails to be occurrent: the doctor fails to judge, or fully accept it as true, that it is the left kidney when she wonders whether it is. In short, the surgeon dispositionally believes, but doesn’t occurrently believe, that the left kidney is to be removed.
Importantly, this is consistent with Dispositional-Occurrent Link. In general, a disposition can fail to manifest itself even when its typical triggering conditions are met, due to so-called *disposition maskers* (Johnston 1992) or *antidotes* (Bird 1998): a fragile glass protected by packaging material would not break even when it is struck; a lethal dose of poison, even when ingested, would not cause death if a suitable antidote is administered. Likewise, a dispositional belief can also be masked by a variety of factors: even when you dispositionally believe $p$, you might fail to recall (and occurrently believe) $p$ if you are drunk, exhausted, nervous, etc. (cf. Rose and Schaffer 2013)

Plausibly, *perceived high stakes* can be such a masker when it comes to dispositional belief. Jacob Ross and Mark Schroeder, for example, argue that belief consists in (or involves) a reasoning disposition in the sense that ‘believing that $p$ defeasibly disposes the believer to treat $p$ as true in her reasoning’ (Ross and Schroeder 2014, 267-8). Still, the disposition to treat a proposition as true is *defeasible* in the sense that it can be overridden in some context, such as when the costs of error are prohibitive. In the bank case (Section 2), for example, being aware of the costs of error can prevent you from treating it as true that the bank will be open and lead you to seek further evidence. Still, your general reasoning disposition is present even if it is defeated on this particular occasion. Thus, my view that the surgeon has the dispositional belief that it is the left kidney, which is temporarily masked by the perceived high stakes, has principled grounds.

Let me now turn to the worry that the Surgeon no longer has the belief when she begins to double-check. The source of this worry could be that perceived high stakes can, in general, undermine beliefs. For example, Jennifer Nagel (2010, 414) argues that perceived high stakes can trigger what she calls *epistemic anxiety*, or one’s inclination or desire for increased

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10 See also Wedgwood (2012, 321) for a similar view, according to which believing a proposition $p$ is a state of being ‘stably disposed’ to treat $p$ as practically certain for all *normal* purposes, where this disposition can fail to be manifested if the stakes are *abnormally* high.
cognitive activities, which can deprive an agent of the belief she would have in a low-stakes situation. In such a case, ‘it’s psychologically realistic to read her as needing more evidence either to make up her mind at all or to attain the same level of subjective confidence in [the high-stakes situation]’ (Nagel 2008, 286).  

My first objection to the suggested view is that it has difficulty explaining why the surgeon can, even as she double-checks, intelligibly assert, ‘I wonder whether the left kidney is to be removed—I believe that it is, but I’m not totally sure’, which can be literally true only when she does have the attitudes she self-ascribes, i.e., when she both wonders whether, and believes that, the left kidney is to be removed. My view allows for the possibility that her attitude-report is true, whereas the suggested view cannot.

One might reply that a sentence of the form ‘I believe that $p$’ should not be taken literally, on the grounds that it is commonly used to make a hedged assertion, or to express or attribute a probabilistic belief to the effect that it is highly probable that $p$, rather than expressing or attributing the belief that $p$ (cf. Adler 2001, 11; Stanley 2008, 51-52). It might seem that in so hedging your assertion, rather than simply asserting that $p$, you don’t fully commit yourself to the truth of the relevant proposition, when such a commitment seems to be exactly what a genuine belief in the proposition requires.

