

TRUST, BELIEF, AND THE SECOND PERSONAL

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Abstract

Cognitivism about trust says that it requires belief that the trusted is trustworthy; non-cognitivism denies this. At stake is how to make sense of the strong but competing intuitions that trust is an attitude that is evaluable both morally and rationally. In proposing that one's respect for another's agency may ground one's trusting beliefs, second personal accounts provide a way to endorse both intuitions. They focus attention on the way that, in normal situations, it is the person whom I trust. My task is to develop an account of the latter insight without the controversial theoretical commitments of the former. I propose a functional account for why the second and third personal 'systems' operate not just in parallel, but in tandem, in support of a cognitivist account of trust.

Keywords

Trust; belief; second personal; assurance view; cognitivism; functional account

1. Trust and belief

A central divide in philosophical work on trust concerns the kind of mental state that it is taken to be. Cognitive accounts take trust either to be constituted by, or to entail, a belief, with

that belief having as propositional content the trustworthiness of the trusted.¹ The great majority of philosophical accounts are non-cognitive, which deny this.² The division between cognitivists and non-cognitivists is well understood as a disagreement about which of the following intuitions is basic.

Interpersonal. Trust is an attitude embedded in and expressive of interpersonal relationships. For instance, to trust someone is to respect them, and to distrust is to slight. It is properly responsive to the reasons I have for respecting another person. These reasons are practical.

Rationality. Trust is vindicated when I have trusted the trustworthy and not trusted the untrustworthy. It is properly responsive to the reasons I have for believing the trusted to be trustworthy. These reasons are theoretical.

Roughly, cognitivists about trust privilege *Rationality*. Non-cognitivists privilege *Interpersonal*.

There is something to be said for each intuition, and a viable account of trust must do something to accommodate both, or explain why the other is plausible. But there is a tension between them, which is illustrated by the scenarios that non-cognitivists are often impressed by. These are cases where I feel obliged or commended to trust someone, say for reasons of respect, but in which it is far from clear that they are trustworthy. An example is a shopkeeper putting an ex-con on the till. By doing so, the shopkeeper expressively communicates her trust to the ex-con, helping to rehabilitate him into the moral community, consistent with *Interpersonal*. But she does not meet the standards of *Rationality* because she lacks

¹ e.g. Hardin [2002], Keren [2014], T. Simpson [2017].

² e.g. Baier [1986], Lähno [2001], E. Simpson [2013].

theoretical reasons for believing that the ex-con is trustworthy. Yet cases like the ex-con matter because, it seems, it is in the margin where trustworthiness is uncertain that trust may weave its magic, helping to create flourishing relationships. The salient strategy for the non-cognitivist is to endorse a weaker version of *Rationality* as a defeating condition on trust: the trustor must lack reasons sufficient for justifiably believing that the trusted is untrustworthy, but need not justifiably believe that she is trustworthy (e.g. Holton [1994: 71]).

The epistemic standard that vindicates rational trust is not so easily weakened from belief, however. In its defence, Pamela Hieronymi invites her reader to imagine a dinner date. You arrange to eat, but later learn that she has an enticing, rival event. You now doubt she will turn up, neither believing nor disbelieving that she will. When she arrives, you say proudly how you overcame your doubts and trusted her to turn up anyway. Hieronymi reports that she would be ‘less impressed with your overcoming your doubt... and more concerned with the lack of trust expressed in the doubt itself’ [2008: 217]. It seems that trusting her to honour the arrangement requires believing that she will. There are further grounds for defending the belief standard in other cases of trust, such as: testimony; with high stakes; in economic transactions; and where one has a duty to ensure that risk is minimised.³ *Rationality* reflects these commitments. To weaken it by revising the standard down from belief is to jettison them. The tension between *Interpersonal* and *Rationality* is not easily dissolved.⁴

³ I defend these claims elsewhere [T. Simpson 2017].

⁴ As well as the considerations in *Interpersonal*, non-cognitivists are often impressed by the voluntariness of trust. If one can decide to trust in a way that one cannot decide to believe, *Rationality* should be rejected. See, e.g., Holton [1994], Faulkner [2011: 149, 2014a: 1979], and Hawley [2014b: 2030].

