1. Introduction

The word 'trust' is used in many contexts, and it is implausible that there is a single conception that fits all of these. One use is that it is natural to say, when a recipient of testimony accepts as true what a speaker tells her, forming belief on her say-so, that the recipient trusts the speaker regarding her testimony. I develop an account of trust-based reliance on an occasion that vindicates this natural usage. My account of trust-based reliance is thin, in that someone can be trusted without being aware that this is so. Correlatively, on my account, the basis for belief in what is told that is available to the addressee of a telling is no less available in principle to others who are not addressed, but merely overhear and correctly understand what is told. I contrast my account of the epistemology of testimony, and the thin notion of trust that fits it, with an alternative account that invokes a thicker notion: reciprocal trust. Reciprocal trust entails mutual awareness of their trusting relation between truster and trustee, since the mechanism ensuring the trustee will fulfill the trust placed in her is trust-responsiveness. Reciprocal trust can be betrayed, not merely disappointed. This suggests that norms of trust arise between the two parties of reciprocal trust: a norm to be trusting in response to the invitation to trust, and to be trustworthy in response to the other's trusting reliance. I explore how these norms of trust, together with a non-doxastic account of the attitude to the trustee's trustworthiness on the part of the truster, make visible the possibility of an epistemology of testimony that includes second-personal reasons to trust a speaker's testimony, ones that hold only for the addressee. I reject such an account; but I observe that the issue is unlikely to be resolved quickly, since it turns on a wider, much-debated matter: whether there can be pragmatic, non-truth-related reasons for belief.

2. Reliance on an Occasion

In theorising trust, I start by making a distinction between what I will call attitudinal trust and what I will label occasion-trust. The first is a general trusting stance to another person, which is an ongoing feature of someone's relations with that person over time. It has been convincingly characterised in an excellent article by Karen Jones.¹ She describes attitudinal trust as 'an attitude of optimism that the goodwill and competence of another will extend to cover the domain of our interaction with her; together with the expectation that the one trusted will be directly and favourably moved by the thought that we are

¹ See (Jones 1996) Attitudinal trust in someone will tend to give rise to occasion-trust in them on specific occasions; that is part of its characteristic profile. Jones calls her kind of trust 'interpersonal trust', but I prefer 'attitudinal trust' since there is trust between persons on single occasions, as well as a general trusting stance.
counting on her’; where this optimistic attitude is 'a distinctive, and affectively loaded, way of seeing the one trusted'.

Occasion trust in contrast is a 3-place relation between a trusting person, an item, and that item's performance in some respect on an occasion - for instance, I may trust my car to get me home after the concert without breaking down. When the item is another person, the performance is an action (or a refraining)\textsuperscript{2} by her. So we can say: A trusts T to phi on occasion O, where phi is an action-type performed by T on O\textsuperscript{3}. Since someone's trust in other persons is my concern, I will talk in these terms henceforth. However the notion of occasion-trust I develop admits of obvious extension to cover trust in inanimate items that have an excellence of their kind, and so proprietary virtues.

The core element in trust is reliance. We get a series of progressively thicker concepts of trust by progressively placing restrictions on the type of reliance in question. The basic idea of reliance is simple, but the definition is a little complicated. I'll give it, and then explain its components.

A relies on T to phi on O if and only if:

(i) T's phi-ing on O is necessary in the circumstances, where these include A's own past and planned future actions, to ensure an outcome that is required for things to go well for A in some respect, and for her plans in this respect to be fulfilled; and

(ii) A knows this (knows that the condition specified in (i) holds); and

(iii) A does not have a 'Plan B'; and

(iv) A either believes, or has an optimistic attitude to, both the proposition that not easily would T fail to phi on O, and the proposition that T will phi on O.

A 'plan B' here, is some other mechanism put in place by A, to ensure that the desired outcome will be brought about, even if T fails to phi on O. (Strictly, (i) would not hold if A did have a Plan B; but the absence of failsafe plans on A's part is a key element in reliance, and so I make it explicit in the definition.)

Here are two examples of reliance:

**Loan Repayment:** I rely on you to pay back on the due date a loan I made to you, just if your doing so is necessary for me to avoid financial difficulties; and I know this; and I have not set up a 'Plan B' - an alternative source of finance for myself, should you fail to repay me on time; and I either believe, or have an optimistic attitude to, the proposition that not easily would you fail to pay back the loan on time, and the proposition that you will pay back the loan on time.

**Garden Services:** I rely on you to water my garden while I am away on holiday, just if your doing so is necessary in the circumstances for my plants not to die, which would upset me and be contrary to my plans; and I know this; and,

\textsuperscript{2} In a broad formal sense, refraining from doing a certain action is itself another type of action. So I omit the qualification 'or refraining' henceforth.

\textsuperscript{3} We can extend this so that O may be an extended occasion, over which B must perform a series of actions. For example, if I trust you to water my garden while I am away on holiday, this may involve you coming round every evening and watering my plants for a period of two weeks.
knowing this, I have not put in place a 'Plan B' - some other mechanism to ensure my garden gets watered, even if you fail to water it; and I either believe, or have an optimistic attitude to, the propositions that not easily would you fail to water my garden, and that you will water my garden.

Reliance as defined involves a cognitive relation of the relier to the person or item relied on for her performance: A knows that she is dependent on T's phi-ing, to ensure that things go well for her in the respect in question. Thus I do not rely on the air around me to contain sufficient oxygen to support my life, if I am scientifically ignorant, and know nothing of the various different gases in the atmosphere, and the role of oxygen in respiration and metabolism. (We might coin a thinner notion of being reliant on, to capture the dependence element of reliance, without the cognitive aspect of awareness of this dependence.)

A key component of reliance is absence of a Plan B on A's part. If I ask you to water my garden, but I also ask another neighbour to check if you've done it, and if not do so herself, then I am not relying on you for my plants not dying.

