

Faith and Trust:

A Theological and Philosophical Study



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In loving memory of my mother, whose life of faith lives with me to this day.

All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance, admitting that they were foreigners and strangers on earth... they were longing for a better country—a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them (Hebrews 11:13, 16, NIV).

Thesis Abstracts

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Short Abstract

Is Christian faith basically trust? Yes and no—a lot hangs on how one defines trust. This study aims to articulate the nature and character of Christian faith and to elucidate its relation to trust. I argue that Christian faith is a practical, relational disposition of trust and loyalty toward God in Jesus Christ. My analysis begins with three biblical ‘faith-data’ that constrain legitimate accounts of Christian faith: the Greek *pistis*, the Hebrew *’emunāh*, and Abraham as a biblical exemplar of faith. Recent work by classicist Teresa Morgan suggests that *pistis* is centrally associated with trust, but her account (among others in the literature) lacks specificity. To address this, I draw on contemporary philosophy of trust to develop the notion of *pistis* as a form of nondoxastic, relational trust. I do so by proposing a functional account of trust that captures diverse intuitions about trust and underpins a practical interpretation of faith. Together with the faith-data, these insights from trust yield a characterization of faith as a practical, relational disposition. I evaluate how three philosophical accounts of Christian faith—*Trust with Belief*, *Faith-as-faithfulness*, and *Trust-Loyalty*—align with this characterization. The results are mixed, but each offers insights. I suggest revisions to better align them with my characterization, and through that dialogue refine the details of my view, particularly its salient relational features. This positions me to meet the primary aim of this study: I articulate the nature and character of Christian faith as a practical, relational disposition of trust and loyalty toward God in Jesus Christ. Thus, the secondary aim is also met: I elucidate the relation between faith and trust by showing that Christian faith is a species of engaged, relational trust. I close by demonstrating how this view of faith opens new avenues for both theological and philosophical reflection.

Long Abstract

While there is broad agreement that faith is central to Christianity, the nature and character of that faith fails to garner similar agreement. While much theorizing about faith treats it as a kind of belief or cognitive attitude, faith is also frequently described as trust in God. Is faith basically trust in God? Yes and no—a lot hangs on how one defines ‘trust’. This study aims to clarify the nature and character of Christian faith and to do so in part by elucidating its relation to trust. I argue that Christian faith is a practical, relational disposition of trust and loyalty toward God in Jesus Christ. To that end, I begin by identifying Christian faith axiologically, that is, in terms of the distinctive value it aims to secure. I contend that the aim of Christian faith is not narrowly justificatory, but more expansively salvific, entailing an aim toward participatory relationship with God and his purposes. With the subject of inquiry thus identified, I am prepared to begin my argument in earnest, clarifying the nature and character of this kind of faith.

Accordingly, I adopt three biblical ‘faith-data’ (suggested by Daniel McKaughan and Daniel Howard-Snyder) to which it is plausible that accounts of Christian faith must be accountable. These faith-data are the Greek notion of *pistis*, the Hebrew *’emunāh*, and a recognized biblical exemplar of faith, Abraham. Together, these data offer a minimal, non-arbitrary constraint on legitimate accounts of Christian faith. However, I contend that to be effective for this purpose, these data require further specification. While it is good for the data to be sufficiently minimal to allow a range of interpretation, present interpretative latitude makes them ineffectual constraints. I argue that the *pistis* datum, in particular, is underspecified in relation to trust. Classicist Teresa Morgan has argued persuasively that while the semantic range of *pistis* includes ‘belief’, it is ‘trust’ that is at the heart of the first century Greco-Roman notion of *pistis*, along with ‘faithfulness’ or ‘trustworthiness’. Rather than epistemic meanings, it is these relational meanings that are foregrounded. Morgan’s work has been influential in studies of faith over the past decade, but there has been little effort to spell out in any detail the notion of ‘trust’ in view. Central to the significance of this study is its contribution to developing a plausible interpretation of the underspecified notion of ‘trust’ invoked in the relevant literature.

In response to this need, I bring Morgan’s claims into dialogue with contemporary philosophy of trust to develop the notion of *pistis* as a variety of nondoxastic, relational trust. *Pistis*, on Morgan’s analysis, is a relational notion, characterized not by distinctive cognitive and affective dimensions (although these are typically present) but by a pattern of relationship. That is, it is more a way of relating to someone than a set of beliefs or a way one feels about someone. This understanding of *pistis*—which I argue must be unpacked as a particular kind of relational trust that entails reliance—is foundational to my analysis throughout the project. For this reason, I propose a functional account of trust which can both accommodate a variety of intuitions about trust as well as underpin a practical interpretation of our faith-data. I draw the framework for my functional account of trust from McKaughan and Howard-Snyder’s ‘Resilient Reliance’ account of faith. Their account understands faith as a role-functional psychological state. By drawing on their framework to structure my account of trust, I show that while contemporary philosophy of

trust can inform our study of faith, the philosophy of religion can also help us advance our thinking about relational trust.

Having specified the *pistis* datum by constraining what kind of trust can be in view, I begin to develop what I call a descriptive ‘characterization’ of Christian faith: a plausible interpretation and integration of the initial faith-data. A characterization of this kind allows us to modestly restrict the interpretive latitude of the initial faith-data in a principled way without being overdemanding. I put this characterization to work, using it to evaluate three contemporary philosophical accounts of Christian faith. My characterization of faith (inclusive of the refined *pistis* datum) highlights the way in which underspecification of trust plays a role in disagreement between accounts. I evaluate three philosophical accounts of Christian faith—which I call *Trust with Belief*, *Faith-as-faithfulness*, and *Trust-Loyalty*. These represent proposals from Thomas Simpson, Jonathan Kvanvig, and a joint proposal from Michael Pace and Daniel McKaughan, respectively. Apart from issues arising from ambiguity about trust, my analysis also indicates that doxastic requirements and interior focus (*Trust with Belief*), and absence of trust (*Faith-as-faithfulness*) are features which result in the former two accounts exhibiting inconsistencies with the wider faith-data. The *Trust-Loyalty* account proposed by Michael Pace and Daniel McKaughan accommodates the criteria with relative ease, conforming exceptionally well to my characterization. In view of these mixed results, I offer suggestions as to how each account could be adjusted or revised to better conform with my characterization. However, dialogue with these three insightful accounts of faith also brings to the fore the contentious question of whether and how accounts of Christian faith can accommodate the ‘faithfulness’ register of *pistis* (also a prominent connotation of *’emūnah*). Accordingly, I discuss a range of other-responsive relational qualities and conclude that what Christian faith requires is not a *particular* mental or emotional attitude, but *any* such attitude (etc.) which disposes one to take the good of the trustee (e.g., their valued ends, will, desires) as reason-giving for the truster. I stipulate this feature of the faith disposition with the term ‘loyalty’, repurposed from Pace and McKaughan’s account. The result is that the particular species of trust constitutive of faith is the kind regularly found in close personal relationships (e.g., friendship, marriage). This allows my characterization to hold faith and faithfulness together in a unified, recognizable, relational disposition.

With my principal terms now in place, I am in a position to frame a full response to satisfy the first aim of my dissertation. That is, I am able to articulate the nature and character of Christian faith by identifying it as *a practical, relational disposition of trust and loyalty toward God in Jesus Christ*. Thus, the second aim of the project is also satisfied: I elucidate the relation between faith and trust by showing that *faith is a species of nondoxastic, relational trust*. I consolidate and support these claims by making explicit how the study thus far supports each component in this slogan-form description outlining my characterization of Christian faith. However, I have not yet discussed the final clause of the description at any length. Accordingly, I offer a rationale for my identification of the object of Christian faith as ‘God in Jesus Christ’ and engage the question of what is required for someone to successfully make this identification. I argue that adequate identification is secured by the following: one must be able to pick out

Jesus Christ, take oneself to have reason to trust and be loyal to him, and not substantially mischaracterize him. Spelled out in this way, identification of the object of Christian faith is principled but not overly demanding in its cognitive requirements (i.e., it remains accessible to children, etc.).

With my central thesis fully developed, what remains for me to round out my project is to demonstrate the insightfulness of this characterization of Christian faith by discussing it in relation to paradigmatic issues in the faith literature. Thus, in the penultimate chapter, I offer further support for my view—and by extension, accounts which robustly exhibit its salient features—by demonstrating how it provides resources for thinking afresh about perennial pistological issues in both theology and philosophy of religion. I touch on a range of theoretical and practical questions including faith's relation to action, rationality, and doubt. I focus particular attention on doubt. There are two interesting implications of my view here. First, I show how understanding faith in practical terms reconfigures our thinking about Christian faith in relation to doubt and so mitigates some of the strain and dissonance accompanying belief-centered analyses of Christian faith in this context. However, these insights are already widely discussed in the literature. Thus, I turn to explore a more original implication of my view of faith as a practical disposition: it helps make sense of recent biblical scholarship critical of the 'doubt' translation of the Greek term *diakrino*. The relevant studies argue that the term is more practical than epistemic. If this is the case, my characterization of Christian faith implies that the *pistis–diakrino* juxtaposition envisions not two epistemic poles, but two opposed relational postures or modes of relation. This suggests that philosophers' epistemological interest in faith and doubt does not exhaust the interesting questions raised by the juxtaposition of *pistis* and *diakrino*.

In the project's conclusion, I review my central argument and how it develops our understanding of the nature and character of Christian faith. I trace both how my study extends the literature as well as yields original insights across a range of pistological issues in theology and philosophy, thus supporting the significance of my research. I also highlight how my engagement with the philosophy of trust enriches the conversation about Christian faith in the philosophy of religion—and vice versa. Having summarized the contribution my study makes to the literature in which it is situated, I conclude with suggestions for future research in light of my key findings.

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Chapter One

Introduction

Introduction

It is difficult to overstate the role that faith plays in the writings of the early followers of Jesus Christ and, as a corollary, in the spiritual tradition that spans from their time to the present day. Faith stands near the very center of Christian confession. For all the much remarked-upon disagreement within the Christian tradition, this claim is remarkably uncontroversial. Such is not the case, however, with regard to the nature of faith—which is precisely one of the remarked-upon disagreements. In contrast to the unity surrounding the preceding claim about faith’s centrality, claims regarding faith’s nature are notoriously divisive (the Reformation debates come to mind as a paradigm example). What is Christian faith, insofar as it is heir to the notion picked out by the writings of the earliest Christians? That is the primary question with which this dissertation is concerned.

In the theological context, a commonplace response to that question is that ‘faith is trust in God’. This suggests a promising—and to anticipate, a well-grounded—way forward. But it soon appears to merely move the disagreement back: the ways of characterizing trust are as varied as the ways of characterizing faith—and suggestively similar. Whether we inquire about the nature of faith or trust, we quickly encounter disparate emphases that we might characterize loosely in terms of ‘head, heart, and hands.’ Some practitioners and theorists insist that faith (or trust) is unpacked in cognitive or intellectual terms as a matter of belief or assent. Others construe faith

(or trust) as indicating a primarily affective orientation concerned with desire and emotion. Still others render faith (or trust) in pragmatic terms, as a matter of distinctive praxis. Each emphasis arguably captures something intuitive about these notions. Regardless, it is clear that multiple conceptions exist behind the terms ‘faith’ and ‘trust’ in different communities and even among different speakers. This brings to the fore a secondary sub-question with which this dissertation is concerned: How does Christian faith relate to trust?

We have observed that the apparent unity of the tradition (in affirming the centrality of faith) fragments under the pressure of detailed description. Though all can agree to the general claim that faith is central to Christian confession, more specific claims about what faith *is* remain fraught. This suggests that some of the Christian unity on this point may amount to mere verbal agreement, obscuring more substantive disputes.¹ Attempts to clarify matters by unpacking faith in terms of trust provides an initial way forward—only for claims about the nature of trust to fracture along similar lines. It seems that even among the faithful the devil is in the details.

So, if we have at least broad agreement at a coarse-grained level of description (‘faith is central to Christian confession’), why think that more fine-grained description is important? Apart from a first and obvious value of accurate understanding (which I take for granted as a value in philosophical enterprise), two further reasons stand out. The first is that if Christians believe that faith plays a salvific role in the divine-human relationship as portrayed in the New Testament texts, they have a vital interest in exhibiting ‘faith’. To better exhibit such a quality or attitude (especially when they are aware that multiple descriptions of it exist), plausibly they need to know what the relevant kind of quality or attitude *is*. The relevant kind, given their

¹ This distinction between verbal and substantive disputes (to which we will return in due course) is inspired by Chalmers’ paper ‘Verbal Disputes’ (2011). I am grateful to Max Baker-Hytch for drawing my attention to this paper’s relevance to my project.

inquiry is grounded in the Christian tradition, is that which is expounded and depicted in Christian scripture. Accordingly, Christians have a *prima facie* interest in ensuring that what they call ‘faith’ corresponds in some detail to the notion the biblical texts have in view. In the introductory remarks of his *Preface to the Letter of St. Paul to the Romans*, Martin Luther states:

We have to become familiar with the vocabulary of the letter [to the Romans] and know what St. Paul means by the words law, sin, grace, faith, justice, flesh, spirit, etc. Otherwise there is no use in reading it (Luther 1996, 1).

Luther’s exhortation is that in order to heed Scripture, we must understand the language as the author intended. Thus, maintaining a vital connection to the intent and substance of the biblical witness with regard to faith amounts to a second strand of reasons for thinking a more fine-grained description of faith is important. These reasons represent what we might call the biblical correspondence and salvific efficacy dimensions of understanding faith. Related but distinct from this is a third kind of reason why fine-grained descriptions of faith might matter to us. Namely, the idea that how one understands faith can influence one’s existential experience of Christian life and commitment in nontrivial ways. Consider the following fictional vignette from an undergraduate’s Christian journey:

Doubting Believer: Ari is an intelligent young woman in her freshman year at university. She has lived within a Christian commitment since she was young and was active in her high school youth group. However, in university she experiences intellectual challenges to her Christian worldview. As she examines religion as a social construct in her sociology class, she begins to doubt her entitlement to her Christian beliefs. Meanwhile, her philosophy class has prompted her to reflect on epistemic rationality and intellectual honesty. As a result of these and other experiences, Ari develops significant doubts about her religious beliefs and their rationality. She still feels deeply drawn to relationship with Jesus Christ but concludes that her doubts about Christianity indicate that she has already lost her faith. Faith, after all, is about believing. Continuing Christian practices would be either irrational or hypocritical.²

² This sketch takes inspiration from a similar example posed by McKaughan and Howard-Snyder (2021, 69), as well as from the experiences shared with me during my years of student-focused Christian ministry.

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How Ari understands the relationship between Christian faith and belief is significant to the conclusions she draws about her own commitment and relationship to God. Perhaps Ari does not abandon her Christian commitment in the end: she is drawn back into Christian fellowship by a mentor who helps her to work through her doubts. In that case, Ari's struggle does not turn out to have ultimate salvific consequences. Nonetheless, the particular way in which she understands faith is a significant factor in her crisis—an experience which causes her emotional distress and strains her significant relationships. Ari's story illustrates how more fine-grained aspects of one's understanding of faith can influence Christian life and commitment in nontrivial ways. This represents what we might call a pastoral or existential dimension of one's understanding of faith.

In sum, this results in three overlapping reasons to think more fine-grained descriptions or analyses of faith matter: 1) the widely acknowledged value of knowledge and accurate theories for giving us handholds on reality, 2) the biblical correspondence and salvific efficacy dimensions of faith, and 3) the pastoral or existential dimension of one's understanding of faith. I will develop these reasons a bit more later. At present, I merely want to propose that these three strands of reasons together provide ample motivation for inquiry into the characterization of Christian faith across Christian tradition. How specifically does this dissertation aim to contribute to inquiry of this kind? In the following section, I both identify the focal problem that this project aims to engage and introduce the thesis that I defend.

1. Statement of the problem and thesis

Problem

According to recent research into the first century socio-linguistic context of the early Christian writings, the central meanings of the Greek term *pistis*— translated 'faith' in English—are trust, trustworthiness, and faithfulness (Morgan 2022, 4). While it is the case that many

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(albeit not all) accounts of Christian faith accept *trust* as a central feature of faith, it is less clear that they consistently align with a more robust description of *pistis*. While one factor in misalignment arises from suspicion of the ‘faithfulness’ dimension attributed to *pistis*, another arises from disagreement or ambiguity regarding the nature of trust itself. I have offered three strands of reasons why misalignment between the biblical notion of faith and that of contemporary accounts of faith (as well as the communities that guide their practice by them, explicitly or implicitly) is potentially suboptimal in multiple ways, from theoretical to soteriological. It is by this reasoning that I take the misalignment arising from ambiguity about *pistis* and trust to present a problem. It is this problem which I undertake to address in this thesis.