The voluntariness of trust is not a fundamental source of tension with *Rationality*, however, unlike *Interpersonal*. What those reasons are that trust is responsive to is a separate issue from whether trust is voluntarily responsive to those reasons. For instance, doxastic voluntarists take belief sometimes to be permissibly voluntary. This provides a way to reconcile the voluntariness of trust with *Rationality* [see Frost-

So it is an attractive account that allows you to endorse *Rationality* and *Interpersonal* simultaneously. An important strand of recent work proposes just this. Trust is (or can be) a belief, and the justification for that belief is found in the reasons that arise in interpersonal relationships: in broad terms, those arising from respect for another's agency. It is not a belief about the practical reasons that obtain, with its justification being the evidence that one has for the existence of the practical reasons. Rather, one's respect for another's agency gives rise to reasons that justify the belief; what it is that the reasons count-in-favour-of is the belief. Nor is this for the Jamesian reason that the belief would be useful to have, but because it is true. The key inspiration for this family of views is Richard Moran's [2005]; I focus on their shared structure. In Stephen Darwall's terms, if not his view, the reasons for holding trusting beliefs are second personal.⁵

Although the attraction of second personal accounts of trust is that of having your cake and eating it—viz. illusory—they identify something of great significance, which I explore here. They focus attention on the way that, in normal situations, it is the person whom I trust, with whom I stand in an interpersonal relationship, and which gives rise to my trusting belief. My task is to make sense of this, initially by getting clear on some phenomena that are misdescribed by Moran. I develop the account as follows. Section 2 identifies a theory-laden version of 'the problem of harmony', which second personal accounts are solutions to. Section 3 argues that a closer description of the practices of promising and telling undermines that version of the problem. But a folk version remains. Section 4 then develops a functional explanation for why the second and third personal 'systems' operate not just in parallel, but in

Arnold 2014]. It also does not follow from denying *Rationality* that trust is voluntary. For one may lack voluntary control over one's practical attitudes, in particular the practical attitude of trust [Jones 1996: 18; McMyler 2017].

⁵ Darwall denies that testimonial belief is based on second personal reasons [2006: 9-12, 56-7]. His [2017] account of trust as 'an attitude of the heart' is also non-cognitive.

tandem. This shows both why second personal accounts are attractive, and how the cognitivist should take account of their insights, thereby explaining the intuitive force of *Interpersonal*.

2. The problem of harmony

Second personal accounts are well understood as responses to the following observation: that believing a person is not the same as believing what that person says. To illustrate the distinction, suppose the salesman tells me that the used car has done only 30,000 miles. His dealership routinely fiddles with the odometer so I do not believe him. However, I happen to know that this very vehicle used to belong to my friend, who confirms the mileage. So believing a person—in this case the salesman—and believing what he says, is distinct. There is plausibly an entailment relation between them: if I believe someone, I also believe what that person says. Further, it seems like there is something unusual going on when I believe what someone says without believing them, as in cases like the car salesman above. The distinction is easy to state and it is intuitively clear which cases fall on which side. There is no shortage of work on the conditions under which one's belief in a proposition is justified. It is not transparent, however, what it is to believe a person.

An observation by Moran provides the starting point for such an account, in which he draws a parallel with promising. Suppose someone promises to put a letter in the post for me. One response is for me to accept the promise, 'placing myself in his hands and taking myself to now have sufficient reason for believing that he *will* mail the letter' ([2005: 24]; italics original). If he lets me down, I will be aggrieved. There is another response available to me however. I may not accept the promise, in the way that I may decline promises from a small child, but still believe that he is likely to fulfil the commitment. This could be because I have independent reason to believe that he will post the letter: because, say, he has a letter-posting compulsion. If he lets me down now, I may be disappointed in my powers of prediction, but I