Given that absence of a Plan B is the bottom line of reliance, it seems I could lack a Plan B, so be relying on you to phi, although I do not have outright belief that you will phi. I surely cannot be relying on you to phi if I know you will fail to phi; but can I if I merely hope, with a low degree of credence, that you will do so? If absence of a Plan B is the hallmark of reliance, this suggests this is possible. But not so quick: if I only hope, but am not confident, that you will indeed water my garden, then I am not truly relying on you to do so: though I have no Plan B, I am not relying on you to water my garden, since in my plans I am admitting as a live possibility that my garden may not get watered, and my plants die - I entertain and as it were shrug my shoulders at this possible letting down of me on your part. I am not relying on you to phi, unless I am counting on the outcome of your phi-ing to come about, not entertaining any other outcome; and this means that I am counting on you to phi, not entertaining failure to phi by you. This is inconsistent with merely hoping, without much optimism, that you will phi, or having a low credence in your phi-ing.

But it does not require belief that you will phi. It requires either belief, or an 'optimistic attitude' to the proposition that you will phi. This is a notion I coin, which I now try to explain. A's optimistic attitude to the proposition that T will phi is not the same as Karen Jones' 'attitude of optimism' - since the latter is an attitude to a person, the former to a proposition. Jones' attitude is a way of seeing the person, which fixes a trusting pattern of dispositions: to be disposed to occasion-trust of her, not to entertain suspiscious hypotheses about her motivations, and so forth. To maintain an optimistic attitude to a proposition P

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4 Is this restriction of reliance to dependence that A knows she has theoretically well-motivated? It excludes cases where I rely unthinkingly, for instance in mountaineering I depend on my rope not to break, but if I do this unreflectively, without having thought of the possibility of its breaking, this does not count as reliance in our defined sense. Certainly there is a broader notion of reliance that includes these cases of unreflecting reliance; but I think our stricter notion also captures a theoretically useful kind.

5 Throughout this discussion I assume that gross, barely-intelligible failures of coherence in one's beliefs and other attitudes are not possible. If you think they are possible, then take my definition to hold only for subjects who have broadly coherent attitudes.
is roughly equivalent to: accepting P as true\textsuperscript{6}, while knowing that one does not have evidence for P sufficient for knowledge. I think this is an attitude epistemologists and philosophers of mind need to admit into their ontology. It is an attitude we perforce take up, or try to take up, to many propositions whose truth is a matter of concern to us, but which are uncertain for us. - For instance, for me last year, that my daughter will come back safely from her 2 months of travel in South America. (She did!) If one has outright belief that T will phi, or if one has an optimistic attitude to T will phi, then one is counting on T phi-ing; one does not entertain as an epistemically live possibility that T may fail to phi. This is required for truly relying on T to phi: if one entertains as epistemically possible that she may fail to phi, but does not put a Plan B in place, then one is in effect tolerating the possibility that the desired outcome ensured by T’s phi-ing may not come about, and shrugging one’s shoulders, accepting this may happen; hence not relying on the desired outcome’s coming about.

Note that relying on T to phi on O is entirely consistent with knowing that T has the property that not easily would she fail to phi on O, and with knowing that T will phi on O; and one’s reliance is most fully justified when one knows this. (Whether trust-based reliance can be justified when one has a mere optimistic attitude\textsuperscript{7} to the proposition that not easily would T fail to phi on O is discussed in section 6.)

3. A Thin Kind of Trust: Trust-Based Reliance on an Occasion

The previous section developed my definition of (occasion)-reliance. Trust-based reliance is a type of reliance. Reliance specifies that A either believes or has an optimistic attitude to the proposition that not easily would T fail to phi on O. But it says nothing of what grounds A has for this belief: why A thinks T would not easily fail to phi on O. A’s reliance is trust-based reliance, just when A believes this proposition: not easily would T fail to phi on O due to relevant epistemic, cognitive and/or character virtues of T.\textsuperscript{8} This contrasts with believing that T would not fail to phi on O because, for instance, with respect to Garden Services, she is afraid of A’s anger and possible retaliations if she lets A down; or because - with respect to Loan Repayment - she has signed a legally binding contract, and would be taken to court with heavy penalties if she failed to repay. In general, reliance is based on trust of the person, when the ground for A’s belief that not easily would T fail to phi on O, is her belief that T instantiates relevant virtues that will both motivate T and ensure her success in phi-ing. In contrast, A’s reliance on T to phi on O is not trust-based, when A’s ground for her belief that not easily would T fail to phi on O is that she thinks some non-admirable selfish

\textsuperscript{6} I here assume, as is standard, that accepting a proposition as true is a distinct attitude from believing it and is psychologically and epistemically weaker than belief.

\textsuperscript{7} One has a mere optimistic attitude to a proposition when one has an optimistic attitude to it, and lacks both belief, and evidence sufficient to justify belief, in that proposition.

\textsuperscript{8} More strictly, A will believe the relevant instance of this proposition; for instance, where T’s phi-ing is T telling A what T knows about some topic P, A will believe that not easily would T fail to tell her what she knows about P, due to her honesty and competence. A’s believing this is manifested in her dispositions in relation to T’s testimony; it is not entailed, or required, that she assent verbally to this form of words expressing her belief.
motivation will lead T to phi on O. So A’s reliance on T to phi on O is trust-based when her basis for belief or optimism that A will phi on O is that she believes or is optimistic that T has the relevant instance of this property:

\[ \text{Trust}_{T, \phi, O}: \text{Not easily would } T \text{ fail to } \phi \text{ on } O, \text{ due to her relevant virtues.}\]

I will call this T’s trustworthiness with respect to phi-ing on O.

