

## Two problems of easy credit

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**Abstract** This paper defends the theory that knowledge is credit-worthy true belief against a family of objections, two instances of which were leveled against it in a recent paper by Jennifer Lackey. Lackey argues that both innate knowledge (if there is any) and testimonial knowledge are too easily come by for it to be plausible that the knower deserves credit for it. If this is correct, then knowledge would appear not to be a matter of credit for true belief. I will attempt to neutralize these objections by drawing a distinction between credit as praiseworthiness and credit as attributability.

**Keywords** Knowledge · Credit · Epistemology · Testimony

### Introduction to the credit theory

My aim in this paper is to defend the so-called “credit theory” of knowledge against a family of objections that has recently been offered to such accounts. Credit theories of knowledge hold that S knows that p only if being right about p in this instance is attributable to S as a cognitive agent. One can see this as, not so much a theory of knowledge, but rather a guiding constraint on theories of knowledge, or perhaps a theory-schema for knowledge. Indeed, it is incomplete in at least two ways. It specifies only a necessary condition for knowledge, and the notion of “attributability to S as a cognitive agent” cries out for analysis itself. Different specific theories under the credit theory umbrella may well fill in these blanks differently.

John Greco,<sup>1</sup> for example, requires that for S to know that p, S must deserve intellectual credit for believing the truth regarding p. He understands such intellectual

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<sup>1</sup> Greco (2003, p. 123).

credit to require that (a) believing the truth regarding *p* has intellectual value, (b) believing the truth regarding *p* can be ascribed to *S*, and (c) believing the truth regarding *p* reveals *S*'s reliable cognitive character. Greco offers this gloss on condition (c): "Alternatively: *S*'s reliable cognitive character is an important necessary part of the total set of causal factors that give rise to *S*'s believing the truth regarding *p*."<sup>2</sup> It is condition (c) in Greco's account that does the most to fill in the details regarding what conditions have to be met for a true belief to be attributable to *S* as a cognitive agent. *S*'s reliable cognitive character must be an important part of the causal story that leads to *S*'s coming to have the true belief that she does. But how important a causal part must *S*'s reliable cognitive character play in order for *S* to know that *p*? Greco avails himself of the notion of causal salience to answer this question. In cases of knowledge, one's reliable cognitive character is a *salient cause* of one's being right about *p*. This introduces a certain contextualism to his theory, as salience of causal factors varies according to what is normal or abnormal in the type of situation one is in, and what interests and purposes are operative in the context.<sup>3</sup>

Greco's theory is a very interesting and richly detailed version of a credit theory of knowledge, but it differs in important respects from the one I will defend. One important difference is the presence of the salience requirement. I admit that the causal prominence of one's cognitive abilities is an important measure of the degree to which your having arrived at a true belief is attributable to you as a cognitive agent. And the salience requirement does provide a handy way to determine in particular cases whether that causal prominence is sufficient for attribution or not. However, I think that the problems of appealing to salience outweigh the advantages. The most immediate problem is that it seems to explain the obscure by the obscure. The rules governing the salience of different causes in causal explanations is at least as difficult to account for as is the nature of knowledge. But the notorious interest-relativity of judgments of causal salience is also a worry here. Greco is well aware of this feature of salience, but he argues that human purposes and interests, as well as facts about what is normal and abnormal in common situations, are sufficiently stable that we can count on salience to be similarly stable. I will not say more here about Greco's salience requirement, though it will return when specific objections to the credit theory of knowledge are addressed.

Credit theories of knowledge have recently been charged with having a particular failing. Jennifer Lackey, Jonathan Kvanvig, and Duncan Pritchard<sup>4</sup> have all argued that such theories fail because various kinds of knowledge can be had without any degree of credit being due the knower. The three classes of knowledge that have been singled out by these philosophers are innate knowledge, testimonial knowledge, and perceptual knowledge. The issue of how to make sense of perceptual knowledge on the credit theory is particularly involved, and I cannot include a discussion of that problem here. However, I will argue that neither innate nor testimonial knowledge poses any

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<sup>2</sup> *ibid.*, p. 123.

<sup>3</sup> *ibid.*, pp. 125–126.

<sup>4</sup> See Lackey (2007), Kvanvig (forthcoming), and Pritchard (2005).

special threat to credit theories of knowledge. In the next section I will develop my own version of the credit theory of knowledge in sufficient detail to do so.

## 1 Credit as attributability

My own formulation of the credit theory of knowledge reflects its provenance from a very different set of concerns from that which motivates Greco's theory. I was led to think of knowledge in terms of credit by my reflections on luck, particularly as it is considered to be anathema to knowledge. Indeed, I believe that the credit theory naturally emerges once one decides to develop an explicitly "anti-luck" theory of knowledge.

