

## Chapter 4

### The Ethics of Believing

In the previous chapter we considered two contentions. We considered, first, the contention that it is prudent to believe a proposition on what is, according to one's own epistemic standards, insufficient evidence when but only when believing it might bring one benefits overall that one cannot get otherwise. We determined this contention to be true, and indeed to be true just about by definition alone. Prudence is the virtue of discovering and doing what is to one's benefit overall, so of course when believing a proposition for which one lacks evidence will nevertheless bring one benefit overall, one is prudent to believe it.

We considered, second, the contention that in fact certain propositions are such that it *is* prudent for a person to believe them though that person lacks evidence that they are true. We sought to provide an argument that there really are cases in people's lives when it is prudent for them to believe a proposition though they, by their own epistemic standards, have insufficient evidence it is true. This argument was to show that it can happen that believing something one has insufficient evidence for believing might bring one benefits overall that one cannot get otherwise. We said that most likely it's never prudent to believe on insufficient evidence something about the number, size, shape, or other physical property of the ordinary objects with which we meet in everyday life. Wishful believing about tables and chairs and the quality of one's poker hand can lead only to grief. Areas in which believing wishfully (or fearfully) can sometimes be prudent are rather special. Candidate propositions include, we said, propositions belief in which helps to make them true, propositions belief in which helps to sustain one in one's endeavours, propositions belief in which helps one to sustain one's preferred self image, and propositions belief in which is comforting. We saw that propositions that fit these categories are often propositions of religion, metaethics, or metaphysics.

Our conclusion in the previous chapter was that wishful believing within each of these areas might occasionally, for some people, be prudentially obligatory. Given the rest of her beliefs and desires and emotions, a person might well be foolish in one or another situation to fail to believe wishfully a proposition from one or other of the categories we described.

If our reasoning about the benefits of believing though one has insufficient evidence is sound, then sometimes it is foolish, because it is imprudent, for a person not to believe wishfully. And our reasoning in the case of each of the four areas does appear to be sound. Nonetheless, there are a variety of critical responses to the contention that there are actual cases in which prudence obliges people to engage in wishful believing. We will consider five different critical responses. We will take them up in the next chapter. The present chapter is devoted to matters preliminary to just one critical response. That response is that it is always ethically wrong for a person to believe something on less than sufficient evidence. The matter whether it is always ethically wrong for a person to believe on insufficient evidence is complex enough on its own to merit a chapter to itself.

*1. Believing on insufficient evidence puts people at risk of harm*

Let us, then, put aside for a time the whole issue of the prudence or imprudence of believing a proposition wishfully. Let us put that whole issue aside in order to focus on a different issue, that of the ethics or morality of believing wishfully. Our question in this chapter isn't whether it is ever prudent to believe something wishfully, but instead whether it is ever ethically acceptable to believe something wishfully. Let us consider the contention that it is always ethically wrong to believe something on insufficient evidence.

Why might it be ethically wrong to believe something wishfully? The direct argument to the conclusion that it is always wrong to believe something on insufficient evidence is straightforward. It begins with the premise that it is always wrong to put people at risk of harm. In Part IV of this book, on the ethics of lying, we will examine carefully claims that something or other is ethically wrong, for it is no easy matter to understand just what "always wrong" amounts to. Right now, though, this premise seems acceptable, despite its vagueness.

The second premise in the argument is that to believe something on insufficient evidence is always to put people at risk of harm. Certainly if these two premises are true, then it follows that indeed it is always wrong to believe something on insufficient evidence. To see this, suppose that it *is* always wrong to put people at risk of harm. Suppose also that to believe something on insufficient evidence is always to put people at risk of harm. Well, then, given these two suppositions, it would have to be true that it is always wrong to believe something on insufficient evidence, for believing something on insufficient evidence is always to put people at risk of harm, and it is always wrong to do that.