So we can give a definition of Trust-Based Occasion-Reliance. This definition differs from simple occasion-reliance only in a restriction on A’s belief regarding T’s motivation for phi-ing, specified in its final clause:

A has trust-based reliance on T to phi on O if and only if:

(i) T’s phi-ing on O is necessary in the circumstances, where these include A’s own past and planned future actions, to ensure an outcome that is required for things to go well for A in some respect, and for her plans in this respect to be fulfilled; and

(ii) A knows this (knows that the condition specified in (i) holds); and

(iii) A does not have a ‘Plan B’; and

(iv)* A either believes, or has an optimistic attitude to, both the proposition that ‘not easily would T fail to phi on O, due to her relevant virtues’, and the proposition that ‘T will phi on O due to her relevant virtues’.

We can also define mere reliance as reliance that is not trust based.

As with reliance generally, A having trust-based reliance on T to phi on O is consistent with lack of belief by A that T is trustworthy with respect to phi-ing on O, and lack of belief by A that T will phi on O; but A must have at least an optimistic attitude (as previously defined) to these propositions. Similarly, as for reliance generally, A having trust-based reliance on T to phi on O is entirely consistent with her knowing that T is trustworthy with respect to phi-ing on O.

The essence of trusting T to phi on O is counting on T to phi on O (not allowing as epistemically possible that she may fail to phi), and not having a Plan B in place. This in no way conflicts with knowing that T is trustworthy as regards the thing one trusts her to do. Indeed, this is the case when trust in her to do so is best justified.

This consequence falls out of my account of trust-based reliance. Reflection on cases reveals it as correct. For instance, the management of an adventure-holiday company could be sued for trustingly-relying on equipment used by its clients that had not been properly checked. And a company arranging after-school care for children could by prosecuted for employing people to look after the children - placed by the company in a position of trust with respect to their care - without a

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9 The idea of an event that would not easily happen, and conversely of one that might easily happen, is one that we have an ordinary-language grasp of. I will not offer an explicit semantics for it. However it is important that the fact that an event would not easily happen does not entail that it does not happen - a series of very unlikely circumstances could bring it about. For instance, even though I leave on my coach journey from Oxford to London many hours before the opera starts, and in fact arrive at the Royal Opera House in Covent Garden with an hour to spare, a sufficiently major traffic disaster could have rendered me late.
thorough vetting-process before they were allowed to take up positions of responsibility as carers.

However, there is a strand in the literature on trust which confuses it with epistemic faith, and thinks that trust is not trust, unless it involves some kind of leap of epistemic faith - that is to say, that trust is not trust unless it is given without evidence of the trustee’s being worthy of it. Of course it is possible to trust without adequate evidence to justify belief in trustworthiness, though (as argued above) one is not really trusting unless one adopts an attitude of optimism to the proposition that the trustee is trustworthy. However when trust is possible is one thing; when it is justified is another. I return to the question when trust is justified in section 7.

There is however a grain of truth lurking in the idea that trust involves making an epistemic leap of faith beyond what the evidence warrants. It is one thing to know that T is trustworthy with respect to phi-ing on O; it is another to know that she will phi on O. The former does not and cannot entail the latter. No empirically verifiable character property of a person could do so. However conscientious and capable my garden-watering friend is, sufficient bad luck could render her incapable of executing her agreed duty in this regard; the most prudent and honest person could succumb to unpredictable financial bad luck, and be unable to repay her debt on time. Hence the inference from T’s trustworthiness with respect to phi-ing on O, to the proposition that she will indeed phi on O, is a non-deductive empirical inference. I think there are many cases where the inference is sufficiently well-supported to provide empirical knowledge that T will phi on O - will fulfil the trust placed in her - antecedent to her doing so. But this is never entailed. This being so, trusting, even where best-justified, since based in knowledge that the trustee is trustworthy, always involves an element of epistemic risk. In trusting you to phi on O, I trust that when the occasion comes, your relevant character virtues and competences, which I know you to possess, will carry the day. But it is entirely consistent with the laws of physics that they should fail to do so.

4. A Key Theoretical Role for Trust-Based Reliance: it Characterises the Mechanism of Taking a Speaker's Word for what she Tells.

Our notion of trust-based occasion-reliance is relatively thin. First: it is not intrinsically reciprocal. (Though it is consistent with reciprocal awareness between A and T of A’s dependence on T.) Hence A may have trust-based reliance on T to phi on O, while T is unaware of A’s reliance. I could trust my partner to water the garden while I am away, out of relevant character virtues - in this case, effective conscientiousness and love of the plants - although she does

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10 Remember that our intended semantics for 'not easily would T fail to phi on O' allows that she may through some kind of bad luck, or other unforeseeable circumstance, fail to phi on O.
not know that I care about the garden and would be upset if I returned to find the grass and other plants yellowed and even dead.\textsuperscript{11}

Second, and relatedly: the motivation for T's actions must be relevant virtues, in contrast with non-admirable motivations; but she need not be motivated even in part by trust-responsiveness - that is, a disposition to act as I trust her to, through recognition of the fact of my trustingness: to be trustworthy because she recognises that I am trusting. For instance, suppose M and N are mid-way through an acrimonious divorce. It is M's turn to have the children for the week. N may trust M to care effectively for the children out of conscientious duty and love for them; N is aware that as regards her attitude to N, M would prefer to hurt N if possible; but she would not use the children as tools, sacrificing their welfare, to gain revenge on N. This is a case where N trusts M to look after the children, on our definition of occasion-trust. It is not a case of trust based in belief in trust-responsiveness. This characterises reciprocal trust, a richer notion I define in section 6.

I think this relatively thin notion of trust-based dependence fits one set of ordinary language uses of 'trust'. In the N/M divorce example: we can imagine N saying: 'I know M would love to hurt me, but I trust him to care for the children, he would not sacrifice them to get at me.' I mentioned that the idea of trust-based reliance extends naturally to types of inanimate object that have a purpose or function, allowing a notion of good performance or excellence. In this vein, it is natural to say: 'I trust my car to get me back from the concert without breaking down.'