The defense of my version of the credit theory of knowledge begins by taking seriously the intuition that knowledge is, at least, non-accidental true belief. I leave it open for now as to whether non-accidentality is a sufficient condition to turn true belief in to knowledge, but I submit that it is at least necessary. More strongly, I think that non-accidentality is a central feature of knowledge, not a mere incidental by-product that happens to coincide with what is truly characteristic of knowledge. If this is correct, then an analysis of the requisite notion of "non-accidentality" should yield some deep insight into knowledge, even if it is not, by itself, a full analysis of it. I have argued for the centrality of this notion of non-accidentality to knowledge elsewhere,<sup>5</sup> so I will simply take it as a given for what is to follow.

So what has this to do with credit, and hence the credit theory of knowledge? The connection between these notions mirrors the connection between luck and attributability in general. As a general rule, attributability is undermined by luck. To the extent that we think that state of affairs X was a matter of luck with regard to S, to that extent we believe that X is not attributable to S *as an agent*. (The qualifier "as an agent" is important here, and I will return to it in due course.) Indeed, it is hard to think of an instance in which anyone says that some event or state of affairs is "lucky" without meaning to imply that the outcome was not attributable to the people for whom the event or state of affairs was said to be lucky. To say that something is due to luck *just is* to say that it is not attributable to whomever is assumed to be the beneficiary (or victim<sup>6</sup>) of said luck.<sup>7</sup> "Credit," then, is simply shorthand for saying that some event, state of affairs, or consequence thereof is attributable to an agent, as an agent.

(C) S is creditable with X just in case X is attributable to S as an agent.

This is true of states of affairs in general, and so of cases of knowing in particular. In the case of knowing, the state of affairs that is attributable to you as a cognitive agent is having the true belief that p. Thus, we get

(K) S knows that p only if S's holding the true belief that p is attributable to her as a cognitive agent.

<sup>5</sup> Riggs (2007).

<sup>6</sup> I am using the term "luck" here value-neutrally. Bad luck is luck as well.

<sup>7</sup> Riggs (2007).

So far, all I have said about attributability is that it is the antithesis of luck. That is, the extent to which something is lucky for S is inversely proportional to the extent to which it is attributable to S.<sup>8</sup> But more needs to be said to show that a definition of knowledge in terms of “attributability” is plausible, and in particular that it can successfully defend itself from the problem of easy credit to be addressed in turn.

The first thing to note about attributability is that it does not imply praise- or blame-worthiness. There are many events and states of affairs that are attributable to each of us, but for which no praise or blame is due. The most familiar cases are those states of affairs that are simply value-neutral. If I choose to wear my brown shoes today rather than my black ones, under normal circumstances this would have no normatively relevant consequences (assuming no fashion *faux pas* ensued), and hence would earn me neither praise nor blame. Yet my wearing the brown shoes was not a matter of luck. It is clearly attributable to me.

Another class of cases of attributability that do not earn praise or blame are those in which very little effort is required to achieve the outcome. Imagine a chess game between an adult Grand Master and his nine-year-old child who has just today learned the game. If he plays to win, the Grand Master will do so, no doubt quickly and handily and without having to pay very much attention. And no one would deny that his win was attributable to him. It was certainly not a matter of luck. Yet little to no praise would be forthcoming. (Indeed, we might find fault for his callous treatment of the child, but that is not relevant here.) All this shows is that attributability, while necessary to deserve praise or blame, is not sufficient. What other conditions must be met to merit praise or blame is a very interesting question, but not one that I will pursue here.

The foregoing discussion serves to illustrate that the notion of attributability is weaker than one might have supposed at the outset, especially given that the term “credit” is offered as a cognate. (It might have been less misleading to call this theory that “attributability theory of knowledge,” but that doesn’t have as nice a ring to it.) But that raises the worry that perhaps the notion is *too* weak. Will the resulting theory of knowledge be too permissive? Will it count too many true beliefs as knowledge?

I think not, in part because the notion is also stronger than it may now appear. This has a lot to do with the caveat that is appended to the use of “attributability” in both (C) and (K) above. To be creditable with X, X must be attributable to you *as an agent*. It is now time to explore a little more what this caveat amounts to. Remember that attributability to an agent as an agent is the antithesis of luck. Thus, an explanation of luck would go a long way toward explaining attributability as well. I have given my own analysis of luck elsewhere,<sup>9</sup> but a brief recap of that analysis would be apropos here. As it happens, there are two kinds of luck that each, individually, undermines attributability. One kind we might call “veritic luck,” following Duncan Pritchard’s terminology.<sup>10</sup> This is the kind of luck that is present in a lucky guess. That one was

<sup>8</sup> This is not strictly true. Some qualifications are needed to accommodate everyday events that are not attributable to us but are not, intuitively, a matter of luck either (e.g., the sun’s rising in the morning). I address this problem in Riggs (forthcoming), but it does not affect the points made in this paper.

<sup>9</sup> Riggs (2007) and (forthcoming).

<sup>10</sup> Pritchard (2005).

right is due, not to one's cognitive abilities, but simply to chance. The second kind of luck is a familiar enough phenomenon, but it is harder to describe than the first. Indeed, it is even hard to settle on a name for it that has the right connotations. I will call it "accidentality."