This argument is deductively sound. If the premises are true, then the conclusion cannot but be true. The first premise, we said, the premise according to which it is always wrong to put a person at risk of harm, appears to be true. The key premise is the second premise, the claim that to believe something on insufficient evidence is always to put people at risk of harm. If you are inclined to think that the conclusion is false, if, that is, you are inclined to think that sometimes it is perfectly all right to engage in wishful believing, then your best bet is to try to find something wrong with the second premise. It is unlikely that you will find anything wrong with the first premise, at least when properly understood, and the reasoning from the premises to the conclusion is impeccable. To challenge the second premise, you will want to know why someone might think it true. What reason have we to think that to believe something on insufficient evidence is always to put people at risk of harm, and is this reason any good?

To discover what reason we have to think that to believe something on insufficient evidence is always to put people at risk of harm, we need to answer three questions. They are:

- a) What is the relation between acting on a false belief and putting people at risk of harm?
- b) What is the relation between believing on insufficient evidence and believing falsely?
- c) How can beliefs that we do not act upon put people at risk of harm?

We will first, though, before taking up these questions, attempt to clarify and defend the first premise of the argument, the premise according to which it is always wrong to put people at risk of harm. We will want to be clear what is meant by saying that putting people

at risk of harm is always wrong. And we will want to be clear on what it means to put people at risk of harm.

## 2. *It is always wrong...*

The second premise, the premise that says it is always wrong to put people at risk of harm, states an ethical principle. The sort of wrongness meant is ethical wrongness. The premise is not about imprudence or bad manners or calculating inaccurately. It concerns either the well-being of people generally or the respect due individual persons. It says that putting people at risk of harm always either threatens the general well-being or constitutes treating individuals disrespectfully.

The principle includes the word “always.” It is, then, an entirely general ethical principle. And so, if we can cite even one case in which it would not be even a little ethically wrong to put a person at risk of harm, then it is not a sound ethical principle. (A weaker claim—that, for instance, it is *usually* wrong to put people at risk of harm—might still be sound.)

Ethical principles are strange creatures. They are unlike most other sorts of principles and generalizations. There are at least two different ways in which ethical principles tend to be understood. Taken one way, the principle that says it is always wrong to put people at risk of harm implies that any particular action in which a person is put at risk of harm is not an action that should be or should have been performed. To think that the principle we are considering does imply this judgement of a specific action is to think that the principle is like “Red is a colour” or “All dogs can swim,” which indeed are generalizations that do have straightforward implications for specific cases. If it is true that red is a colour, then this or that particular red thing is a coloured thing. If it’s true that all dogs can swim, then the dog who plays Eddie on *Frasier* can swim.

Now it might well be that the most common or most natural way to understand an ethical principle is just this way, such that ethical principles imply all-things-considered judgements about the cases to which they apply. It might be the most common or natural way to understand ethical principles, but it is a way of understanding ethical principles that leads to paradox and inconsistency. The problem is that any particular case of an action can well fall under two or more different principles, one of which implies that that specific action is an ethically right action to perform, the other of which implies that it isn’t. To keep a promise to Patty, Martin lied to Sally. It is always wrong to break a promise, so Martin did the right thing in lying to Sally. But it is always wrong to tell a lie, so Martin did the wrong thing in lying to Sally. In lying to Sally, Martin both did what he should have done and did what he shouldn’t have done. But that is impossible, for nothing can both have some property and not have that property at the same time. Something in our understanding of what has happened has gone wrong.

Another way to understand ethical principles, a way that doesn’t lead to paradox or inconsistency, is to think of them as indicating good- and bad-making features of things. If the principle according to which it is always wrong to lie is a sound ethical principle, then the fact that a specific action would be the telling of a lie gives one a reason not to perform it. If the principle according to which it is always wrong to break a promise is sound, then that fact that a specific action is the keeping of a promise gives one a reason to perform it. That one

has both a reason to perform some action and a reason not to perform it is not paradoxical and doesn't suggest any inconsistency. That ethical principles can conflict in application to cases is no more troublesome conceptually than is the fact that other evaluative principles can conflict. That the shirt is stylish is a reason to buy it, that it is expensive is a reason not to buy it.