However, it is implausible that a sentence of the form ‘I believe that $p$’ never serves to report the utterer’s belief. Suppose that in Surgeon, the student asks the surgeon which kidney is to be removed and she replies, ‘I believe that it is the left kidney’. Suppose also that the students retorts, ‘Okay, but why don’t you tell me what you believe, rather than what you just think is likely?’. This reaction itself seems odd. And even if such a reaction could make some

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11 Nagel refers to Arie Kruglanski and Dona Webster, who introduced the concept of cognitive closure, ‘the juncture at which a belief crystallizes and turns from hesitant conjecture to a subjectively firm “fact”’ (Kruglanski and Webster 1996, 266).
sense, it seems possible for the surgeon to make it clear that she is truly reporting her belief by saying, ‘Look, I really/firmly/definitely believe that it is the left kidney—it’s just that I want to make sure that it is, since it would be a disaster if I’m wrong’. Moreover, the apparent oddity of attributing a belief to someone who prefaces her assertion with ‘I believe’ rather than unreservedly asserting the content can be explained by Dispositional-Occurrent Link: people who (dispositionally) believe that $p$ are disposed, under normal circumstances, to judge (and assert) that $p$, and so there is a default presumption that they would do so, which is rebutted in a case of hedged assertion.

My second objection is that the suggested view has difficulty explaining why it is appropriate for the student and the nurse to attribute knowledge to the surgeon. The surgeon’s belief is based on excellent evidence: she, as an expert, has carefully examined the patient; there is no counterevidence; no reason to think that she has been incompetent or has made a mistake on this particular occasion. Plausibly, however, if the surgeon knows that the left kidney is to be removed, she also believes that the left kidney is to be removed.

In response, one might reject the widely accepted thesis that knowledge entails belief. Consider Colin Radford (1966)’s case of an unconfident examinee, who has memorized (and knows) the answer to the question ‘what year did Queen Elizabeth die?’, but nonetheless fails to recall the answer at the test, because her teacher announces that there is only one minute left and her mind goes blank. She loses confidence and writes ‘1603’, feeling as if she is guessing. It might seem that she knows, but fails to believe, that Queen Elizabeth died in 1603.

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12 One might argue instead that in a high-stakes scenario like Surgeon, the agent’s true belief fails to constitute knowledge by appeal to subject-sensitive invariantism (e.g. Hawthorne 2004; Stanley 2005). As Brown (2008, 179) notes, however, such a response is dialectically ineffective for those who aren’t already committed to subject-sensitive invariantism and take the intuition about Surgeon at face value.

13 This is a modified version of Radford (1966)’s original example, due to Myers-Schultz and Schwitzgebel (2013), who bolstered Radford’s diagnosis through their empirical studies, in which ordinary English-speaking participants tended to attribute knowledge to the examinee (87%) but without attributing belief (37%).
However, this case fails to establish that the examinee doesn’t believe the answer in any sense. As Rose and Schaffer (2013) argue convincingly, the examinee still dispositionally believes the answer, in the sense that she possesses it as stored information in her mind: she just fails to occurringly believe the answer due to her temporary panic, which can be seen as a disposition masker. On their view, her dispositional belief partly explains why the correct answer pops up in her mind, as well as why she would confidently give the correct answer if she were under normal conditions. If so, we lack a convincing counterexample to the thesis that knowledge entails dispositional belief, which is consistent with my view but spells trouble for any view on which the surgeon lacks the belief.

Finally, there is an important ambivalence in our belief attribution regarding perceived high-stakes cases, which the suggested view fails to capture. As John Hawthorne (2004, 169) points out, there is a ‘perfectly reasonable sense of ‘belief’ in which one believes […] even when the possibility of error is salient in the relevant sense.’ Nagel agrees, with respect to the bank case, that there is a good sense in which the agent believes that the bank will be open even as he gets out of the car to check the hours:

He considers it likely; he would be surprised to find out that the hours had in fact changed. If he were forced to choose, on way or the other, he would say that the bank would be open rather than closed. […] Because his high credence in the proposition that the bank will be open would ordinarily support the outright judgement that the bank will be open, he can be fairly described as having a general tendency to judge that the bank will be open, and for many purposes having a general tendency to judge that $p$ would count as believing that $p$. (Nagel 2010, 423)
This is not to deny that there is yet another sense in which he doesn’t believe that the bank will be open \textit{at the very moment} he double-checks whether it will: he takes it to be an open question; he collects further evidence bearing on it; he doesn’t unreservedly accept it as true that it will, etc. So, Nagel is right in thinking that ‘there is a significant and saliently action-guiding sense in which he does not believe that it will be open.’ (Nagel 2010, 423)