lack the right to complain, for I never accepted the promise. This is also true if I reject the promise yet take it to be good evidence that he will post the letter. These responses track the situations outlined above. The former case, where I accept the promise and so believe that he will mail the letter, is like that of believing what a speaker has told me because I believe her. They are alike not because there is an analogy between them, but because both promising and telling work by the making of commitments. In promising, I commit to doing what I pledge; in telling, I commit to the world being as I say. The latter case, where I do not accept the promise, is like the unusual car salesman case in the following respect: in both I believe what I have been told, but without believing the promisor or speaker. The right to complain is missing, certainly so in the letter case and perhaps also with the car salesman. This indicates that believing a person requires that the hearer stand in a normative, interpersonal relationship to the speaker. In accepting what she says so he believes that it is so. The reason to believe that *p* that is offered by such a relationship is different in kind to that given when a hearer construes a speaker's utterance '*p*' as evidence for *p*.

Moran argues that, in telling and promising, normative expectations are not directed only from the hearer to the speaker. There are reciprocal demands from the speaker to the hearer. When a speaker tells her hearer that *p*, there is a tacit, corollary demand that *she* be believed; that is, that her audience believe what she says because they believe *her*. This demand is defeasible—suppose there is a history of betrayal by the speaker—but is nonetheless *pro tanto*. The reason for belief that she offers should be acknowledged in kind by her hearer. So there is a 'norm of correspondence' between the reason for which a speaker invites a hearer to believe her, and the reason for which that hearer comes to believe; these reasons must be 'in sync' [2005: 25-6].

Telling aims at being believed, which proceeds, via the speaker's overt assumption of responsibility, by joining together the particular belief proposed for acceptance, the kind of reason being presented for it, and the reason accepted by the audience. ... [I]t is clear enough what Anscombe means when she speaks of the insult and injury in not being believed. And the offence remains even when the speaker's audience takes his having made the statement to count as evidence for its truth. [2005: 27]

So a hearer has a right to complain about being lied to only if he has believed the speaker, where this consists in accepting the commitment for the reasons that arise given their interpersonal, normative relationship and in doing so believing her testimony, rather than because he has reconstructed a justification for the truth of her utterance given the evidence available. The speaker also has a defeasible claim on the hearer that the former is the reason for which she is believed. Call the conjunction of these claims, *the problem of harmony*. The speaker and hearer are 'in harmony' when each meets the normative expectations of the other. There is a right to complain when either fails to meet those expectations.

Accounts that address the problem of harmony are aptly described as, in Stephen Darwall's terms, second personal. Darwall pursues an ambitious project, seeking to found morality on the thesis that people, as free and rational, are self-originating sources of claims on how others should act. He terms this the 'second person standpoint', in which people address each other as 'you'. He recognises a nexus of related notions, including authority, valid claims or demands, and responsibility; these then give rise to second personal reasons for attitudes and actions. A distinctive feature of second personal attitudes is that they come with a demand for an appropriate response; as Darwall puts it, they have 'an implicit RSVP' [2006: 145]. Third personal attitudes lack the RSVP, in which I regard another not in relation to myself, but 'objectively' or 'agent-neutrally'. Second personal accounts of testimony

ground one's belief that what one has been told is so in one's believing the speaker, which occurs only in an interpersonal, normative relationship. And such accounts recognise that the normative expectations arising in one's relationship with that speaker are reciprocal. Second personal accounts vary in their details and, accordingly, they can be debated in the details.⁶ My concern, however, is with the way that their shared structure bears directly on the cognitivist/non-cognitivist debate.

Second personal accounts propose a way to reconcile *Rationality* with *Interpersonal*. Because it is commitments that give rise to the problem of harmony, and commitments occur in paradigmatic or perhaps all instances of trust, so accounts that address the problem of harmony apply to trust generally as well as to testimony specifically.⁷ According to *Rationality*, for my trust to be rational, I ought to have reasons sufficient for believing that someone will fulfil their commitment. According to *Interpersonal*, I have reasons to trust another's commitment in virtue of my respect for their agency. If the practical reasons that arise when someone undertakes a commitment can ground my trusting belief, as second personal accounts propose, then I may satisfy the demands of both. In short, a reason may be practical *and* theoretical.

⁶ Moran is a suggestive, elusive writer, and elements of his [2005] have been developed in distinct ways.