To say, then, on this understanding of ethical principles, that it is always wrong to put people at risk of harm is to say that it always counts against an action that that action would put people at risk of harm. It is always a reason not to perform an action that that action would put people at risk of harm. Yet, that a particular action one performed put people at risk of harm doesn't mean that that was the wrong action for one to perform. That specific action might have been, overall, given both its good and its bad aspects, the right action to perform. It might have been the right action to perform in virtue of whatever good-making features it had, its good-making features outweighing its bad-making features.

"It is always wrong to put people at risk of harm." We will understand this to mean that, from an ethical point of view, it always counts against an action that performing that action would put people at risk of harm. For a person with ethical commitments, that an action would put people at risk of harm is always a reason not to perform that action. Still, any particular action that puts people at risk of harm might also have features that count in its favour. There might be reasons of ethics for performing a particular action that puts people at risk of harm. If the reasons of ethics in favour of performing a particular action outweigh or otherwise are better than the reasons against performing it, then, ethically speaking, all things considered one ought to perform it. Thus, though it is always wrong to put people at risk of harm, it can sometimes happen that the right thing to do in a case is something that puts people at risk of harm.

### *3. ...to put people at risk of harm*

The principle says not merely that it is wrong to harm people. It says much more than that. It says it is wrong to put people *at risk* of harm. If the principle is true or sound, then it doesn't matter to the wrongness of an action that in fact no one was harmed by it. The action will still have a bad-making feature even if everyone comes away unscathed. And that bad-making feature can be profound enough for the action to have been the wrong action to perform all things considered.

It's wrong to drive when one has been drinking. Most often, though, no harm comes to anyone when a person drives after drinking. Indeed, things generally are better for the drunk person's having chosen to drive, for he avoids the expense of a cab and doesn't have to bother to retrieve his car the next day. It is not, then, that driving after drinking causes harm that makes it wrong to drive after drinking. It is not that driving after drinking causes harm, for driving after drinking typically doesn't cause any harm at all. A person who drives after drinking, we know, is slower to react than he usually is and he has worse judgement. Because of these facts, the chance that he will cause harm to someone through his driving is greater than it is when he drives totally sober. It is merely the increased chance that he will cause harm to someone that makes it wrong for him to drive after drinking. Indeed, only in very rare cases will it not be all things considered wrong to drive after drinking. This is true

despite the fact that driving after drinking typically increases only slightly the chance of someone being harmed.

To drive after drinking puts people at risk of harm because driving after drinking increases, though often only slightly, the chance that someone will be harmed by one's driving.

Someone is put at risk of harm by a person who drives after drinking even though that person is not in fact harmed and even though he is entirely unaware of the increased chance of his being harmed.

The ethical principle we are considering concerns not actual harms, or the wrongness of actually inflicting a harm. It concerns merely an increased chance that a harm will occur. It says it is wrong to do something, whatever that thing is, that increases the chance that a harm will occur, whether a harm does occur or whether anyone realizes that the chance they will be harmed has increased. The example of driving after drinking illustrates the meaning of this principle well. We all think it seriously wrong to drive after drinking. But we also all accept that usually no harm comes from driving after drinking. And so we don't think that the wrongness of driving after drinking in any particular case has to do with actual harm in that case, for there may have been none. We know that drinking affects reflexes and judgement, and that driving with diminished reflexes and judgement increases the chance that people will be harmed. And so we must think that the wrongness of driving after drinking has to do merely with the increased chance that people will be harmed. It is always ethically wrong to drive after drinking because driving after drinking puts people at risk of harm.