This thin notion of trust-based reliance has a key theoretical role: it characterises the mechanism through which recipients of a speaker's testimony come to know what they are told by her, through taking her word for what she tells them. When you tell me something, and I take your word for what you state, believing it on your say-so, this is an instance of trust-based reliance. We can see how each clause of the definition of trust-based reliance is fulfilled: the desired outcome for me, is that I acquire knowledge from you, which requires that your action is one of speaking from knowledge;\textsuperscript{12} I depend knowingly on you speaking from knowledge; if I believe on your say-so, without requiring other corroborating evidence for what you tell me before I believe it, then I have no Plan B; and if I indeed rely on you to speak from knowledge, forming belief in what you tell me on the basis of taking your offered word, then I must either believe, or have an

\textsuperscript{11} If you do not think caring about plants is a virtue, substitute: exercising our dog adequately each day. My partner may not know whether I care about the dog, and about keeping it in good health, and instead be motivated to look after it out of her own relevant virtues; while in fact I do care about it greatly. Perhaps we are on bad terms, and my concerns would not motivate her, instead her concern for the dog's welfare does so. I know all this, and still it seems right to say I trust her to exercise the dog - not for my sake, but because she cares about it.

\textsuperscript{12} In saying that for the audience to acquire knowledge, the speaker must speak from her knowledge, I invoke my own conception of how testimonial transmission works. This is not accepted by all, for instance Lackey holds it is enough for the speaker to reliably speak truth, and this is consistent with lack of knowledge. I cannot defend my own account here (see Fricker 2006, 2015). But those of Lackey's persuasion can accept my main claim here, that accepting a speaker's testimony is an instance of trust-based reliance, while substituting their own alternative conception of what precise property of the speaker's action is relied on - what phi-ing is, in this instance of trust-based reliance.
optimistic attitude to, both the proposition that not easily would you tell me\(^1\)\(^3\) that P unless you knew that P\(^1\)\(^4\), due to your honesty and your competence regarding P; and the proposition that you do indeed speak from knowledge in stating that P, due to your honesty and competence. More precisely: antecedently to accepting your word, I must at least have an optimistic attitude to these two propositions; once I have formed belief on your say-so, I must then believe that you spoke from knowledge, since that you did so is a rational commitment of my believing on your say-so. (See (Fricker 2015) for the details of my account of testimony that has this consequence.)

This is the mechanism by which trust-based reliance produces testimonial belief, belief in what is told based on taking the speaker’s word for what she tells. Under what conditions is this belief knowledge?

Cases of trust in testimony fall epistemically into two broad types: those where the recipient is in a position to know that the speaker is trustworthy with respect to her telling, and those where she merely has an optimistic attitude to this. It may well be sometimes pragmatically justified to accept someone’s testimony when one does not know that she is trustworthy, on the basis merely of an optimistic attitude to this. But I say that in such cases the recipient does not thereby acquire knowledge. For knowledge, she must be in a position to know the premisses of what I have labelled the Inference from Trustworthiness: S told me (someone) that P; not easily would she tell me (someone) that P unless she knew that P; so - very probably - P. Trust in testimony where one has only an optimistic attitude to the proposition that the speaker is trustworthy is surely sometimes pragmatically justified - for instance, when one has no choice but to rely on the testimony, because a view is needed for action, and there is no other source of information - but trust is not epistemically justified in the absence of a basis for knowledge of trustworthiness, and cannot lead to knowledgeable epistemically justified testimonial belief based on it. (We will see shortly how this hard-line stance of mine on when trust in testimony can lead to epistemically justified testimonial belief contrasts with another school of thought about testimony, that of Assurance Theorists.)\(^1\)\(^5\)

We previously observed that our notion of trust-based reliance is thin, in that it does not entail that the trustee is aware of the truster’s trust in her. This point carries over to my account of how trust-based reliance generates knowledge

\(^{13}\) For overhearers, the property will be: not easily would T tell R that P unless she knew that P, due to her honesty and competence regarding P; where R is the person addressed.

\(^{14}\) This premiss fits exactly into our general format when expressed: ‘not easily would T fail to speak from knowledge in a telling by her that P on O’. Phi-ing on O in this case is: speaking from knowledge in her telling that P.

\(^{15}\) The contrast showcased in the present discussion, between my view and that of Assurance Theorists, is different from and cuts across the familiar distinction between Reductionist versus Fundamentalist account of testimony. There are different versions of Fundamentalism, grounded in different arguments the position is based on. Tyler Burge’s argument, for instance, does not appeal to any distinction between the position of addressee versus overhearers. (See Burge 1993.) I think of Fundamentalists not as holding that a T-recipient can properly accept the speaker’s word, thereby gaining knowledge of what is told, when she is not in a position to know that the speaker is trustworthy with respect to her telling; but rather as thinking that she can be credited with such knowledge by default, so long as there are no defeaters for the supposition of speaker-trustworthiness.
from taking a speaker’s word for what she tells one. The basis for knowledge that a speaker makes available, when she tells something to an intended audience, is not available exclusively to her intended audience - though she must have one - but is in principle\textsuperscript{16} no less available to any other who hears and correctly understands her utterance. Telling is essentially an audience-directed action: a speaker S, in telling something to an intended audience R, offers her word to R on what she states: she overtly assumes responsibility for the truth of the proposition that she, by her linguistic act of assertion\textsuperscript{17}, presents as true, and presents herself as taking responsibility for the truth of. But the epistemic basis for knowledgeable justified belief that she thereby makes available to her intended audience, is available also to others who overhear and correctly understand her utterance, because it is a public good\textsuperscript{18}. The speaker, in making available the basis to believe P on her say-so to her intended audience, simply cannot prevent that same basis also being available to anyone who overhears and correctly understands her act. (If I want to let you know something, and don’t want anyone else in the room to know it, I must whisper so only you can hear what I say.)