Put simply, an event or consequence is accidental for you to the extent that you didn't mean to do it. A strong version of accidentality would require that an event be the result of conscious, intentional action for it to be non-accidental. But this would be too strong. After all, we attribute to people things that they do out of habit, which might be so ingrained that the agent does not even realize that she is doing it. Much of good driving is like this. A good driver maintains an awareness of the current traffic conditions, makes nuanced adjustments to her speed to maintain a safe distance from the vehicle in front of her, checks her mirrors frequently, etc. A good driver also has trained reflexes in response to emergency situations. She does not fling her hands in the air (yes, I have seen a *bad* driver do this) or swerve unthinkingly away from the immediate threat. She very quickly responds in an appropriate way, at least in many such situations. These are not plausibly the result of conscious, intentional action, yet we unhesitatingly attribute successful avoidance of an accident to such a driver.

One might object that this does not show that intentional action is unnecessary to avoid accidentality, and hence, for attributability. The intentionality is simply further back in the causal chain. These habits are the consequence of repeated intentional actions, which, eventually, turned into fairly unreflective habits and reflexes. I have no quarrel with this response, as far as it goes. I'm not convinced that every attributable action or consequence of an action can be traced back to a conscious intention, but I am content for present purposes if it is understood that the intention can be far back in the development of the habit or trained reflex out of which the action arises.

## 2 The problem of easy credit

The problem for credit theories that I will address herein is what I call the "problem of easy credit." Jennifer Lackey<sup>11</sup> (and to a lesser extent, Jonathan Kvanvig<sup>12</sup>) have recently deployed versions of this objection (though they did not call it the problem of easy credit) to credit theories of knowledge. The problem is that some knowledge is simply too easy to come by for it to be plausible that the knower deserves any credit for obtaining it. Or, to put the matter the other way around, granting them knowledge in these cases would, on the credit view, give them credit for doing nothing deserving of it. There are at least three kinds of knowledge that have raised these sorts of worries for credit theories of knowledge.

First, there is testimonial knowledge. Lackey develops in some detail the problem allegedly raised by testimonial knowledge for credit theories. According to her, if one comes to know that "the Sears Tower is two blocks east from here" from the testimony of a stranger walking the streets of Chicago, then not only does this seem to ask too

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<sup>11</sup> Lackey (2007).

<sup>12</sup> Kvanvig (forthcoming).

little of the knower to grant them credit for their true belief, but worse, such credit as there is to be had in this case seems to be due to the testifier.<sup>13</sup>

Second, both Lackey and Jonathan Kvanvig argue that the possibility of innate knowledge raises a similar problem for credit theories. While neither claims that there actually is such a thing as innate knowledge, they both argue that a theory of knowledge should not rule out the very possibility of innate knowledge by fiat. Since they both think that the credit theory does rule out the possibility of innate knowledge in this way, this bodes ill for the credit theory.

A final problem of easy credit is posed by very casual perceptual knowledge. Pritchard has raised this worry, and it is a serious one. Just as in the case of testimony, when we come to know something mundane by way of a very casual but sufficient perceptual observation, there seems to be little that is creditworthy going on. Unfortunately, addressing this problem requires a paper in its own right, so I won't be doing so here. However, you can probably get an idea of the general strategy I would follow from what I say about testimony. I will address the first two problems of easy credit in what follows, and I will do so in reverse order for ease of explication.

## 2.1 Innate knowledge

Neither Lackey nor Kvanvig defends the view that innate knowledge exists, but they both seem to think that it should require substantive philosophical argument to establish that it doesn't. An account of knowledge that precludes innate knowledge by definition would therefore seem presumptuous. Yet this is what they charge the credit theory of knowledge with doing.

Regardless of whether there actually is any knowledge that is so innate, it surely is possible that there is some, and this possibility needs to be accommodated by a theory of knowledge. But notice: it seems highly unlikely that a subject would deserve credit for such knowledge. For even if a subject must do some minimal work or have some rudimentary experiences in order to uncover this knowledge, surely this would not be the most salient part of the cause explaining why she has the true beliefs that she does. Rather, what would be the most salient part would be the *origin* of such beliefs, such as natural selection or some other evolutionary mechanism. Given that such evolutionary mechanisms are not agents in any substantive sense, there is no plausible bearer of the credit that is said to be deserved for knowledge by proponents of the [credit view of knowledge].<sup>14</sup> It may be that we have no innate knowledge, but in some epistemologically interesting sense, the possibility of such knowledge exists. Any account of the value of knowledge should be able to explain the value of innate knowledge as well, *but the idea that innate knowledge involves some kind of success through*

<sup>13</sup> Lackey (2007).

<sup>14</sup> Lackey (2007, p. 358).

*virtue, at least on the part of the individual in question, is difficult to imagine.*<sup>15</sup>  
[emphasis added]

I will offer two quick and dismissive responses to this objection first, and then go on to engage the criticism more fully. My first quick and dismissive response begins with the observation that it is generally assumed that innate knowledge would be a priori, were we to have any. Though I have never explicitly denied that the credit theory provides an account of both empirical and a priori knowledge, I am quite willing to say for now that it is limited to accounting for empirical knowledge. In which case, therefore, the fact that it precludes a certain variety of a priori knowledge is of no particular concern to me.