Aim and Objectives

The aim of this inquiry is to articulate a characterization of Christian faith particularly in light of research on *pistis* (I focus on Teresa Morgan’s work but include wider biblical scholarship), research which asserts that trust and faithfulness are held together in the biblical notion of faith. To that end, this project seeks to clarify the character and nature of the kind of trust that is relevant to *pistis*, and to understand how such a notion can integrate a form of relational faithfulness. This will also allow us both to understand the extent to which a representative range of existing accounts of Christian faith conform to a plausible, *pistis*-accountable characterization of Christian faith, and to clarify the relationship between faith and trust.

Before moving on, I need to explain what I mean by the term ‘characterization’. This is the term I use throughout the project to designate a level of analysis which is less specified than an ‘account’, but which schematizes a distinctive set of features. My use of ‘characterization’ is thus markedly similar to the term ‘model’ in W. L. Sessions’ taxonomy (Sessions 2019, 6–7).

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Sessions takes models to be analyses that operate at an intermediate level of abstraction and explicitness. A model is more specific than the family resemblance ‘concept’ of faith and more general than specific thinkers’ accounts or ‘conceptions’ of faith (Sessions 2019, 6–7). As such, models are ‘second-order reflective concepts...used to survey other reflective conceptions of faith’(Sessions 2019, 16). They function like rubrics or patterns to which various accounts might conform more or less fully to the degree that they exhibit its salient features. This is essentially how I understand my term ‘characterization’ as used throughout the project. However, because the term ‘model’ has other technical meanings in analytic philosophy and neighboring disciplines (which I may invoke for different purposes), I have elected to use the term ‘characterization’ to specify this level of analysis. Accordingly, my characterization of Christian faith may be understood as a plausible interpretation and integration of a set of relevant biblical data points or touchstones of faith resulting in a descriptive philosophical profile. Individual philosophical accounts of Christian faith will therefore conform to this characteristic profile more or less as they exhibit its salient features to greater or lesser degrees.

With this in view, the summary objectives of the study are as follows:

- 1) To explore and further specify the features—trust, in particular—which attention to *pistis* leads us to expect to characterize accounts of Christian faith;
- 2) To clarify how, given this characterization, Christian faith relates to trust;
- 3) To employ these insights both to identify points of alignment and divergence between that characterization and representative philosophical accounts of Christian faith, and to suggest how better alignment might be attained.

Objectives 1 and 2 are the primary focus of the first half of the project, wherein I aim to contribute further specificity to a set of minimal, nonarbitrary criteria (adapted from McKaughan and Howard-Snyder (2023)) to which accounts of Christian faith must be accountable. By interpreting and integrating these criteria I build up an initial characterization of Christian faith.

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In the second half of the project, I focus on Objective 3, evaluating the extent to which a range of contemporary philosophical accounts of faith conform to that plausible characterization. Through critical discussion, I both highlight the distinctive strengths of each account, and suggest how they might be brought into better alignment with my characterization.

Research Questions

To this end, the project pursues a focal research question: What is Christian faith, insofar as it is heir to the notion picked out by the writings of the earliest Christians? Both Christian tradition and recent scholarship emphasize trust as importantly related to, or even constitutive of, Christian faith. Accordingly, I have joined to this focal question an important subsidiary question: how does Christian faith relate to trust? To answer these overarching questions, a series of sub-questions will prove helpful. What constrains (or ought to constrain) a description or characterization of Christian faith? What characterization do the relevant constraints suggest? To what extent do representative philosophical accounts of Christian faith conform to that characterization? Trust emerges as a significant factor of difference—and source of contention—between various accounts of faith. To what extent might these disagreements be ameliorated? These considerations give rise to further questions about trust: How should we understand the nature of the kind of trust relevant to *pistis*, and how can it be held together with other relational qualities observable in biblical faith-language? By addressing these supporting questions as the project progresses, I build up my thesis to answer the focal research question.

Thesis

In this dissertation, I argue that the New Testament notion of *pistis*—which recent scholarship indicates is closely aligned with trust, as well as faithfulness—ought to constrain accounts of Christian faith. I argue that the kind of trust that *pistis* has in view is not primarily

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cognitive trust, nor a purely affective trust, but a distinctively relational and practical disposition entailing cognition, conation, and volition. Accordingly, I propose that *Christian faith can be characterized as a practical, relational disposition of trust and loyalty toward God in Jesus Christ*. Thus, by characterizing Christian faith as a kind of disposition that necessarily entails trust and integrates other salient relational features, I both clarify the nature of Christian faith and its relationship to trust: faith is a particular species of practical, relational trust. This characterization of faith poses a challenge to accounts of faith which locate faith primarily (or exclusively) in mental states, particularly those accounts which privilege doxastic attitudes. This is because while belief falls within the semantic range of *pistis*, we have reason to think that it is not the central register of meaning in the New Testament. Accounts that foreground functional and volitional dimensions, on the other hand, conform more readily to the characterization of faith arising from notion of *pistis* (and other relevant data) in Scripture.

Significance of research

My study contributes to our understanding of Christian faith by proposing how we might hold together trust and faithfulness in a single, integrated disposition. This is significant because the ‘faith’ lexicon of Scripture arguably presses accounts of faith to accommodate both emphases. To accommodate trust and faithfulness, something like a complex of attitudes, affections, and volitions seem to be required. I propose that the complex in view amounts to a particular kind of practical and relational *disposition*. Though this proposal has a structural similarity to Jonathan Kvanvig’s proposal that faith is an affective disposition characterized by faithfulness (2018), his account eschews one of the focal emphases (trust) in order to accommodate the other (faithfulness). In contrast, I claim that trust is a functional disposition,

and that faith is a species of such trust. In this way, my proposal holds together trust and faithfulness.

The way in which my characterization of faith binds faithfulness into the relevant disposition is novel. It does so by marking out an other-responsive dimension of a particular species of trust. I borrow the term ‘loyalty’ from Pace and McKaughan’s *Trust-Loyalty* account of faith, but quite differently from their account, I stipulate it to designate a quality which takes another person’s good (their will, desires, valued ends) as reason-giving for oneself. This effectively allows me to integrate the faithfulness register of the relevant biblical faith-language into a trust-based account of faith, while not being overdemanding as far as specific psychological profiles or the strength of one’s faith.

Further, my study is significant because it suggests a viable way to specify the faith-data suggested by McKaughan and Howard-Snyder. It does so particularly by developing the *pistis* datum in relation to trust but also sheds light on the ‘faithfulness’ connotation of the *’emūnah* datum. These developments sharpen the faith-data and enable it to function more effectively to locate points of tension between the notion of faith in the New Testament texts and contemporary philosophical accounts of faith. It also works to reveal finer-grained points of contention between various accounts, indicating where future research might be most fruitful.

In addition, my penultimate chapter demonstrates the fruitfulness of the characterization of faith that these sharpened faith-data support. I suggest ways in which accounts exhibiting the features of this characterization offer new approaches to old pistological questions. In particular, my exploration of the biblical contrast between faith and doubt challenges the literature’s focus on epistemology in this area and suggests a novel set of potential questions for philosophical theology which faith as a practical, relational disposition brings into view.

Finally, my inquiry also represents a development in the emerging dialogue between faith and trust theorists. Most of the traffic at this intersection has gone in one direction; that is, resources from the philosophy of trust have been brought in to illuminate issues of faith. My project contributes uniquely to this dialogue by suggesting that the reverse is also possible. I aim to demonstrate this proposal by drawing on an existing account of faith to model a novel account of trust. If that account proves insightful, then we have reason to think commerce between the philosophy of trust and the study of faith can run both directions. Not only can the philosophy of trust inform the study of faith, but there are junctures at which the study of faith—spanning philosophy of religion, theology, and biblical studies—might offer insights to help us to better understand paradigm instances of relational trust. Sometimes faith theorists ‘get there first’.

2. Method, assumptions, and limitations

This project is interdisciplinary. It is located centrally in the philosophy of religion, but also engages with resources from theology, biblical and classical studies, and the philosophy of trust. This selection is not haphazard but represents an intentional effort to bring into conversation relevant scholarship on Christian faith and trust from across disciplines. It does so with the aim of not only drawing on their various perspectives and approaches but also *integrating* their insights to offer a more rounded characterization of faith.

Methodology

While this project uses analytical tools and makes use of sources that employ conceptual analysis, that is not the aim of this inquiry. I do not begin from an accepted concept of faith and set out to arrive a set of necessary and sufficient conditions for it to obtain. Rather, the aim is to first say something about what faith is *like* and then to allow that characterization to help us determine what kind or class of thing faith is (e.g., a mental state, relation, etc.). Conceptual

analysis can clearly help us toward that aim, but I intend to take it up as means rather than ends. At what then does the inquiry aim to arrive? The inquiry aims to develop a description or profile; a minimal, nonarbitrary characterization of Christian faith which further suggests what *kind* of thing it is, and so also clarifies its relation to trust.

At two pivotal junctures—where I work to identify the phenomena picked out by our key terms, ‘Christian faith’ and ‘trust’—I make use of a distinctive axiological or ‘value-first’ methodology, taking my cues from Jonathan Kvanvig and Thomas Simpson’s studies of faith. Both theorists have suggested that different kinds of faith can be picked out by identifying the value they aim to secure: what makes a kind of faith *what it is* is not in the first instance some set of necessary and sufficient conditions but the *role* it fills in our lives, relationships, or conceptual schemes. (Kvanvig 2018, 26–27; T. W. Simpson 2023a, 90–91). The function of the notion (its role in securing a distinctive value in our lives) is the starting point.³ This reverses the standard method of conceptual analysis or ‘the Socratic approach’ (Queloz 2021, 1). ‘The Socratic approach reckons that if only we achieve clarity about what these things [truth, knowledge, etc.] really are, an understanding of why we came to be concerned with them will follow’ (Queloz 2021, 1). That method deduces function and value from an analysis of something’s nature or definition. Conversely, this value-first methodology works backward from the valued function to the nature of the notion.⁴ The intuition underpinning this flipped method is, roughly, that prototypical human values—and so notions that might function to secure them—are more accessible to human inquirers like us than are the metaphysical nature or essence of concepts.

³ For this reason, we might also think of this as a kind of functional or role-functional analysis.

⁴ My ‘valued function’ may not map precisely onto Queloz’s ‘why we came to be concerned with them’ clause, but it is at least entailed. The valued function of a concept is integral to framing the kind of pragmatic genealogies Queloz is advancing in his work. The genealogical approach is closely related to the focus I will develop on function, but I take it that the former has a broader concern with how a function emerged or might become valuable. In any case, the connection is clear.

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Building from value and function to nature or essence thus presents an alternative to conceptual analysis and to taking necessary and sufficient conditions as a starting point.

The value-first approach also differs from conceptual engineering, which would typically work back from some function we have reason to *want* the notion serve (or think it ought to serve) to purpose-build a set of necessary and sufficient conditions for that engineered notion (Cappelen 2018, 2.1.3). However, my project is committed to a biblical testimony about what faith *actually* does, so within these parameters the ‘what we want it to do’ or ‘what we think it ought to do’ is not open to substantial tinkering. While a full discussion of conceptual engineering would take us too far afield, what is important for present purposes is that the value-first methodology I use to gain clarity on my terms of inquiry (‘Christian faith’ and ‘trust’) is distinctive in terms of its starting point. It starts from identified values and functions that plausibly secure them, rather than from either essential natures or desired functions. This highlights why the method makes sense in cases such as the one I have undertaken in this project. Starting from Christian faith’s valued function makes sense for us because—as the following chapter will argue—it is precisely what faith *is* that is ambiguous, while its function is less contentious. The same is true with regard to trust in a later chapter. These observations suggest that this methodology can prove particularly helpful for initial identification and characterization of my key terms.

Assumptions

This is a project in philosophical theology. As such, I take the Hebrew Bible and New Testament scriptures to be authoritative in the sense of setting legitimate constraints on an orthodox expression of the Christian spiritual tradition. While I offer at the outset a brief rationale for taking our accounts of faith to be accountable to the biblical material, defense of

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that claim is not the focus of the project. Instead, I assume throughout that it is the implicit aim of Christian theorists (and practitioners) to adopt an account or conception of faith which corresponds with ‘faith’ as expounded in Scripture. For those who do not take the alignment of present conceptions of Christian faith with the biblical material to be either desirable or important, this project (while potentially compelling on its own terms) is unlikely to be of particular interest.

In keeping with this commitment to Scripture as setting basic constraints, I also take it to be the case that salvation by grace through faith (however we may characterize it) is initiated by God. It is important to make this explicit to the reader at the outset, as my project is primarily focused on the human involvement in the faith relationship and so I do not attend at length to the metaphysics of divine action. Exactly how faith can come about in fallen human persons (i.e., how God’s initiative might work in terms of prevenient grace, second-order volitions, etc.) lies outside the focus of this inquiry. Our focal question picks up at the later point (if I may put it chronologically) of describing what it is that a person *has* or *is engaged in* when they do have faith. Thus, while aiming to require as minimal a theoretical commitment as possible regarding the metaphysics of the operations involved, I affirm that it is God who initiates and enables the divine-human relationship. So it is that ‘we can assert the responsive agency of the believer without diminishing the prior agency of God’ (Pifer 2019, 228). In this light, human faith is not a kind of achievement of making contact with God nor of meriting his favor but is fundamentally a kind of *response* (whether an attitude, action, or otherwise) to God’s gracious invitation. Nonetheless, Scripture appears to take for granted that one *can* respond to God. I take it that some kind of human participation (however divinely enabled) is called for to answer or

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appropriate God's gracious gift. Even so, given the commitments expressed above, faith remains necessarily responsive in nature. 'Where then is boasting? It is excluded' (Romans 3:27).

In addition, I aim to work within the frame of orthodoxy, respecting creedal (Nicene) Christian confession. In this sense, the project is not doctrinal but rather functions as *theological theory*, which I take to be the most appropriate mode for philosophical theology. I understand theological theory as undertaking the task of demonstrating plausible ways in which orthodox doctrine can be integrated with one's wider understanding of the world, whether philosophically, scientifically, or otherwise (Van den Toren 2018). However, between interlocutors, it is not always a clearly defined space in which theological theory works. 'A complexity when engaging in these debates is that believers are often heavily invested in certain theories, particularly if they have become part of denominational and institutional identities' (Van den Toren 2018, 26). Owing to extra-creedal commitments (i.e. particular interpretations of creedal articles within one's own tradition) various issues surrounding faith can appear to be freighted with full doctrinal weight. However, I think most of us will want to say that ecumenism and intellectual (to say nothing of spiritual) humility ought to hold such dogmatism in check, keeping it to the realm of dogma itself. Recognizing the secondary role of theological theory (to doctrine), argues Van den Toren, allows us to hold such theories with genuine conviction yet without rigidity, 'since they are not the reality on which our salvation depends' (2018, 25). Taking this to be the case, it is my intention to work in a theoretical capacity, exploring freely within the bounds of properly creedal doctrine.

Limitations

This project is primarily concerned with characterizing the nature of Christian faith at the moderately abstract level of accounts and schematized profiles. As such, it neither rises to the

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higher abstraction of metaphysics nor seeks the concrete application of practical theology. For this reason, a variety of issues relevant to Christian faith fall outside the scope of this work. Even at my designated level of analysis a further range of issues must be set aside to allow for concentrated attention on my circumscribed inquiry. Prominent themes in the wider faith literature which do not receive lengthy engagement include: theories of justification; the theological theme of grace and free will (with its accompanying discussions of limited atonement, total depravity, and assurance); and the connected philosophical issue of the voluntariness of faith. However, in the final substantive chapter of the project, I demonstrate how my findings shed light on three paradigmatic questions: how faith relates to action ('good works'), rationality, and doubt. In so doing, I intend to make explicit some of my view's more interesting and significant implications, several of which do touch on the important themes listed above. However, most such matters stand to the side of the argument's main track.

Another limitation of this project relates to the scope of its engagement with the post-New Testament Christian theological tradition. Christian thinkers across the centuries have been deeply invested in the matters I address in the project. I want to acknowledge my awareness of this vast historical theological tradition of reflection on faith, as well as my debt to it in the development of both my own theological thought and my Christian formation. However, I am not a historical theologian. Accordingly, as I take up this subject my focal concern is to compare data grounded in the text of Christian Scripture to contemporary philosophical accounts of Christian faith. My project thus touches on the historical tradition only in broad strokes. Apart from some attention given to the linguistic and socio-historical context of the New Testament texts, the project is broadly ahistorical. This suffices for my purposes of examining the essential character of what the New Testament calls *pistis* and evaluating the extent to which that

character is manifest in contemporary philosophical thinking about Christian faith. As will be suggested throughout, I think that the characterization of Christian faith that I articulate can accommodate a wide range of views held by theorists and practitioners within the Christian tradition across the centuries, albeit to greater and lesser degrees. In this sense, mine is an irenic stance though not an uncritical one.