Faulkner [2011] shares a claim about reflexive recognition, where the hearer's recognition of the speaker's intention or motivation in part grounds his trust, with Hinchman [2005]. Hieronymi [2008] and Marušić [2015] argue for an interpersonal extension of an intrapersonal claim, that one cannot view one's own commitment as evidence. McMyler [2011] focuses on the transfer of responsibility. Ross [1986] is a precursor. The relation of Moran's [2013] to his [2005] is a further interpretative task.

⁷ Hawley [2014a] argues that all instances of trust involve ascribing a commitment to the trusted. As further support for this extension, proponents of second personal accounts since Moran—notably Hieronymi, McMyler and Marušić—apply them to trust (though not Faulkner; see [2014b]). Linguistic data support the extension. Like 'believe', the verb 'trust' may take either a person or a proposition as its object [McMyler 2011: 113ff.].

With these contours identified—of second personal reasons grounding the theoretical state of belief—many will infer *modus tollens* where proponents infer *ponens*. A natural line of thought goes: the constitutive aim of belief is truth; so belief rationally responds to all and only those reasons which bear on truth; reasons that count in favour of the truth of *p* do so for me just as well as you, so are agent-neutral and thus not second personal; so belief is not rationally responsive to second personal reasons. A further, abstract consideration for supposing that the bifurcation between practical reason and theoretical reason is robust focuses on their opposite ‘directions of fit’. Theoretical reasons count in favour of ways to adapt my mind to the world. Practical reasons count in favour of ways to adapt the world to my mind. How can a reason exhibit both directions of fit simultaneously? It seems a category error to take a reason to be both theoretical and practical. Orthodoxy! is the cry. That appeal alone, however, begs the question against second personal accounts. For they propose that trust is a counter-example to the orthodoxy. But the appeal establishes a burden of proof.⁸ If an argument that proposes trust as a counter-example is undermined, then the presumption is that *Rationality* and *Interpersonal* cannot both be endorsed. I turn now to make the reply.

3. Two systems

Recall the conjunction of claims that constitute the problem of harmony: first, a hearer has a right to complain about being lied to only if he has believed the speaker, where this consists in accepting her commitment for the reasons that arise given their interpersonal, normative

⁸ What follows is not a rebuttal of all second personal accounts of trusting beliefs. I rebut arguments for the problem of harmony that are based on the right to complain. But there are (or could be) arguments for the problem of harmony based on other premises. Much of Moran [2005] develops an argument that the value of evidence is diminished when it is intentionally produced. It is endorsed by Faulkner [2011: 62-5] and replied to by Keren [2012], in my view soundly. Leonard [2016] targets the reflexive-recognition argument noted earlier (fn. 6).

relationship. Second, the speaker has a defeasible claim on the hearer that the former is the reason for which her utterance is believed. My target is the first claim. If believing a speaker is not a distinctive reason for belief, in contrast to that which is agent-neutral and based on evidence, then there can be no demand by a speaker that she be believed on the former basis. As the second claim is conditional on the first, so undermining the first also undermines the second. I argue that a closer, more accurate description of the relation between accepting and believing a promise shows that the phenomena lack the significance ascribed to them by Moran, and points towards an alternative account. The verb ‘to accept’ is ambiguous, and this may help to explain the problem.

The distinction between accepting and believing is better illustrated with promises, where ‘accepting a promise’ is not so naturally ambiguous. Take Jack’s promise to Jill to return her loan of \$100 to him by the end of the week. Jill accepts the promise, in the sense that she allows Jack to undertake the commitment to her. The normative relationship between the two has been altered; Jill is now entitled to the money from him by the time specified; she has a right of complaint should he fail to do so; and so on. For Jill to accept this promise—in the above sense—is she required to *believe* that Jack actually will give her the money? By no means. It is perfectly consistent for Jill to accept the promise, allowing Jack to place himself under a now specified obligation, yet without believing that he will actually do what he has said he will.