#### *4. Acting on false beliefs*

We have now clarified the ethical principle that states that it is always wrong to put people at risk of harm. This principle functions as a premise in an argument meant to show that it is always wrong to believe something on insufficient evidence. The other premise in this argument states that whenever one believes something on insufficient evidence, one puts people at risk of harm. Why in the world should we think that this claim is true?

The first thing to notice is that, strictly speaking, merely believing something cannot put anyone at risk of harm. To put someone at risk of harm, you must do something, you must perform an action. Being in some state of mind cannot itself directly put people at risk of harm. Your state of mind needs to issue in an action before people are put at risk of harm. We can say that your state of mind put people at risk of harm only because your state of mind led to an action and that that action put people at risk of harm. Let us, then, begin by investigating actions and how they can put people at risk of harm.

Our concern isn't with intentionally putting people at risk of harm through our actions.

It is, rather, with putting people at risk of harm despite even our best intentions not to. How are people unintentionally put at risk of harm through our actions? People, it would seem, are unintentionally put at risk of harm through our actions whenever our actions are guided by false beliefs.

When we do something, we do it intending to realize some goal or to achieve some end.

That is, whenever we act, there is a point to what we do. Let us assume that the point, whatever it is, is noble or just, or at least is not itself ethically wrong. Examples of goals we mean to realize or ends we mean to achieve in our actions are: to do well on the test; to enjoy a conversation with a friend; to alleviate child poverty in our community; to play a good game of

tennis; to prepare breakfast; to get the shrub to fill out; to take our children to the playground. None of these goals or ends is ethically suspect, and some of them are admirable. We realize our goals or achieve our ends through pursuing means to those goals or ends. That is, we formulate plans or strategies meant to bring about our ends, and we act on those plans or strategies. So, in order to pass the test (our goal), we study hard, get a good night's sleep, join our classmates in quizzing each other, read the test carefully and think hard about our answers, and on and on. Clearly, if our plan or strategy is bad, then we have little chance to realize our goal or achieve our end. If we succeed despite our bad strategy, we succeed just by luck.

In formulating our plans or strategies, we consult what we believe. We consult our beliefs about how the world is and our beliefs about the typical effects of such and such actions. We believe that our psychology test will concern Chapters Two and Three of the text, and not Chapters One or Four. We believe that Chapters Two and Three can be understood fairly well without a prior understanding of Chapter One. We believe that an efficient way to pass a test is to spend one's time studying relevant material and ignoring irrelevant material. And so we decide to study by skimming Chapter One and then concentrating on Chapters Two and Three while ignoring Chapter Four. We formulate our plan for studying based on our beliefs, and we try to act according to that plan.

What, though, if the beliefs on which we base our plan are false? What if, for instance, the test is on Chapters Three and Four, not on Two and Three? Well, then you will not do well on it, for you will bomb the questions concerning material from Chapter Four. Or what if you are wrong that you don't need a firm understanding of Chapter One, and really your readings of Chapters Two and Three are way off base? Then even though you have read the right chapters, you will not do well on the test, for your understanding of them is faulty. You will not realize your goal of doing well on the test if the beliefs by which you guide yourself in attempting to realize that goal are false. Or, at least, you are much less likely to realize that goal than you would have been had your beliefs been true.

We discussed this point in Chapter 3 of this text. There, as here, we said that, typically, actions guided by true beliefs are more likely to succeed than are actions guided by false beliefs. The more false beliefs informing an action, the less likely that action will succeed in achieving its desired end. Here we want to expand on this point. Not only, it seems, does acting on false beliefs increase the chance that one's action will fail—it also increases the chance that harm will come to people. Acting on false beliefs puts people at risk of harm because acting on false beliefs increases the chance that one's actions will fail in realizing their intended goal.

When one acts on false beliefs, one usually fails in one's task. But, importantly for our discussion here, one's actions also have more unforeseen and unintended consequences than they would were they to succeed. Failed actions will bring into the world consequences the agent didn't want to bring into the world and didn't anticipate bringing into the world. Often among these consequences will be occurrences that cause people harm.