Before closing this section, I would like to acknowledge a further limitation. Faith and trust are of interest in a variety of disciplines, from psychology and sociology to leadership studies and beyond. Although the project is interdisciplinary, there is necessarily a limit to the disciplines with which I have both the space and the competence to engage. My choice to integrate the insights of the relevant branches of philosophy and theology reflects my own interest, competence, and judgement of immediate relevance to the specific set of questions I have identified for this study. I am confident that other disciplines have valuable insights as well, but I must leave it to other theorists (or another time) to draw those perspectives into the conversation.

3. Literature review: background and context

In this section, I want to briefly indicate how my project is situated in relation to existing conversations about faith and trust. The present project is located within philosophical theology and so draws on a variety of philosophical and theological resources. Thus, not only do I have two focal subjects (faith and trust), but I have in view conversations within two fields of study (philosophy and theology) and these further subdivided (e.g. philosophy of religion, philosophy of trust, etc.). This initially suggests a daunting literature review task. However, I propose to cut it down to size in two ways. First, I can specify that my concern is with Christian faith; we can, at least initially, bracket whether or to what extent it may turn out to be different from other

kinds of faith. (The following chapter tracks the rationale by which I pick out the kind of faith relevant to the purposes of this project.) Second, the review task can be constrained by more precisely stating the project's immediate context and conversation partners. While the project *is* concerned with an overall characterization of Christian faith, it is specifically concerned to pursue such a characterization in terms of *pistis*, which—to anticipate—Teresa Morgan (2015) has argued is most centrally concerned with trust. Thus, the conversation in which this project is immediately situated is the conversation concerned with *how Christian faith and trust are related*. Focused treatments of this subtopic are much more limited. McKaughan and Howard-Snyder draw attention to this fact:

In the philosophical literature, there has recently been an explosion of interest in the nature and value of trust. There has also recently been an explosion of interest in the nature and value of faith, primarily in moral psychology and the philosophy of religion, but also in biblical and theological studies. However, nearly no one has made any effort to say how trust relates to faith (2022b, 15).⁵

Apart from their own paper in which that quotation appears, they cite just four exceptions, though a couple others have appeared since (notably Dormandy 2023; Pace and McKaughan 2022). It is in that recent and more closely circumscribed literature that my inquiry is situated and aims to make its most immediate contribution. McKaughan and Howard-Snyder claim that little effort has been made to elucidate the relationship between faith and trust. Thus, they identify a gap in the literature. Yet, what efforts have been made to fill that gap have, I think, introduced another gap. That is, they have invoked trust with little specificity regarding the kind or character of trust they have in view.⁶ This in turn occasions potential for ambiguity or equivocation, making it unclear to what extent disagreement is substantive. Thus, while my

⁵ They cite several exceptions: Faulkner (2023), Kvanvig (2018), Morgan (2022), and Simpson (T. W. Simpson 2023a; 2023b).

⁶ Again, Simpson represents an exception (T. W. Simpson 2023a; 2023b).

project aims to contribute to filling the first gap in the literature—relating faith and trust—it also identifies this second ‘specificity gap’ and takes initial steps to introduce a more detailed discussion of trust into the conversation.

Having identified a more closely circumscribed literature in which my inquiry is situated, I will not yet begin to engage fully with that literature at this stage. A later chapter will introduce these sources in more detail as I survey and evaluate representative accounts of Christian faith and think about how they portray faith’s relation to trust. At present, it will suffice to bring into view the background and developments which have given rise to the conversation to which both those accounts and the present study aim to contribute.

As indicated above, there are burgeoning literatures pertaining to both faith and trust.⁷ The former (even if limited to the Christian tradition) extends over two thousand years, while focused work on the latter only began to flourish in the last decades of the twentieth century. Even so, one is struck by the way in which—despite their differing histories, concerns, and sources—the respective faith and trust literatures highlight parallel questions and disagreements. For example, we find theorists citing propositional and personal (or relational) variations and debating which is fundamental, as well as disagreeing regarding cognitive and affective elements. Theorists are divided over the role of belief, with both doxastic and nondoxastic theories proposed; the connected question of rationality follows with its concerns for epistemic and practical norms, giving rise to further debates about voluntariness. Even apart from explicit reference to *pistis*, faith and trust have enough in common to suggest the potential fruitfulness of studying the two

⁷ For insightful overviews of the philosophical literatures, see the following: faith (Bishop and McKaughan 2022; Rettler 2018); trust (McLeod 2021). For a theological overview of Christian faith, see Hinlicky (2022). Philosophical theology is often concerned with the rationality of faith, so many of its contributions occur in that context. Richard Swinburne’s classic *Faith and Reason* (Swinburne 2005) offers an informative discussion of Christian faith in that genre.

together. Focus on Christian faith, with its connection to biblical *pistis*, emphatically underscores that suggestion.

In the decade since its publication, Teresa Morgan's monograph *Roman Faith and Christian Faith: Pistis and Fides in the Early Roman Empire and Early Churches* (2015) has served as a catalyst for that interdisciplinary research program. Through an extensive analysis of hundreds of literary artifacts, her seminal study moves beyond well-trodden discussions of the semantic range of Greek *pistis* (and the corresponding Latin *fides*) to elucidate how the notions worked in the thought-world of the early Roman Empire and the early Christian church. As she later summarizes, Morgan found that in the relevant socio-linguistic context of *pistis* and *fides*, 'The commonest meanings across the range of surviving literature and documents, which are almost certainly also the foundational meanings of both terms, are relational 'trust', 'trustworthiness', and 'faithfulness'' (2022, 4). She further asked to what extent early Christian writings of the period—particularly the New Testament scriptures—reflected or diverged from the cultural milieu. She concluded that it was not primarily early Christians' concept or practices of *pistis* that were distinctive; these appear largely consistent with wider culture. Rather, it was that God was taken as the exclusive object of human *pistis*, without mention of *pistis* toward the community or relations in wider society (where it would be expected culturally) (Morgan 2015, 509).⁸ So while early Christians' use of the *pistis* lexicon adapts the notion by heightening the significance and centrality of *pistis* in the divine-human relationship, their use preserves the core meaning it carried within that socio-linguistic context. Thus, trust is at the heart of Christian *pistis*.

⁸ This does not mean Christians have obligations only to God and none to their fellows: Love, rather than *pistis*, is mandated in both community relations and wider social relations.

However, associating (or even identifying) Christian faith with trust is hardly groundbreaking. After all, taking faith to consist in a particular kind of trust has been a hallmark of Reformation theology for centuries (T. W. Simpson 2023a, 83). Moreover, depending on exactly how one fills out trust, Aquinas' understanding of 'formed faith' also entails trusting commitment motivated by love (Bishop and McKaughan 2022, Section 6). If trust is already understood to be a vital part of Christian faith, why has Morgan's work prompted new research? I suggest that there are two substantial reasons and one circumstantial reason.

First, it has not been unusual (perhaps particularly in the twentieth century) for theologians to insist that Christian faith is *sui generis*, a phenomenon or relation without parallel (Sessions 2019, 174, 183; Bates 2020, 179).⁹ Some scholars, equally as eager to establish the uniqueness of Christian faith, have been less concerned with rejecting secular parallels as with eschewing connections to faith as it appears in Judaism and the Hebrew Bible (Bates 2020, 179).¹⁰ In much the same way, though biblical scholars acknowledged the semantic range of *pistis* as inclusive of trust and faithfulness, many nonetheless insisted that the New Testament use of the term predominantly expresses 'belief' or even 'The Faith' (i.e. the credal content of Christian confession) in contrast to secular parallels or corresponding Hebrew notions (Campbell 2015, Section 1).¹¹ What the theological and hermeneutical approaches I have pointed out here have in common is that they set *pistis* in the New Testament texts apart from *pistis* as it appears to have functioned in the time and setting of those texts. As a result, neither socio-linguistic studies nor

⁹ For example, Rudolph Bultmann thought we could trace a distinctive Christian use of *pistis* so that faith should be understood as 'acceptance of the kerygma' (Bates 2020, 178; citing Bultmann 1968, 6.208).

¹⁰ Surveying these theological trends of the previous century, Bates writes: 'Spicq and [Gerhard] Barth, much like Bultmann, stress the discontinuity between Judaism and Christianity regarding *pistis* while construing Paul's use of *pistis* in personal and existential terms' (2020, 179).

¹¹ Campbell refers to belief and believing as 'the New Testament's principal notion of faith' (2015, Section 1). He acknowledges the complex notion of trust and trustworthiness associated with *pistis*, but he locates this register most focally in the Old Testament (LXX) while he contends that the belief register 'surges into prominence in the New Testament' (Campbell 2015, Section 1).

the Hebrew Bible (except perhaps as a foil) appear as valid resources to illuminate Christian faith in the writings of the New Testament. Morgan's work challenges approaches of this kind by insisting that the way in which early Christians used *pistis* was broadly consistent with their culture. Accordingly, by studying the notion of *pistis* in its socio-linguistic context we can gain insight into the New Testament writings and their understanding of Christian faith.¹²

Second, Morgan insists on the active or practical character of *pistis*. She writes:

Counter-intuitive as it may be to modern sensibilities, when writings of this period portray *pistis/fides* their interest is scarcely at all in its interiority but in its exterior, active, interactive, and productive aspects (Morgan 2015, 54).

Moreover, alongside trust Morgan also marks trustworthiness and faithfulness as central to the notion of *pistis*. This is disconcerting to some theorists because trustworthiness and faithfulness carry more active inferences (or virtue connotations) which might be understood to counter an understanding of faith as a gift. One might take these to infer that there is an element of earning or merit involved in faith. But because Scripture is clear that human persons are not justified by works of the law (e.g. Romans 3:28), Protestant theology—especially in the Reformed tradition—gives a wide berth to anything like action by emphasizing faith's passivity. Though quick to affirm that faith *expresses* itself in action, any active element forming *part of the faith response itself* is downplayed. Morgan's conclusions question that way of parsing faith's nature and expression.

Third, and more briefly, Morgan's research coincides with a period of expanding interest in the notion of trust, particularly in philosophy. Fifty years ago, there was no recognizable or

¹² Thus, as Anne Käfer writes, when we ask 'which interpretation most appropriately reflects the meaning of the 'Christ event,' and which articulation of faith, consequently, genuinely deserves to be called 'Christian' our answer must take as its fundamental data 'the Christian object of faith initially witnessed by believers in the biblical writings' (Käfer 2023, 429). In turn, this underwrites 'the application of historical and linguistic, philosophical and social-science methodologies to the interpretation of the holy Scriptures and their message' (Käfer 2023, 429).

focused body of literature that might be identified as ‘philosophy of trust.’ Now, however, there is a distinctive philosophical literature with which *pistis* research might enter into dialogue. This poses an exciting opportunity for theologians and philosophers interested in elucidating the nature of Christian faith. Thus, several theorists, some explicitly writing in conversation with Morgan’s research, have recently made efforts to bring faith and trust literatures into cross-disciplinary dialogue with the aim of exploring and articulating specifically Christian faith (D. J. McKaughan and Howard-Snyder 2022b; Morgan 2022; Pace and McKaughan 2022; T. W. Simpson 2023a; Dormandy 2023).¹³ My project seeks to develop and extend the conversation in which these theorists are engaged.

Thus, in an important sense, Morgan’s work provides the essential background of the particular research program concerned with Christian faith and trust in which the present project is situated. Even more widely, Matthew Bates identifies Morgan’s work as an influential factor in what he calls ‘the external-relational shift in faith (*pistis*) in New Testament Studies’ (2020, 185).¹⁴ That is, a shift away from existentialist and internalist emphases and *sui generis* expectations of faith—as noted above—and toward a relational and (at least partially) publicly accessible notion with a default expectation that early Christians used *pistis* in ways consistent with their socio-linguistic context. My project, accordingly, can be understood to align with this broader turn in New Testament studies, while moving beyond it in pursuit of cross-disciplinary integration.

¹³ See also McCraw (2015) and Michon (2017) who both discuss religious faith in relation to trust. Although not professing to aim exclusively at Christian faith, Michon explicitly has Christian faith in view (grounding his initial outlook in reference to *pistis*).

¹⁴ The following chapter will touch on some of this biblical scholarship, using the ‘*pistis Christou*’ debate to focus the discussion and demonstrate how interpretive commitments enter into this inquiry at the ground level.

Chapter One: Introduction

In this section, I have briefly indicated the location of my inquiry within the broad topics of Christian faith and trust and, more specifically, within the sub-topical conversation of how faith and trust are related. While I have not surveyed the extensive faith or trust literatures across theology and philosophy (and have reserved discussion of some of the sub-topical literature for a later chapter), I have tried to point out the parallel features, questions, and debates which suggest an interesting relationship between faith and trust. I have drawn attention to an external-relational shift in pistology—catalyzed in part by Morgan’s work on *pistis*—and stated how the present inquiry aligns with that turn in biblical scholarship. In so doing, I have sketched the relevant background to the research program to which the present work aims to contribute. In sum, I have situated my project in the context of a dynamic interdisciplinary exchange and shown how the existing conversation gives rise to the set of questions I aim to explore.

4. Outline of the argument by chapter

The present introduction chapter has laid the groundwork for the project by articulating and motivating my focal questions, as well as placing them in the context of existing scholarship. From this point, the argument of the project proceeds as follows:

Chapter 2 identifies the kind of faith targeted by this inquiry as justificatory, salvific faith. I begin by recognizing several ‘faith-data’ which viable accounts or conceptions of faith should be able to accommodate. These include the first century Greek notion of *pistis*, the Hebrew term *’emunāh*, and exemplars of faith (I take Abraham as a focal and uncontroversial example). Thinking in turn about each datum leads me to notice that they exhibit features not necessarily apparent in some of the common ways that Christian faith is conventionally characterized. Specifically, I notice that the active or productive character of *pistis* is muted in various traditional conceptions of faith. Moreover, I identify a key gap in the literature which my project

aims to address. That is, while theorists often associate *pistis* with trust, the notion of trust is underspecified. The aim of this chapter is to identify what criteria constrain Christian faith (or ought to do so) and to begin to articulate a provisional characterization of Christian faith that arises from those constraints.

Chapter 3 turns to the philosophy of trust to better understand the notion of trust that *pistis* has in view. Just as there are different kinds and theories of faith, there are different kinds and theories of trust. For this reason, to evaluate which are most relevant to *pistis*—and so to Christian faith—one must become familiar with the categories, terms, and central concerns of theories of trust. Accordingly, this chapter aims to survey the philosophy of trust literature and supply an essential framework for the next chapter’s evaluative task.

Chapter 4 develops the insights of the previous chapter’s survey of the philosophy of trust. Some kinds of trust appear ill-suited to perform the role trust fills in *pistis*-constrained Christian faith. I argue that the relevant kind of trust will involve reliance (or at least a disposition to rely) and though it will involve cognition, it will be neither primarily cognitive in nature, nor strictly doxastic. I propose a functional account of trust that can accommodate this insight, admitting multiple theories of trust while imposing principled constraints. The aim of this chapter is to hone a plausible interpretation of the faith-data by specifying the kind of trust indicated by *pistis*, and to support the claim that the relevant kind of trust is not primarily cognitive, but is a distinctly integrated phenomenon involving cognition, conation, and volition. Thus, I contend that that the trust entailed by Christian faith is nondoxastic (allowing but not requiring belief), practical (exhibiting reliance or a disposition to rely), and relational.

Chapter 5 asks to what extent some contemporary philosophical accounts of Christian faith conform to our faith-data responsive characterization of faith. Using *pistis* (now more specified),

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'emunāh, and the example of Abraham as key discussion points, I introduce and evaluate three contemporary accounts of Christian faith: *Trust with Belief*, *Faith-as-Faithfulness*, and *Trust-Loyalty*. Apart from issues arising from ambiguity about trust, my analysis indicates that doxastic requirements and interior focus (*Trust with Belief*), and absence of trust (*Faith-as-faithfulness*) are features which result in the former two accounts exhibiting inconsistencies with my characterization. The *Trust-Loyalty* account proposed by Michael Pace and Daniel McKaughan accommodates the criteria with relative ease. In view of these mixed results, I suggest how each account could be adjusted to better conform with my characterization. The aim of this chapter is to demonstrate how far contemporary philosophical thinking about Christian faith aligns with the profile of biblical faith developed thus far, and to dialogue with the insights and challenges of three specific accounts to draw out the distinctive features of my own view.