My second quick and dismissive response is to accept the truth of the charge, but to claim that it poses no problem for the theory. I must admit, I do not quite understand why this alleged consequence of the view is considered a transgression. Why not think that the credit theory of knowledge establishes, among other things, that innate knowledge is impossible? Being quite skeptical about the actuality of innate propositional knowledge myself, I don't find this consequence problematic.

Nonetheless, I think that Lackey and Kvanvig are simply wrong here about the credit theory's prospects of being able to allow for the possibility of innate knowledge. Recall the distinction I made above regarding the difference between deserving praise for E versus E's being attributable to you. There seems to me to be no significant obstacle to saying, in the case of innate knowledge (were there to be any), that your coming to have a true belief in that instance is attributable to you. After all, if the cognitive mechanism or faculty or what have you that prompted you to believe p in this instance is the sort of thing that enables you to know that p, then it is *your* mechanism or faculty, and it is a *cognitive* mechanism or faculty. So why would we not attribute its product to you?

Perhaps the worry is that the provenance of innate propositional knowledge would necessarily be unavailable to reflection, and thus the knower would never be in a position to appreciate that her belief is reliably formed and hence known. But this both saddles the credit theory with a strong internalism that it is not committed to, as well as making a substantive supposition about the nature of innate propositional knowledge. Insofar as the objection to the credit theory under consideration is that it cannot account for innate propositional knowledge *in principle*, the argument cannot depend upon specific features that a given theory of innate knowledge might attribute to it.

Or a related worry might be that innate propositional knowledge occurs at a sub-personal level of cognition, such that talk of cognitive agency is misplaced, and hence attributions of credit misguided. Perhaps, but this also seems to depend upon a specific account of innate propositional knowledge that has not been defended in making the argument against the credit theory. I think we may be up against the limits of what we can say without an account of innate propositional knowledge before us. Maybe such knowledge is produced in such a way that the credit theory cannot plausibly account for it. But if so, this fact does not follow somehow from the very idea of innate knowledge. It follows, if at all, from some specific features of innate

<sup>15</sup> Kvanvig (forthcoming, pp. 22–23).

knowledge that might be posited by a specific account of it. Thus, the charge that the credit theory of knowledge is somehow incapable, in principle, of accounting for it rings hollow.

Of course, I haven't yet addressed the substance of Lackey's argument. I have at best countered her negative argument with a positive one of my own. Her argument turns on a particular feature of the specific credit theory that she is criticizing, which is not the one I am defending. Both she and Kvanvig are considering John Greco's version of the credit theory of knowledge. On Greco's credit theory of knowledge, a true belief is attributable to S only if S's cognitive character is the *most salient cause* of S's being right about p. In the case of innate knowledge, Lackey claims that the most salient cause of S's being right about p is not anything to do with the agent, but rather "natural selection or some other evolutionary mechanism." I find this claim rather hard to evaluate. Lackey seems to think that the agent cannot be the salient cause because she didn't have to *do* anything. But that's beside the point. It seems equally plausible to say that the salient cause of S's being right about p is whatever cognitive mechanism of S's produced the belief. As I have already said, even if a belief is innate, it has to come from somewhere. And I agree with Lackey when she says that "what would be the most salient part would be the *origin* of such beliefs." But isn't the origin some part or other of S's cognitive system? If so, then I see no reason to deny that some part of S's cognitive character is the most salient cause of S's being right about p.<sup>16</sup>

I would guess that what is misleading Lackey here is the same conflation of credit as praiseworthiness with credit as mere attributability I have mentioned before. It may well be true that S deserves little praise for having come to know that p, but it does not follow from that that coming to know p is not something that is attributable to S as a cognitive agent. In an important sense, it is something that S has done, whether or not it is worthy of praise.

In light of all this, it seems to me that the mere possibility of innate knowledge poses no special problem for the credit theory I am defending here. Such knowledge must come from somewhere. It seems open to the credit theorist to say that at least some ways of this happening could be such that the resulting true innate belief is creditable (i.e., "attributable") to the believer, and hence that it can count as knowledge.

## 2.2 Testimonial knowledge

Both Lackey and Kvanvig agree that testimonial knowledge poses a special problem for credit theories of knowledge. Lackey provides the more detailed argument, so I will restrict myself to her presentation of the objection. Her argument rests on a very ordinary sort of example that she thinks shows that the credit theory is mistaken.