Of course, Jack may well be deeply hurt, even offended, were he to discover that Jill does not believe he will keep his promise. But the source of this offence is not that she has rejected his promise. On the contrary, she has accepted it, and the commitment now exists. The source of the offence is the fact that, whatever the reason for her disbelief, it is likely to derive from some less than flattering view about him. There may be some extenuating circumstances that enable Jill to withhold belief without casting aspersions on Jack

specifically: this may be a high stakes case; or she was too impressed by Descartes in her Epistemology 101 class and now always withholds belief unless she is certain. But absent such factors, her disbelief reflects badly on Jack. Perhaps she thinks he made the promise insincerely, never intending to keep it; or thinks him weak-willed and irresolute, unable to see things through; or thinks he lacks the means to pay, having made the promise in an unconsidered rush and not knowing the state of his finances.⁹ Because the disbelief is unflattering in these ways, it is likely to be rude for Jill to tell Jack that she does not believe he will keep it. It may even be rude for her to act in a way that shows she thinks he will not keep the promise. But the fact of her accepting the promise in no way obliges Jill to *believe* that Jack will keep the promise. Indeed, there are no grounds yet for thinking that it supports her in any way in doing so. Acceptance of a promise, of itself, is the wrong sort of reason for belief that the promise will be fulfilled.

Parallel points apply to testimony, but this is where ‘to accept’ is ambiguous. Suppose that Jack is offering to sell Jill his car, and tells her that he has had it serviced twice a year. There is a permissible sense in which for Jill to ‘accept’ Jack’s testimony simply means that she believes it. But this is not the same as Jill’s acceptance, usually implicit, that Jack has undertaken a commitment that he was not under previously, namely that his assertions about the car were truthful. It is in this sense that the normative relationship between the two has been altered. Jack has made a commitment to Jill that *p*, and Jill is now entitled to his having spoken truthfully; she has a right of complaint should he prove to have lied, or have been culpably ignorant; and so on. Given that Jill has accepted Jack’s commitment to be truthful, is she required to believe what Jack has said? Again, surely not.

As before, Jack may be hurt or offended if he learns that Jill does not believe what he said. It is true enough that, as Anscombe says, there is insult in not being believed. But the

⁹ It is an implication of my account that disbelief is normally insulting. See section 4.

source of the chagrin caused by Jill's disbelief is equally well explained by the fact that—absent extenuating circumstances, as above—she believes either that Jack does not know what he is talking about or he is insincere, and neither is flattering. There is no need to appeal to second personal reasons to explain the offence. Moreover, the fact that Jill has accepted the changed normative relationship between her and Jack is seen in no way to oblige her to believe what he says. Indeed, I cannot see that it yet gives any justificatory grounds for doing so. The direct reason-giving force for a hearer of a speaker's offer of a commitment is restricted to those considerations that bear on whether he should accept the commitment.

So it is incorrect that one has a right to complain only if one has believed the speaker. All that is required is that one accepts the offer to undertake a commitment, which is compatible with disbelieving what the speaker says as well as disbelieving the speaker. The presence or absence of the right to complain does not track the distinction between believing a person and believing a proposition. Of itself, the existence of a right to complain shows only that one has accepted the speaker's offer.

Nor does Anscombe provide support for a second personal view. Moran's quotation is too selective. For Anscombe immediately qualifies her statement about where the insult in rejecting testimony lies, to recognise the distinction I am pressing. 'It is an insult and it may be an injury not to be believed. *At least it is an insult if one is oneself made aware of the refusal*' ([1979: 150]; italics added). Given the qualification, her position is not that there are second personal reasons to *believe* what is said, such as not giving offence. It is that there are second personal reasons for a hearer not to *tell* the testifier that they have not been believed: the insult is in reporting the disbelief. All this is consistent with my reply.

