Unsettled Belief

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Abstract

According to many philosophers, belief is a settling state. On this view, someone who believes p is disposed to take p for granted in practical and theoretical reasoning. This paper presents a simple objection to this settling conception of belief: it conflicts with our ordinary patterns of belief ascription. I show that ascriptions of unsettled beliefs are commonplace, and that they pose problems for all of the most promising ways of developing the settling conception. I proceed to explore the implications of my argument for the relation between belief and credence, and for the relative importance of belief in psychological explanation.

1 Introduction

What is the functional role of belief?

According to an increasingly prominent view, belief is a settling attitude: its functional role is to treat certain questions as settled for the purposes of practical and theoretical deliberation.[1] If you believe that Jones stole the cookies from the cookie jar, then you take yourself to have settled the question of who stole the cookies from the cookie jar. And this will be reflected in your behavioral and cognitive dispositions. Different philosophers emphasize different dispositions, but standard candidates include: a disposition to act in ways that will maximize expected utility conditional on Jones having stolen the cookies, a disposition to ignore possibilities in which Jones didn't steal the cookies, a disposition to avoid inquiring into whether Jones stole the cookies, and a disposition to blame Jones for his cookie pilferage.

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[1]This idea is defended, in somewhat different forms, by Stalnaker 1984; Weatherson 2005, 2012; Fantl and McGrath 2009; Clarke 2013; Buchak 2014; Greco 2015; Tang 2015; Dodd 2017; Friedman 2017, 2019; Moss 2019; Staffel 2019a,b; Weisberg 2020, among others.

The settling conception of belief has important implications. First, it offers to explain why beliefs are useful. According to many proponents of the settling conception, beliefs are useful because they allow us to "declutter" our cognitive lives. If I believe that Jones stole the cookies, I can ignore the positive (but extremely low) probability that someone else stole them. And this in turn makes it easier to answer further questions—say, about who should be entrusted with baked goods in the future. By contrast, if I merely have a .95 credence that Jones stole the cookies, I am not entitled to ignore the possibility of an alternative thief (Ross and Schroeder 2014; Staffel 2019a,b). In addition to explaining why beliefs are useful, the settling conception also has implications for the relationship between belief and credence. In particular, a number of philosophers have used the settling conception to motivate the "dualist" view that belief and credence are distinct states, neither of which can be reduced to the other (Buchak 2014; Ross and Schroeder 2014; Staffel 2019a,b).

This paper raises a simple objection to the settling conception of belief: it conflicts with our ordinary patterns of belief ascription. In everyday conversation, we regularly claim to believe something while simultaneously acknowledging that we have not settled the question at hand. For example, we might claim to believe that Jones stole the cookie from the cookie jar, while admitting that we should acquire more evidence before accusing him. I argue that these "unsettled belief ascriptions" are ubiquitous in everyday discourse (§2), and that they cause trouble for all of the most promising versions of the idea that belief is a settling attitude (§§3-5). After developing this argument, I highlight some of its consequences for debates over the relation between belief and credence, as well as more general questions about the importance of belief (§§6-7).

Before plunging into the argument, let me comment on how this paper relates to recent work on whether belief is "weak". Recently, several philosophers have argued that belief is a weak state—weaker, at any rate, than knowledge or certainty (Hawthorne et al. 2016; Beddor and Goldstein 2018; Rothschild 2020; Holguín 2022; Mandelkern and Dorst forthcoming). My argument in this paper complements this body of work. In particular, §2 offers new data supporting some of the central contentions in this literature. At the same time, there is a difference in focus. For the most part, defenders of the claim that belief is weak have not devoted much space exploring the implications of this claim for the

functional role of belief.[2] This is the project I take up in this paper.[3]

2   Prosaic Cases of Unsettled Beliefs

2.1   Some Examples

Start with a commonplace example:

> **Terminal Check** Abby hops into a cab, and tells the driver to head towards JFK. "Which terminal?", the driver asks. Abby replies:

(1)   I believe my flight leaves from terminal 7, but I'm not sure. Let me check.

> Abby pulls out her phone, and, after a minute of navigating United app, confirms that her flight is indeed leaving from terminal 7.

Abby's utterance of (1) seems like a perfectly ordinary remark in this context; it is unlikely to surprise or confuse her driver. It also seems like (1) could well be *true* in this situation; it does not seem that Abby is necessarily deluded about her own mental states.

However, it proves difficult to reconcile this observation with the settling conception of belief. I'll spell this out in detail in §§3-5, but the basic problem is simple. While Abby is ascribing to herself a belief that her flight leaves from Terminal 7, she does not take herself to have settled the question of which terminal her flight leaves from. After all, she immediately follows up her belief ascription with a comment ("Let me check") and an action (confirming the terminal on the United app), both of which reveal that she does not regard the matter as settled.

These unsettled belief ascriptions occur all the time in ordinary discourse, as can be confirmed by a quick Google search. Below are some representative examples "from the wild."

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[2]When the topic comes up, discussions have mostly tended to focus on the consequences of the "belief is weak" thesis for the norms of assertion; see e.g., Hawthorne et al. 2016; Mandelkern and Dorst forthcoming. I discuss this topic in §5.2.

[3]Another difference is worth flagging: many proponents of the "belief is weak" mantra have claimed that belief is *very* weak—in particular, that you can believe p even if your credence in p is less than .5 (Hawthorne et al. 2016; Holguín 2022; Mandelkern and Dorst forthcoming). While my arguments are compatible with this view, they do not require it: everything I say is compatible with the idea that belief still requires a fairly high credal threshold. Thus I only need a weak version of the "belief is weak" thesis.

(2)   *Question:* Sean, is it your information that when Mr. Levinson checked into his hotel he checked in under his own name?
Mr. McCormack: I'm not sure that we—I don't know, Charlie. I can't tell you. I believe that's true but let me check—see if we know that bit of information.[4]

(3)   "Let me get you an update on that," White House Press Secretary Scott McClellan replied. "There is some stuff they do to improve energy efficiency, I believe. But let me check on that."[5]

(4)   *Question:* It looks like a lot of the code for sitepoint here on Gitbhub is MIT licensed. Is this particular code licensed under MIT as well?
Answer: Good question. I believe so, but let me check. I'll get back to you once I have found out.[6]

(5)   *Question:* Is this the classic update harness?
Answer: I believe so but let me check to make 100% sure.[7]

In each of these examples, a speaker self-ascribes a belief while cautioning that the audience should not take the question as settled.[8]

2.2   Defending the Data

Since these unsettled belief ascriptions will serve as my primary data, let me pause to consider some objections.