Case 4: Having just arrived at the train station in Chicago, Morris wishes to obtain directions to the Sears Tower. He looks around, approaches the first adult

<sup>16</sup> However, this issue of salience will return when I address the problem that arises for the credit theory from testimony. Ultimately, I will agree with Lackey that Greco's salience requirement is not successful at delineating those outcomes that are properly attributable to us from those that are not. But that will have to wait for now.



passerby that he sees, and asks how to get to his desired destination. The passerby, who happens to be a Chicago resident who knows the city extraordinarily well, provides Morris with impeccable directions to the Sears Tower by telling him that it is located two blocks east of the train station. Morris unhesitatingly forms the corresponding true belief.<sup>17</sup>

Lackey clearly takes it to be obvious that Morris knows on the basis of this testimonial exchange, though as described, it is an exchange of the most casual sort. This sort of casually obtained testimonial knowledge allegedly plays havoc with the credit theory of knowledge in two ways. First, the fact that he now has a true belief about the location of the Sears Tower seems in no way to be to Morris's credit, though he allegedly knows where the Tower is. Thus, we appear to have a counterexample to the necessity of credit for knowledge. But secondly, and even worse, any credit that one might be tempted to attribute in this sort of situation would most naturally go to the testifier, rather than the hearer. So even if there is some credit to dispense in this scenario, it does not go where it will help rescue the credit theory of knowledge. I will respond to these two objections in order.

There are two claims implicit in Lackey's argument that, together, do most of the work of the first objection. One is that it requires very little cognitive involvement on the part of the recipient to gain testimonial knowledge. The very fact that she takes Morris to know where the Tower is in her example indicates this. The other is that the credit theory imposes a requirement of significant cognitive involvement in order to know. Together, these two claims indicate a gap between what is required for knowledge on the credit theory and what is present in the case of testimonial knowledge she provides. Thus, the credit theory fails to provide necessary conditions for knowledge. My response to this objection is to attempt to squeeze back together these two thresholds that Lackey thinks leave a gap. That is, I will argue (a) that our standards of cognitive involvement for attributing testimonial knowledge ought to be higher than she indicates, and (b) the degree of cognitive involvement necessary for a proper attribution to an agent of having formed a true belief is less than she thinks.

The first task, then, is to call into question the attribution of knowledge to Morris in Lackey's example. I am surprised that it is offered as an uncontroversial example of testimonial knowledge. Why on earth would we say that Morris knows where the tower is when he has picked a stranger at random, and unhesitatingly (and, one assumes, unreflectively) accepted what that person said? On the face of it, this is terrible epistemic practice. Intuitively, more is required on the part of the hearer than simply opening his brain and putting into it whatever some random stranger has to say. Why, then, does Lackey confidently expect us to grant Morris testimonial knowledge in the Sears Tower example?

I have two proposals for why someone might be tempted to say that the most casual of exchanges, like the one in this example, result in testimonial knowledge. Both of them are based on fear—fear of skepticism on the one hand and fear of being guilty of irrational behavior on the other. It might be thought that if we make the standards for testimonial knowledge very high at all, we will theorize ourselves into skepticism.

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<sup>17</sup> Lackey (2007, p. 352).

But this is not very persuasive regarding the Sears Tower case. How much of the vast store of knowledge that we are trying to protect from skeptical incursion is acquired in this fashion? Very little, I should think. There is a great deal of room between the absolute minimal standards for testimonial knowledge implied by Lackey, and the circumstances under which we accept most of what we know from others. Thus, accepting somewhat higher standards for testimonial knowledge does not threaten us with imminent skepticism.

Another reason someone might be tempted to accept that Morris has testimonial knowledge is that we feel the need to be able to explain his subsequent behavior. We find it fairly easy to imagine asking for directions, and then following those directions, even when we have little more to go on than does Morris. Doesn't this imply that we would take ourselves to know where we were going, if it were us in the example? In other words, don't we have to say that Morris *knows* where the Tower is in order to be reassured that our behavior in similar circumstances would not be irrational? Not at all. Let's return to Lackey's example. Morris asks the first adult passerby he sees how to get to the Sears Tower, and then unhesitatingly believes the testimony he receives. Now, this is Lackey's example, so Morris has to do what she says he does. But notice that there is no particular reason that Morris *has to believe* what the stranger tells him. In part, it depends on elements of the story that we are not told. Suppose that Morris is a tourist with plenty of time to visit Chicago. He figures he should start with the Sears Tower, but he has all day to wander around downtown, and there's no real urgency to his finding the Tower first. If this is the scenario, then Morris can be satisfied with the stranger's testimony, and it can even form the basis of his actions—e.g., walking in the direction indicated. But none of this requires that Morris *believe* the testimony, much less that he *know* it. He has to go some direction or other, he would prefer to head toward the Sears Tower, and he has some reason to think that the Sears Tower is *that way*, so he goes *that way*. He takes as a working hypothesis that the Tower is probably *that way*, and he acts on it.

So it is reasonable for Morris to withhold belief in the stranger's testimony in the slightly modified version of Lackey's example. Not believing the testimony neither hampers Morris's range of reasonable actions, nor does it render his subsequent behavior (walking *that way*) inexplicable or irrational. But so far this does not address the objection, which says that if Morris *does* believe, then he *knows*, and yet he fails to deserve credit for being right. Merely pointing out that he might not believe does not immediately help. However, it opens up the possibility of claiming that it is epistemically inappropriate for Morris to believe the stranger's testimony. It gives us room to raise our standards a bit regarding testimonial belief. Not every casual transfer of information need be acknowledged as a transfer of knowledge. Indeed, we frequently acknowledge this in our behavior.