The same kind of ambivalence is found in Surgeon: (i) when focusing on her \textit{general tendency} to judge, we are naturally inclined to ascribe her the belief that the left kidney is to be removed; but (ii) when focusing on her state of mind at the particular moment she checks the patient’s record, we are inclined to deny that she has the belief. My view straightforwardly captures this ambivalence: (i) is explained by her dispositional belief; (ii) by the lack of her occurrent belief. By contrast, the rival view either fails to capture this ambivalence, or can do so only indirectly by ascribing the surgeon an attitude that is distinct from belief. This completes my argument that the surgeon dispositionally believes (but fails to occurrently believe) that the left kidney is to be removed.

\textbf{4.3. Is it Permissible?}

The defenders of DDBW might dig in their heels by denying that it is permissible for the surgeon to both wonder and (dispositionally) believe. At the intuitive level, however, there seems nothing normatively amiss with how the surgeon responds to her situation. In 4.2, I noted that the surgeon can express her state of mind by asserting, ‘I wonder whether the left kidney is to be removed—I believe that it is, but I’m not totally sure’, which seems not only intelligible, but also \textit{appropriate}: the surgeon is appropriately being cautious in being in such a state of mind, given the high stakes for her and the patient.

One might object that the intuition that \textit{something goes wrong} in Lost Keys (Section 2) provides independent support for DDBW, on the grounds that you have a dispositional belief
about where your keys are and yet wonder where they are. This might be taken to account for
the intuition that there is something epistemically unhappy or unfortunate: if it were not the
violation of a norm like DDBW, what would explain it?

My reply is that there is no normative failure in Lost Keys. As Avery Archer (2018, 602) plausibly argues, ‘when one has forgotten something, wondering about it is sometimes
the only or the most effective strategy for recalling what one has forgotten.’ Put in my terms,
the point is that when I dispositionally believe that my keys are (for example) on the shelf,
sometimes the only or the most effective strategy to trigger the occurrent belief is to ask myself,
‘Did I put them on the shelf?’, in which there seems nothing epistemically amiss. What we find
in such a case of forgetfulness, Archer (2018, 603) argues, is simply a psychological failure,
rather than a normative failure. If so, the intuition that there is something epistemically unhappy
or unfortunate about Lost Keys can be seen as a reaction to this psychological failure, rather
than a normative failure.

One might also object that, even if I have succeeded in showing that DDBW as stated
is false, there might be a narrower principle in the vicinity that remains unscathed. On my
terminology, the occurrent/dispositional distinction is orthogonal to the conscious/non-
conscious distinction (Section 3), and so it is possible for someone to have a belief that is both
conscious and dispositional (or non-occurrent). If such a belief always (normatively)
conflicted with wondering, there would still be a normative relation between them.14

My response is that even such a conscious-and-dispositional-belief is normatively
compatible with wondering, insofar as it doesn’t involve full acceptance of its content. To see
this, suppose that an extremely reliable psychotherapist tells you that you believe, deep down
in your mind, that your father hates you. Suppose that this is true and also that you, on the basis
of his expertise, come to believe this. You thereby become conscious (or aware) of your belief

14 I am grateful to an anonymous referee for encouraging me to address this objection.
that your father hates you. Still, you might find the content of this belief incredible and come
to wonder whether this belief of yours is really true, that is, whether your father really hates
you. It seems that there is nothing incoherent in wondering in this way, even in full awareness
of the fact that you believe that your father hates you. Indeed, rational self-reflection partly
consists in examining whether the beliefs you are currently holding are really true (or justified).
And becoming aware of what you currently believe is a necessary step in such a process.

