Under which conditions are we justified to believe what people tell us? Traditionally, the answer has either been reductionist¹ or anti-reductionist²: Either testimonial justification reduces to inductive justification, or we have a presumptive – though defensible – right to believe what we are told. However, some philosophers have defended a third option, arguing that there isn't one definitive answer. Different cases of testimony call for different epistemic treatments.³ This raises the question of which factors decide which epistemic treatment is appropriate for any given case. This paper examines and criticises a recent answer by John Greco and offers an alternative, risk-dependent, account.

Greco argues for the following position: Whether reductionism or anti-reductionism is appropriate depends on whether the parties that exchange information are part of an epistemic community, which he defines as "a collection of cognitive agents, joined in relationships of cooperation, with respect to one or more information-dependent practical tasks" (Greco forthcoming, 20). If the testimonial exchange happens within an epistemic community, we are prima facie justified to believe what we are told, otherwise we need inductive reasons.⁴

This paper develops two problems for Greco's account: (1) It is shown that a standard nodefeater condition – common to reductionism and anti-reductionism – can handle the cases Greco puts forward to argue for his account, leaving the appeal to epistemic communities unmotivated. (2) A case is presented where the recipient of testimony needs inductive reasons to believe what she is told, despite the fact that she and her interlocutor are both part of the same epistemic community.

In light of the above problems, an alternative proposal is put forward, that draws on insides from the pragmatic encroachment debate.⁵ The practical risks connected to receiving false testimony determine which epistemic treatment is appropriate. If the stakes are low, we have a presumptive right to believe what we are told, but if the stakes are high, we need inductive reasons to do so.

¹ Cf. e.g. Hume (1748/1999), Fricker (1994, 1995), Van Cleve (2006)

² Cf. e.g. Reid (1785/2002), Coady (1992), Burge (1993), Foley (2001).

³ Cf. Fricker (1995), Greco (2012, 2015a, 2015b, forthcoming), Freedman (2015).

⁴ Cf. Greco (2015a, 2015b, forthcoming).

⁵ Cf. Fantl and McGrath (2002, 2007), Stanley (2005), Grimm (2011), Freedman (2015).