In acting on a false belief about the material covered in a test, or on a false belief about the most efficient way to study for a test, one will likely not do as well on the test as one would have done otherwise. In not doing as well on it as one would have done otherwise, one causes harm to oneself. That much is obvious. One doesn't receive the grade one wanted

or, prior to the test, expected one would earn, and not receiving the grade one wanted and expected is at least disappointing and perhaps worse. To suffer a disappointment is to suffer a harm. But one can just as well have caused harm to others. The professor who grades the paper has to read yet another mediocre or worse test, and misses the excitement and joy of reading a well-done test. A classmate doesn't do well on the test because she had asked you the night before about some matter you wrongly thought you understood. People who have done well on the test have to sit through another lecture on the old material when the professor takes up the test in class. You didn't anticipate any of these harmful effects, you didn't intend any of them, and, good person that you are, you would not have wanted them to come about and you regret having caused them.

—Ah, you say, no one is seriously harmed, it was only a poorly done test, and disappointment and repetitive lectures are just part of the game of going to university. What you say is true enough, maybe. Still, people would have been slightly happier and the world a little bit better had you done well on the test. And you would have done better on the test had you studied for it under the guidance of true beliefs.

In fact, minor as the harms suffered in the above example are, it is appropriate that we illustrated the connection between acting on false beliefs and putting people at risk of harm through a homely example where very little harm was caused. It is appropriate, for if harm to others, though it is minor harm, is a possible consequence of false beliefs in some ordinary circumstance in which one is pursuing some personal goal in the privacy of one's own house or library cubicle, then certainly harm to others is a possible consequence of false beliefs in more public contexts. Consider driving a car. False beliefs about what direction the street runs, about how fresh the green light ahead is, about the road or weather conditions, about the intentions of the driver in the next lane, can issue in actions that can cause very serious harm to many people. When we fail at our task, whatever that task is, we can bring pain and suffering into the world, though we meant no harm to anyone. Had we acted on true beliefs instead, we would have avoided causing that pain and suffering.

##### *5. Believing on insufficient evidence and believing falsely*

In both the previous chapter and the previous section, we saw that it is generally imprudent to act on false beliefs, for typically one will fail to realize one's goal when one acts on false beliefs. We drew on this point in explaining why acting on false beliefs tends to put others at risk of harm. Acting on false beliefs tends to put others at risk of harm, for failing at one's tasks typically brings about unforeseen and unintended consequences, among which can easily be consequences that bring disappointment or hardship or injury to others. Given that one doesn't mean to bring disappointment or hardship or injury to others, one's actions would not have caused them had one acted instead on true beliefs and thereby succeeded in one's aims.

We want in this section to answer the second question we posed way back in Section 2.

What is the relation between believing on insufficient evidence and believing falsely? This question should be familiar to us. We encountered it in the previous chapter. We need only to refresh our memory of the answer we gave to it there.

The more evidence one has that a claim is true, and the less evidence one has that it is false, the more likely that that claim is true. For that reason, beliefs held on insufficient evidence are less likely to be true than are beliefs held on good evidence. If they are less

likely to be true, then they are more likely to be false. That is why beliefs held on insufficient evidence are more likely to be false than are beliefs held on good evidence.

To the extent, then, that one wants to believe truly and avoid believing falsely, one should have high standards of evidence and believe a proposition only when one has evidence in favour of that proposition that meets one's high standards.