On the other hand, if you are not just aware of your belief but also fully accept (or judge)
its content to be true, there would indeed be something deeply puzzling about simultaneously
wondering whether it is true. But in such a case, your belief would be both conscious and
occurrent and we would no longer be dealing with a dispositional belief. Thus, I conclude that
there is no incoherence between dispositional belief and wondering.

5. Why DOBW is Not Normative

Let us now turn to DOBW, the second version of DBW:

**Don’t Occurrently Believe and Wonder (‘DOBW’):** You ought not wonder at \( t \)
whether \( p \) and *occurrently* believe at \( t \) that \( p \).

This section argues that DOBW is not a *normative* principle. The argument is as follows:

**P1.** A principle is normative only if it is possible to violate it.

**P2.** It is impossible to violate DOBW (i.e. to occurrently believe that \( p \) and wonder
whether \( p \) at the same time).

**C.** DOBW is not normative.
5.1. In Defense of P1

It is common to distinguish between descriptive and normative (or prescriptive) principles, or principles which purport to tell us how things are (e.g. the laws of physics) and principles which purport to tell us how things ought to be (e.g. the requirements of morality). P1 reflects the Kantian conception of this distinction, according to which a principle is normative (or an imperative) for you only if you can violate it, and for good reason: if every agent subject to a principle cannot but comply with the principle, it is difficult to make sense of the idea that the principle calls for a response, rather than just predicting how they are going to respond under certain conditions.

One might object that the mere fact that an agent cannot violate a principle doesn’t show that it isn’t normative. For example, John Broome says, ‘suppose you train yourself to be super-rational, so it is psychologically impossible for you to have contradictory intentions. Rationality would still require you not to have contradictory intentions.’ (Broome 2013, 156)

More generally, the fact that an agent’s psychology is set up in such a way that some irrational combinations of attitudes cannot co-occur in it doesn’t make the rational requirements prohibiting them non-normative.

This doesn’t threaten P1, however, so long as the relevant kind of possibility is either conceptual or metaphysical. So understood, P1 allows for the possibility that agents psychologically unable to violate a principle are still subject to it, provided that there is a conceptual or metaphysical possibility in which an agent violates it. Moreover, if an agent’s having a descriptive property $F$ (e.g. being a bachelor) conceptually or metaphysically necessitates their having (or lacking) another descriptive property $G$ (e.g. being married), so that every possible satisfaction of a principle to the effect that you ought to $G$ if you $F$ is completely explained by facts about what it is to have $F$ or $G$, and without reference to any
exercise of their agency, it is difficult to see how the principle counts as prescriptive, or calling for a response.

5.2. In Defense of P2

My sub-argument for P2 is as follows:

- **P1.** Necessarily, if you occurrently believe that \( p \), then you rule out the possibility that not-\( p \) from your perspective.

- **P2.** Necessarily, you wonder whether \( p \) only if your perspective doesn’t rule out the possibility that not-\( p \).

- **C.** Necessarily, if you occurrently believe that \( p \), then you don’t wonder whether \( p \).

Let me begin by justifying P1. I characterized occurrent belief, or judgement, as consisting in unreserved acceptance of a proposition. The kind of acceptance involved in judgement, or occurrent belief, should be distinguished from the weaker kind of acceptance involved in supposing, imagining, hypothesizing, and even pretending that \( p \). In this weaker sense, you might accept that \( p \) even when you suspend judgement about whether \( p \): you can simply decide to treat it as true that \( p \); or act as if it were true that \( p \) (cf. Stalnaker 1984; Velleman 2000; Frankish 2004).

What distinguishes judgement from this weaker kind of acceptance, I take it, is that in judging that \( p \) you rule out, at least for that moment, the possibility that not-\( p \) from your perspective: when it comes to the question whether \( p \), you ignore the possibility that not-\( p \).