For example, imagine that a few moments after Morris speaks to the stranger, someone mistakes him for a Chicago native, and asks him where the Tower is. He has not yet been there, nor is it visible from where they are standing. What would you expect Morris to say? Indeed, what is it epistemically reasonable for him to say? If he took himself to *know* the location of the Tower, he would presumably tell the new stranger straightforwardly and with no caveats, that the Tower is *that way*. But what we would expect a reasonable person to do, I maintain, is to say, at most, "Someone just told me

that the Tower is *that way*.” We might even expect him to add, “I don’t know if that’s right, I’ve never been there.” This suggests that we do not take ourselves to know things on the basis of the kind of casual testimony described in Lackey’s original example.

So we now see that the apparent costs of denying that Morris has testimonial knowledge—creeping skepticism and our ability to explain certain reasonable behavior—are merely apparent. These are not costs that we would be forced to bear if we raise the standards for testimonial knowledge. Perhaps there are other costs that I have not considered, but I hope to have provided some reasons for accepting higher standards for testimonial knowledge.

So what is required to gain knowledge via testimony on the credit theory of knowledge? Unfortunately, unlike Lackey, I do not have a full theory of testimony to offer. However, it is clear that very few actual cases of testimonial belief occur in the way that Lackey’s scenario describes. We are usually at least slightly selective in our choice of informants. We are at least slightly reflective in our acceptance of such person’s testimony. For instance, we compare, if only briefly and shallowly, the person’s testimony with whatever background beliefs we have that might be relevant to the truth of what we’ve been told. While the person is talking, we watch to see if they show signs of being hesitant or unsure. We notice if they behave in certain ways that indicate they are lying (the ever-notorious “shifty eyes”). The list goes on. The acceptance of testimony that results in actual belief is rarely, if ever, a completely cognitively passive event. Even in the cases in which there are no signs of hesitancy or mendacity, the fact that such signs would counterfactually be noticed indicates that the acceptance of the testimony is not passive or wholly unreflective. Insofar as one’s acceptance into belief of a person’s testimony is the result of such processes, such acceptance can be something that is attributable to the believer. And, insofar as this sort of process is generally reliable in its typical environment, coming to hold a true belief in this way is attributable to the believer as well.

It may seem as though this response commits the credit theorist to a reductionist account of testimonial knowledge. According to reductionism, testimony is not itself a separate, independent source of knowledge. Instead, testimony results in knowledge only when the hearer has independent positive reasons to accept the testimony, much like the kinds of considerations that have just been elicited. Reductionist testimonial knowledge, then, is always the result of an inductive inference from these other, more basic, kinds of evidence that we get through perception, memory, etc.<sup>18</sup>

However, nothing I have said thus far commits me to the view that testimonial knowledge is always inferential. The claim that acquiring testimonial knowledge demands that one attend to various features of one’s environment and background belief system does not imply that the resulting testimonial belief is the deliverance of an inference from propositions reflecting the content of those observations. Thus, for all I have said so far, the credit theory need take no stand on the reductionist/anti-reductionist debate. Fortunately, the credit theory can account for testimonial knowledge on either of these views of testimony. This is fairly easy to show for anti-reductionism, so let’s start there.

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<sup>18</sup> For a nice discussion of the distinction between reductionism and non-reductionism about testimonial knowledge, see Lackey (2006, 4ff).

Suppose one thinks of testimony-receipt as a kind of ability that is partly constituted by the other activities mentioned above, like consulting one's background beliefs, watching for incriminating behavior, etc. Many quite respectable abilities are like this. Driving a car safely is an excellent example. The ability to drive a car safely is partly constituted by my keeping watch in my rear-view mirror, eyeing other motorists suspiciously for signs that they might swerve suddenly into my lane without signaling, remembering the significance of all road signs that I encounter, etc. If I cannot do any of these things, then I do not have the ability to drive safely. Moreover, if I fail to do these things while driving, then I fail to drive safely in that instance, even if I have the ability generally, and even if nothing untoward happens as a result. Under such circumstances, my safe arrival at my destination would not be attributable to me. It would be a matter of luck.