So there is a distinction between accepting a changed normative relationship, and believing that the other is acting in accordance with what that revised normative relationship requires. Moran's description of promising and telling elides the distinction. Once seen, it is

evident that no grounds have been given for reconsidering the claim that a reason cannot be both theoretical and practical, and thus for thinking that a speaker's commitment even counts as a reason to believe, let alone that the speaker has a demand that she be believed in a way that is non-evidential. Second personal, practical attitudes require second personal, practical reasons. And third personal, theoretical attitudes require third personal, theoretical reasons. Different kinds of reason account for why one should accept another's placing themselves under an obligation to you, or undertaking some other second personal relation, on the one hand, and why one should believe some proposition, on the other. This is what underlies Jennifer Lackey's objection that interpersonal views of testimony face a dilemma. Such a view is either 'genuinely interpersonal but epistemologically impotent, or it is not epistemologically impotent but neither is it genuinely interpersonal' [2008: 222]. I shall reject this dilemma below, but the intuition behind it is correct. Second personal reasons are not, of themselves, third personally significant. The second person and the third person standpoints are, in a sense, two separate 'systems', which one is simultaneously engaged in and which work in parallel. They are systems because both are constituted by a nexus of related concepts that have internal relations to each other. This 'two systems' view fully explains how disbelief may result in dissonance, and it does so without endorsing the claim by second personal accounts that the interpersonal relationship between speaker and hearer gives a *sui generis* reason to believe, different in kind from other evidential reasons to believe. Because these two systems work in parallel, there is nothing in itself second personally problematic about adopting a third personal, evidential view towards another, even though the conclusions of the latter may well be problematic for interpersonal relations.

4. Believing a speaker

The above leaves an explanatory gap. Why does natural language distinguish between believing a person and believing a proposition, and likewise between trusting a person or proposition? The problem of harmony was formulated above using the second personal apparatus. But that is a theory-laden way to describe some commonsensical observations. As noted, it may be rational to believe a proposition because one believes a person. This is what happens in the normal course of events; and it is the basis on which someone invites belief. It is not just disbelief that results in dissonance. Believing what a speaker says without believing *her* also results in dissonance. This is a folk version of the problem of harmony, and it is unaffected by my reply above. So my task here is to develop an orthodoxy-respecting account of believing a person. I argue that the two systems do not just work in parallel. They frequently work in tandem, in the precise sense of the term: it is normally rational for (third personal) belief to *follow on* from (second personal) acceptance of a changed normative relationship.

A second personal reason to acknowledge or effect a change in the normative shape of a relationship does not of itself constitute a reason to believe. If such a change has occurred, however, then that fact is third personally significant, usually giving a reason to believe what the speaker has said. My contention is not just the statistical point that a change in the second personal dimension of a relationship is often third personally significant for the beliefs the addressee is justified in adopting. I take that to be obvious.¹⁰ Rather, we have the practices of promising and telling because they tie together agents' normative powers to create obligations for each other with justified belief that they will perform. That is the point of those practices. Belief *normally* follows on from acceptance because that is what happens when the practices of promising and telling are functioning properly—fulfilling the purpose that they are fitted for. Their working in tandem is part of the explanation for why we have the practice of

¹⁰ Schmitt [2010: 232] also makes the point.

promising, which supports cooperative reliance, and the closely related practice of telling, which supports the transmission of knowledge. The statistical point about acceptance and belief depends on their functional relation. Further, this functional connection explains why there are normative interrelations in both directions: not only from the practical to the epistemic, but also from the epistemic to the practical, as I will show. This account explains why someone's giving their word settles whether I believe them, not just frequently, but in the normal case; and it justifies that settling.

If the functional account is correct, the dilemma that Lackey poses to interpersonal views of testimony is overstated. I deny her first horn; it is not the case that genuinely interpersonal reasons are epistemologically irrelevant. It is just that they are not always epistemologically decisive. The case that Lackey gives in arguing for her first horn shows only that interpersonal reasons do not guarantee truthfulness. Vera is a radically unreliable believer though consistently sincere; her assurance is of no epistemic value [2008: 227]. True enough. But this does not show that interpersonal reasons are never relevant to a justified belief that a testifier has spoken truthfully.

To develop this reply, I start by noting a problem that the second personal standpoint solves. Trust has been the subject of much analysis in the terms of rational choice theory. Despite its shortcomings, this approach usefully highlights the strategic problem that confronts much cooperative interaction. Many trust scenarios share the same preference ordering as the prisoners' dilemma, where cooperative action makes available a good that benefits all, but defection yields the individual some greater advantage, and risks not only the opportunity cost of the foregone good but perhaps a more costly loss. Given the generally high levels of selfishness, it is often unclear how trusting beliefs can be epistemically rational, and uncertain how trusting actions can be instrumentally rational.