Telling is a species of assertion - those assertions whose primary conversational aim is to let the intended audience know what is told. It is governed by the norm for telling, which is a social norm that controls the making and reception of those speech acts in a community with this speech-act type in its repertoire. This norm is: 'one should: tell that P only if one knows that P.'\textsuperscript{19} It is because telling is governed by this social norm, that speakers can often be expected to be trustworthy with respect to a telling - that is, to have the property: not easily would S tell that P unless she knew that P.\textsuperscript{20}

So my account of telling, and of how it enables the spreading of knowledge through recipients taking the speaker’s word for what she states, absolutely acknowledges the audience-directed and norm-governed nature of this communicative act. But, to repeat: because the basis for believing what is told is

\textsuperscript{16}In principle only; in practise mere overhearsers are less likely to be equipped correctly to understand the utterance, for this reason: the speaker, in conforming to general norms of communication, will choose the linguistic vehicle of her message to be correctly interpretable by her intended audience. Others will be able correctly to grasp its force and content only if they as it happens have a sufficiently similar epistemic background to the intended audience, enabling this. However, as regards the trustworthiness of the speaker, it is entirely possible that a mere overhearer may have better grounds to regard the speaker as trustworthy on her topic, than her intended audience does.

\textsuperscript{17}All tellings are assertions, which is the fundamental speech-act type in question. Tellings are assertions whose primary conversational aim is to let the intended audience know what the speaker states. See (Fricker 2015)

\textsuperscript{18}This notion is from economics. A public good is one whose benefit cannot be provided to just one consumer (who has paid for it), without at the same time being made available to others (who may not have paid). In sections 9 and 10 I explain further why the information made available through being asserted in a telling is, in my view, a public good available to all those who understand the utterance.

\textsuperscript{19}For a full account of how the norm for telling serves as a social norm controlling the production and reception of tellings by participants in a community with that speech act type, see (Fricker 2017b).

\textsuperscript{20}This account of how a T-recipient is often able to know, via inference to the best explanation, that a speaker is trustworthy with respect to her telling, is elaborated in (Fricker 2017a)
a public good, the speaker, in making it available to her intended audience, also inevitably makes it available to anyone else who witnesses and correctly understands her act.\textsuperscript{21} We can see that this holds for my account of what entitles a T-recipient to form belief in what she is told. The basis for justified knowledgeable belief that trust-based reliance affords, viz. knowledge of the premisses of the Argument from Trustworthiness, is potentially available both to the intended audience, and to mere overhearers; and the addressee has, on my account, no special epistemically privileged short-cut route to this.

5. A Contrast: Assurance Theories of Testimonial Justification

In this respect my account of how the speech act of telling enables knowledge to be spread from speaker to hearers contrasts with the accounts of some other writers on the topic, often grouped together under the label Assurance Theorists. Assurance theorists hold that the addressee of a telling has available, in addition to what is available to anyone who overhears the utterance, a special additional entitlement to believe what she is told, that she enjoys in virtue of her status as the addressee of the telling. Specifically, assurance theorists maintain that telling is governed by interpersonal norms which somehow make available to the addressee a basis for believing what is told that is not accessible to mere overhears. This affords a second-personal reason for belief that sometimes permits or mandates for the addressee believing what she is told, when the evidence available from a purely third-personal spectator standpoint on the interpersonal interaction does not provide this. So we can characterise Assurance Theories thus:

\textbf{Assurance-Theory Fundamental Claim:} The interpersonal norms governing communication between a speaker and her intended audience (the addressee) directly impact on the \textit{epistemology} of testimony, making available a basis for belief to the intended audience that is not accessible by overhears.\textsuperscript{22}

I have always found this claim somewhat mysterious, and implausible. I agree that communication, including telling, involves a personal relation between speaker and intended audience, and that there are certain norms governing this. These render the intended audience’s position different from that of overhears in some normative respects: if she finds that the speaker told her something false, due to ill-will or epistemic carelessness, or if she simply finds that the speaker had inadequate evidence for what she gave her word on, then she is entitled to feel indignation or resentment, and to complain to the speaker;

\begin{itemize}
\item \textsuperscript{21}This is not quite true since, whether addressee or overhearer, a T-recipient must have appropriate basis to regard the speaker as trustworthy with respect to her utterance. This is a matter of what justified background beliefs about the speaker she has, on my view. What I deny is that the addressee has a special basis justifiably to assume the speaker is trustworthy with respect to her utterance, that overhears lack. An overhearer may have a better basis to believe the speaker trustworthy and so justifiably trust her, than the addressee does.
\item \textsuperscript{22}Commitment to this claim is explicit in the account of how testimony spreads knowledge in (Hinchman 2005). The theories of (Moran 2006), (Faulkner 2011), McMyler 2011, 2013) also appear to have a similar commitment. However my concern here is to make sense of, explicate and critique a line of argument that exerts an influence in current thinking about testimony, rather than to pin it on particular authors.
\end{itemize}
perhaps even to demand compensation for the wrong done to her, in some high-stakes circumstances. (In contrast, while those who merely overhear the telling may properly criticise the speaker if she fails to speak from knowledge, they cannot properly resent her or complain and seek redress from her.) Equally, the speaker is entitled to expect her intended audience to take her offered word seriously in various respects - to hear her out, to consider properly what she says, etc. But, I maintain, these normative differences between intended audience and overhearers do not make for any difference in their epistemic status, vis-a-vis whether they may or should form outright belief in what they have been told on her say-so.

In the rest of this paper I will explore a possible way in which justified trust based on an optimistic attitude to the speaker’s trustworthiness could make an epistemic difference, so that the addressee has a basis for believing what she is told not available to overhearers. I am skeptical of the viability of this route; but it provides one way to explicate what may be the intuition lying behind Assurance Theory’s Fundamental Claim. The Assurance Theorists’ position invokes a richer notion of trust than our relatively thin notion of trust-based reliance. I now explain this, before going on to develop the second-personal epistemology of testimony that invokes it.