Chapter 6 brings together the research of the previous chapters, integrating my findings to articulate more fully a faith-data responsive characterization of Christian faith. A key aspect of this includes showing how faith and faithfulness registers of *pistis* hold together in my view. These developments put me in a position to answer the focal questions of this study: 1) I articulate the nature and character of Christian faith as a practical, relational disposition of trust and loyalty toward God in Jesus Christ, and 2) I elucidate the relation between faith and trust by showing that faith is a species of nondoxastic, practical, relational trust. The aim of this chapter is to consolidate and support these two proposals.

Chapter 7 demonstrates ways in which my characterization of Christian faith as a particular kind of disposition offers new insights into old questions in both philosophy and theology. To that end, I bring my characterization of Christian faith to bear on three perennial issues of faith: remarking on faith in relation to action (or 'works') and then in relation to rationality, before

entering into a more extended engagement with faith in relation to doubt. The aim of this penultimate chapter is to demonstrate—by outlining both implications and applications of my view—that it both makes sense of our data and experience and is productive in respect to making headway on important pistological problems.

Chapter 8 concludes the study by summarizing the findings, conclusions, and significance of my project. I highlight the contribution the project makes to scholarship around faith and trust before concluding with suggestions regarding how the present research might be extended and developed in future work. The aim of this chapter is to summarize the argument of the study and to demonstrate how its outcomes present a valuable and original contribution to the literature.

Conclusion

As I noted at the outset, although Christian faith's exact nature is contested it nonetheless remains central to the Christian tradition. And while trust shows promise of helping shed light on the issue, it is of little utility to that end until we get some clarity on what trust is and how exactly it relates to faith. I have proposed above that this situation suggests that further clarification of both Christian faith and trust is desirable and important—in short, that it is worthwhile. Contributing to the task of such clarification and understanding is the purpose of this project. I hope that the reader will agree in the end that it proves worthwhile.

Chapter Two

Christian Faith: Theological Criteria

Introduction

The overarching question I am considering is the nature of Christian faith and its relationship to trust. This inquiry immediately requires us to clarify two principal terms: ‘Christian faith’ and ‘trust.’ The task of clarifying and specifying these terms will in turn take us a great distance toward offering a plausible answer to my focal questions. In this chapter, I begin by taking on the first term, ‘Christian faith.’

Theorists regularly observe that there are different kinds of faith: faith in other people, faith in ideals, religious faith, etc. Even these few options listed are enough to make it unclear where Christian faith might fit in the picture: should we understand it as faith in a person (granted, a divine person), or as religious faith? Can it be both? Or perhaps it is *sui generis*? If I want to say something meaningful about the nature of Christian faith (much less its relation to trust or indeed anything else) I will first need a nonarbitrary way to identify Christian faith as a unified subject of inquiry. Accordingly, in this chapter I aim to: introduce the concept of faith and suggest a methodology by which we might identify ‘Christian faith’; bring into view nonarbitrary criteria for accounts that claim to describe that kind of faith; and demonstrate the way in which one’s judgements at an interpretive level influence both theological and philosophical commitments and so impact doctrinal understanding and practice.

Chapter Two: Christian Faith: Theological Criteria

I begin by briefly introducing a pluralist concept of faith and following Simpson's suggestion that we might distinguish different varieties of faith by the value they aim to secure (T. W. Simpson 2023a, 90) (§1). With specifically Christian faith as my target, at least a central part of the value in view is justificatory (or, to anticipate, more broadly soteriological). With stakes as high as eternal destiny, clearly it matters that one's practice of faith is efficacious. Efficacy in this respect is plausibly supported by theoretical accuracy (though these can come apart). This leads me to ask: how accurate is accurate *enough*? (§2) I argue that while precise theoretical accuracy is not required for faith to be efficacious, the lack of theoretical accuracy can have significant consequences which themselves may have indirect salvific implications. With this outlook in hand, I return to the central argument, where with Simpson, I affirm that philosophical accounts of Christian faith are entangled with theology. Going a step further, I suggest that they are also *accountable* to theology—and theology to the biblical texts. How might this accountability be practicable? Here I adopt and adapt McKaughan and Howard-Snyder's list of 'faith-data' which they think accounts of Christian faith must address: the Greek notion of *pistis*, the Hebrew *'emunāh* lexicon, and exemplars of faith (Howard-Snyder and McKaughan 2023, 102) (§3).

From there, I go on to motivate accountability to these faith-data by considering the notion designated by the Greek term *pistis* alongside the English translation 'faith'. Demonstrating that the notions are not equivalent, I argue that it is critical that *pistis* inform our use of 'faith' in theological contexts as well as relevant philosophical inquiries (§4). I then turn to an integrated discussion of *pistis*, the Hebrew *'emunāh* lexicon, and Paul's use of Abraham as an exemplar of faith (§5). To further unpack these seemingly simple faith-data, I direct our attention to a significant interpretive disagreement involving several of these data: the *pistis Christou* debate.

This in turn also allows us to think about various soteriological emphases associated with different interpretive judgements (§6). In light of this engagement with soteriological categories, I circle back to nuance our initial identification of Christian faith with its role in justification. I confirm this identification but suggest that the judicial language and motifs of justification in Scripture must be held together with participatory language and motifs of Scripture to avoid obscuring the ongoing relational nature of Christian faith.

While the aim of this linguistic, exegetical, and theological introduction is to clarify the term ‘Christian faith’, it is also to show that although we can identify genuine, nonarbitrary constraints on that notion, those constraints are themselves complex and allow for substantial interpretive latitude. Non-arbitrariness does not guarantee precise specificity. Even so, our progress is helped by getting these initial constraints into view so we might evaluate whether they admit of development or additional principled interpretation. In the next chapter, we will find ourselves in a similar position in relation to the term ‘trust’. However, there remains a sizable territory to traverse between here and there, so let us make a start by considering what kind of faith this inquiry has in view.

1. Identifying Christian faith

‘Faith’ has a range of regular or accepted uses which cannot easily be captured under one description or analysis. Robert Audi, for instance, identifies seven faith locutions: propositional, attitudinal, creedal, global, doxastic, acceptant, and allegiant (2011b, 53). Other theorists add additional uses, or collapse these uses into one another, or into broader categories. Regardless, Audi’s list suffices to indicate the diversity of ways the term ‘faith’ is aptly used by modern English speakers. Importantly, Audi’s first two types of faith locution—propositional and attitudinal—highlight a difference we often contrast in terms of ‘faith-that’ and ‘faith-in’—faith

as an attitude toward a proposition or, alternatively, a person (2011b, 54–55). Accordingly, there are contexts in which faith can take propositions or people as its object. The term can also aptly refer to a group or set of tenets (or towards the attitude one takes toward those tenets), a life-encompassing orientation, or a kind of fidelity (‘keeping faith’) (Audi 2011b, 54–62). All of these notions are widely accepted, at least within relevant contexts of discourse. Historically, theorists (primarily philosophers of religion and theologians) have been occupied with wrangling over what locution, definition, or analysis of faith might be fundamental to all the others. The thought seems to be that showing one use to be foundational or paradigmatic would allow a standard analysis or description of ‘faith’ and so the validity of derivative uses could be evaluated by how closely they adhere to the paradigmatic use. However, the manifest difficulty of unifying the variety of faith locutions under any one of these descriptions has led a number of contemporary thinkers to suggest that this variety commends pluralism about faith linguistically, conceptually, and according to Simpson, axiologically (Sessions 2019, 6; T. W. Simpson 2023a, 90–91). That is to say that there is a family-resemblance (or analogical relation) relating a group of notions which are all aptly called ‘faith’ but that characteristically secure different values and so have different places in our lives and our conceptual schemes (Sessions 2019, 6; T. W. Simpson 2023a, 90–91). If we accept this, then one way we might identify different kinds of faith is by identifying the value they aim to secure, whether particular kinds of relational value, steadfastness in commitment to long-term projects, or something else (Kvanvig 2018, 26–27; T. W. Simpson 2023a, 90–91). We might then consider what it is which secures that sort of value or enables us to flourish in that particular way and so identify the attitude or disposition we wish to pick out. Thus, we might give accounts of various kinds of faith, distinguished by the distinct

kinds of value they aim to secure, each having their own (though likely related) compositional structures and different justification conditions (T. W. Simpson 2023a, 90).

My concern here is to identify and clarify Christian faith. To do so, one natural way to begin might be to start more broadly by asking what value *religious* faith aims to secure. This starting point appears less promising, however, when we ask whether there exists a kind of faith that is unique to religious domains. That is, a kind of attitude or disposition that aims to secure the same value across religious traditions. This is by no means clear, especially in light of the difference in the characterizations of faith typically exemplified by eastern and western ‘religious’ traditions (Sessions 2019, 23–24).¹ Not only do religious traditions vary as to whether they take a personal or impersonal object—some need not have an intentional object at all (Sessions 2019, 23–24). It is difficult to imagine that the same phenomenon (be it an attitude, disposition, or otherwise) can be consistently in view here, functioning to secure a shared value. A strongly reductive view of religious ends would be required to make a shared-value thesis tenable.² Speaking with regard to religion, Hamid Vahid observes that ‘Despite [faith’s] centrality... there is no consensus on how this notion is to be understood’ either in an interreligious or intrareligious sense (2023, 39).³ Accordingly, religious faith appears to be a singularly unilluminating starting point. For this reason, I will not concern myself here with religious faith as a distinctive variety of faith. Instead, bracketing its relation to the kind of faith exemplified in various other traditions, I propose to take the Christian tradition itself as my starting point.

¹ Religion is a surprisingly ambiguous notion. Some theorists conclude that religion is itself (like faith) a pluralist, family-resemblance concept (Bishop and McKaughan 2022). This further complicates the already doubtful project of identifying one kind of distinctively ‘religious’ faith.

² For example, Wilfred Cantwell Smith offers a schema of this kind: he takes faith to be a universal and univocal quality by which humans relate to the transcendent (Smith 1979). On his view, it is the cognitive and practical conceptualizations through which human traditions articulate and express faith which are diverse—not their substance, object, or ends.

³ Vahid’s own project attempts to give an account of propositional faith that is applicable across religious contexts.

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It would be naïve to think that this move eliminates the challenge. It is, in fact, the point at which my project really begins. There are many and varied descriptions and accounts of the nature and character of faith *within* the Christian tradition; this diversity is what interests us. Recall that it was the variety of attitudes or dispositions targeted by valid uses of ‘faith’ in disparate contexts which led to our accepting pluralism about the overarching concept of faith. In contrast, here we find that theorists *do* seem to have in mind the same context and target. That is, they seek to explicate and characterize the phenomenon identified in the biblical texts by the Greek term *pistis*, and the value it aims to secure (about which I will say more shortly). In spite of the variety of perspectives here, ‘the concept of faith as found in the Abrahamic, theist, religious traditions is widely regarded as unified enough for an inquiry into its nature to make sense’ (Bishop and McKaughan 2022). Thus, although there are competing accounts of Christian faith, I take it that they are all accounts aiming to elucidate a particular, identifiable kind of faith.

In most contexts, the stakes are not exceptionally high when multiple competing accounts of the same phenomenon display similar degrees of theoretical virtue—namely, coherence, consistency, and insightfulness. We are certainly invested in understanding what makes the most sense of how we live, relate, and speak, and in optimally securing the value at which the relevant notion aims. But what we generally have in view is *maximizing* insight or value, not an all or nothing stake, or a difference of life or death. However, the notion of Christian faith represents at least one potential exception to this general rule. For in the context of a broadly Christian soteriology (or doctrine of salvation) faith is precisely that: a matter of spiritual life or death.

Simpson writes:

[If] anything like the Christian *kerygma* is correct, in terms of its metaphysics and its account of how God has acted in history, then how God views and relates to oneself is one of the most fundamental concerns that a person may have (2023a, 91).

What matters in this case is understanding what actually constitutes the response God desires of human beings, as revealed in Scripture. Accordingly, Christian faith is identified as that which brings one into right standing before God. *That* is the primary value which this kind of faith aims to secure. Simpson states this succinctly: ‘The kind of faith that matters is that which enables the individual to stand justified, or righteous, before God’ (2023a, 83).⁴ If this is correct, then Christian faith is picked out by its salvific or justification-securing role for an individual. With this identification it becomes clear why ‘getting it right’ with regard to *practicing* faith matters so much: the stakes are high. This has a fairly obvious connection to why getting our *theorizing* right matters. It matters because theory regularly informs practice, whether explicitly or implicitly.

The conviction that the eternal destiny of human persons is at stake goes a long way in explaining the passion with which theorists propound and debate their accounts. While I think we ought to affirm that Christian faith is a matter of spiritual life and death, I want to be cautious here. There is a further question we need to ask about what it means to ‘get it right’. That is, what degree of precision is required? In an archery challenge, for instance, we would want to know whether it would suffice to land an arrow on the correct target within a field, or if one’s arrow must strike the actual bullseye of the designated target. How can we know how accurate a theory must be to ‘count’ as legitimately describing Christian faith?

2. ‘Getting it right’ and why it matters

⁴ ‘To the list of ways in which faith is valuable, Paul of Tarsus might have added: faith (*pistis*) is how the Christian is justified, obtaining access to grace, and so peace with God’ (T. W. Simpson 2023a, 91). Notice that these notions—like justification—traditionally center on the ‘entering into’ juncture of relationship with God in Christ.

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If we are identifying faith by its role in securing a particular value, we have an answer ready at hand: the requirements for a description of Christian faith have centrally to do with describing what is functionally successful in that role, in securing that value. This connects theory closely to practice. After all, theories about faith do not enable a person to stand justified before God; *faith* does. But what one thinks faith *is* (let us regard that as their theory of faith) will certainly inform whether they take themselves to be responding to God in that way. This close tie between definition and function, I think, potentially contributes to the seeming non-resolvability of disputes about faith. It is, of course, notoriously difficult to defend the efficacy of one's account of salvific faith this side of final judgement (not that this stops theorists from trying!).

Alternatively, in the subjective register, these questions of accuracy—theoretical and practical—take the form of questions about assurance. How do I *know* I have faith? Is the particular attitude that I have the requisite one? In such self-reflection, theoretical and practical questions of faith are again entangled. For such a questioner, there is some operative idea or understanding of Christian faith, whether an explicit theory, implicit picture, or tacit assumption. Theological and pastoral responses to these questions of personal faith vary. One is to offer an explicit theory of faith to help elucidate whether a practitioner's attitude or life conforms to that notion. Another response is to examine sources of assurance. Rather than appealing to theory, one might appeal to evidence of regeneration whether through imparted existential assurance or conjectural assurance (inference from holiness, fruitfulness, growth in virtue, etc.), the primary models historically expounded in Protestantism and Catholicism, respectively. Despite understanding assurance of salvation as directly imparted, both Luther and Calvin acknowledged the possibility of false faith, of being misled both by and about one's own heart. Referring to Luther and Calvin, Olli-Pekka Vainio writes:

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In the end, both magisterial reformers need to rely on grounds for certainty that are not in fact infallible. Thus, it is legitimate to ask whether there is a real difference between the Conjectural model and Infallible model in practice? I do not think there is (Vainio 2023, 99).

That is, Vainio finds that at least historically, the directly imparted assurance model (which he refers to as the ‘Infallible model’) collapses into the conjectural model. Both models are, of course, fallible. One might be misled by one’s subjective experience of assurance, and one might misjudge the signs of apparent growth in one’s life. However, the latter is publicly accessible in a way the former is not. This openness brings the community into play (over against private experience) and for this reason might be more reliable. However, my point is not to closely examine models of assurance. My reason for raising this issue is that I take the persistence of these questions among Christian practitioners as a testament (in personal, practical, and pastoral registers) to the reality of the theoretical (and practically entangled) difficulty I have identified with regard to what counts as ‘getting it right’ with respect to faith.

Say that I am correct: how does this leave us any better off? Is the upshot of this discussion simply that we are unable to delimit the margin of error allowed by a theory of Christian faith? In a sense, yes—but in another sense, no. *Yes*, in the sense that I seriously doubt whether we are in a position to confidently demarcate the limits of God’s grace. But also *no*, in the sense that (taking my cues here from conjectural assurance) Scripture is sufficiently clear about the pattern of life manifest in one who has been brought into relationship with God through *pistis*. While not infallible, it provides indicators which can be appraised not only by an individual but by a wider community. Thus, theories are accurate enough when they reliably secure faith’s valued function, and this we can assess conjecturally (albeit fallibly). I appreciate that this is hardly a triumphant conclusion, and perhaps the reader will find it anticlimactic. Nonetheless, I think it

can help us here in reaching some resolution about the precision required for a theory of faith to be efficacious.