Misleading Belief Reports   First, some might question whether (1)-(5) are genuine belief reports. According to some philosophers, first person uses of "believe" do not always function as belief ascriptions; rather, they sometimes hedge one's commitment to the embedded proposition. According to what we might call the "misleading belief reports objection," this is what is going on in all of our examples.[9] To motivate this objection, some might point out that in

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[4]Source: Middle East Digest, Daily Press Briefing, April 19 2007.
[5]Source: Chicago Tribune Newsdesk, "Smaller, lighter, but packing more punch".
[6]Source: https://github.com/sitepoint-editors/accessible-drag-and-drop/issues/2
[7]Source: Chevrolet truck message board.
[8]We can also find many more examples using the verb "think" instead of "believe". This is to be expected if the two verbs are equivalent. For arguments in support of this equivalence thesis, see Hawthorne et al. 2016; Holguín 2022.
[9]Versions of this idea can be found in Wittgenstein 1958; Stanley 2008; Nagel 2020. Dorit Bar On has also done much to develop a "Neo-Expressivist" version of response, according to which mental state avowals express, rather than merely report, the speak's states of mind. See e.g., Bar On 2004; Bar On and Long 2001, 2003.

Terminal Check, Abby is responding to the question, "Which terminal?" It seems uncharitable to interpret her as switching the topic of conversation to her own state of mind.[10]

However, I think there are grounds for push-back. An initial concern is that this topic-switching argument threatens to overgeneralize. Consider:

(6) a. [Mimi:] When does the party start?
     b. [Sara:] Frank told me it starts at 7.

One might try to run an analogous topic-switching argument: since Sara is responding to the question, "When does the party start?", she is not charitably interpreted as switching the topic to Frank's speech acts. But few would be tempted to conclude on this basis that (6-b) is not really an indirect speech report. More plausibly, (6-b) reports Frank's speech act, but it is still felicitous because this speech report is relevant to Mimi's question. Assuming that Frank is likely to be informed and honest, the fact that Frank made this statement raises the probability that the party starts at 7. But if we tell this story about (6), we can tell a similar story about **Terminal Check**. The first conjunct of (1) ("I believe my flight leaves from terminal 7") is a genuine belief report. But it is still felicitous because this belief report is relevant to the driver's question. After all, the fact that Abby holds this belief raises the probability that her flight leaves from terminal 7. Similar remarks apply, *mutatis mutandis*, to (2)-(5).[11]

We can also respond to the misleading belief reports objection more directly. The objection relies on the fact that (1)-(5) were all framed in the first person. But this is dispensable. We can imagine someone reporting Abby's mental state in **Terminal Check** as follows:

(7) Abby believes her flight leaves from terminal 7, but she isn't sure. That's why she wants to check.

Similarly, suppose you have heard McCormack's response in (2). Asked to characterize his state of mind, a natural response would be:

(8) McCormack believes that Levinson checked into the hotel under his own name, but he isn't sure of this; he needs to check.

Here too, we need not rest our case on armchair intuitions. We find ample

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[10]Thanks to a referee for raising this point.
[11]See Kauppinen 2010 for a closely related pragmatic response to this style of argument.

support from naturally occurring examples:

(9)   Someone is getting back to me when they find out the output of this 110v generator, he believes it's 32 amp, but needs to check.[12]

(10)   He believes – but isn't sure – he missed a call from the health centre to confirm the appointment. "I don't know how to check those things. How do I check to see if I got a missed call?" Henry asked Newsday.[13]

The upshot: unsettled beliefs are not merely an artifact of first person uses of "believes".

I've argued that we should take the first person belief reports (1)-(5) at face value: they are all literal reports of the speaker's beliefs. This view is compatible with acknowledging that they also function as hedged assertions. If belief is a state that leaves room for uncertainty, saying, "I believe p" will often implicate the speaker is not certain of p, for familiar Gricean reasons. If the speaker were certain of p, we might expect them to say so, since this is strictly more informative. Or perhaps we would expect them to simply assert p, in a context where this is more relevant to the question under discussion.[14]

One advantage of this Gricean explanation is that it explains why not every first person belief ascription has this hedged quality. Conversational implicatures are highly context-dependent. In a context where the question under discussion does not concern whether p is true, or the speaker's level of certainty in p, the implicature disappears. An example from Koev 2019:

(11)   a.   Tell us about your political beliefs.
        b.   I believe capitalism is better than socialism.

The response in (11-b) does not implicate that the speaker is uncertain whether capitalism is better than socialism. This is to be expected, given that the question under discussion is what beliefs the speaker holds, rather than, say, whether it is true that capitalism is better than socialism, or whether the speaker is certain of this.[15]

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[12]Source: Canalworld discussion forum.

[13]Source: Newsday article, "Pensioner calls for simpler appointment system for covid19 shots".

[14]This implicature-based account is incompatible with at least one prominent version of the settling conception of belief, according to which belief entails certainty (Clarke 2013; Greco 2015; Dodd 2017; Moss 2019). On such a view, asserting "I believe p" should never generate a quantity implicature that the speaker isn't certain of p.

[15]This point helps address a further concern. Commenting on the third person belief report

Malleable Judgments   A second potential objection is that our linguistic intuitions about belief are too malleable to furnish clear data.[16] According to this objection, we could also report Abby's mental state as follows:

(12)   Abby is inclined to believe her flight leaves from terminal 7, but she isn't sure. That's why she wants to check.

Similarly, we might characterize Mr. McCormack's state of mind as follows:

(13)   McCormack is inclined to believe that Levinson checked into the hotel under his own name, but he isn't sure of this; he needs to check.