6. Reciprocal Trust

We moved from simple reliance to trust-based reliance by restricting the grounds A has for believing or being optimistic about T’s trustworthiness with respect to phi-ing on O. We move to what I will call reciprocal trust by a further restriction:

A has reciprocal trust in T to phi on O just if:

(i) T’s phi-ing on O is necessary in the circumstances, where these include A’s own past and planned future actions, to ensure an outcome that is required for things to go well for A in some respect, and for her plans in this respect to be fulfilled; and

(ii) A knows this (knows that the condition specified in (i) holds); and

(iii) A does not have a ‘Plan B’; and

(iv)** A believes that T knows that she-A is trustingly-relying on T to phi on O; and

(v) A either believes, or has an optimistic attitude to, both the proposition that ‘not easily would T fail to phi on O, due to her trust-responsiveness to my trusting-reliance on her’; and to the proposition that ‘T will phi on O due to her trust-responsiveness to my trusting-reliance on her’.

23 I comment on two features of this definition: first, I here specify the mechanism of A’s trust; hence I say only that A believes that T knows...etc, not that what she believes is known. In successful cases of reciprocal trust, this belief would be knowledge. Second, a thicker-still definition would specify also that A believes that T knows that A expects her to respond partly through recognition that A expects her not just to be trustworthy, but to be so through trust-
As explained earlier, T is trust-responsive with respect to phi-ing on O just if T is motivated to phi on O in part through her recognition that A is trusting her to do so.

Successful reciprocal trust entails that truster and trustee have mutual knowledge of their respective trusting-reliance and trust-responsive disposition to trustworthy performance. Trust mediated through the mechanism of trust-responsiveness requires this: it is the awareness of being trusted that motivates the trustee to act as she is trusted to. So it is aptly termed 'reciprocal', especially when higher-orders of mutual knowledge are also present. An apt alternative label is interpersonal trust. However, since this would also well-describe ongoing attitudinal trust between two people, I go with reciprocal trust.

It is often said that a distinctive mark of trust is that it can be not just disappointed, but betrayed. This is true of reciprocal trust. If you know that I know that you know that I am relying on you to perform in the matter on which I trustingly rely on you, then I can indeed feel betrayed if you fail to do so. 'Betrayal' is bad. So if reciprocal trust can be betrayed, this implies that where there is reciprocal trust there arise norms of such trust. This seems plausible. Specifically, it seems plausible there exist two complementary normative pressures: First, there is normative pressure to be trust-responsive: when I know that you are counting on me, and expecting me to be motivated by this fact, this creates a normative pressure for me to live up to your expectations, and to be trustworthy through trust-responsiveness. Second, there is normative pressure to be trusting: equally, if I know that you are inviting me to regard you as trustworthy and to trust you, this creates a normative pressure for me to accept your invitation, to accept that you have the trustworthy status you present yourself as having, and trust you.

Let us call these two complementary norms together the Norms of Reciprocal Trust. I shall not enquire critically into either their existence, or their status. Their role in the present discussion is to show how they feature in a possible vindication of the Fundamental Claim of Assurance Theorists. However I do not here aim to defend the Assurance Theorist's claim, merely to expound a possible basis for it.

The essence of the argument to be developed in detail below comes to this: the norms of interpersonal trust exert pressure to be trusting and trustworthy between partners in a relationship of reciprocal trust. The personal relation between speaker and intended audience, addressee, in face-to-face testimony, is such a relationship. Hence there is normative pressure to trust the testimony offered to one for the addressee, that does not exist for overhearers. And this feeds into the conditions in which the addressee may be justified in believing what she is told, providing her with a normative reason to do so that is not available to overhearers. The rest of the paper is devoted to spelling out this idea in more detail. First, I say a little more of a general nature about when trust is justified.
7. When trust is justified

For present purposes let evidentialism be the view that only truth-related considerations can ever serve to justify belief. Reasons for believing P are considerations that bear on the question whether P. In contrast, alleged pragmatic reasons for belief - considerations that bear on whether it would be advantageous for one to believe P - can never in fact be such; they can never be a proper basis on which to form belief, or adjust one's credence in a proposition.24 If evidentialism is true, then one must always and everywhere form belief with regard to, and only with regard to, the evidence for one's belief. (Where evidence for a proposition P is glossed as: any fact that increases the probability that P for one; that makes it more likely that P is true.)25

If trusting T to phi on O entailed believing that T is trustworthy with respect to phi-ing on O, then trust would be justified only when that belief is justified. If justified trust required such justified belief then, if evidentialism is true, trusting T to phi on O is justified only when the evidence is sufficient to justify belief in T's trustworthiness with respect to phi-ing on O. So it is crucial that the account offered above both of trust-based reliance, and of reciprocal trust, does not make belief in trustworthiness definitionally required for trust. It is crucial in allowing the question of when trust is justified to be liberated from the strait-jacket of evidentialism.

Our definition allows that one may trust T to phi on O when one has only an optimistic attitude to the proposition that T is trustworthy with respect to phi-ing on O. Since optimistic attitudes are not beliefs, doxastic epistemic norms, in particular evidentialism, do not apply to them. One's trust that T will phi on O can be justified on the basis of one's optimistic attitude to T's trustworthiness in this regard only if one's optimistic attitude to T's trustworthiness is justified. Since an optimistic attitude is not a belief, we can allow that the standards for an optimistic attitude to be justified are evidentially much lower than those required for justified belief in the same proposition. And since an optimistic attitude is not a belief, we can allow that pragmatic and normative factors can influence when one is justified in holding an optimistic attitude, without rejecting evidentialism. (So you can see where the argument is going: the normative pressure to be trusting that applies only to the addressee of a telling can mandate and make justified an optimistic attitude on her part to the speaker's trustworthiness, in circumstances when there is not sufficient evidence for justified belief in the speaker's trustworthiness. This justified optimistic attitude to the speaker's trustworthiness may in turn provide a reason

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24 The issues of evidentialism are framed in these perspicuous terms in (Hieronymi 2005).
25 A more nuanced characterisation of evidentialism would distinguish between two distinct ideas: first, that only truth-related considerations can provide grounds for belief; second, that pragmatic considerations cannot affect what strength of evidence one must have, to terminate deliberation and form outright belief. I find the first idea compelling, but the second less so. If the second idea is false, then pragmatic considerations could play a role in whether one should form belief, or suspend, given one's evidence, in particular cases. This role of pragmatic factors in fixing the evidential threshold for belief is quite different from holding that non-truth related considerations can provide grounds for belief. My present concern is with the role evidentialism plays in relation to Assurance Theory's Fundamental Claim, and this does not require adjudication on its truth.
to believe what she is told. Since this normative pressure and its associated reason for belief does not apply to overhearers, the addressee potentially has a reason to believe what she is told available only to her. If evidentialism is true, this phenomenon could not occur, if trust required belief in trustworthiness.)