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15 Clarke (2013), Greco (2015), and Dodd (2017) argue that believing \( p \) in general involves ruling out the possibilities of not-\( p \), whereas I would restrict this claim only to occurrent belief: having a dispositional belief in \( p \) is consistent with taking not-\( p \) to be a live possibility. For a similar account of what happens when one relies on one’s outright belief in reasoning, see Wedgwood (2012), Ross and Schroeder (2014), Staffel (2017), Jackson (2019), who emphasize the crucial role belief plays in simplifying practical reasoning for cognitively limited agents like us by dismissing the possibilities of error.
You cannot judge that \( p \) consistently with taking it to be a live possibility that not-\( p \), whereas you can do so while at the same time supposing or imagining that \( p \).

This point is supported by the link between judgement and sincere assertion. Recall that if you judge a proposition, then you are in a state of mind that can be expressed by the sincere assertion of the proposition (Section 3). But it seems that you can sincerely assert a proposition only if you don’t take its being false as a live possibility. First, asserting a sentence of the form ‘\( p \)’, but it might be that not-\( p \’) hardly makes sense as a sincere assertion of ‘\( p \)’.\(^{16}\) If I said, for example, ‘Xiao lives in Beijing, but it might be that he no longer lives there—it’s entirely possible that he lives somewhere else’, indicating that I take the possibility in the second conjunct seriously, it would be difficult to describe me as having sincerely asserted that Xiao lives in Beijing.

Second, in making an assertion, you subject yourself to a distinctive kind of criticism: your assertion is criticizable as incorrect if it is false and you can be reasonably expected to accept the criticism in case it turns out false. But it is hard to see why it should be, if asserting that \( p \) is consistent with leaving open the possibility that not-\( p \). Consider any doxastic attitude that is compatible with leaving open the possibility of error, such as being 99% confident that \( p \). You couldn’t be reasonably expected to accept the criticism even if it turns out that not-\( p \). As Fantl and McGrath observes, you could reasonably reply, ‘Look, I took no stand on whether \( p \) is true or not; I just assigned it a high probability; I assigned its negation a probability too’. (Fantl and McGrath 2009, 141)\(^{17}\)

Thus, there is good reason to think that sincerely asserting that \( p \) requires ruling out the possibility that not-\( p \). If so, it follows that judging that \( p \) also rules out the possibility that not-

\(^{16}\) See Dodd (2017, 4605).
\(^{17}\) Cited in Clarke (2013), Ross and Schroeder (2014), and Dodd (2017), in the context of arguing that truth is the distinctive standard of correctness for belief (and not for high credences).
penultimate draft; the definitive version will appear in Inquiry.

$p$, since you judge that $p$ only if you are in a state of mind that is expressible by sincerely asserting that $p$.

One might worry that believing that $p$ is a *weak* attitude which never amounts to ruling out the possibility that not-$p$, as John Hawthorne, Daniel Rothschild and Levi Spectre (2016) have recently argued. They argue that the evidential requirement for belief is much weaker than the evidential requirement for assertion, on the basis of the following contrast:

(3) ?? It’s raining but I’m not sure it’s raining.

(4) I believe it’s raining, but I’m not sure it’s raining.

Moreover, they argue that ‘believe’ and ‘think’ *always* semantically express the same attitude, on the grounds that it is difficult to find a felicitous reading of the following:

(5) Tim thinks that it’s raining but he doesn’t believe that it is.

It is plausible, however, that the evidential requirement for thinking is significantly weak: if your evidence permits you to think it likely that $p$ (which is consistent with acknowledging a substantial chance that not-$p$), you can rationally think that $p$.\(^{18}\) If so, ‘believe’ cannot semantically express any attitude that involves being sure or ruling out the possibility of error. On their view, the concept of *belief* which requires such things, which philosophers express with ‘full/outright belief’, is only a ‘theoretical posit’, not what we ordinarily mean by ‘belief’ (Hawthorne, Rothschild and Spectre 2016, 1402).