Many practitioners of Christian faith will admit to recognizing genuine lives of holiness and spiritual fruitfulness among those who profess faith in Jesus Christ but who nonetheless do not share the practitioner's theological convictions (about the exact nature of faith, among other things). For example, many Protestants recognize brothers and sisters in Christ within the Catholic tradition, and vice versa. Practitioners judge, perhaps intuitively (though not infallibly), that there is sufficient evidence of these Christ-professing people being in the distinctive relationship brought about by faith. If this is the case, and if practitioners are correct in these judgements, then we learn one of two things. Either the range of efficacy for a theory of faith does not require hitting a precise bullseye but something more like landing an arrow on the correct target, or alternatively, many people are mistaken about the placement of their own arrows. That is, while intending to hit one target, they in fact reliably hit another—which turns out to have been the one they thought they were aiming at before. This might seem initially to resemble the problem of moral or epistemic *luck*. This need not concern us much. Luck is lucky just insofar as the putative achievement is unrelated to the normal success conditions. In our scenario, we are thinking about potentially overlapping notions which theorists and practitioners take to be involved in faith: notions like belief, trust, faithfulness. These are closely related to one another. Thus, aiming to enact one of these attitudes (or dispositions, etc.) and having it turn out that one has actually enacted another in the process is very *unlike* a blindfolded amateur winning an archery contest with one wildly lucky shot. In the former case it is a matter of calibration within a range, not a random shot. This is not to minimize such calibration; I will soon argue that it is worthwhile and important. But making this distinction between efficacy and

exact theoretical accuracy is beneficial for putting my project in perspective as we move forward.

Accordingly, I proceed on the assumption that God's grace, taken hold of through faith and leading to salvation, extends outside a single (and narrowly construed) theological or philosophical stream within the Christian tradition.⁵ If this is the case, it may appear that I have blunted the force of the high stakes motivation from which we started. What has become of spiritual life and death hinging on 'getting it right' with regard to Christian faith? My goal in this discussion has not been to diminish that reality but to nuance and refocus it. I have two central reasons for this: one is concerned with humility and ecumenism and the other with dissonance. The first I hope to have expressed sufficiently in the discussion immediately above. In sum, I have argued that theories of Christian faith are sufficiently accurate insofar as they enable practitioners to engage in a justifying relationship with God in Jesus Christ. Notice, I have *not* proposed that all theories of faith are equally good or fitted to scriptural revelation and reality, nor that they reduce to merely verbal disputes. I have only said that a number of traditional views appear sufficiently accurate to be efficacious in some nontrivial set of cases. My stance is thus irenic, but not uncritical. My second reason for wanting to nuance the issue of stakes and precision therefore picks up on this matter of theoretical virtue: the comparative goodness or fittingness of different theories.

This subtler matter gets overlooked, I think, when the focus is on direct salvific efficacy. This is why it is important to refocus our concerns. Heaven, hell, and eternal destiny get all the press: but in the background, *failures of fit* can potentially wreak havoc on the spiritual life of followers

⁵ To deny this seems to me untenable in that it entails denying the efficaciousness of the faith of persons outside one's own tradition who hold to the creeds, profess Christ (even to martyrdom), and by the apparent mercy and empowerment of God live lives of sacrificial love and holiness. Such a denial is, to my thinking, a bridge too far.

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of Jesus, as well as hinder seekers who may be responding to his call. The fittingness I have in mind here has to do with the adequacy of theories in terms of how they fit life and the amount of tension or dissonance they introduce owing to their hitting further off-center—say, on the target’s outer ring. Now, there could be a variety of forms this could take in relation to various components or standards we might think are part of Christian faith. However, this explanation will be most clear if I illustrate it with a concrete example. Accordingly, let us consider the belief component of faith in relation to a Christian practitioner’s experience of doubt.

Say that on the practitioner’s understanding of their tradition’s theory of faith it requires firm belief in all that is taught in Scripture and in the doctrines of the church, such that faith and significant intellectual doubt cannot coexist. Yet despite desiring to believe in this way, this Christian nonetheless experiences intellectual doubt, unable to fully integrate the teaching they have received with their more general understanding of reality. If their working theory of faith entails high doxastic standards like firm belief and these are understood to exclude doubt, this Christian’s experience of doubt is likely to generate anxiety. ‘Faith believes and doesn’t doubt. But I am doubting. Have I lost my faith?’ Now, one might hold such a theory of faith as to be inclined to respond ‘yes’ to this question. However, let us suppose that faith does *not* in fact require these particularly high doxastic standards. In this case, unnecessary friction has been introduced between the practitioner’s faith and the rest of their life. Under these circumstances, anxiety about one’s experience of doubt can stifle joy, growth, and discipleship, and make the Christian life more arduous than even the costly call of discipleship requires. Besides stunting positive elements, negative elements can be introduced here as well. For example, shame or guilt if doubt is construed as unfaithfulness to Christ, fear of damnation, etc. These might be legitimate, or they might not. The upshot is that we have reason to be concerned not to lay on

people any heavier burdens than that which Scripture demands (alluding illustratively to Matthew 23:4). Too high a cognitive bar might constitute such a burden. However, well-meaning lowering of the bar can be equally unloving and culpable, promoting false assurance. This example with respect to belief illustrates why we aim to ‘get it right’. Such careful articulation of faith ‘bears a preventive aspect in the relationship with God, making sure that believers are not weighed down by misguided conceptions of God’ (Käfer 2023, 431), including what relationship with him does and does not require. Discouragement and dissonance are real existential burdens—if not ultimate hindrances—on the Christian journey. My point is that trouble of *this* kind related to theories of faith does not sound as high stakes as salvific efficacy but is important in its own right. It is well worth our seeking to hone the accuracy of our theories of faith (how this might be accomplished will be the subject of the next section).

Before we move on, notice how dissonance can also lead back to matters of salvation: one way to fail to arrive at one’s destination is to take the wrong train, but another is to disembark prematurely. Consider McKaughan and Howard-Snyder’s realistic example of the implicit flow of reasoning in which a young Christian might engage in their first year of college:

To be honest, I am troubled about the [basic Christian story]. While the problem of evil...the explanatory breadth of contemporary science... and textual and historical criticism of the Bible, among other things, don’t make me believe the [basic Christian story] *is false*, I am in serious doubt about it, so much so that I lack belief of it. In that case, how can I have Christian faith? And if I don’t have faith, how can I keep on praying, attending church, affirming the creed, ... taking the sacraments, singing the hymns and songs, and so on? I can’t, unless I’m a hypocrite. So integrity requires me to drop the whole thing and get out (2021, 69).

The dissonance here is centered on a compounding series of experiences of intellectual doubt, paired with the student’s implicit theory or picture of faith.⁶ Their experience of doubt

⁶ Such implicit theories, pictures, or understandings of faith I take to typically have their origin in the more explicit teaching of a church or Christian community that holds a more articulate or formalized theory of faith. The version held by the practitioner envisaged here has ‘trickled down’ through sermons, prayers, platitudes, and interactions.

introduces such acute tension because their understanding of faith is belief dependent. Their logical resolution of the tension (let us credit it to their sense of intellectual integrity) entails ceasing to persist along a Christian path. The point of this example and the similar example of Ari in *Doubting Believer* (the story I sketched in the project's introduction) is not to suggest that every undergraduate that departs from their Christian commitments does so because of the implicit structure of their understanding of Christian faith. That is manifestly not the case. Rather, the example is intended to be illustrative of the point that 'getting it right' with regard to our theory of faith matters in subtle ways which both inform practice and perception and can indirectly loop back to soteriological stakes. This is why I have said that my aim is not to diminish the importance of ensuring our theory of faith is accurate. My aim is to nuance our engagement with these stakes, and to shift some focus to subtler but equally high stakes repercussions of our faith theories in Christian life (and among those considering a commitment to Christ).

3. Anchoring faith: establishing nonarbitrary criteria

The preceding section has aimed to clarify a key motivation for seeking a well-calibrated theory of Christian faith even while we accept that a range of adequately aimed theories can be efficacious. With this more fully understood, we return to pick up the argument at Simpson's identification of Christian faith as what it is which enables human persons to stand justified before God. He reasons, I think correctly, that the biblically revealed response which God desires from human beings is 'the anchoring point, at minimum, for an enquiry into what Christian faith consists in' (2023a, 91). Furthermore, such an enquiry is an interdisciplinary affair. He observes:

The kind of faith that matters is that which enables the individual to stand justified, or righteous, before God. Philosophical accounts of faith are unavoidably entangled with theological disputes about justification (T. W. Simpson 2023a, 83).

If this is correct, then we can expect that philosophical accounts concerned with specifically Christian faith will have quite specific desiderata which appeal to data outside the philosophical purview. Beyond the basic theoretical virtues—consistency, coherence, and insightfulness—accounts of Christian faith will also need to have a good fit and explanatory power in relation to justification as it is revealed in Scripture. Simpson points out that philosophical accounts of Christian faith (the kind of faith he has in view when he specifies ‘the kind of faith that matters’) ultimately must do business with theology. But this point goes further: philosophical accounts of Christian faith must do business with theology *and that theology must be calibrated to Scripture*.

No doubt it is the regular intention of most Christian theology to be engaged in the project of unpacking Scripture into doctrine, devotion, and practice. Nonetheless, it will not do to take for granted that the connection remains vitally intact at every juncture across the history of the Christian tradition. For this reason, N.T. Wright appeals for debates surrounding justification to be argued on the basis of Scripture:

If we are to keep the rally going, I hope it will be centrally focused on the exegetical details, since...it is the text of scripture itself, rather than later traditions about what it is supposed to mean, that matters to me. By all means let's look at the theological, evangelistic and pastoral questions, but let's be clear where our authority lies (2013b, 244).

With Wright, I am interested in the insights of wider theological tradition and practice but affirm that the whole enterprise is accountable foremost to the text of Scripture. Simpson, in a paper primarily concerned with exegeting the Reformers' theological writings with the aim of ‘rehabilitating [a Reformed] conception of faith’ (2023a, 83) nonetheless makes it explicit that he, too, has the priority of Scripture in view:

[An] account of Christian faith cannot rely solely on philosophical considerations. It must turn on the correct account of how it is that the individual is saved, and the route to that account is *exegetical* and theological (2023, 91 emphasis mine).

While accounts of Christian faith must be engaged with theology, they must also check that theology is firmly in touch with Scripture.

How might this desiderata of biblically accountable theological fit be spelled out?

McKaughan and Howard-Snyder suggest and develop four key ‘faith-data’ of which any account of Christian faith will aim to make sense. These include the Greek term *pistis* in the Synoptic gospels, the term *’emunāh* in the Hebrew Bible, exemplars of faith in God (like Abraham and Jesus), and widespread experience of Christians in our own time (Howard-Snyder and McKaughan 2023, 102).⁷ No doubt we could suggest additional or more nuanced criteria—nuancing and developing the *pistis* datum is, in fact, a focal aim of this project. While I will argue that further development of *pistis*’ relation to trust is critical, McKaughan and Howard-Snyder’s list offers a reasonable starting point. It is well developed, and the theorists support it with wide-ranging scholarship. Accordingly, I propose to accept and adapt their faith-data to frame minimal, non-arbitrary constraints on descriptions of Christian faith.

Two caveats: First, since it is commonplace for philosophers to demonstrate how their theory fits with experience, the last of the items is not particularly unique to accounts of Christian faith. However, I hope the previous section has been sufficient to demonstrate that I take this faith-datum to be vitally important. Even so, while throughout this discussion I will make reference to lived experience and the importance of theoretical fit in that regard, I will primarily refer to the first three (explicitly biblical) items as our critical faith-data. (In the penultimate chapter of this study, I will circle back to briefly touch on the faith-datum of Christian experience in the form of a discussion about faith and doubt). Second, McKaughan and Howard-Snyder specify *pistis* in

⁷ Some might think that by citing Jesus as an exemplar of faith McKaughan and Howard-Snyder beg the question here. I will focus on Abraham in this essay, but for an insightful and exegetical defense of how and in what sense Paul presents Jesus as exemplar of faith, see Hooker (1987).

the Synoptics; I suspect that is intended as a corrective, not a limitation. That is, the intent is to ensure that primitive use of the term—especially as used by Jesus himself—is not neglected in favor of what theorists might construe as more developed or theologically freighted use in Pauline writings. By my lights, any account of Christian faith will need to make sense of both (and if they differ it will need to provide a story about their relation). For the purposes of this project, I will render McKaughan and Howard-Snyder’s requirement more broadly, without the narrower ‘in the Synoptics’ specification.⁸ I will endeavor, however, to keep our inquiry sensitive to what I take to be their central concern.

Having registered these clarifications, we might now ask: why should a philosophical account of faith need to reckon with these particular faith-data? I propose to respond to this question by way of some remarks about the relationship between the English term ‘faith’ and the Greek notion of *pistis*, after which I will turn to an integrated discussion of *pistis*, *ʿemunāh* and a recognized biblical exemplar of faith, Abraham. A discussion of that kind will help get the content of these various faith-data into view, allowing us to survey or map the territory, at least roughly. This, in turn will put us in a position to think about how these data are informed by biblical exegesis—and how Christian perspectives on faith both arise from the texts *and* enter into the interpretation of them.

4. ‘Faith’ is not enough: becoming accountable to *pistis*

As noted above, McKaughan and Howard-Snyder have proposed that accounts of Christian faith ought to make sense of *pistis*. If ‘faith’ is good enough for a biblical translation, why insist

⁸ Galatians will be my textual reference point in this chapter. Ideally, this chapter would include recent work on *pistis* in the gospels and other considerations of non-Pauline texts (for example, see Morgan 2015; Howard-Snyder 2017; Howard-Snyder and McKaughan 2023). However, when choosing between that ideal and the opportunity to survey some biblical and exegetical material which has not already appeared in the philosophical conversation around Christian faith, I chose the latter.

on doing business with *pistis*, rather than depending on the English term ‘faith’? The reason is straightforward: ‘faith’ and *pistis* are not equivalent. Teresa Morgan’s study *Roman Faith and Christian Faith* (2015) has recently drawn attention to the fact (already familiar to some in New Testament studies) that ‘faith’ and *pistis* cannot be tidily mapped onto one another. The overlap is significant but not complete. In particular, the semantic range of *pistis* (in its various grammatical forms) is broader, and can include such varied notions as trust, faithfulness, belief, and proof (Morgan 2015, 177). Furthermore, ‘faith’ tends to be construed as a kind of internal state, whether psychological, cognitive, or affective; alternately it can denote a religious tradition. In contrast, Morgan finds that at the time of the New Testament writings *pistis* was ‘first and foremost, neither a body of beliefs nor a function of the heart or mind, but a relationship which creates community’ (Morgan 2015, 14). The important differences of emphasis between *pistis* and typical conceptions of ‘faith’ should already be becoming clear.

Still, there are more differences to explore. Take for instance grammatical form: the English ‘faith’ does not occur in a verb form as *pistis* does, and so translators typically choose between ‘believe’ or ‘trust’ when translating the verb form of *pistis* (D. J. McKaughan 2013, 107; Kvanvig 2018, 111).⁹ Depending very much on what one takes trust to be, both terms potentially indicate states widely perceived as internal or private (and ones taken as indirectly voluntary at best). Wilfred Cantwell Smith traces the etymology and history the term ‘belief’ showing its

⁹ German language has its own translational history with respect to faith and belief. Consider translator Brother Andrew Thornton’s note at the opening of Martin Luther’s *Preface to the Letter of St. Paul to the Romans*: ‘The material between square brackets is explanatory in nature and is not part of Luther’s preface. The terms “just, justice, justify” in this piece are synonymous with the terms “righteous, righteousness, make righteous.” Both sets of English words are common translations of German “gerecht” and related words. A similar situation exists with the word “faith”; it is synonymous with “belief.” Both words can be used to translate German “Glaube.” Thus, “We are justified by faith” translates the same original German sentence as does “We are made righteous by belief?” (1996, 1). This highlights another way in which belief has come to be foregrounded in modern theological discourse (owing to the influence of both Luther and later German theology on Protestant Christian thought).

original meaning to be something like ‘to hold dear’, ‘cherish’, or ‘staking...one’s confidence in’ (1979, 105–7). However, a word’s root or its meaning when it entered a given language does not directly determine its later meaning; that faulty assumption is recognized as the ‘etymological fallacy’. However, Smith’s point is not to constrain possible later meanings, but to show that ‘belief’ clearly carried its earlier meanings *at the time it was brought into association with Christian faith* (via the Latin *credo*, which he also defends as having a similar sense). Thus, argues Smith, the modern sense of ‘belief’ as an kind of cognitive assent is not the sense associated with Christian faith (1979, 105–7). Daniel McKaughan expands on Smith’s point, arguing that this translation issue has led over time to ‘meaning drift’ (2013, 107). In a section titled ‘belief ain’t what it used to be’, he explains:

While belief now refers to a state of mind, a disposition to assent to a set of propositions, even within the early Christian intellectual tradition historically it had as much or more to do with love, loyalty, and commitments akin to pledging one’s allegiance to a person as Lord or to a cause or to entering into a covenant such as marriage (D. J. McKaughan 2013, 108).