Of course to note that, analytically, trust does not require belief in trustworthiness, does not entail that trust can be justified in the absence of justified belief in trustworthiness. (As to my own view, I above rejected that possibility in relation to when testimonial trust is justified: to gain justified knowledgeable belief based on taking the speaker’s word for what she states, the recipient must be in a position to know the premises of the argument from trustworthiness, in my view.) But it opens up that possibility. And this has epistemologically interesting consequences. The rest of this paper is concerned with developing these consequences for the case of trust in testimony.

As regards the general justification conditions for A’s trusting T to phi on O, suppose that:

**Supposition One:** There are cases where one is justified in having an optimistic attitude to T is trustworthy *with respect to phi-ing on O*, and hence to *A will phi on O*, where one would not be justified in having outright belief in these propositions.

This will be so if - as is surely so - the strength of evidence needed for a justified optimistic attitude is less than that needed for justified outright belief. Since an optimistic attitude is not a belief, it can also be the case, consistently with evidentialism, that pragmatic factors can serve to boost the justification for an optimistic attitude, making it justified where epistemic considerations alone would not do so.

Suppose also, that

**Supposition Two:** One is (sometimes) justified in trusting T to phi on O on the basis of a mere justified optimistic attitude to T's trustworthiness with respect to phi-ing on O.

(Prior to trusting one has an optimistic attitude to A’s trustworthiness; the act of trusting itself entails adopting an optimistic attitude also to *A will phi on O*.)

It follows from our analytic account of trust together with these two suppositions that one can be justified in trusting A to phi on O, though one is neither justified in believing that A is trustworthy with respect to phi-ing on O, nor in believing that A will phi on O.

This possibility is an interesting consequence of an analytic account of trust that does not require belief in trustworthiness. Our two suppositions are plausible as regards many cases of trust; in particular, it is plausible that pragmatic considerations can provide a reason towards justifying trust. For instance, a parent may justifiably trust her teenage children to behave sensibly and not wreck the house while she goes away for the weekend, though she is by no means certain they will fulfil her trust, having only an optimistic attitude to their trustworthiness. Her trust is justified in part pragmatically: by trusting them, she
hopes to cultivate a disposition to be trustworthy and to behave responsibly in them.\textsuperscript{26}

This consequence gets even more interesting, indeed weird, when we come to the case of testimony - of trusting someone with respect to her telling.

\textbf{8. The strange case of trusting testimony}

When A exercises trust-based reliance on T to phi on O\textsuperscript{27}, she relies on T to phi on O, and she hopes that T will phi on O, and has an optimistic attitude to the proposition that T will phi on O. But her stance of trust with respect to T’s phi-ing on O does not, in most cases, in itself commit her to holding any new beliefs.\textsuperscript{28} But the case of trusting someone with respect to her telling is different, because unlike other cases of trusting someone to do a certain action, trusting someone with respect to her telling entails forming a belief - namely, belief in what one is told.

To trust someone with respect to her telling is to accept that she is speaking from knowledge in telling that P. This in its turn entails that what she states is so. Hence to trust someone with respect to her telling (assuming one has understood it) entails forming belief in what she tells one on the basis of taking her word for it. In practise, the decision to trust someone with respect to their comprehended telling is simply identical with accepting as true what they tell one and forming belief in this - "OK, I believe you" one says, deciding in that moment to trust the speaker and believe what she has stated.\textsuperscript{29}

In order to trust someone with respect to her telling, one must antecedently have at least an optimistic attitude to the proposition that she is trustworthy with respect to it.\textsuperscript{30} In many cases of receiving testimony, the recipient immediately and without reflection forms belief in what she is told. But in some cases this

\textsuperscript{26} The justification of her trust is \textit{not} that by her act of trusting them, she knowingly ensures that they will certainly prove trustworthy, through the mechanism of trust-responsiveness. Trust-responsiveness in this example is stipulated only to be conducive to trustworthiness, not to guarantee it. The justification of her trust is pragmatic, through its hoped-for good effects on the formation of her children’s future dispositions, it is not justified epistemically because guaranteed to be self-fulfilling.

\textsuperscript{27} And equally, when A exercises reciprocal trust that T will phi on O. The following discussion applies equally to trust-based reliance, and to the more narrowly defined reciprocal trust. For simplicity of language, I refrain from adding this qualification in the text of my discussion.

\textsuperscript{28} Not any first-level beliefs, at least. Perhaps she is rationally committed to some propositions about her epistemic position, e.g. ‘the evidence is sufficient to justify my stance of optimism with respect to the proposition that T will phi on O.’ I leave this question open.

\textsuperscript{29} Of course trusting acceptance of what one is told very often just flows automatically, there is no moment of decision; but sometimes there is. Forming belief is sometimes the result of a moment of decision at the end of a process of deliberation. This is true of a decision to trust someone’s testimony, as it is of the termination of a deliberative process of collecting and weighing evidence in non-testimonial cases. See the persuasive elaboration of this view of belief-formation in (Blashko 2018).