And likewise with our other belief reports. But if we can reformulate all the belief reports in this fashion without loss of accuracy, can they really provide compelling data against the settling conception of belief?

In response, I am inclined to grant that these "belief inclination ascriptions" are typically felicitous, and may even be true in the contexts described. But I think it would be too quick to conclude that our ordinary belief ascriptions are too malleable to play the role of data. Rather, what this shows is that the data are subtle and complex. A fully adequate theory should account for the full range of data. In particular, it should account for the felicity of *both* our original unsettled belief ascriptions ((1)-(10)) and the corresponding belief inclination ascriptions ((12)-(13)). The settling conception of belief has no trouble with the latter, but it flounders on the former.

In order to bolster this response, consider an analogy with gradable adjectives, such as "tall", "expensive", "fast". Gradable adjectives (and vague expressions more generally) are malleable in many of the same respects as "belief" talk. Suppose Timmy is just a smidge taller than average for his age. Both of the following seem like they could be true:

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in (8), a referee raises the worry that it would be misleading to simply state:

(i)   McCormack believes that Levinson checked into the hotel under his own name.

While I am not sure that I share the judgment that this report would be misleading, the context-dependence of implicatures offers one possible explanation for this judgment. If we were to report McCormack's mental state in this manner without any additional elaboration (e.g., "but he isn't sure of this"), it might not be clear from the context whether we intended to implicate that McCormack is uncertain about the matter. Thus (i) might be viewed as potentially misleading (or at least less than fully informative) in a context where McCormack's lack of certainty is conversationally relevant.

[16]Thanks to a referee for encouraging me to consider this issue.

(14)   Timmy is tall.

(15)   Timmy isn't tall, but he's pretty close.

Most linguists and philosophers of language regard these judgments as data—data that our theory of gradable adjectives should explain. For example, these data are frequently used to motivate a contextualist treatment of gradable adjectives (Lewis 1979; Kennedy and McNally 2005; Kennedy 2007). According to this treatment, a sentence like (14) is analyzed as saying that Timmy's height exceeds some threshold t, where the value of t varies with context. Hence both (14) and (15) could both be true, as uttered in different contexts (for example, as uttered by different speakers operating with different standards for tallness).

For our purposes, we need not take a stand on the correct semantics for gradable adjectives. The important point is methodological: we would, I think, be dissatisfied with a theory of gradable adjectives that only makes sense of some of our uses of gradable adjectives—for example, a theory that makes sense of (15) but not (14). By parity of reasoning, we should be dissatisfied with a theory of belief that only makes sense of some of our uses of "belief" talk—in particular, a theory that make sense of (12)-(13) but not (1)-(10).

Loose Talk   Some may protest that a theory can account for belief ascriptions without taking them to be literally true. This brings us to a third potential objection: perhaps (1)-(10) are all examples of loose speech, and hence are strictly false. This line is pushed by Moss 2019, who develops an analogy between belief ascriptions and sentences like:

(16)   It's 3:00.

As Moss notes, (16) can be felicitous in a context where it is really 3:01. But from this we should not necessarily conclude that (16) is literally true. A natural thought is that (16) is literally false but still pragmatically acceptable, since it comes close enough to being literally true for the purposes of the context (cf. Lasersohn 1999). Similarly, Moss suggests, "believes" literally ascribes complete certainty, but is often pragmatically acceptable in circumstances where we are close to being certain, according to the standards set by the context.

However, closer inspection reveals important differences between belief ascriptions and pragmatically acceptable falsehoods, such as (16). As Moss acknowledges, sentences like (16) become infelicitous if we conjoin them with an explicit acknowledgment of their falsity, e.g.:

(17)   ? It's 3:00, but really it's 3:01.

As Rothschild 2020 observes, if "believes" literally encoded certainty, we should expect sentences like (1) and (7) to be infelicitous for precisely the same reason. But, as we've seen, such conjunctions sound completely fine.

Having responded to some of the most pressing objections to our data, let us now explore in more detail why these ascriptions spell trouble for the settling conception of belief.

3   Headaches for the Settling Conception

It will be helpful to work with a more precise version of the settling conception of belief. Here I'll focus on one particularly prominent version of the settling conception, though, as we will see shortly, my objection readily generalizes to other versions. The version I have in mind equates belief with practical certainty:

SETTLING ROLE: If an agent A believes p in a situation s, then A is practically certain of p in s. In other words, while in s, A is disposed to act and reason as if p is certain.

What does it mean to act as if p is certain? Someone who is certain of p is disposed to ignore possibilities in which p is false—or, at the very least, they will not take these possibilities seriously for the purposes of practical and theoretical deliberation. And standard decision theory tells us someone who is certain of p will—if rational—be disposed to perform whatever actions maximize expected utility conditional on p. So if someone is practically certain of p, then they are disposed to reason and act in these ways.

The settling role has many champions; proponents include Weatherson 2005, 2012; Fantl and McGrath 2009; Clarke 2013; Ross and Schroeder 2014; Greco 2015; Tang 2015; Dodd 2017; Staffel 2019a,b, among others.[17] One reason why so many philosophers have been attracted to the settling role is that it offers to explain why beliefs are useful. Ross and Schroeder put the explanation nicely:

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[17]While all of these authors embrace the settling role, there are differences in the details. Some of these authors maintain that belief just is certainty (which is perhaps context-sensitive); see e.g., Clarke 2013; Greco 2015; Dodd 2017; Moss 2019. Others maintain that belief is a defeasible disposition to act as if p is certain, but that possessing this disposition is different from actually being certain of p; see e.g., Ross and Schroeder 2014. I discuss the latter view in more detail in §4.2.