We can imagine that testimony works the same way. You acquire testimonial knowledge when you acquire a true belief via testimony in a way that is attributable to you. The truth of your testimonial belief will not be attributable to you unless you exercised the relevant ability when acquiring it, and this will not be the case unless you did all the things that constitute exercising that ability (watch for signs of insincerity, check information against background beliefs, etc.) None of this requires that you infer the truth of the testimony from anything else at all, thus the credit theory is compatible with anti-reductionism after all.<sup>19</sup>

The reductionist path is a little more complicated, if only because Lackey anticipates that the credit theorist will take this route, and she attempts to head it off at the pass:

Now, no reductionist (at least none that I know) is going to claim that knowledge cannot be acquired in the sort of situation found in Case 4. But what she will say, and the non-reductionist will deny, is that the hearer in question must have at least some positive reasons for accepting the report in question, even if these reasons are simply general beliefs about human psychology, English-speaking passersby, speakers' testimonial habits when offering directions, and so on. Such reasons, however, are surely not the most salient part of the cause explaining why a subject such as Morris acquires a true belief from the passerby in question. For what these general beliefs explain is why the speaker *accepted any testimony at all in the circumstances*, not why he accepted the particular report that led to the acquisition of a true belief over a false one.<sup>20</sup>

Once again, we see that Lackey's objection to the credit theory hinges on the saliency requirement. Since I do not require causal salience for attributability, this objection is not directly relevant to my view. However, one can see how the analogous objection would go. Even in cases where the hearer has positive reasons for accepting the testimony, his coming to have a true belief on that occasion is not attributable to him as a cognitive agent. Rather, Lackey would say, only his accepting testimony in the circumstances rather than not accepting testimony is attributable to him.

<sup>19</sup> Thanks to John Greco for helping me see this point, both in conversation and in his comments on an earlier version of this paper at the 2007 Pacific APA.

<sup>20</sup> Lackey (2007, p. 353).

How does this argument go? It looks like a reductio.

Assume toward a contradiction the credit theory	Morris knows where the Tower is (on the basis of testimony from A) only if having a true belief about the location of the Tower is attributable to Morris in this instance.
Stipulation	Morris knows that p on the basis of testimony from A.
Reductionist addendum to credit theory	Having a true belief is attributable to Morris in this instance only if Morris's positive reasons for believing A explain Morris's having a true belief in this instance.
Lackey's claim	It is not the case that Morris's positive reasons for believing A explain Morris's having a true belief in this instance. Thus, it is not the case that Morris knows where the Tower is on the basis of testimony from A. This contradicts the first stipulation, thus we reject our assumption.

Having accepted the stipulation that Morris can know where the Tower is so long as he accepts the testimony on the basis of the kinds of reasons I elucidated above, the only premise open for the credit theorists to attack is Lackey's claim that Morris's positive reasons for accepting the testimony do not explain why he came to have a true belief in this instance. Interestingly, Lackey doesn't really give an argument for this claim, she simply contrasts it with an alternative that she thinks is true—that Morris's positive reasons for accepting the testimony explain his accepting the testimony. Fair enough. But why does this preclude its also explaining his coming to have a true belief? So long as the reasons Morris has for accepting testimony are ones that discriminate good informants from bad ones reasonably well, it would seem that his appeal to those reasons does play a large part in an explanation of why he got the truth in this case. If I pick out a melon on the basis of my general beliefs about how the outside appearance tends to correlate with its interior deliciousness, those reasons explain why I pick out a melon in this case. Moreover, those reasons are at least an important part of the explanation of why I ended up with a delicious melon, so long as my reasons are genuinely good ones.

Lackey seems make a slight concession in this direction:

Even if it is conceded that asking a conscious adult human rather than, say, a telephone pole or a newborn, is a cognitive achievement, surely what is deserving of credit in such a case is knowing the broad type of creature from whom to ask for directions—i.e., a conscious, competent-looking, adult human. But among conscious, competent-looking, adult humans, there is substantial variation in reliability. Thus, Morris could have just as easily approached a competent-looking compulsive liar or a directionally challenged speaker as he did an honest, knowledgeable, Chicago resident when asking for assistance in finding the Sears Tower. If Morris's discriminatory behavior is equally compatible with all of these outcomes, then it is clear that he does not deserve credit for the true belief that he actually forms in the envisaged case.<sup>21</sup>

<sup>21</sup> Lackey (2007, pp. 353–354).

Lackey claims that the most we can grant Morris credit for is his discernment in asking a competent-looking adult human being for directions, rather than a telephone pole or newborn. But there are competent-looking adults who are compulsive liars, etc. whom Morris could not discriminate by casual inspection from the sincere, knowledgeable competent-looking adults. Since Morris's discriminatory abilities will sometimes lead him to such people, he is not due credit even when his abilities lead him to the right sort of informant.

There are two problems with this argument. First, it makes the wrong comparison. The issue is not merely how good Morris is at picking out people to approach for information. The issue is whether Morris is discriminating in whom and what he *believes*. Competent-looking adults can display behavior in their testimony that leads us to be suspicious that what they are telling us is not true. In those cases, we withhold belief, and perhaps approach someone else. Whether or not Morris's coming to have a true belief via testimony is attributable to him depends not merely upon how good he is at choosing people to approach, but also on how discriminating he is about what he believes from such people. So two sets of discriminatory mechanisms are involved here.