#### *6. Beliefs that do not issue in actions*

Let us put together the conclusions we reached in the previous two sections. In Section 4 we reminded ourselves that actions guided by false beliefs tend to fail to realize their intended goals. We expanded on this result to make the point that actions guided by false beliefs tend to bring harm to others through their unforeseen and unintended consequences. In Section 5 we reminded ourselves that beliefs held on insufficient evidence are less likely to be true than beliefs held on good evidence. We can rewrite our two conclusions as conditionals, and then use them as premises in a hypothetical syllogism to draw a further conclusion. The conclusion of Section 5 can be stated as: If a belief is held on insufficient evidence, then that belief has an increased chance of being false. The conclusion of Section 4 can be stated as: If a belief is false, then actions taken under that belief put people at risk of harm. As premises in an argument, these two claims yield the conclusion that: If a belief is held on insufficient evidence, then there is an increased chance that an action taken under that belief will put people at risk of harm.

We can simplify this further conclusion. It speaks of an increased chance that people will be put at risk of harm. That is pretty well to speak of an increased chance of an increased chance of harm. What could it mean to speak of an increased chance of an increased chance of something? Well, an increased chance of an increased chance of something is an increased chance of that something. We can, then, rephrase our conclusion to read: If a belief is held on insufficient evidence, an action guided by that belief will put people at risk of harm. In other words, actions taken in light of beliefs held on insufficient evidence put people at risk of harm.

Actions taken in light of beliefs held on insufficient evidence put people at risk of harm. This claim is itself, if true, interesting and philosophically important. But it is not identical to the claim at issue, the claim we are attempting to establish. That claim is that *beliefs* held on insufficient evidence put people at risk of harm. The claim we are attempting to establish says nothing about *acting* on beliefs. Our discussion in the previous two sections, though, regarding how beliefs can put people at risk of harm, was specifically a discussion of beliefs that guide actions. We might well have excellent reason to think that actions taken in light of beliefs held on insufficient evidence put people at risk of harm. But we cannot merely on that excellent reason directly conclude that believing on insufficient evidence puts people at risk of harm. We cannot conclude this for we might believe something on insufficient evidence and yet never guide any action by that belief. Our belief might be about something so remote from our day to day lives that we never find ourselves calling on it when formulating a plan or strategy, let alone when reacting to things as they happen. In order to arrive at our general conclusion, the conclusion that speaks simply of beliefs and not also of actions, we need to explain how beliefs that don't issue in or guide actions might still put people at risk of harm.



And so we come to the last of the three questions listed at the end of Section 2: How can beliefs that we do not act upon put people at risk of harm?

Of course, as we said in the second paragraph of Section 4, any account of how believing something puts people at risk of harm will have to make some reference to action somewhere along the line. A change in belief cannot immediately change things to put people at risk of harm. Ultimately, beliefs change the world only by guiding actions. Actions, of course, can put people at risk of harm immediately; but a belief can put people at risk of harm only through an intermediary, an action. The beliefs we will investigate in this section, beliefs, that is, that do not issue in or guide actions, must still have some contact with actions, then, if they too can put people at risk of harm. What we need is to understand how these beliefs can bear on what we do though they do not themselves guide any particular action.

One might, first of all, think to note that even if some belief is so far removed from what could occur in a particular person's life that he will never come to act upon it, still, that person cannot *know* that he will never act upon it. No belief, one might say, is so far removed from what could occur in a person's life that it is impossible for it ever to guide an action. One's belief that under such-and-such circumstances it would be profitable to farm on the moon, unlikely as it admittedly is ever actually to figure in one's practical plans, still could figure in one's practical plans. One might vote for a politician who shares one's view, or one might invest with a swindler who represents himself as a fellow visionary. A belief about the number of people presently on a particular street corner in Ulan Bator, say, or about the effects of chlorine on deep sea molluscs, will not likely find itself called upon when one is busy doing something, but it could be. If one could be absolutely sure that one will never act on one's belief, then one would not be putting anyone at risk of harm by holding that belief, even by holding that belief on insufficient evidence. But, according to this line of thought, since one cannot know of a belief that one won't ever act upon it, always by believing on insufficient evidence one puts people at risk of harm.