If we had infinite cognitive resources, then we'd have no need for an attitude of outright belief by which to guide our actions, for we could reason in an ideal Bayesian manner on the basis of our credences and preferences alone. But such reasoning isn't feasible for cognitively limited agents like us, and so we need an attitude of outright belief or of settling on the truth of propositions, so as to limit what we consider in our reasoning to possibilities consistent with what we have settled on. (Ross and Schroeder 2014: 286)

Despite its explanatory appeal, the settling role stands in tension with our examples from §2. Take **Terminal Check**. In this example, Abby claims to believe her flight leaves from Terminal 7—call this proposition "FLIGHT". However, Abby is not willing to treat FLIGHT as though she is certain of it. First, she is not disposed to ignore the possibility that her flight leaves from a different terminal, which is why she bothers to check on the United app. Second, she is not disposed to perform whatever acts maximize expected utility conditional on FLIGHT being true. After all, checking the terminal on the United app incurs some minor disutility (wasted time, data charges). So the action that maximizes expected utility, conditional on FLIGHT being true, is proceeding straight to the airport without checking. But Abby is not disposed to act this way. Similar points can be made using any of the naturally occurring examples of unsettled belief ascriptions ((2)-(10)).

Having laid out the basic problem, I now turn to consider some possible responses on behalf of the settling conception.

4 Dispositional Maneuvers

According to the settling role, belief involves a *settling disposition*—that is, a disposition to act and reason as if the believed proposition is certain. Perhaps, some might suggest, we can avoid the problem by getting clearer on the nature of the settling disposition.

4.1 Lost Dispositions

Dispositions can be lost. Presumably, this also goes for the settling disposition. Someone can start out being disposed to act as if some proposition p is certain. But when their situation changes—when the stakes go up, or $\neg p$ possibilities are

made salient—they lose this disposition.[18] Perhaps, some might suggest, this offers an easy solution to our problem cases. Take **Terminal Check**. Perhaps when Abby utters the first conjunct of (1) ("I believe my flight leaves from terminal 7"), she is disposed to treat FLIGHT as certain. But then further reflection robs her of this disposition. By the time she completes her utterance of (1) ("...Let me check"), she no longer believes FLIGHT.

However, this diagnosis seems to misdescribe Abby's situation. On the most natural way of fleshing out the case, Abby is not revising her beliefs in the light of newly attended possibilities. Rather, she is fully cognizant of the counter-possibilities from the get-go. To see this, note that we could imagine an alternative utterance where Abby reversed the conjuncts:

(18)   Let me check. I'm not sure, but I believe my flight leaves from Terminal 7.

Indeed, she might even acknowledge some salient counter-possibility at the outset:

(19)   It's possible it leaves from Terminal 4, but I don't think so—I believe it leaves from Terminal 7. Let me check.

Such discourses are perfectly coherent.

4.2   Defeasible Dispositions

Rather than holding that the settling disposition is lost in our cases, perhaps we should hold that it is *overridden*. Many dispositions are defeasible: they can fail to manifest in certain circumstances. A fragile vase is disposed to break when dropped. But this disposition can be overridden—for example, if it is dropped on a bed of pillows, or if it is surrounded by bubble wrap (Johnston 1992; Lewis 1997). According to Ross and Schroeder, the settling disposition is similarly defeasible (2014: 267-268). On the face of it, this "defeasible dispositions response" offers a simple strategy for escaping my counterexamples: Abby really does have a disposition to act and reason as if FLIGHT is certain. It's just that this is a defeasible disposition, which fails to manifest in her circumstances.

Proponents of this response owe us a principled and plausible account of when the settling disposition is overridden. (Otherwise the view would be

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[18]See e.g., Weatherson 2005; Clarke 2013; Greco 2015.

effectively immunized against all possible counterexamples: for any potential counterexample, one could just insist it is a special case where the settling disposition is overridden.) In discussing this issue, Ross and Schroeder focus on *stakes*: in high stakes situations, the cost of error overrides the believer's disposition to act as if the proposition is certain (2014: 267). However, none of our examples require high stakes. In **Terminal Check** it might only be a minor inconvenience if Abby goes to the wrong terminal. (Suppose she has plenty of time before her flight, and could easily hop on JFK's Airtrain to get from one terminal to another.) Still, it seems, her utterance of (1) is perfectly in order. Similar points apply to many of our naturally occurring examples of unsettled belief ascriptions from §2.[19]

But perhaps a better answer lies around the corner. In all of our examples, the agent says "Let me check", or something to that effect. This presupposes that there is a way of checking. Now, some philosophers have held that when further evidence bearing on p is available (or will soon be available), one should wait for the evidence before treating p as true in practical reasoning.[20] So perhaps the availability of further evidence is another factor (besides high stakes) that overrides an agent's disposition to act and reason as if p is certain.[21]

In many respects, this is an elegant solution. That said, I want to raise two problems. The first is that this proposal is too strong. For a huge swath of our beliefs, we can easily get further evidence that bears on their truth. But this does not automatically override our tendency to treat them as true. As Abby makes her way to the airport, she implicitly relies on a host of further beliefs—for example, that her flight hasn't been canceled, that the airport was not shut down within the last 20 minutes, that taxis are still allowed to drive there, that a natural disaster has not obliterated her destination. For all of these beliefs, she could check their truth just as easily as could check TERMINAL; some quick googling would do the trick. But the mere availability of such evidence

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[19]In the literature on dispositions, some have drawn a connection between dispositions and *normal conditions* (e.g., Malkzorn 2000, Beddor and Pavese 2020). So some might propose that the settling disposition is overridden by abnormal circumstances. This proposal is also insufficient to handle our cases. There is nothing abnormal about Abby's circumstances in **Terminal Check**. Similarly, most of our naturally occurring examples seem perfectly normal—they seem like the sort of ordinary situations in which we regularly find ourselves.

[20]See e.g., Worsnip 2021: 539.

[21]Thanks to a referee for encouraging me to consider this response. As the referee helpfully notes, a number of authors have suggested that factors other than stakes can impact one's willingness to take a proposition for granted in reasoning—factors such as the availability of further evidence, the existence of alternative courses of action, and the urgency of the decision. See e.g., Gerken 2011: 533, Gerken 2017: chp.9; Gao 2019: 1598-1599.

does not prevent her from treating these beliefs as true: Abby will not spend her cab ride double-checking all of these beliefs (and rightfully so). So we need some further story about why the availability of further evidence overrides the settling disposition when it comes to her belief in TERMINAL, but not when it comes to these other beliefs.[22]

In addition to being too strong in certain respects, the proposal under consideration is too weak in others. Someone can have an unsettled belief without believing that further evidence is available that will confirm or disconfirm their belief. Consider first:

> **Imperfect Recall**   Bethany is writing a report on people's recol-
> lections of major historical events. She interviews her grandfather
> about his memories of the Kennedy assassination. He tells her:

(20)   I believe I was in Boston when I heard about it on the radio, but I'm
        not sure. You know, I may have kept a diary in those years. Let me
        check before you write your report.