Although this is a curious result, the problem it raises is not whether trust can be instrumentally rational. It can; experience tells as much. The interesting question is what the possible and actual means are which sustain cooperation, under situations where individual defection may seem advantageous. A way to achieve this is to introduce higher-order goods, which are preferred by an individual to the existing goods available on the prior rank ordering. Another is to introduce further players into the model who are able to and desire to deny to others the benefits of any defection. The presence of such third parties then ensures that cooperation rises to the top of the preference ranking, for its net gains outweigh those of defection.

The adoption of the second person standpoint achieves both of these. A significant proportion of the population exhibit a basic preference for fairness, a second personal notion, in their action and that of others. In the above terms, the preference for fairness is a higher-order good that outweighs the gain from defection. Those with the preference have reason to deny to defectors the benefits of unfair interaction, both when they and others are victims. The standpoint achieves this so long as the preference is stably exhibited in sanctions directed against those who defect unfairly. They may also enforce a second-order norm, namely that one must sanction those who do not sanction others [Bicchieri 2006]. If a sufficiently high proportion of people has such a preference, and is willing to act on it, compliance becomes rational even for others who do not. So cooperation spreads.¹¹

It is highly plausible that the explanation for why we have the second personal apparatus, which results in the justification of belief about others' action under normal conditions, is precisely because of the functional value of that property. (This says nothing about the justification of that apparatus, which may be independent of its aetiology.) It is

¹¹ Samuel Bowles and Herbert Gintis marshal the impressive empirical evidence for these claims [2011: 19–45].

The findings hold cross-culturally.

efficient to have moral norms that successfully ensure that, from a speaker's undertaking of a commitment, a hearer can segue reliably to the belief that she will fulfil it. The process of inferring from the one to the other is psychologically immediate, and justifiably so. Jane Heal aptly remarks, 'human beings are social animals and, in some contexts, we engage unhesitatingly with each other. ... Trusting others, direct determination of belief by what they say, is an element in this unhesitating engagement' [2013: 151]. If so, the functional story has a ready explanation for why it should be so natural to elide accepting a commitment and believing that it will be fulfilled. We do not easily make the distinction because the function of communicative norms is to eliminate the need to do so. They tie together the exercise of second personal normative powers with the rational, presumptive adoption of theoretical attitudes such as belief, allowing psychologically direct determination of belief.

The functional account explains why it is normally insulting to disbelieve what a speaker says. The function of the moral norms that govern when one may undertake a commitment sets the standard to which speakers are held to account. Speakers must undertake a commitment that p only when they have sufficient epistemic grounds to entitle belief that p (be that knowledge, or reasonable evidence, or...). They must undertake commitments to ϕ only when their resolution to do so is sufficiently strong to entitle one to believe that they will ϕ . Because the function of the moral norms is to entitle belief, so, in the normal case, a speaker's undertaking a commitment settles the matter as to whether I am entitled to believe that she will. It should settle the matter in a way that is impervious that additional considerations that the hearer may have and which count against p , at least as these occur in the normal course of events. Disbelief normally reflects badly on the speaker.

'Believing a speaker' is the compound mental act in which I accept the commitment that a speaker offers, and believe that she is truthful or trustworthy over this matter. When I believe a speaker, I thereby come to believe what she tells me. When the practices of telling

and promising are functioning properly, I believe the speaker. And in speaking, she presents herself as someone playing her part in a properly functioning practice; she invites me to believe her. But there is no guarantee, in any instance, that the practices are functioning properly. When I do not believe a speaker, I do not believe that she is truthful or trustworthy. (I may also refuse to accept her commitment.) When I do not believe that she is truthful or trustworthy, there is dissonance, for the reasons identified in section 3. So if I disbelieve a speaker, there is dissonance, and this occurs even if I believe what she has said. So the functional account explains and endorses the folk version of the problem of harmony.¹² It does so without ‘going behind the speaker’s back’, and it respects the bifurcation between practical and theoretical reason.