McKaughan’s point here is that there is an active and relational aspect of *pistis* which gradually drops out of sight or is at least de-emphasized. With that shift, we move away from a first century understanding of *pistis*. This agrees with Morgan’s view that even when the ‘belief’ register of *pistis* is in view, practical and affective elements are often still present in ways dissimilar to the modern epistemological sense of ‘belief’ (2015, pp. 456–458). *Pistis* is variously referred to in the ancient literature as emotional, practical, cognitive, ethical, a virtue; it appears as a kind of wholistic relational phenomenon (Morgan 2015, pp. 456–458). Something nontrivial is lost when we translate the verb forms of *pistis* as ‘believe’ for a modern reader, for whom belief is understood largely as involuntary cognitive assent.

This etymology goes some way toward forming an error theory for why Christian faith has been so often articulated in terms of belief (or even equated with it) for much of the tradition's history. If it is correct that the pre-modern use of 'belief' differs from the modern use in the ways indicated in the preceding paragraphs, this ameliorates some of the tension generated by historical articulations of Christian faith which make these terms focal in expositions of the nature of faith. This is not to say etymology takes us the whole way. For certainly, there has been much concern with intellectual orthodoxy in the history of Christianity. Thus, I am interested to investigate how right belief fits with the notion of Christian faith as I progress through this inquiry. For the time being, the foregoing discussion suggests that we should be circumspect in assuming either identity or entailment relations between either discrete epistemic states or intellectual orthodoxy and Christian faith, even though these are closely connected in the history of the Christian tradition. Thus, while I take my project to be centrally accountable to key faith-data drawn from the biblical texts, I ultimately aim for my findings to make sense in relation to later Christian tradition.¹⁰

I will discuss belief again at further points throughout the project. But in the meantime, we should keep in view that while this etymological work steers us away from assumptions which intellectualize faith, if we are not careful, we might come instead to see it as a primarily affective or emotional state. For some who view trust as primarily affective, this view may seem intuitive. A more reflective reading of McKaughan's quotation above, however, does not support that conclusion. Rather, it evidences an observable and practical understanding of the qualities mentioned rather than a subjective or emotional interpretation. This aligns with Morgan who,

¹⁰ Were I to entirely fail in that respect, my project would not necessarily fail but would turn out to be highly revisionary. I take that to be a suboptimal result. Fortunately, I do not think that such is the case. Already, this section has supplied a partial error theory; my 'efficacy versus total accuracy' rationale supplements it further.

despite detailing the complex cognitive and affective dimensions of *pistis* in ancient literature, insists:

Counter-intuitive as it may be to modern sensibilities, when writings of this period portray *pistis*...their interest is scarcely at all in its interiority but in its exterior, active, interactive, and productive aspects (2015, 54).

While Morgan often sums up this emphasis by saying *pistis* is a relationship (2015, 260), Peter Oakes clarifies Morgan's slogan by explaining that *pistis* is a pattern or mode of action (or interaction) in a relationship: '*pistis* is a relational way of life' (Oakes 2018, 265). This further underscores that there is relationality, enacted practice, and externality which are central to *pistis* which do not typically survive in the modern English rendering 'faith'. The character of first century *pistis* that this survey brings into view, I think, ought to be sufficient to answer why a philosophical account of Christian faith needs to reckon with the notion of *pistis* in Scripture and its context, rather than skip forward to theology about 'faith' without examining whether theology is appropriately sensitive to the biblical texts and language.

McKaughan suggests that, 'a case can be made that, given what 'believe' has come to mean in contemporary discourse, 'trust' or 'have faith' is almost everywhere a better translation for acts of faith' (2013, 107–8). I agree. This concern is reflected in the work of some biblical scholars who render *pistis* in the New Testament as 'faith(fulness)', as I indicated in the preceding chapter. Regardless, what is clear is that increased sensitivity and awareness are called for in the translation of the verb form of *pistis*. Nuance here has the potential to recalibrate our reading of the text, going some distance to remedy 'meaning drift'. Thus, while 'faith' is our best translation of *pistis*, the exhortation here is simply this: that we take care to let the biblical notion inform what we mean by the English term when used in the biblical and theological context. This is emphatically *not* a claim that English translations of the Bible are inaccurate or corrupted.

Rather, it is an acknowledgement of a well-known difficulty in translation itself, ancient or contemporary, which becomes problematic primarily when it goes unacknowledged. That difficulty is that words (and the notions or concepts they represent) often do not have an easy one-to-one translation across languages, much less across time and culture. It is toward this acknowledgement that McKaughan and Howard-Snyder are pointing when they list the term *pistis* as a faith-datum of which a philosophical account of Christian faith will need to make sense. However, with *pistis* both expounded as an active quality of relationships (plausibly objective and public) and rendered as ‘trust’ (often construed as subjective or private) we might reasonably ask: what understanding of trust is required by this description? McKaughan and Howard-Snyder themselves investigate this question only to conclude that faith does not entail trust under any of the descriptions they survey in the literature (2022b). However, Morgan’s work makes trust very difficult to excise from the biblical conception of *pistis*. The result is that trust appears both crucial and ambiguous: an undesirable state of affairs. Accordingly, I suggest that as it stands, the *pistis* datum is underspecified in relation to trust. While close specification might not be possible, I think that for ‘trust’ to remain an apt description of the core meaning of *pistis*, it must be shown that *some* theory of trust answers to the foregoing description of *pistis*. I undertake the task of addressing this ambiguity and potential tension in the next two chapters.

Hopefully, the foregoing discussion of *pistis* as it was understood commonly in the socio-linguistic milieu of the first century—the context of the New Testament texts—has been sufficient to highlight why this term matters in our philosophical accounts. If they will enable those whose practice is informed by them to secure the value at which Christian faith aims (roughly, justification before God) such accounts must deal with theology insofar as theology has

its finger on the pulse of Scripture itself. Checking that this connection is intact is a vital safeguard to keeping ‘faith’ on course.

5. Standing on the shoulders of giants: *’emunāh* and the faith of Abraham

In the last section, I indicated ways in which the English term ‘faith’ fails to map evenly onto the Greek *pistis*. In this section, I will consider whether *pistis* maps evenly onto *’emunāh* as exhibited by Abraham. In this way, I begin to show how *pistis*, *’emunāh*, and a biblical exemplar of faith, Abraham, are bound up with one another—and together, with Christian soteriology.

So, having seen why *pistis* is a critical point of contact for accounts of Christian faith, where does *’emunāh* come into the conversation? The *’emunāh* lexicon is the Hebrew word group which is translated as ‘faith’ in English and which the Septuagint standardly translates with the *pistis* lexicon. To take one pivotal text as an example:

Genesis 15:6

English (NIV) And Abram believed the LORD, and it was credited to him as righteousness¹¹

Greek (LXX) καὶ ἐπίστευσεν Ἀβραμ τῷ θεῷ καὶ ἐλογίσθη αὐτῷ εἰς δικαιοσύνην

Hebrew (Westminster Leningrad Codex) : ה' אלהים אברהם אמן ונאמנה לו וזכה לו

In the English text above, ‘believed’ translates the Greek ἐπίστευσεν (verb form, aorist active indicative, 3rd person singular) of the LXX, which in turn is a translation of the Hebrew אמן ונאמנה לו (verb form, *hiphil*, conjunctive perfect, 3rd person singular). This passage (and the wider Abrahamic narrative which it sets in motion) plays a key role in two New Testament passages (Galatians 2-3 and Romans 3-4, respectively) seen as central to Scripture’s teaching on justification and so regarded as touchstones of soteriological doctrine. Thus, when Paul cites Genesis 15:6 (above) and claims that this kind of *pistis*, not works of the law, is the means by

¹¹ Unless otherwise noted, biblical references in English are from the New International Version (NIV).

which God gives the Spirit (Gal. 3:5) and by which people are truly children of Abraham (3:7), it makes Abraham's response to God critical to our interpretation of *pistis*. So, according to Paul, the *pistis* demonstrated here by Abraham is what Simpson has called 'the kind of faith that matters' (2023a, 83). So, in what exactly did Abraham's faith consist?

Here is where *'emunāh* comes into play. The *niphal* (characteristically passive) form of the verb can be glossed 'to prove to be firm, reliable, faithful' or 'to be permanent, to endure' (HALOT 2017). On the other hand, the *hiphal* (characteristically active) form of the verb indicates 'to think...to be convinced' as well as 'to have trust in, believe in,' but also retains connotations of faithfulness (HALOT 2017; Stubbs 2008, 144; Morgan 2015, 8–9). The latter conjugation—the active *hiphil*—is what appears in Genesis 15:6. However, being active, this form indicates something more than to 'credit a report' or accept an assertion (Moberly 1990, 105). It has 'further implications of trusting self-commitment' (Moberly 1990, 105). Thus, this active conjugation brings into view not only credence but *reliance* (Wenham 1987, 284, citing Jepsen 1977 TDOT 1.308). This being the case, practical or enacted dimensions come into view. Last, but not least, the term appears in an atypical grammatical construction¹² in Genesis 15:6, which 'probably indicates repeated or continuing action' (Wenham 1987, 284). Accordingly, a number of scholars suggest that the incident in Genesis 15:6 'constitutes one particular example which represents and summarizes a regular occurrence,' with the implication that 'faith was Abram's normal response to the LORD's words' (Moberly 1990, 105; Wenham 1987, 284). Owing to these and other insights concerning the lexicon in question, there is wide agreement that the Hebrew *'emunāh* 'often carries the connotation of 'faithfulness', that it has this connotation when applied to God, and that it is also used to refer to a corresponding faithfulness

¹² *waw* consecutive + perfect; typically, the *waw* consecutive prefix appears in conjunction with the imperfect.

in God's people' (Stubbs 2008, 144). The key point of disagreement, he goes on to observe, is whether Paul means to carry over that connotation when he cites the Genesis text in Galatians and Romans, or if he intends a narrower meaning which excludes such connotations (Stubbs 2008, 144–45). That is, whether Paul's use of *pistis*—the Greek term which the Septuagint uses to translate *'emunāh*—is loaded with same connotations as the Hebrew. Does Paul see Abraham's faith as a kind of faithfulness to God, a pattern of responsive obedience or self-commitment? Or as believing God and so trusting his promise?

6. *Pistis* and soteriology

In the previous section, we saw how Paul's use of Genesis 15:6 in Galatians 3 causes considerations of the Hebrew *'emunāh* to impinge on our interpretation of *pistis* both there and in other Pauline texts. This led us to ask how Paul sees Abraham's *pistis*: is he making and marking a distinction or is he exploiting and expositing a continuity? In this section, I will show how this question is brought into sharp relief by disputes about Paul's use of the Greek phrase *pistis Christou* in his arguments which connect Abraham's *pistis* to the *pistis* which now leads to justification. I will outline the two most common interpretative viewpoints on this issue and trace the soteriological patterns commonly associated with each. By doing so, I both appreciate the complexities involved in employing *pistis* and *'emunāh* as faith-data, and ground more thoughtful reflection on the value that I have said Christian faith aims to secure. I have hitherto accepted Simpson's identification of this value as justification before God; this section will bring into view broader soteriological categories which potentially bear on the value (and so too the nature) of Christian faith. Recall, the aim of this chapter is to get a handhold on these key faith-data with an eye to sharpening them to work more effectively to evaluate the theological fit of

philosophical accounts of Christian faith. Those tasks await us in the following chapters. But first, theology.

The phrase *pistis Christou* is a genitive construction which indicates faith relating to Christ (Keener 2018, 103).¹³ This grammatical construction lacks specificity and so can be read as either an objective genitive (*faith in Christ*) or as a subjective genitive (*faith(fulness) of Christ*).¹⁴ There are a range of arguments—structural, narrational, linguistic, and exegetical—to support both interpretations (Stubbs 2008, 138; Keener 2018, 103–6; Dunn 1993, 57–58).¹⁵ The objective genitive reading takes human *pistis* as the focus, the subjective genitive reading takes Jesus’ *pistis* as focal. Accordingly, Stubbs characterizes these as ‘anthropological’ versus ‘christological’ perspectives (2008, 138).¹⁶ It is typical for those who favor the objective genitive reading of *pistis Christou* to interpret Paul as intending a narrower meaning of *pistis* which excludes the Hebrew term’s connotations of faithfulness; they have human *pistis* in focus (thus Stubbs’ ‘anthropological’ designation). Meanwhile, those who favor the subjective genitive reading tend to interpret Paul as retaining the connotations of the Hebrew; they have Jesus’ faith(fulness) in focus (2008, 145).¹⁷ Where the former see a distinction being made, the latter see a continuity being developed. Several scholars have suggested that the expression is more complex than this binary debate allows. For instance, Brant Pitre, et al. ‘think it possible that Paul deliberately chose the expression *pistis Christou* because, at least in some places, he may

¹³ Matthew Bates lists the *pistis Christou* debate as a significant factor contributing to the ‘external-relational shift’ he observes underway in contemporary New Testament scholarship (Bates 2020, 181).

¹⁴ Some scholars opt to translate *pistis Christou* as ‘Christ-faith’. In so doing, they avoid embedding their interpretation in the translation itself, whatever interpretive perspective they might defend.

¹⁵ Schliesser offers a ‘third view’, arguing that Christ-faith be understood as an eschatological event (Schliesser 2016).

¹⁶ Stubbs’ use of ‘anthropological’ in contrast to ‘christological’ is not pejorative but refers to the focal party whose *pistis* the view foregrounds.

¹⁷ Stubbs does not neglect nuance in the thought and work of scholars who have weighed in on these questions. He readily admits that not all scholars fall tidily into these categories and explains some representative examples. However, he maintains that his taxonomy is useful for tracing the broad patterns (Stubbs 2008, 143).

have intended *both* connotations' (2019, 188). Similarly, Morna Hooker suggests that an exclusive view one way or another may miss the depth of the expression. She writes:

Our study has driven us to the conclusion that the phrase [*pistis Christou*] must contain *some* reference to the faith of Christ himself. I suggest that we should think of it not as a polarised expression, which suggests antithesis, but as a *concentric* expression, which begins, always, from the faith of Christ himself, but which includes, necessarily, the answering faith of believers, who claim that faith as their own (Hooker 1989, 341).

Hooker's suggestion allows for human faith to be in view even as the faith(fulness) of Christ is foregrounded, so capturing emphases from both 'anthropological' and 'christological' viewpoints. These conciliatory and insightful suggestions notwithstanding, much discussion continues to develop along antithetical lines: the phrase must be interpreted as *either* objective genitive *or* subjective genitive. These differing interpretations influence the trajectories of what Stubbs calls two 'divergent patterns of soteriology' (2008, 140). The objective genitive reading (anthropological) Stubbs associates with the Lutheran Reformed tradition; the subjective genitive reading (christological) he links with 'participationist eschatology,' a term he borrows from E.P. Sanders (2008, 140).

In the Lutheran Reformed tradition, 'Divine acceptance is...understood as the primary question that Paul's soteriology answers' (Stubbs 2008, 143). Historically, this is the dominant Protestant reading of the passages of Romans and Galatians taken as pivotal to Pauline theology. This is not arbitrarily the case but is faithful to the center of gravity in Martin Luther's own exposition. He opens his 1531 lectures on Galatians by depicting the theme of Galatians as two kinds of righteousness, one attained by works and the other received by faith (Dunn 1993, 140). No one is declared righteous by works of the law, but God justifies (declares righteous) sinful human beings on the basis of faith alone. As Dunn rightly affirms, 'Luther had fully grasped Paul's principal thrust on the sufficiency of faith' (Dunn 1993, 141). However, Luther's conflict

with the Roman Catholic church—particularly over the sale of indulgences—deeply influences his understanding of the phrase ‘works of the law’ (by which he took Paul to mean the attempt to achieve righteousness through one’s moral merit and good works) on which his interpretation depends. As Dunn notices, Luther’s focus on how the individual sinner is justified thus loses touch with Paul’s more corporate argument, which is not primarily inveighing against human effort but against the idea that ethnic origins determine the boundaries of God’s people, the righteous (Dunn 1993, 142). Paul is speaking to the question of the demarcation of God’s people, not directly (though it is directly *relevant*) to how an individual gains acceptance by God. Nevertheless, the sufficiency of faith over against human effort shines out in Luther’s exposition. Thus, ‘For many...the doctrine of justification by faith as rediscovered and expounded by Luther remains the touchstone of the gospel and the canon within the canon by which authentic Christian theology can be discerned’ (Dunn 1993, 142).