In this scenario, Bethany's grandfather only thinks there *might* be a way of checking his unsettled belief. (If it turns out he didn't keep a diary in those years, then this will neither confirm nor disconfirm his belief.)[23]

Someone might even have an unsettled belief despite being convinced that there is no way of getting further evidence on the matter. Consider the *diffident fideist.* Asked to describe their religious views, they might say:

(21)   I believe God exists, but I'm not sure of it.

Being a fideist, they would also maintain that there is no way of confirming or disconfirming God's existence. According to them, belief is just a matter of faith.

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[22]One natural thought is that Abby does not bother to check these further beliefs because she assigns them a higher credence than she does FLIGHT. So, *ceteris paribus*, checking their truth has lower expected informational value than checking FLIGHT. However, this explanation stands in tension with the motivations for the settling conception of belief. According to the explanation under consideration, Abby's decision to gather more information regarding some of her beliefs (but not others) is determined by her credences in the various believed propositions. So in order to make this decision, she must be tracking her credences in these propositions. But a central argument for the settling role was that it allows ordinary agents with limited cognitive resources to reason with full beliefs rather than with credences, since keeping track of their credences would be too computationally costly (recall the quoted passage from Ross and Schroeder 2014 in §3).

[23]Arguably, some of the naturally occurring examples in §2 have this structure. Take Mr. McCormack's response in (2) ("I believe that's true but let me check—see if we know that bit of information"). In this context, "let me check" most plausibly means, "Let me check to see if we have that information", which does not presuppose that such information is available.

All the same, we can imagine that they do not act and reason as if they were certain that God exists. Perhaps if they were certain of God's existence, they would pray more frequently. They would also be willing to flat-out assert that God exists, not merely that they *believe* God exists.

Taking stock: one way of responding to the difficulty raised in §3 is to go defeasible, and insist that in all of our examples the settling disposition is overridden by special features of the circumstances. Those who go this route incur the burden of explaining how this works: when do special features of the circumstances override the settling disposition? Perhaps the most promising answer appeals to the availability of further evidence bearing on the question at issue. But as it stands this answer is both over-inclusive and under-inclusive. It is over-inclusive because it predicts that the settling disposition is overridden in cases where it is not (e.g., Abby's belief that the airport has not been closed in the last 20 minutes). It is under-inclusive because there are cases of unsettled belief where the agent lacks a belief that further evidence is available (**Imperfect Recall**, the diffident fideist). It remains to be seen whether advocates of the defeasible dispositions approach can provide an alternative answer that avoids these difficulties.

5   Restricting the Settling Role?

Another response is to concede that the settling role is too strong. But perhaps we can preserve something in the spirit of the settling role by restricting it to certain *purposes*:

PURPOSE-RESTRICTED SETTLING ROLE: If A believes p in s, then in s A is disposed to act as though p is certain for the purposes of performing acts (or adopting attitudes) of type T.

Some philosophers who endorse the settling conception of belief seem to have something like this in mind. For example, Buchak 2014 and Friedman 2019 both claim that belief is a settling attitude, but neither endorses anything as general as the settling role. Instead, they claim that belief disposes us (or, on a normative construal, permits us) to perform specific types of action, or adopt specific types of attitude.

How should we specify the relevant purposes? Let's examine some of the most promising contenders.

5.1 For the purposes of inquiry

One answer is suggested by Friedman 2017, 2019: believing p settles the question of whether p is true for the purposes of inquiry. Friedman develops this idea in normative terms. According to Friedman, it is psychologically possible to believe p while inquiring into p, but there is something unreasonable or defective about being in such a state: one ought not simultaneously believe p and inquire into whether p is true.[24]

However, this proposal makes no progress when it comes to **Terminal Check**. When Abby consults the United app, she is inquiring into whether her flight leaves from Terminal 7. Moreover, as noted above, there does not seem to be anything unreasonable about Abby's app-checking. Once again, nothing special hinges on the details of this case: all of our examples from §2 can be adapted to provide counterexamples to Friedman's proposal, given that checking is a type of inquiry.[25]

Some might object that this argument relies on an overly broad conception of inquiry. According to Friedman, not just any evidence-gathering constitutes genuine inquiry. Genuine inquiry is distinguished by its connection with interrogative attitudes, such as *wondering* and *being curious whether*. Moreover, the objection continues, it would be odd for Abby to say:

(22)   ? I believe my flight leaves from terminal 7, but I wonder whether it does.

But this reply is too quick, for two reasons. The first concerns the linguistic data. Granted, (22) sounds a bit odd taken out of the blue. But it improves considerably once we fill in a bit more context:

(23)   I wonder where my flight leaves from. I'm not sure, but I believe it's from Terminal 7. Let me check.

(23) sounds perfectly coherent, contrary to what the proposal under consideration predicts.[26]

The second concern is explanatory. Why does Abby bother to check the United app? Here's a very natural answer: she wants to know (or be sure) where

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[24]See also Millson 2020 and McGrath 2021 for proposals in a similar vein.

[25]See Falbo 2021, forthcoming; Sapir and van Elswyk 2021 for substantially similar criticisms of Friedman's proposal. For related discussion, see Beddor forthcoming; Woodard forthcoming.

[26]Another response would be to question whether inquiry always require interrogative attitudes. See Woodard 2022 for discussion.

her flight leaves from. But it seems highly plausible that curiosity and wonder should be understood in terms of a desire to know (or be sure of) the answer to some question. If this is right, then it is hard to deny that Abby has the relevant interrogative attitudes.