The first trouble with this line of thought is that it is unduly pessimistic about what we can reasonably assume will happen in our lives. Perhaps we cannot know with certainty that some particular belief will never be pressed into service guiding an action. Nonetheless, we can have good reason for thinking that it will never be pressed into service. We might, then, believe what we would like to believe about farming on the moon, whether well evidenced or not, for we can be confident that we will never act on whatever it is we believe. But there is a second and perhaps more significant trouble with the view that we cannot know that a belief we have will not someday guide something we do. This second trouble is that this contention fails to address the fact that some beliefs we have simply do not function to guide actions at all.

Some beliefs we have seem to influence our moods and attitudes toward the world, to colour how things appear to us, rather than directly to guide us in any action. They are more diffuse in their workings than our beliefs about the properties of the objects around us are. Take, for instance, a religious belief, the belief, say, that one is safe in God's hands whatever happens. Such a belief does not guide any particular action at all. One who believes that she is safe in God's hands can well pursue any end or undertake any project that one who doesn't have this belief can. Or take the belief that things tend to work out for the best in the end (the belief that every cloud has a silver lining, or that every set-back is an opportunity). This belief

colours one's outlook, making one an optimist rather than either a pessimist or neither. But it doesn't itself directly guide any action. An optimist can do just what a pessimist does and in just the same way.

Certain religious, metaethical, and metaphysical beliefs, the ones we cited in the previous chapter, for instance, function not to guide any particular actions but rather to constitute an outlook on the world. If the contention that to believe something on insufficient evidence is to put people at risk of harm is to be defended by a persuasive argument, that argument must take account of these sorts of beliefs, beliefs that seem, in their nature, not to beliefs that guide actions.

So let us assume that we can be at least fairly sure that this or another particular belief we have will not guide us in our pursuit of any end we might acquire. Why should we yet think that by holding this belief on insufficient evidence we are putting people at risk of harm?

We might not mean for our holding a belief on insufficient evidence to have any effect on our general standards of warrant and acceptability; nonetheless, despite ourselves, believing something on insufficient evidence might come to corrupt our habits of mind. Our habits having been corrupted and our standards of belief lowered, we then find it easy to believe what we would like to believe about ordinary matters. Beliefs about ordinary matters are, of course, just the beliefs that do guide us in our pursuits and projects. Acting on these beliefs, when held on insufficient evidence, does put people at risk of harm. That is why holding religious or metaphysical or metaethical beliefs on less than sufficient evidence puts people at risk of harm, even when those beliefs do not themselves guide any actions we perform.

Suppose you believe that whatever happens, you are safe in God's hands, and suppose that you hold this belief on what, according to your own standards, is insufficient evidence for thinking it true. Suppose also that in holding it you obtain a degree of comfort, or of meaning or direction in your life, that you would lack were you to be without that belief. You yourself, then, are better off for believing you are safe in God's hands; we are supposing that it is prudent for you in this specific case to believe against your standards of evidence or warrant.

Suppose also that this belief does not enter directly into anything you do. It does not cause you to drive unsafely or to fail to save for a rainy day. (It does, though, cause you not to fear being injured or killed in a car crash, much as you want not to be injured or killed.) Fair enough. But notice that you are deriving the benefit of believing without having paid the price of investigation and reflection. You are getting something for nothing. You may not be consciously aware that you are getting something for nothing; unconsciously, though, that you are getting something for nothing could be undermining your usual high standards. You have got away with it here, and so you are tempted to try to get away with it there. That is, you are now tempted, by the success you have achieved through believing on insufficient evidence, to try to reap another success without doing the proper work. Your standards of belief in general drop a bit, or you are less reticent to violate them, and now you are believing things about the objects and events around you on insufficient evidence. And so now actions you take on the basis of what you believe put people at risk of harm.