A functional explanation need not be the only justification for the claim that belief often rationally follows on from changes in the normative landscape. There must be some such justification, however, and it must go beyond statistical correlation. For statistical correlation does not address the folk version of the problem of harmony. If there is no more than statistical correlation, while there is a rational entailment from believing a speaker to believing what she says, a hearer’s believing a speaker is just the thing that often happens when speakers undertake commitments. But that is not how things are on the folk view. On the folk view, believing a speaker is the normal way in which one comes to believe what one is told, and its being the normal way is the basis on which a speaker invites her hearer to believe what she says. Statistical correlation does not fill the explanatory gap.

¹² Imagine someone overhears a speaker talking to an addressee. On Hinchman’s view [2005: 565], the addressee but not the over-hearer can insult the speaker by not believing her. On my view, both the over-hearer and addressee can insult the speaker by disbelieving what she says. But, to the extent that the speaker commits to its being the case that *p* only to the addressee, only the addressee can refuse to believe the speaker by refusing to accept her commitment.

A further interconnection between practical and theoretical attitudes buttresses this functional explanation. I have posited that, when the two systems are functioning properly, acceptance of a commitment normally results in believing that she will fulfil it. The converse inference also applies: from no belief, no commitment should normally result. More fully, if *B* does not believe that *A* would fulfil the commitment she has offered to undertake, then *B* ought not accept *A*'s offer. There is a form of *modus tollens* on the 'normally results' relation, as well as a form of *ponens*. And this is what we see, obviously so for promising, and more subtly for telling. Return to the original Jack and Jill example. Jack ought to make the promise only if he believes he will return the money in a week, because promising is governed by a belief condition. If my supposition is correct, acceptance of a promise is governed by a belief condition too: Jill ought to accept Jack's promise only if she believes that he will return the money in a week, or at least does not believe that he will not. It takes quite a bit of additional description to make the case one in which Jill accepts the promise without belief, and is not manipulating or exploiting him. Perhaps she is his sister and wants to give her imprudent brother the opportunity to prove himself; or is his mentor; and so on. But it is natural to see something odd in the situation, an oddness that is not to her credit. If she cared for him, she would cancel the obligation, precisely because she does not believe he will keep the promise. 'Thank you for the offer, but don't worry about returning the loan by the end of the week; you can give it back whenever you want.'

Parallel scenarios arise for testimony. A police officer walks away from an interrogation, remarking to his colleague, 'Excellent; she's on record lying about where she was an hour before the murder, and we can prove it'. He accepts the suspect's statement, in the sense of allowing her to commit herself to her alibi, while explicitly disbelieving it. His stance specifically disconnects his belief from acceptance of her commitment. That disconnection is indicative that the norms of communication are not here fulfilling their

function. When a speaker tells us that *p* and we disbelieve them, we experience a kind of normative pressure to preserve the acceptance-belief connection. Where the communicative norms welcome disagreement—in the seminar room, bantering over drinks—speakers draw attention to the disconnection. Outside these, the usual response is to refrain politely from doing so by avoiding the issue: ‘how interesting’. Cancellation is even possible: ‘I don’t think you really mean that’.

The functional connection between norms of commitment and belief indicates how the cognitivist about trust should explain the intuitive pull of *Interpersonal*. The practical reasons I have for accepting someone’s commitment normally occur in contexts where I have theoretical reasons sufficient for me to come to a trusting belief, in a way that is psychologically immediate. From the perspective of someone deliberating over whether to trust, the salient question is whether I ought to accept that person’s commitment. Because belief normally follows on from acceptance, if I answer the question of whether to accept her commitment, the issue of what to believe is thereby settled. I have already stepped out of the normal context for deliberation in asking whether I have sufficient theoretical reasons for taking her to be trustworthy.^{13, 14}

¹³ A full defence of cognitivism about trust must address the substantive considerations in favour of non-cognitivism, derived from scenarios like the ex-con on the till. In outline, one can: deny that is trust, but only acting as-if you trust [Hardin 2002: 73-5]; affirm it as a lesser form, compared to the fully-fledged believing form [Hieronymi 2008]; or be pluralist [T. Simpson 2012].

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