5.2 For the purposes of assertion

Let's try another approach. A rich tradition maintains that belief has a close connection with assertion. Perhaps we could use this connection to develop the purpose-restricted settling role. On the resulting view, someone who believes p is disposed to take p as settled for conversational purposes—that is, they are willing to assert p, to agree with other speakers who assert or presuppose p, to disagree with speakers who say things inconsistent with p, and so on.

But this proposal also conflicts with our examples. In **Terminal Check**, Abby is not willing to flat-out assert that her flight leaves from Terminal 7. Instead, she is only willing to assert that she believes her flight leaves from Terminal 7. Moreover, if other speakers made claims that presupposed her flight left from Terminal 7, we would expect her to balk at this presupposition, e.g.:

(24)   *Driver:* So when we get to Terminal 7, you'll have the option of curbside check-in...
         Abby: Wait a sec. I'm not sure we want to go to Terminal 7. Let me finish checking.

The same point can be made using our naturally occurring examples of unsettled belief ascriptions. Recall (2), repeated here as (25):

(25)   *Question:* Sean, is it your information that when Mr. Levinson checked into his hotel he checked in under his own name?
         Mr. McCormack: I'm not sure that we—I don't know, Charlie. I can't tell you. I believe that's true but let me check – see if we know that bit of information.

The question invites McCormack to assert that Levinson checked in under his own name. But McCormack refuses to do so. If the assertion-based version of purpose-restricted settling role were correct, it would be hard to make sense of McCormack's refusal: if he really does hold the belief he professes, then he must be disposed to assert its content.

5.3 For the purposes of blame

Yet another approach is suggested by Buchak 2014, who argues that belief plays a special role in our practices of blaming and praising others. The key idea here is that if I merely have a high credence that a particular person committed some transgression, it would not be rational for me to blame them (unless my credence is 1). By contrast, if I rationally believe that the person committed the transgression, then I would be entitled to blame them, and to do so in proportion to the severity of their transgression. Buchak's proposal could be thought of as a version of the purpose-restricted settling role: if A believes B performed some act, then A can treat the question of whether B committed the act as settled for the purposes of allocating blame and praise.

This proposal does not immediately conflict with our examples from §2. Still, it is easy to concoct cases of unsettled belief that cause trouble:

> **To blame or not to blame.** Mary is packing up after a long day of teaching middle school. Slipping on her jacket, she reaches into her pocket and pauses: she can't find her phone. Mary walks out to the hall and asks the teachers and students who are still milling about whether they've seen her phone. One of her students, Steven, reports seeing another student, Jason, removing something from Mary's jacket. Steven's testimony is plausible; Jason has a history of stealing people's possessions. Still, Mary is not in a position to be certain that Jason stole it: Steven has told fibs before, and Mary remembers that she has sometimes left her phone in her car all day. Mary decides to go out to her car to check whether she left it there.
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> As she walks towards her car, one of the other teachers asks whether she has any leads. Mary replies:

(26)   I believe Jason took my phone, but it's possible I left it in my car. I'm going out right now to check.

Intuitively, Mary's assertion of (26) could be true in this context. Moreover, the belief that Mary self-ascribes seems rational, given her evidence. But, intuitively, Mary is not (yet) in a position to blame Jason for taking her phone. Before reporting Jason to the principal or the police, Mary should at the very least check her car.

Some might respond by distinguishing between blame as an *action* and blame as an *attitude*. Proponents of this response might agree that Mary is not entitled

to take punitive actions towards Jason. Still, she is entitled to blame him "from the inside": she is entitled to adopt reactive attitudes such as resentment, outrage, or righteous indignation.

But this response is unsatisfying. Intuitively, it would be premature for Mary to feel resentment, outrage, and indignation towards Jason. She ought to withhold feeling such attitudes, at least until she has ruled out the possibility that she left her phone in the car.

A second concern with this response is that it assumes we can cleanly separate the question of whether Mary is entitled to adopt blame-y attitudes from the question of whether Mary is entitled to perform blame-y actions. But this seems doubtful. Reactive attitudes are not behaviorally inert. We would expect that if Mary really does resent Jason for stealing her phone, then she would be disposed to treat him differently, and to do so on the grounds that he stole her phone. But our objector has already conceded that Mary is not yet in a position to treat Jason differently, at least not on these grounds.

We have considered three ways of restricting the settling role: tying belief to inquiry, tying belief to assertion, and tying belief to blame and praise. Each of these proposals had trouble accounting for unsettled belief ascriptions. Of course, this does not amount to an impossibility proof against the purpose-restricted settling role. Still, the prospects for fleshing out a plausible version of such a role are beginning to look bleak.

6 But Don't We Need Something to Play the Settling Role?

At this point, some may admit that our ordinary notion of belief is ill-suited to play the settling role. Still, they might insist, we need some psychological state to serve this purpose. "Belief" is just a technical label for this state.[27]

While this is a natural reply, I think we should resist this "semantic stipulation defense." I am happy to grant that creatures like us have—perhaps even need—a settling state (that is, a state that plays the settling role). Given that this state is importantly different from the ordinary notion of belief, why introduce a new, technical use of the word "belief" to refer to this state? Such a practice seems misleading at best. For comparison, imagine an eccentric philosopher who

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[27]See Greco 2015: 180 for a suggestion along these lines.

claims that desires play the settling role. When confronted with the obvious counterexamples to this thesis, our eccentric philosopher is unfazed; they retort that they are using "desire" in a new, technical sense. Few would find this reply satisfying. Why should we find it any more satisfying when the label is "belief"?

More worrisome still, the semantic stipulation defense risks changing the subject. I opened this paper by asking, "What is the functional role of belief?" In posing this question, I was using the word "belief" in its ordinary sense. Initially, the settling conception of belief seemed to provide an answer to this question. But no longer: theorists who go the route of semantic stipulation are no longer in the business of providing an account of our ordinary notion of belief. Our starting question is left unanswered.

In the next section, I'll return to our starting question at greater length. Here, I want to consider whether any other psychological states that are better suited to play the settling role. There are two promising options.