Second, Lackey says that Morris could "have just as easily approached a competent-looking compulsive liar or a directionally challenged speaker as he did an honest, knowledgeable, Chicago resident." This may be true, though it seems unlikely to me that there are really so many mendacious or simply unknowingly lost people in the world. But the relevant question is whether Morris could just as easily have believed the testimony of such a person. A lot depends here on what Lackey means by "just as easily," but I take it to be very implausible that the world is so full of unreliable but utterly convincing informants, that Morris could "just as easily" have *believed* the testimony of a liar or some such as *believed* a trustworthy sort of person. Moreover, if the world really is so full of unreliable but utterly convincing informants, I think we'd better radically reconsider our conviction that we know very much via testimony. Consequently, the near-perfection of discriminatory abilities Lackey implicitly requires to credit Morris with having gotten a true belief from testimony is clearly far too strong to be plausible as a condition on knowledge.

So ends my attempt to squeeze back together the criteria for testimonial knowledge and the criteria for credit. On the one hand, I argue that truly casual, unreflective acceptances of testimony simply do not result in knowledge. Indeed, they ought not result in belief. If this requires taking a revisionist stance about our intuitions in those cases, so be it. One benefit of arguing for a theory of knowledge from the top down (i.e., from broader theoretical considerations) rather than from the bottom up (motivating and defending the theory primarily on the basis of its performance against potential counterexamples) is that it is easier to justify such revisionism. Obviously, one can take this too far, but a strong theoretical case for a theory can give one the leverage to face down the occasional recalcitrant intuition.

On the other hand, I insist that a variety of cognitive abilities, mechanisms, and so forth are implicated in sound testimonial judgment, whether as constituents of the requisite ability, or as the inferential bases of such judgment. The fact that the possession and exercise of these abilities are required for sound testimonial judgment, I claim, makes it reasonable to say that success by way of those abilities is attributable to the

believer as a cognitive agent. By driving up the standards for testimonial knowledge while at the same time insisting that real instances of such knowledge inevitably require the involvement of genuine cognitive abilities, I'm hoping that the two strategies meet in the middle, leaving no cases of genuine testimonial knowledge unaccounted for.

Remember, though, that there is a second problem raised by Lackey's example. Why doesn't the credit due for having a true testimonial belief go to the testifier? After all, he is the one who had, let us suppose, first-hand knowledge of the desired information. His character traits of honesty and helpfulness prompted him to answer the question, and to do so sincerely. Even if I am right that a normal case of testimonial belief involves cognitive capacities of the recipient to some extent, surely it is much more so for the testifier. Why, then, do we not give credit to the testifier rather than the recipient?

Let me turn this question on its head. Why do we suppose that someone has to get *all* the credit? Why not just say that both the parties involved get some credit for the recipient's true belief? It is vanishingly rare for any human being to accomplish anything completely on the basis of his own powers and abilities alone. And yet, even in many of those cases, we unhesitatingly attribute such accomplishments to people. For instance, imagine that a child falls into a swift river, and is carried off by the current. I see this happen from downstream. Lots of people are running around, trying to do something to help. But I notice that, given the way the current runs, the child will soon be swept right to the part of the bank on which I happen to be standing. I wait a moment, and when the child floats near, I lift him from the water, saving him from drowning. It required very little effort on my part. Most of the work, so to speak, was done by the river. But I undoubtedly *saved the child*. It happened that what was required of me to be successful in this case was very little. But, having done what little was required of me to succeed, the result is my accomplishing the task—saving the child.

There's a general point worth making here that goes far beyond worries about testimonial knowledge. What we have to do in order to be responsible for some outcome is: enough. There is not some stable threshold of effort or determination or skill that must be superseded on my part before it is reasonable to say that I did such-and-such. I simply have to do enough to bring it about. If the world cooperates by making it easy, so much the better. It would be silly to require that someone do more than was necessary to bring about some end in order for it to be attributable to them that they did so.

It may be thought that this misses the point in the testimony case. In that case, it is not just that the impersonal world made things easy for me to gain a true belief, but another cognitive agent. And it seems obvious that the other agent has done more than I have to ensure that the belief we both have is true. But this isn't a contest. So long as I don't simply accept blindly whatever I'm told, and so long as I am reasonably good at distinguishing good testimony from bad, then I have done what is required for me to be pretty sure I have a true belief. Whether someone else has done more than I have is simply irrelevant. Remember, this is not about doling out praise, it is only about determining whether it is reasonable to attribute getting things right to the recipient.

### 3 Conclusion

The goal here has been to show that two versions of the problem of easy credit can be handled by a credit theory of knowledge—the ones represented by innate knowledge and testimonial knowledge. With regard to innate knowledge, I have argued that there is nothing about either the credit theory or about innate knowledge that renders the former *in principle* incapable of accounting for the latter. With regard to testimonial knowledge, I have argued that once you take account of the fact that the standards imposed by the credit theory are lower than one might expect and that it is not unreasonable to impose rather higher standards for testimonial knowledge than is perhaps sometimes acknowledged, then there is a good match between what the credit theory counts as testimonial knowledge and what intuition demands. Moreover, the fact that the testifier is also due some credit for the knower's having gotten to the truth is irrelevant, once you accept that achievements can be a group effort, and that responsibility, as they say, multiplies, not divides.

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