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\(^{18}\) Hawthorne, Rothschild, and Spectre (2016) argue that you can rationally think that $p$ even when your evidence doesn’t indicate that it is more likely to be that $p$ than not-$p$. Holguin (2020) goes further as to argue that you can rationally think that $p$ even when your evidence makes the probability that $p$ arbitrarily close to zero.
The fact that ‘belief’ has a weak reading is entirely consistent with my view: the evidential requirement for having a dispositional belief is significantly weaker than the one for asserting or using its content as a premise in reasoning, as we have seen. Still, I am committed, in accepting P1, to thinking that there is yet another concept of belief which involves ruling out the possibility of error. This idea would be undermined if their claim that ‘belief’ always has the weak reading were correct.

This claim is too strong, however. First, there is a salient, ordinary concept of belief which we are disinclined to apply to someone who takes the possibility of error seriously, as our ambivalence towards Surgeon suggests (Section 4). Setting aside perceived high-stakes cases, there are many ordinary contexts in which it is appropriate not to attribute a belief that $p$ to someone who harbors some doubt about whether $p$, no matter how slight it is.\(^{19}\) Suppose, for example, that Xiao was once heartbroken by Yuna who cheated on him. Yuna made a sincere apology and has been dedicated to Xiao ever since. Unfortunately, Xiao is still gripped by the thought that Yuna might be having an affair (although he himself finds it highly unlikely) and is often tempted to watch her every move. I think it is easy to imagine a context in which the following are clearly true: Xiao does not yet believe that Yuna is not cheating on him; it is unfortunate that Xiao is still unable to believe that Yuna isn’t cheating on him; Xiao’s lack of the belief isn’t supported by his evidence, etc.\(^{20}\)

Second, as both Williamson (2018) and Sarah Moss (2019) note, such a strong notion of belief, which is not equivalent to the attitude picked out by ‘think’, can be unequivocally

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\(^{19}\) Williamson (2018) defends a similar point with an example involving a preacher telling his congregation, ‘you need to believe that Jesus can save you’, but this example is contested by Rothschild (2020).

\(^{20}\) Relatedly, Buckwalter, Rose, and Turri (2015) distinguish between thin belief and thick belief, arguing that they are distinguishable categories within folk psychology that are picked out by ‘belief’. On their distinction, a thin belief is the kind of belief one has simply in virtue of representing or thinking a proposition to be true, whereas a thick belief is a kind of belief that further requires, among others, endorsing, explicitly avowing or assenting to the truth of the proposition.
expressed by ‘fully believe’, which is plausibly an ordinary locution. This can be seen from the infelicity of the following:

(6) ?? I fully believe that it’s raining, but I’m not sure it’s raining.

Williamson suggests that whereas (5) is infelicitous, the following sounds okay:

(7) Tim thinks that it’s raining, but it’s not that he fully believes that it’s raining.

If this is right, ‘belief’ expresses attitudes of differing strengths depending on the context, and we can make explicit that the stronger notion is invoked in a given context by the use of ‘full belief’.\textsuperscript{21} If so, P1 should be understood as the claim that occurrent belief involves full belief, which is part of the folk conception of belief.

Another worry about P1 might be that, even if there is such a thing as full belief, we never come to be in such a demanding state of mind: isn’t it the case that for almost every contingent proposition $p$ we leave open the possibility of not-$p$?; and if so, do we ever judge a contingent proposition to be true? My reply is that the phenomenology of ordinary judgement makes it plausible that we at least temporarily enter such a state of mind in a particular context. When I look outside the window and judge that it is sunny directly on the basis of my perception, or judge that I had cereal for breakfast on the basis of my memory, or decide to send a message to my friend upon judging that it is his birthday, etc., my judgement is not, at least for that moment, accompanied by any salient possibilities of error: I accept the proposition...