That is probably the best argument to the conclusion that beliefs that will not guide any actions are nonetheless beliefs that, if held on the basis of insufficient evidence, put people at risk of harm. They put people at risk of harm not directly, not through the actions they guide, for, as we have said, they guide no actions. But they put people at risk of harm indirectly, by

threatening to cause one to lower one's standards of evidence generally or to violate one's standards more easily, thereby eventually acting on beliefs held on insufficient evidence.

There are two other lines of thought worth noting here, though neither is as intriguing as that which we have just traced. According to the first, by believing something on insufficient evidence, even when one will not act on that belief, one sets an example that other people might follow. One's habits of belief put others at risk of harm for others might copy those habits. According to the second line of thought, by believing something on insufficient evidence, even when one will not act on that belief, one invites others to take advantage of one.

A credulous person is an easy person to fool, and often enough fooling someone brings rewards. Inviting others to take advantage of one certainly puts oneself at risk of harm. But it also puts others at risk of harm, for they become liars and cheats when they accept one's invitation.

### *7. Putting it all together*

It is always ethically wrong to put people at risk of harm, or so we have been assuming. To believe something, anything, on insufficient evidence is always to put people at risk of harm. Therefore, it is always wrong to believe something on insufficient evidence.

The premise in this argument that has commanded our attention through the previous few sections is the second, the claim that to believe something on insufficient evidence is always to put people at risk of harm. Why should we believe that that premise is true? There are two cases to consider. The first is the case of beliefs that guide, or that easily might guide, actions. The second is the case of beliefs that either in fact will not guide any particular action or that in principle are unable to guide an particular action. We need to say for each case why holding such beliefs on insufficient evidence puts people at risk of harm.

A belief that guides an action, the belief, say, that milk can be bought at the corner store nearby, a belief that guides one in one's quest for milk, will not guide one well should it be false. One will come up empty handed in one's quest for milk if one's belief that milk can be bought at the corner store nearby is false. Not only will one fail in realizing the goal of one's action should a belief by which one guides oneself be false, but one's action will have various unforeseen consequences. Among these could very well be consequences of harm to others. To act on a false belief, then, puts people at greater risk of harm than to act on a true belief, for to act on a false belief is to bring about more unforeseen and harmful consequences than would follow from an action taken on a true belief.

To act on a false belief is to put people at risk of harm. Beliefs held on insufficient evidence are more likely to be false than are beliefs held on good evidence. Thus, to act on a belief held on insufficient evidence is to put people at risk of harm. That is the conclusion we reached in the first case, the case of acting on beliefs held on insufficient evidence.

Not every belief we have finds expression in action, though. And so we need to consider a second case, the case of beliefs held on insufficient evidence that never serve to guide actions. Perhaps some of these beliefs, some religious or metaethical or metaphysical beliefs, are by their nature debarred from guiding particular actions. Holding these beliefs on insufficient evidence puts people at risk of harm not directly through particular actions, but indirectly through the effect that holding them on insufficient evidence can have on one's standards of belief and warrant or one's commitment to one's standards. To enjoy the benefit

of having such a belief when one holds that belief on insufficient evidence is to enjoy a benefit without having earned it. That experience can cause a slackening in one's standards for belief generally, as one might be tempted to try to get away with believing on insufficient evidence in other areas. But succumbing to this temptation will eventually have repercussions for beliefs that guide actions. And, thus, to hold a belief on insufficient evidence puts people at risk of harm, even when that belief is one by its nature unfitted to guide an action.

Putting the two cases together, we come to the result that believing something on insufficient evidence, whatever that thing is, puts people at risk of harm. And so we have defended the crucial second premise in our argument that it is always ethically wrong to believe a proposition on insufficient evidence. Be clear that this final conclusion is about the *ethics* of wishful believing. It is not about the *prudence* of wishful believing, the topic of the previous chapter. One of our tasks in the next chapter is to investigate the bearing of the conclusion we have reached in this chapter regarding the ethics of wishful believing on the conclusion we reached in the previous chapter regarding the prudence of wishful believing.