While the corporate aspect of Paul’s theology drops out of view in Luther’s more individualistic treatment, an emphasis on the broader scope of the purposes of God is characteristic of the ‘participationist eschatology’ pattern of soteriology that Stubbs associates with faith(fulness) readings of *pistis*, and subjective genitive interpretations of *pistis Christou*. For example, Wright’s exposition of Galatians takes the whole of Paul’s argument pertaining to justification as arising from the issue of Jew-Gentile table fellowship in Galatians 2. As such, Paul’s argument is concerned with what marks out the people of God, the heirs of Abraham. Already, then, there is a guiding corporate concern. However, the scope of God’s purposes is broader still: the redemption of human beings from sin and evil is part of God’s committed intention to renew *all of creation* (which humans were intended to cultivate as God’s representatives), liberating all of creation from death and decay. Human justification is part of

God's victory over the powers of evil—but it is not the sum of God's purposes. Thus, on Wright's view, the gospel is not fundamentally a message about how individuals might gain acceptance before God; it is a message announcing that Israel's Messiah has been enthroned as Lord of the world:

The royal proclamation is not simply the conveying of true information about the kingship of Jesus; it is about the putting into effect of that kingship, the decisive and authoritative summoning of allegiance. That is why it challenges the powers (Wright 2013b, 236).

Wright's reasoning arises from reading the New Testament texts with his finger on the pulse of the hope for the fulfillment of the Isaianic promises latent in second-temple Judaism, as well as having an ear tuned to the cultural milieu of the empire in which Paul's audiences were immersed. Accordingly, he thinks it is a mistake to try to understand the gospel exclusively through a Judaic or Hellenic lens. Rather, 'The more Jewish we make Paul's 'gospel', the more it confronts directly the pretensions of the Imperial cult, and indeed all other paganisms whether 'religious' or 'secular'' (Wright 2013b, 228). This interpretation in continuity with the Jewish Messianic hopes and the story of Israel as God's covenant people through whom God promised to bless the world leads Wright to favor a subjective genitive reading of *pistis Christou*. This view is evident when he writes that the people of God are:

...appropriately marked out by that badge of *pistis*...not as an arbitrary sign...not because faith is a special, meritorious form of interiority which this God decides to reward, but because *pistis*, faithfulness, (a) always was supposed to be the badge of Israel, (b) now has been the badge of Jesus, and so (c) is the appropriate badge—the only badge!—by which Jesus' followers are to be marked out (Wright 2013a, 839–40).

Thus, Wright offers a fairly strong faith(fulness) reading of *pistis*, where something like a trusting allegiance or loyalty is in view. He interprets Paul's use of *pistis* as standing in continuity with the 'emunāh attributed to Abraham in Genesis, rather than drawing a distinction.

So understood, the problem Paul is addressing is not focally how a sinner is justified, but how God can be faithful to fulfill his promise to bless the whole world *through* Israel when Israel is unfaithful. A faithful Israelite is required—enter Israel’s Messiah. Wright’s logic is sensitive to this covenantal and Messianic narrative. Morgan, though often aligned with Wright’s reading at other points (and herself attentive to the thought world of the first century), suggests that Paul is pressed to posit his ‘seed of Abraham’ line of thought (Galatians 3:15-18) to fill a gap in his argument’s logic (Wright understands it as an essential part of an orderly train of thought). She still sees Paul’s focus as ‘how righteousness is achieved and the role of *pistis* in that process’ (2015, 277). Ultimately, however, the shape of her faithfulness-inclusive construal of *pistis* comes through in her interpretation of Paul as articulating a ‘tripartite relationship between God, Christ, and humanity’ which is characterized by mutual faith(fulness) ‘which runs in all directions’ (2015, 281, see also 274-276).¹⁸

Thus, Morgan, like Wright, departs in a number of ways from the conventional Reformed reading, however closely allied with it she may appear by her insistence that the notion of trust ‘stands at the center’ of the *pistis* lexicon (2015, 15). In spite of their similarities, Wright’s reading is preferable to Morgan’s since it regularly attributes more coherence and clarity of argument to Paul—Galatians’ reputation for being a heated and hastily penned epistle notwithstanding. It is also a textbook example of the contrast Stubbs draws between objective and subjective readings of the genitive in *pistis Christou* and their respective interpretive trajectories. Stubbs summarizes:

[In] a ‘faith(fulness) of Christ’ reading, Paul’s talk about faith and salvation no longer revolves around the typical Lutheran question of ‘how can a sinner find acceptance before a just God?’ but rather the question, ‘how can the purposes of God come to pass in light of the unfaithfulness of Gentiles and also Jews?’ (2008, 147).

¹⁸ This is notably similar to Hooker’s ‘concentric’ reading of *pistis Christou* (1987, 341)

Nonetheless, this central question is of significant soteriological import, as Wright is careful to note (2013b, 234). But salvation itself is explicitly articulated in cosmic terms, rather than in more narrowly focused anthropological terms which foreground justification. Stubbs explains:

Salvation now is understood as being saved from the power of ‘sin’, from the ways of the world and ‘flesh’ that are contrary to the purposes and patterns God has intended for God’s creation...Although salvation still includes within it acceptance before God, and because of human unfaithfulness ‘atonement’ is still needed, acceptance and atonement are not sufficient characterisations of the *telos* of God’s purposes...God’s intentions for human life are that we are to reflect the very character of God in our beliefs, thoughts and actions; this is part of the process of God’s defeat of the present evil age (2008, 147).

Thus, human redemption is understood as situated in a wider eschatological renewal that has been set in motion with Jesus’ enthronement. Speaking about justification need not exclude this kind of broader soteriological vision, and a participatory dynamic need not neglect justification. Though there are real and important differences, the contrast between the soteriological patterns Stubbs has in view are, on a number of points, matters more of emphasis than substantive difference. Though these issues matter interpretively—thus, my taking time to think about them here—it is important to acknowledge that those on both sides of the debate seek to take Scripture seriously and both positions can be articulated in terms which conform to creedal Christian orthodoxy. As Keener notes, ‘on either reading, the honor belongs to Christ alone’ (2018, 106). Thus, despite disagreement, proponents have grounds for mutual respect and ongoing fellowship. In short, anathemas are not in order.

Still, anxiety persists around the question of faith(fulness) (not least in relation to *pistis Christou*). The anxiety, I think, is not so much the wider theological and eschatological implications (Lutheran and Reformed traditions have plenty of room for New Creation, for instance), but rather with the suspicion that *pistis* as inclusive of a faithfulness register distorts

the doctrine of justification by introducing something like human virtue or merit into the notion of faith itself. This anxiety seems to me misplaced; if Scripture teaches that God desires humans to respond to him in a certain way, *any* response—insofar as it involves the will or volition, even enabled by grace—has potential to be construed as action or effort. This goes for assenting, repenting, identifying with, submitting, relying, committing, clinging to, and (depending on one's account of trust) trusting. None of these need be construed as meritorious.¹⁹ There is much more to say on this subject, but the forgoing discussion will suffice for present purposes. It is time now to connect this discussion of the complex interpretive dynamics underlying our faith-data with my initial identification of Christian faith.

This discussion has, I think, put pressure on the initial identification of Christian faith as that which enables sinners to be justified before God. This is because although justification is critical within a Christian theology of salvation, it should not be understood as identical or coterminous with it. Of course, it may be the case that justification just functions as a metonym for salvation more broadly understood. However, in some cases, it potentially indicates a narrower vision of ultimate ends. Whether one is persuaded by the objective or subjective reading of *pistis Christou* (or indeed a both/and 'concentric' reading) there is reason to be wary of emphasizing justification at the cost of participation and vice versa. Both are frequent and forceful themes in the New Testament, particularly in Pauline texts. Pifer (who herself defends an objective genitive reading) recognizes this when she writes:

Paul connects faith to both the concept of participation and the doctrine of justification ... Faith is not simply the entry point to justification, but is descriptive of a believers entire life in Christ (2019, 221).

¹⁹ Pifer notes that Bultmann distinguished between *Tat* (human action) and *Werk* (human work), recognizing that volitional response is not identical with achievement (Pifer 2019, 223).

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She goes on to conclude ‘that justification cannot so easily be bifurcated from participation. To elevate one doctrine over the other is to separate two themes that Paul holds together’ (Pifer 2019, 221). Thus, Pifer insists that one can—and she argues *should*—have a concept of salvation broad enough to accommodate both justification and participation together (and that one need not commit to a both/and ‘concentric’ interpretation of *pistis Christou* to do so).

With this in mind, let us consider how all of this bears on an identification of Christian faith. Recall, I have been working with Simpson’s proposal that ‘The kind of faith that matters is that which enables the individual to stand justified, or righteous, before God’ (2023a, 83). The preceding discussion suggests that this is correct but not comprehensive. In that case, justification must be understood to function here as a metonym for salvation more broadly construed (inclusive of participatory categories). I think it is important to make this point if we are to proceed with identifying Christian faith by its value-securing role in this respect. While it does not fundamentally *change* that identification, it seems to me that it does bring in from the periphery the dynamic of ongoing relationship.

As in Oakes’ description of *pistis*, faith appears here not only initiating relationship but as a ‘mode of action in a relationship’ (Oakes 2018, 265). Or in Pifer’s terms, as ‘not simply the entry point to justification, but ... descriptive of a believers entire life in Christ’ (2019, 221). Accordingly, my aim here has been to ensure that my identification of Christian faith with the kind of faith that enables justification before God does not lead to a moment-of-decision focused picture of faith and its role. Rather, it seems to me that Paul’s use of both judicial and participatory motifs presses us to keep in view a more holistic understanding of faith as central to not only entering into but also living in an ongoing relationship with God in Christ. Faith is not

only operative in forming the human-divine relationship but also essential to maintaining and deepening it (Stigall 2023, 47).

Conclusion

Having waded through the foregoing linguistic, exegetical, and theological terrain, let us not lose sight of the purpose that brought us through this territory: we have aimed to identify ‘Christian faith’ and find a way to evaluate legitimate descriptions of that notion.

To this end, we adapted McKaughan and Howard-Snyder’s set of nonarbitrary biblical faith-data to support this task. These include: *pistis*, *’emunāh*, and a biblical exemplar of faith, Abraham. But these are not as simple as they sound. While it is good that our biblical data points are sufficiently minimal to allow a range of faithful interpretation, this same interpretative latitude makes them unhelpfully ambiguous at points. When this is the case, they become ineffectual for evaluating whether we are ‘getting it right’ with respect to faith. Accordingly, to think better about how far the biblical and contemporary notions of ‘faith’ align, we will need to make some principled commitments. I have argued that this move is most critical with respect to *pistis*, particularly in relation to trust; addressing this need is one of my project’s focal objectives.

While the present chapter has not settled any interpretive debates, it has helped me to bring into view some important limitations and draw some principled and plausible conclusions. These modestly restrict interpretation of the faith-data and so begin to shape a more definite characterization of Christian faith. What are the broad outlines of this profile thus far? I have concluded that ‘Christian faith’ indicates the response that God desires from human creatures, and can be identified as a distinctively relational response, one which has salvific implications. Moreover, this response characterizes not only an attitude or posture by which one comes into a

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distinctive kind of relationship with God but also characterizes one's ongoing way of being in that relationship. I have not yet said what this response is (i.e., ontologically, whether it is an attitude, action, posture or something else) but Morgan has given us reasons to think it is not primarily a mental state. I have also accredited faith's tight connection with trust and faithfulness, with the caveat that this affirmation critically depends on what we take ourselves to mean when we invoke the term 'trust'.

Accordingly, in the next chapter I introduce trust more thoroughly in preparation for the following chapter wherein I aim to secure constraints on the notion of trust insofar as it relates to Christian faith. Taken together, these three chapters (clarifying the terms 'Christian faith' and 'trust', respectively) develop a faith-data responsive characterization of faith which will enable us to engage in a more productive evaluative dialogue with contemporary philosophical accounts of faith than the minimal faith-data alone.

Chapter Three

Introducing Trust

Introduction

Conclusions at the exegetical level shape both theological commitments and philosophical perspectives, the latter two often mutually informing.¹ In the preceding chapter, I brought into view how philosophical accounts of Christian faith are ‘unavoidably entangled’ with theology (T. W. Simpson 2023a, 83) and why it is important that the theology in question is closely engaged with Scripture. Having surveyed key exegetical and theological faith-data bearing on descriptions of Christian faith, *pistis* stood out as a touchstone. Morgan has claimed that trust is near the heart of biblical *pistis*. However, I have suggested that the notion of trust is underspecified in this context and so contributes to ambiguity in discussions about the nature of faith. Accordingly, in this chapter, I draw on the work of theorists in the philosophy of trust to sketch several ways we might understand trust. Ultimately, I want to think about the extent to which various kinds and theories of trust align with Christian faith insofar as Christian faith corresponds to the faith-data laid out in the previous chapter (with particular attention to *pistis*). I will conduct that analysis in the following chapter. But in order to undertake that task, I must first introduce the categories and concerns relevant to the analysis of trust.

¹ This is a complex relationship, but this kind of back-and-forth dynamic is familiar across philosophy and many other kinds of learning: we rely on our existing notions, concepts, and language even while actively questioning and clarifying them. Rawls’ ‘reflective equilibrium’ (1971, 49) captures this in the ethical sphere, while the ‘hermeneutical circle’ (often associated with Heidegger) identifies a similar dynamic in interpretation and refinement of understanding more broadly.

Chapter Three: Introducing Trust

To that end, I begin this chapter by undertaking a survey of the philosophy of trust literature. First, I lay out some of the primary questions and concerns raised by trust, such as how it differs from reliance (§1). Next, I characterize two main ‘families’ of trust theories, cognitive accounts and noncognitive accounts (§2). The diversity of accounts and approaches surveyed lead me to consider Morgan’s ‘working definition’ of trust alongside Simpson’s claim that trust is plural in nature: it takes a variety of forms (§3). If this is the case and there is no single and precise definition of trust, in what way can trust be further specified in relation to faith? I end the chapter by concluding that a modified expectation of the degree of specificity I am seeking is in order. That modified expectation takes us into the following chapter, where I evaluate how various trust accounts fit with *pistis*, and consider how this exercise suggests a pluralistic but principled definition of trust.

A Preliminary Consideration

Most of us would likely attest to having first-person familiarity with trust through our interpersonal relationships and broader social experience. Yet, many of us would be hard pressed to say much about what we take trust to *be*. At a first pass, we might suppose that trust is (or has to do with) our willingness to rely on another person. Happily, for a great many practical purposes this proves to be an adequate description. Even so, any amount of reflection on this description quickly raises more complicated questions about the nature and character of trust. Is trust voluntary? Is trust a kind of judgement or an emotional state? Is it assessed practically or epistemically? Does having more (positive) evidence about someone’s trustworthiness mean we need less trust, or does more evidence lead to more trust? As questions multiply and a more complex notion comes into view, we are likely to find ourselves back at the start asking: what *is* trust?

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Since philosophy is regularly concerned with descriptions, definitions, and analyses, it is a natural direction to turn for clarification. Even so, it will come as no surprise that there is more than one philosophical account of trust on offer. Historically, philosophical interest in trust has been rather less than one might expect. However, focused interest in trust has sprung up in the last few decades owing in large part to the publication of Annette Baier's generative paper, 'Trust and Antitrust' (1986). Baier drew attention to the limits of a contractual notion of trust between social equals which was the focus of existing treatments of trust by social and political philosophers. For most people, Baier pointed out, trust relations are markedly asymmetrical in terms of social status, power, etc. (1986, 249). Thus, philosophical treatments of trust which cannot accommodate a trust relation as paradigmatic as a child's trust in their parent, for example, are clearly inadequate. Baier's insights gave rise to new interest in more robust explorations of trust. Myriad philosophical accounts of the nature and ethics of trust began to appear—and continue to appear today—perhaps more than compensating for the previous dearth. In fact, the sheer volume and diversity of accounts has garnered critical comment from theorists who have aspired to make use of the philosophy of trust in their work. Jonathan Kvanvig, for example, comments that attempts to elucidate the notion of faith by examining trust 'face difficulty immediately':

For if we wish to identify faith with trust, it would be nice if we were clarifying the more obscure by the less obscure, but when we ask what trust itself is, we get a stupefying variety of opinion (Kvanvig 2018, 24).