\textsuperscript{30} Forming outright belief in what one is told, while simultaneously entertaining as a live possibility that the teller may not be speaking the truth, is incoherent. As mentioned earlier, if anyone thinks such incoherence is possible, they should consider my account to apply only to subjects not subject to gross rational incoherence.
accepting stance to received testimony is not switched on, instead the recipient reflects, mentally debates, on whether to trust the speaker. In these cases, the recipient forms belief in what he is told via a decision to trust the speaker with respect to her telling. This is a mental act by which he forms belief in what he is told. This mental act in turn entails a commitment to belief that the speaker spoke truly - in my view, a commitment to belief that she spoke from knowledge - on this occasion; and that she did so because she is trustworthy with respect to her telling.\footnote{Those who are skeptical about these second and third commitments need only accept that trusting a speaker with respect to her telling entails forming belief in what she states; my present argument only needs this.} So our non-doxastic account of trust opens up the possibility of a weird result, a bump in the carpet for evidentialism, as follows: If $A$ can be justified in trusting $T$ with respect to her telling on the basis of a mere justified optimistic attitude to the proposition that $T$ is trustworthy with respect to her telling; and if this attitude is justified when outright belief in $T$'s trustworthiness is not propositionally justified for $A$; then it follows that one can be justified in believing a proposition one is told, although the premises of the only good inductive argument available to one for its truth are not propositionally justified for one. Moreover this possibility was reached without flatly begging the question against evidentialism.

If this is so, then trust is seen to be working a kind of epistemic magic: trust enables one to get to epistemic places, justified beliefs, that one could not get to without it. The question whether trust can be justified on the basis of a mere justified optimistic attitude becomes epistemologically crucial. In particular, the question whether trust in someone’s testimony can be so justified becomes crucial.

I have already announced that I do not think that trust in testimony is ever justified on the basis of a mere optimistic attitude. More strictly: such trust may sometimes be pragmatically justified, when one has no choice but to trust a speaker in a difficult situation, accepting what she states as a basis for present action. But it is not epistemically justified, and so does not lead to knowledge or fully justified outright belief.

Although our non-doxastic account of trust means that allowing that trust can work epistemic magic does not flatly contradict evidentialism, my resistance to this result is motivated by a commitment to evidentialism. Epistemic magic is illegitimate hocus-pocus, since belief everywhere must and should aim at truth; and so forming belief other than with regard to the evidence is never apt.

But our non-doxastic account of trust makes visible a possible view of the epistemology of testimony on which the interpersonal norms of reciprocal trust make a difference to when it is justified for a $T$-recipient to believe what she is told; one on which the addressee has access to a basis for justified belief that is not available to overhearers; on which there are second-personal reasons for belief. I do not accept this view, but I finish my discussion by briefly sketching how our non-doxastic account of trust makes it available.

\footnote{See the account of how testimony serves to spread knowledge in Fricker (2015)}
9. How Trust Could Generate Second-Personal Reason to Believe What One is Told

Edward Hinchman's now classic account of his kind of Assurance Theory is entitled: 'Telling as inviting to trust' (Hinchman 2005). Here is an argument (not explicitly articulated in this form by him) that starts from this uncontroversial fact about telling:

"In addressing you and telling you something, I invite your trust in my testimony. This means the Norms of Reciprocal Trust kick in: there is normative pressure on you to be trusting. And, we may elaborate: this normative pressure affects when it is justified for you to trust me, at two points:

First, it means you are justified in adopting an optimistic attitude to my being trustworthy on lower evidential standards than would otherwise apply;

Second, it means that you are justified in actually trusting me with respect to my telling on the basis of a mere justified optimistic attitude, where you have no propositional justification for belief in my trustworthiness.

Since the normative pressure from this norm of reciprocal trust applies only to the addressee, its operation means that the addressee has a source of justification for believing what he is told that is not available to overhearers. Even if this normative pressure cannot do all the work in providing a basis to believe the speaker, it gives a boost to the purely epistemic factors at work; and so the addressee has more justification to believe the speaker than overhearers, and will be justified in doing so in circumstances where he and overhearers have the same evidence, but the overhearers are not justified in believing what they are told."

As already stated, I do not accept this line of argument. I think there are important normative difference between the situation of the addressee, and overhearers. I think these do make an epistemic difference, when we move beyond epistemic statics - what I am justified in believing, given my current evidence - to matters of epistemic dynamics. The fact that I am being addressed, and invited to trust, gives me reason to consider carefully what the speaker says, to hear her out, perhaps even to spend time seeking further evidence on the topic. It does not give me reason to form outright belief in what the speaker says on her say-so, when this is not warranted by evidence of her trustworthiness, and it cannot make a belief so-formed qualify as knowledge. Thus I think that everything that bears on the question whether one should believe what is told by a speaker to someone on an occasion is in principle available both to the addressee, and to overhearers.

10. Conclusion: A Question that will not quickly be settled

The question whether testimony affords second-personal reasons for belief to the addressee not available to overhearers is not one that will be resolved quickly or easily. It will not, since it is part of the broader question of whether there can be pragmatic reasons for belief. This question divides epistemologists much as the question of dualism divides philosophers of mind - by temperament and instinct more than by argument. If you already think that loyalty to a friend
can provide a reason to continue to believe her innocent, despite the mounting evidence of her guilt, then you will not be unduly troubled by the idea that the addressee of a telling can have more reason to believe it, in virtue of this fact of her relation to the speaker, than overhearers do. If, in contrast, you are committed to evidentialism, you will be resistant to the idea that trust, and the normative pressures of interpersonal relations, can affect what it is rational and justified to believe. My own view is that the entitlement to believe what she tells made available by a speaker is a public good - available in principle to all who witness and comprehend her utterance. I think this entitlement is available to all, because in principle the same evidence is available to all - overhearers no less than the addressee. In making available to the addressee the evidence for belief in what she tells that her telling affords, the speaker cannot help but make this evidence available to comprehending bystanders. Evidence is objective; it is not second-personal. And only evidence justifies belief. Hence there are no second-personal reasons for belief.

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Oxford September 2018

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32 I say simply 'justified' rather than 'epistemically justified', since I think the fact that we are concerned with a belief here ipso facto means that the type of justification in play is epistemic.