The first is to enlist knowledge to do the work that proponents of the settling conception have foisted onto belief. This proposal nicely avoids our problem cases. On the most natural way of filling out all of our examples, the believer does not know the answer to the question at issue. In **Terminal Check**, we could readily imagine Abby saying:

(27)   I believe my flight leaves from Terminal 7, but I don't know—let me check.

The idea that knowledge is a settling state fits naturally into the Knowledge First program in epistemology. According to many Knowledge Firsters, someone who knows p is entitled to take the truth of p for granted for the purposes of practical reasoning: they are entitled to ignore $\neg p$ possibilities, and to act in ways that will maximize expected utility conditional on p. This is equivalent to saying that knowledge is a settling state.[28]

A second option is to enlist *psychological certainty* to play the settling role. Now, some philosophers will balk at this option on the grounds that certainty is scarce: it's widely held that we cannot be certain of much of anything, at least outside of logic and mathematics. Indeed, the idea that certainty is scarce has been used to motivate the settling conception of belief. For example, Ross and Schroeder 2014 contend that there is very little that we can be rationally certain

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[28]See e.g., Fantl and McGrath 2002, 2009, who argue that if you know p, then you can act as if p is true, where to act as if p is true is to be practically certain of p. For other proposals in this vein, see Hawthorne and Stanley 2008; Weatherson 2012; Ross and Schroeder 2014.

of. But, they argue, we often need to act as if we were certain of many everyday propositions. So we need some settling state that is distinct from certainty, but which, given a particular situation, licenses the same actions and attitudes as certainty would license in that situation.

But is certainty really scarce? Ordinary discourse suggests otherwise. We frequently claim to be certain of a motley array of propositions about the external world, including scientific propositions, propositions about the future, and propositions about the distant past. Some examples:

(28)   Climate scientists are certain that adding more of a greenhouse gas intensifies the greenhouse effect, thus warming earth's climate.[29]

(29)   For the Eagles, it is certain that starting C Jason Kelce is out, at least for a good part of the season, with a torn MCL. . .[30]

(30)   And I am absolutely certain, 100% certain that at the end of the investigation, that I will be cleared of any wrongdoing.[31]

(31)   "I am 100 percent certain that at least some dinosaurs had penises," [Professor Patricia Brennan] said.[32]

Perhaps, then, just as philosophers have assumed an overly demanding conception of belief, they have also assumed an overly demanding conception of certainty.[33]

If certainty is relatively abundant, there may be no need to find a settling state that is distinct from certainty; certainty will do the job just fine.[34] This proposal avoids all of our problem cases. In all of our examples, the unsettled believer is not certain of the proposition that they believe. Moreover, note that it would be very odd for Abby to say:

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[29]Source: Parliamentary Office of Science and Technology 'postnote' on climate change.
[30]Source: https://www.bloggingtheboys.com/2012/9/18/3348948/big-picture-dallas-cowboys-nfc-east-new-york-giants-philadelphia-eagles-washington-redskins.
[31]Quote from Hunter Biden. Source: https://slate.com/news-and-politics/2021/04/hunter-biden-certain-cleared-wrongdoing-doj-probe.html.
[32]Source: https://www.mtholyoke.edu/media/2021-jan/revealing-look-0.
[33]The classical argument that rational certainty is seldom—if ever—attained is due to Unger 1975; infamously, this argument also led Unger to embrace a general skepticism about knowledge. For a response to Unger, see Lewis 1979. For views on which certainty is relatively abundant, see Miller 1978; Klein 1981; Stanley 2008; Beddor 2020a,b; Goodman and Holguín forthcoming. For arguments that many of the theoretical jobs that knowledge firsters have assigned to knowledge are better played by certainty, see Beddor 2020a,b, forthcoming.
[34]If we go this route, then the semantic stipulation defense looks particularly unmotivated. Certainty is already part of our folk inventory of psychological states. Since we already have a perfectly good label for this state, why press "belief" into service here? Thanks to a referee for helpful comments on this point.

(32)   ?? I'm completely certain that my flight leaves from Terminal 7, but let me check.

A natural response would be: "Well, if you are *completely* certain, there is no need to check!"

So we have two promising candidates for the settling state: knowledge and certainty. Which of these candidates should we prefer? For the purposes of this paper, there is no need to take a stand. However, let me briefly mention two considerations that bear on this choice.

First, knowledge is factive. But someone can be in a settled state towards a falsehood. Even if p is false, one might be disposed to flat out assert p, to ignore $\neg p$ possibilities, to refuse to inquire further into p, and to perform whatever actions maximize expected utility conditional on p. So even if knowledge is a settling state, it is not the only one; we also need some non-factive state that plays the settling role. Psychological certainty fits the bill.

A second consideration concerns the relation between knowledge and certainty. Many epistemologists have been attracted to the fallibilist idea that knowledge does not require (complete) certainty. If fallibilism is true, there should be a way of generalizing our earlier arguments to show that knowledge is not a settling state. Take a case where someone knows p, but they are not completely certain that p is true. Now give them a choice: they can either perform some act α that maximizes expected utility conditional on p (but not on $\neg p$), or they can quickly consult some evidence that would enable them to become certain whether p is true, and then decide whether to perform α. In at least some such cases, it will maximize expected utility to first consult the evidence. This would support the idea that certainty—but not knowledge—is a settling state.

Indeed, some of the counterexamples to knowledge norms of practical reasoning have precisely this structure. Take Brown's 2008 surgeon scenario:

> **Surgeon.** A student is spending the day shadowing a surgeon. In the morning he observes her in clinic examining patient A who has a diseased left kidney. The decision is taken to remove it that afternoon. Later, the student observes the surgeon in the theatre where patient A is lying anaesthetised on the operating table. The operation hasn't started as the surgeon is consulting the patient's notes. The student is puzzled and asks one of the nurses what's going on:
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> *Student:* I don't understand. Why is she looking at the patient's

records? She was in clinic with the patient this morning. Doesn't
she even know which kidney it is?

Nurse: Of course, she knows which kidney it is. But, imagine what it
would be like if she removed the wrong kidney. She shouldn't operate
before checking the patient's records. (Brown 2008, 1144–45)

The nurse claim that the surgeon knows which kidney it is, while denying that
the surgeon is permitted to treat this question as settled. If we accept that
the nurse's claim is true,[35] this example provides some reason for thinking that
knowledge is not a settling state; nothing short of certainty will suffice.[36]

7   Back to the functional role of belief

Let's circle back to our starting question. What is the functional role of belief?