\textsuperscript{21} To be fair, Rothschild (2020) suggests that ‘believe’ \textit{semantically} expresses only the weak notion and the stronger uses of ‘believe’ should be pragmatically explained. While the full assessment of this claim is beyond the scope of this paper, I should note that the matter is hardly settled. Moss (2019), for example, argues that \textit{full belief} is the primary semantic content of a belief ascription and ascriptions of the weak belief should be understood as \textit{loose} speech.
without reservation, being ready to answer in the affirmative when asked if I am sure. Of course, it is easy to exit such a state of mind. Simply considering a possibility of error, no matter how remote it is, is sufficient to relinquish my judgement: once I start considering a skeptical scenario, I no longer judge those ordinary propositions to be true.

What might be genuinely worrisome is the idea that we have a standing or dispositional attitude towards various ordinary contingent propositions which involves ruling out the possibility of their being false, regardless of the context. But this isn’t part of my claim that occurrently believing \( p \) involves ruling out the possibility of not-\( p \). As I suggested in 4.2, dispositionally (but without occurrently) believing that \( p \) is consistent with acknowledging the possibility that not-\( p \), and even with double-checking whether \( p \).

Let us turn to P2: you wonder whether \( p \) only if your perspective doesn’t rule out the possibility that not-\( p \). This is hard to deny. While it is true that even an extremely remote possibility that Xiao doesn’t live in Beijing (e.g. Xiao has been systematically deceiving people) is sufficient to put me in a position to wonder whether he really lives in Beijing, it seems that I am not in such a position if there is no such possibility from my perspective. For example, it would be difficult to make sense of me as wondering whether he lives in Beijing if I said, ‘It can’t be that he doesn’t live in Beijing, but does he live in Beijing? (or: but I still wonder whether he lives in Beijing)’.

This completes my argument that you cannot occurrently believe that \( p \) and wonder whether \( p \) simultaneously. However, one might still worry that the conclusion is independently questionable, and argue that DOBW expresses a genuine norm: a person suffering from a neurosis might judge, on the basis of her memory, that she has turned off the stove as she leaves home for a trip, but quickly come to wonder whether she really has turned it off, and constantly worry that she might not have. Wouldn’t such a person be described as judging and wondering at the same time, and hence count as irrational?
I offer two ways of responding to such a case. First, as I have suggested, one’s occurrent belief can be *short-lived*, and one can *oscillate* between believing and wondering. If so, the above case fails to show that one can occurrently believe and wonder. As soon as the agent seriously worries about the possibility that the stove is on, she thereby loses her occurrent belief, which she might regain by suppressing her worry by dwelling on the memory of turning it off, but might lose after a few seconds, as doubts again creep in. And while it is true that there can be some sense in which she is being irrational, this is plausibly because she fails to believe what her evidence strongly supports whenever she loses her belief that she has turned off the stove, not because she violates DOBW. Second, it is arguable that her capacity for belief is locally impaired, so that when it comes to the particular content, *she has turned off the stove*, she cannot judge it to be true. If she is constantly inflicted by her worry and on this account is unable to sincerely assert that she has turned off the stove, then she is unable to judge that she has turned it off.

6. Taking Stock

Consider again the following, which seems to give us a plausible way of fleshing out the idea that belief involves being settled:

**Belief-Inquiry Incoherence (‘BII’):** Inquiring into/having some interrogative attitude towards a question fails to cohere with believing an answer to that question.

In Section 2, I distinguished between descriptive and normative interpretations of BII. Sections 4 and 5 together have shown that there is no principle that is both true and genuinely normative. I submit that the following principle about belief and wondering captures the settledness of belief:
Can’t Occurrently Believe and Wonder (COBW): You cannot wonder whether $p$ and occurrently that $p$ at the same time.