The main thrust of this paper has been critical. That said, our arguments
are not without a positive upshot. In particular, they remove a powerful source
of resistance to the "Lockean" view that belief is reducible to credence.

According to Lockeans, one believes p just in case one has a credence in
p that exceeds a certain threshold.[37] Lockeanism has a number of appealing
features. First up, metaphysical parsimony: rather than positing two distinct
states, belief and credence, it makes do with one. Second, Lockeanism sheds
light on the important connections between belief and credence. For example, it
explains why it is impossible to believe p while having credence 1 that p is false.

Lockeans are also in a good position to explain the malleability of our ordinary
belief ascriptions. We saw in §2 that it is natural to ascribe Abby a belief that
her flight leaves from terminal 7. But we also saw that it is also natural to say
she is *inclined* to believe this.

Lockeans have a simple explanation of this flexibility. All that is needed
is to say that the Lockean threshold varies with context.[38] In some contexts,

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[35] Not everyone accepts this. For example, pragmatic encroachers maintain that the high
states of the situation destroy the nurse's knowledge (see e.g., Fantl and McGrath 2009 for a
response along these lines). However, see Roeber 2018 for an argument that Brown's challenge
can be reconstructed without relying on high stakes scenarios.

[36] For discussion of how this sort of challenge relates to the norms governing inquiry, see
Falbo 2021, forthcoming; Beddor forthcoming; Woodard forthcoming.

[37] For defenses, see Foley 1993; Christensen 2005; Sturgeon 2008; Leitgeb 2014; Beddor and
Goldstein 2018; Dorst 2019. While some authors understand Lockeanism as a normative view,
I will understand it as a metaphysical view about the nature of belief.

[38] See Sturgeon 2008; Leitgeb 2014 for versions of Lockeanism that embrace such contextual
variability.

Abby's credence in FLIGHT meets the bar. In these contexts, it will be true to say that she believes the flight leaves from terminal 7. In other contexts, the bar is higher, and Abby's credence won't make the cut. In these contexts, we will be more reticent to ascribe a belief to Abby; we will find it more natural to say she is *inclined* to believe. A nice feature of this explanation is that it perfectly parallels the standard contextualist treatment of gradable adjectives, which display a similar malleability ((14) vs. (15)).

Despite its virtues, Lockeanism has fallen out of favor in recent years, in large part because it stands in tension with the settling conception of belief. As Buchak 2014 emphasizes, it seems that no credence shy of 1 suffices to play the settling role. Even if Mary has, say, a .99 credence that Jason stole her phone, it may well be rational for her to check that she didn't leave it in her car before accusing him. So, if belief plays the settling role and belief does not require credence 1, belief and credence must be distinct states.

The phenomenon of unsettled beliefs turns this objection on its head. Just as it can be rational to refrain from acting on the basis of a non-maximal credence, so too it is often rational to refrain from acting on a belief. Far from identifying a difference between beliefs and credences, we have located a similarity.

Now, some will be quick to point out that Lockeans face other problems, independent of any concerns arising from the settling conception. One familiar objection is that any particular threshold for belief seems arbitrary (Stalnaker 1984: 91). For any threshold less than 1 that we pick—say, .889—it is hard to see what is so special about this number. Why would meeting this particular threshold—rather, than, say, .888 or .89—make an important difference in the agent's dispositions? Moreover, our objector continues, this "arbitrariness objection" gains additional bite, given the arguments advanced in this paper. After all, one common response to the arbitrariness objection is to tie the threshold to the agent's practical circumstances: for any agent A, situation s, and proposition p, the threshold for belief is whatever credence would suffice for p to be practically certain for A in s.[39] But this response is unavailable to us: it amounts to a Lockean implementation of the settling conception of belief.

While this is a fair point, Lockeans have a natural response. They could concede that there is no magic credal threshold (shy of 1) that makes a major functional or normative difference. But, the response continues, this is not necessarily a problem, since it is not clear that there is a major functional or

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[39] Ross and Schroeder 2014 call this view "credal pragmatism." For defenses, see Weatherson 2005; Ganson 2008; Fantl and McGrath 2009.

normative difference between someone who just barely believes p and someone who just barely falls short of doing so. Compare Abby from **Terminal Check** with a slightly less confident Abby, who does not even believe her flight leaves from Terminal 7. Our two Abbys will exhibit similar dispositional profiles. Both will be unwilling to ignore possibilities in which their flight leaves from some other terminal; both will refrain from flat-out asserting that their flight leaves from Terminal 7; both will check the United app to confirm their departure terminal. Our two Abbys are also similar from a normative perspective: for both it would be irrational to ignore possibilities in which their flight leaves from some other terminal, or to decline to check the app.

In fact, the malleability of our ordinary belief ascriptions suggests a more radical conclusion. We saw that the very same Abby could be described by one attributor as believing FLIGHT and by another attributor as merely inclined to believe FLIGHT. According to the contextualist explanation developed above, both attributors' descriptions could be accurate in their respective contexts. But clearly there is no difference in the dispositional profiles of the subjects of their belief ascriptions, since both attributors are talking about the very same subject. So perhaps the real lesson to be learned is that belief ain't so special: the distinction between believing something and failing to believe it is less important than many philosophers have made it out to be.

This conclusion fits rather neatly with the discussion in the previous section. There I granted that cognitively limited creatures need some sort of settling state. But, I contended, this settling state is not belief; rather, it's something like knowledge or certainty. Perhaps, then, it's knowledge or certainty (rather than belief) that carves psychological reality at its joints.

For our purposes, we need not take a stand on whether Lockeanism articulates the correct functional role for belief. Once we reject the settling conception of belief, a variety of views about the functional role of belief are left on the table—Lockeanism is just one item on the menu. Still, by removing one of the major hurdles to Lockeanism, the arguments in this paper offer a lifeline to a view that many have considered dead in the water.

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