COBW is a descriptive principle about how your attitudes can combine, rather than a normative principle about how they ought to combine. The settledness of belief, then, consists in the incompatibility between occurrent belief and wondering. On this view, an occurrent belief is the primary bearer of settledness. Still, there is a good sense in which dispositional beliefs also involve settledness. Given Dispositional-Occurrent Link, you are disposed to occurrently believe that $p$ and so disposed not to wonder whether $p$, if you dispositionally believe that $p$.

Thus, dispositional beliefs involve settledness derivatively.

I shall conclude by showing how this view explains the cases we considered: Morse, Lost Keys, and the bank case. Let us begin with Morse (Section 1), which supports BII. COBW explains why it is difficult to describe Morse as wondering who killed the doctor, given that he believes that he is the murderer: since Morse occurrently believes that no one else killed the doctor, he cannot wonder whether anyone else killed the doctor. In fact, COBW better explains the datum than DBW. For what is to be explained in Morse is unintelligibility: it is unclear how we can make sense of Morse as both believing and wondering. The explanation of this unintelligibility in terms of DBW is that it would be unintelligible because Morse would then violate an epistemic norm. But it is unclear why the violation of a norm should give rise to unintelligibility: when we assess people’s attitudes as unreasonable or unjustified, we do so precisely on the grounds that they have those attitudes. People violate an epistemic norm when, say, they do believe against their available evidence, i.e., when we can intelligibly attribute beliefs to them. Thus, a norm-violation, in general, doesn’t entail unintelligibility. If so, the
idea that Morse would violate a norm if he both believed and wondered cannot adequately explain why it would be unintelligible.

Regarding Lost Keys, I have already suggested a way to accommodate our intuitions about it, without invoking a norm like DBW (4.4): what we find in such a case isn’t really a normative failure but rather a psychological failure.

Finally, consider the bank case, which Friedman cites in favor of DBI. Regarding this case, COBW can explain why you ought not occurrently believe that the bank will be open, with the aid of the following bridge principle: if you ought to $\phi$, and if you cannot both $\phi$ and $\psi$, then you ought not to $\psi$. Since you ought to double-check (and wonder) whether the bank will be open, and you cannot occurrently believe and wonder at the same time (COBW), it follows that you ought not occurrently believe that it will be open.

This explanation admittedly doesn’t entail that you ought not dispositionally believe that the bank will be open. I doubt, however, that you ought to give up your dispositional belief that it will be open. Surely it would be irrational for you to fully accept this proposition as true, or to use it as a premise in your practical reasoning or to act as if it will be. But this is just to say that it would be irrational for you to occurrently believe that the bank will be open. Suppose, however, that you don’t occurrently believe that it will be: you temporarily suspend judgement about it; double-check whether the bank will be open. It then seems that you meet all your requirements relevant to the bank case, even if you (merely) hold your dispositional belief. For one thing, it is arguable that the negative judgement about the bank case tracks acting upon or relying on your belief rather than simply holding it. For another, it seems that you can, without any irrationality, ascribe the belief even as you double-check whether the

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22 Relatedly, Jackson (2019) distinguishes between having a belief and employing (or relying on) the belief in practical reasoning and argues that what would be problematic in the bank case is employing/relying on the belief that the bank will be open, rather than simply having the belief.
bank will be open: ‘I wonder whether the bank will be open—I believe that it will, but I’m not so sure.’

7. Conclusion

In this paper, I defended a descriptive interpretation of the idea that belief fails to cohere with wondering: you cannot both occurrently believe that \( p \) and wonder whether \( p \) at the same time. This sheds light on the nature of belief, since settledness is a distinctive feature of belief that sets it apart from other cognitive attitudes: you can occurrently assume, suppose, imagine, have a high credence in, a proposition and simultaneously wonder whether it is true. Dispositional beliefs involve settledness derivatively: to dispositionally believe a proposition is to be disposed to occurrently believe it.

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