Thus, before even beginning to review the literature, we face the question of whether such a project is worthwhile. If there is so little agreement about the nature of trust, why delve into this unwieldy literature at all? At least part of the answer lies in necessity. If we accept that something that is rightly referred to as 'trust' is central to Christian faith, our options are either to proceed with a minimal placeholder concept or engage with the trust literature in hopes of

winning from it some additional clarity. I think we must admit that a sort of widely generalized notion (which I noted might suffice for casual use) is inadequate for theory construction. An equivocal term will ultimately muddy the water. So, even if we are unable to pin down one unified definition for trust (more on that matter later) it seems we still must get the lay of the land into view so that we can understand the range of assumptions potentially being brought into any theory in which ‘trust’ is invoked.² Even if it turns out that we cannot specify trust to the extent that it can completely disambiguate faith, we still need to come to grips with it sufficiently to ensure that it does not *introduce* ambiguity.

I think we can agree in large part with Kvanvig’s comment above both with regard to the challenge faced by such projects and the difficulty posed by the diversity of trust accounts on offer. But the existence of difficulties such as these need not be taken to infer that there is no way forward through the challenging terrain or that there is no reward to be had if one succeeds in making some advance. That being the case, my initial task is to begin to map the territory of trust—and not be put off too easily by the difficulty of doing so, nor by the nay-sayers at the outset.

1. The philosophy of trust

Some orientation to the contours of the philosophy of trust in general will be fitting before I go on to outline some of the distinctive features of the different families of trust accounts. First, a word about reliance.

² That is, unless we want to follow Kvanvig’s example and excise trust-talk from our theory altogether (as will be seen when I evaluate his account of faith in chapter 5). I think that would be a mistake. After all, Kvanvig has only here raised the point that a challenge exists; he has not shown that the challenge is intractable. Kvanvig’s argument for the *irrelevance* of trust with regard to faith is not limited to this comment about the difficulty of specifying the notion and the state of the philosophy of trust literature. But whatever he may argue as to trust’s relevance to faith, I take it that his comments about the grim prospects of *specifying of the notion* of trust (Kvanvig 2018, see esp. 24-27) do not constitute a conclusive argument for the intractability—practical irresolvability—of the challenge of clarifying trust.

Trust and Reliance

One of the first ideas which one encounters in the philosophy of trust is a distinction between trust and reliance. Reliance is a kind of dependence which makes one vulnerable in some way. One can rely on a chair to support one's weight, rendering one vulnerable to falling onto the floor. One can rely on a car's gas gauge, making one vulnerable to running out of fuel at an inopportune time. However, one cannot properly be said to *trust* a chair or gas gauge. Although we do sometimes apply the term 'trust' to instances of reliance such as those above ('I'd trust this calculator over my own math skills any day!') most theorists will take this as a metaphorical or colloquial extension of the term. The reason that these are not viewed as instances of trust is because trust is taken to be an interpersonal notion; one can only trust *persons*.³ Karen Jones summarizes the consensus view when she states, 'Machinery can be relied on, but only agents, natural or artificial, can be trusted' (Jones 1996, 14).

Why think that this is the case? One reason that some theorists think we mark this distinction is the different reactions which we accept as being appropriate when one is let down in each case. In the case of reliance, one might feel frustrated or disappointed, but a sense of hurt or betrayal appears inappropriate.⁴ In contrast, hurt and a sense of betrayal are characteristic and appropriate reactions to broken trust. The liability to reactive sentiments of blame and betrayal seem often to accompany trust, but not general reliance. There are more complex cases where we apparently direct reactive attitudes toward inanimate objects. Consider, for instance relying on an

³ Persons is often defined broadly to include persons 'natural and artificial' the latter of which is regularly taken to include institutions and sometimes nations and other collective agencies (Baier 1986, 240). There are also emerging questions regarding whether AI is a candidate entity for trust under this rubric. In any case, as McLeod attests, forms of trust which take quasi-personal agencies or entities as their object 'are coherent only if they share important features of (i.e. can be modeled on) interpersonal trust. The assumption...is that the dominant paradigm is interpersonal' (McLeod 2021).

⁴ Unless, for instance, we have strongly anthropomorphized the object of our reliance; however, while allowing that this experience is possible, most will agree that such a reaction is inappropriate.

infant car seat to protect one's child. If the straps securing the seat fail and our child is injured, we will likely experience more than frustration: we will probably feel angry or betrayed. Yet, upon closer reflection, our anger is not directed at the defective item itself but at the agential powers responsible for ensuring the item's safety. In this way, it becomes evident that we have normative expectations of persons but not of things, despite examples like the one considered here which initially suggest otherwise. This is one reason that some theorists take trust to be a particular kind of reliance, a kind directed properly to personal agents.

There are, of course, situations in which we merely rely on people rather than trust them. In these instances, we treat people as we treat non-personal entities *in the sense* that we rely not on their will or responsiveness to us, etc.—roughly, some personal or normative feature—but rather we rely on some other feature of their psychology or pattern of behavior, etc. to predict their action and take it into account when determining our own.⁵ To sum up: reliance is a kind of dependence which entails vulnerability, and many theorists consider trust a particular kind or species of reliance. While many theorists agree that trust either entails reliance or a disposition to rely as well as something *more than* that reliance, we find that 'controversy surrounds this extra factor' (McLeod 2021). In our outline of the several families of trust accounts we will have occasion to consider some of the literature's most discussed candidates for this 'extra factor' as well as several accounts which take reliance to be supplemental to the essential notion of trust.

Trust Locutions

⁵ Richard Moran illustrates this distinction between relying on evidence and trusting a person in the context of testimony. He writes, 'A phenomenon will count as evidence however it came about, whether by natural causes or by someone's deliberate action, or just as easily by his inadvertence or carelessness. But nothing can count as someone's assurance that was not freely presented as such, just as talking in one's sleep cannot count as making an assertion or a promise' (Moran 2006, 278).

Brief reflection on ordinary language use will reveal that English-speakers employ a variety of trust locutions.⁶ Consider:

‘Holmes trusts Watson to feed his pet tortoise, Clyde.’

‘Higgins trusts Magnum with the Ferrari.’

‘Lewis trusts Morse as a detective.’

‘Hastings trusts Poirot.’

‘Nancy Drew trusts in the chief of police.’

‘Wimsey trusts that Harriet gave an honest statement in court.’

These locutions suggest that we understand ourselves to trust others to *do* things, trust them *for* and *with* things, as well as trust them in circumscribed roles (trust-*as* locution), and trust them outright.⁷ In addition, the trust-*in* locution (the penultimate example above) plausibly serves to express that the trust is emphatic, existentially entrusting, and person-centered (T. W. Simpson 2023b, 157). Finally, we sometimes employ the trust-*that* locution (as in the last example listed above) to indicate propositional trust (trust that a certain proposition obtains). The reader will notice that these locutions parallel belief and faith locutions: belief, belief-that, belief-in; faith, faith-that, and faith-in. Like belief and faith, trust appears able to take relational and propositional forms. Notice, however, that all the trust locutions besides this last one (trust-*that*) are relational, taking persons as their objects. This makes sense, since I have already noted that trust is a relational attitude that is properly directed toward persons (rather than, say, inanimate

⁶ D’Cruz reminds us that here we are reflecting on locutions which sound natural in English, but not all have natural cross-linguistic equivalents. In particular, ‘many languages do not have a direct way of expressing three-place trust’ (2018, 240).

⁷ Another way some theorists have sought to model this is in terms of *domain* (D’Cruz 2018). One might then think that we trust others in particular domains of interaction (A trusts B with regard to domain *D*), and when we trust a person in a very wide range of domains, we might simply say we trust them (A trusts B), implying something like outright trust. D’Cruz argues that we rarely—if ever—actually trust someone completely: ‘What we mean when we say that we trust a person completely is that we trust them across domains that are vitally important to us’ (D’Cruz 2018, 243).

objects). What becomes unclear, then, is exactly what might be meant by trust-*that*, since it seems to take a proposition rather than a person as its object. It would take us too far afield to discuss the matter extensively here, but I think Paul Faulkner is close to the mark when he suggests that ‘In its propositional form, trust is no more than a belief about outcomes... a belief that someone or thing can be successfully relied upon’ (2023, 62). Theorists disagree on whether an attitude of this description is rightly called trust (to anticipate, I will take the position that it is not). However, cognitive accounts of trust more broadly seem to answer to this same description. This deserves further consideration, and I will return to the issue later in this chapter. But for now, it will suffice to say that most trust locutions are relational. Accordingly, the trust literature focuses on ‘interpersonal trust, which arguably is the dominant paradigm of trust’ (McLeod 2021). McLeod uses the descriptor ‘interpersonal’, however, she is using that language to indicate what we have already been referring to as ‘relational’ trust: trust which takes another person as its object. In light of what I have said above about trust being an attitude which is only properly directed toward persons, this designation appears redundant. However, whatever I might ultimately argue about the status of propositional trust, that concept and language is still in active circulation in the literature. Thus, I must designate that the trust I take as paradigmatic is the sort that is directed toward persons. Accordingly, my concern will be with relational trust—that is, person-to-person trust—besides where otherwise noted.

Even within the relational paradigm of trust, however, theorists may yet disagree about which locution is most explanatorily basic, that is, which is best able to explain the other (presumably derivative) locutions. A majority of theorists have followed (or modified) Baier’s formulation of trust as a three-place relation, ‘A trusts B with valued thing C’ (Baier 1986, 236)

and taken this to be the basic structure of trust relations.⁸ However, a number of theorists such as Domenicucci and Holton have recently argued that a two-place relation—‘A trusts B’—is more explanatorily basic (2017, 153). We trust *someone* before we trust them *for* something.⁹ This view suggests that relational trust might be a lot like love, which resists reductive analysis.

Domenicucci and Holton contend:

[Hardly] anyone...thinks that we should understand what it is for Antony to love Cleopatra in terms of the three-place relation ‘Antony loves Cleopatra for her _____’, or...that we should understand the two-place relation of friendship in terms of some underlying three-place relation... (2017, 150)

Simpson adds that whatever other claims one might want to make for it in terms of basicity, two-place trust has a kind of *axiological* priority:

[If] a three-place trust relation exists without the two-place, the clear risk is that my trust of that person exists only because of what that relationship gives me. It may be a transactional relationship, not one that is valued for its own sake. (T. W. Simpson 2023a, 89)

Faulkner has gone further to propose that a generalized trusting attitude—captured by the one-place formula ‘X trusts’—is an even more basic notion in explaining trust (2017, 120).

The upshot of this emerging diversity is that even the basic structure on which theorists have conventionally modeled trust relations—and around which several decades of discourse has been framed—is open to question. Before we conclude that the state of the art is dire indeed, we should remind ourselves: theorists do not disagree as to whether, for instance, both two- and three-place trust relations exist. They disagree about which is most explanatorily basic, that is,

⁸ This has come to be rendered fairly standardly across the literature as ‘X trusts Y to ϕ .’ They are sometimes also referred to as ‘entrusting’ models. However, some theorists (Jones 1996; Hieronymi 2008) differentiate between trust and entrusting, viewing the former as an attitude and the latter as a voluntary action.

⁹ One’s intuitions here may be related in part to whether one is more persuaded by inductive or deductive methodologies. Might one equally argue that a sufficient range of instances of three-place trust cumulatively constitute two-place trust (or perhaps that two-place trust supervenes on instances of three-place trust)?

which one we should take as paradigmatic as we analyze the notion of trust. Granted, this does lead to diverging opinion. But in recent years it has also led to focused attention on more than just one model. This seems to me a good thing: it is quite possible that the three-place model has—like all models—both highlighted *and* hidden various features of its target notion (Lakoff and Johnson 1980). Accordingly, different models have the potential to open up novel insights and original avenues of inquiry. To my mind, that gives a *prima facie* reason to think such models are worth developing and exploring.

With this brief orientation to philosophy of trust in hand, let us now take the families of trust accounts in turn, seeing how each makes distinctive uses of the ideas we have sketched so far.

2. Families of trust-accounts

There are a variety of ways to categorize the myriad approaches philosophers take to the notion of trust. Surveys often class these approaches into three categories: risk-assessment, affective, and will-based theories (Jones 2016).¹⁰ In recent work, however, Simpson sorts these more broadly along cognitivist and non-cognitivist lines: risk-assessment accounts characterize trust as essentially cognitive, while both affective and will-based accounts characterize it as a noncognitive notion (T. W. Simpson 2023b, 14–20).¹¹ For my purposes, I will employ this broader twofold distinction, discussing affective and will-based accounts together under the heading of noncognitivism. This broader schema will be helpful in bringing out shared commitments and claims amidst the diversity of proposals. It also helps to mitigate some confusion; trust accounts do not tend to be as reductive as their class headings might suggest. By

¹⁰ A similar schema is adopted by other theorists. For instance, Simpson identifies interest-maximizing, affective, and normatively-laden attitude accounts; McLeod prefers a twofold division of motives-based and non-motives-based theories, nesting risk-assessment accounts under the former (T. W. Simpson 2012; McLeod 2021).

¹¹ Ultimately, Simpson thinks this schema misses a more critical distinction by which trust-accounts might be grouped, that is, whether they see trust as ‘evidence-constrained’ or as going ‘beyond the evidence’ (T. W. Simpson 2023b, 28).

this I mean that, say, an account of trust classed as ‘affective’ might also make use of volitional or other elements. To complicate matters further, other distinctions like motives-based and non-motives-based, or doxastic and nondoxastic add layers of complexity or even alternate sorting patterns. The map of trust accounts is not a linear grid. It is more like a complicated Venn diagram. Think more overlap, less clean lines. Thus, the broader distinction between cognitive and noncognitive accounts simplifies matters—at least a little—and will work for my purposes. I will touch on the other features and qualities as relevant throughout.

These initial observations serve to highlight one reason the philosophy of trust literature can feel disorienting. The family to which an account putatively belongs is more often an indication of what the account takes to be central or most characteristic of the nature of trust, rather than the only thing of which the account takes trust to consist. Many accounts are not rigorously reductive, though there are exceptions on both ends of the spectrum. So, while many theorists recognize cognitive, affective, etc. elements surrounding trust, they disagree widely about the extent to which these various elements are *constitutive* of the notion of trust or are essential to its *nature*, as opposed to, say, enabling conditions.¹² Differing intuitions on this score lead to the broad categorizations of families of trust theories to which we now turn.

2.1 Cognitive Accounts

Cognitive accounts hold that trust is fundamentally a kind of rational prediction of the likelihood of another party’s cooperation in a circumscribed domain. Most theories in this family

¹² Kvanvig—in his account of faith—makes use of this kind of distinction. He distinguishes between ‘explainers’ and ‘background conditions’ (Kvanvig 2013, 114). He contends that the *nature* of faith is affective even though he accepts that faith also probably depends upon psychological or mental states of various kinds. Thus, he concludes, ‘Even if there are beliefs or other cognitive elements present, they are merely background conditions for the faith in question and not constitutive of it nor doing the work that the affective elements are doing in sustaining it’ (2013, 114).

are referred to as risk-assessment or interest-maximizing accounts. Trust of this kind is sometimes called ‘predictive trust’ (Hollis 1998) or ‘epistemic trust’ (Fricker 2007). On cognitive accounts, trust is viewed in terms of rational assessment of the probability that another person or group will prove reliable (usually in reference to some cooperative task). It is a kind of mental state which might *ground* reliance, but it does not itself involve or entail reliance (Marušić 2017, 2). Because of this, ‘it is an attitude that is solely or primarily evaluable in terms of truth, similar to mental states such as belief, prediction, hypothesis, and knowledge’ (T. W. Simpson 2023b, 14). For a risk-assessment theorist like Russell Hardin, for instance, ‘trust might be fully explicable...as a product of rational expectation,’ such that the belief that someone is trustworthy is the same as trusting them (Hardin 1996, 28; 2002, 10). As Simpson notes, not all accounts which come under this heading are committed to doxasticism about trust. That is, they are not committed to the proposition that trust either is or requires the specific propositional attitude of belief (2023b, 14–15). While Hardin construes trust as a particular kind of belief (a ‘trusting belief’), Dasgupta thinks that only ‘correct expectations’ need be in view, and so it is possible that the rationally and evidentially assessed expectations might fall short of full belief (Simpson 2023b, 15, drawing on Dasgupta 1988). Accordingly, while cognitive accounts have a natural affinity with doxasticism, they need not entail it (T. W. Simpson 2023b, 15).

One objection to which accounts within this family are subject is that they seem to dissolve trust in the process of describing it (T. W. Simpson 2023b, 16–17; Becker 1996, 47). If trust just *is* the rational belief (or expectation) that a person will cooperate, invoking ‘trust’ seems redundant.¹³ If you *believe* someone will cooperate, then what do you need to *trust* them for?

¹³ This implies that trust is a zero-sum relation (See Davison 2017, 155 for a diagram of this dynamic). That is, as evidence and knowledge increase, trust correspondingly diminishes: the gap in one’s evidence which was bridged by trust is filled by evidence. In the context of inquiring whether answered prayer counts as evidence for one’s trust in

This kind of objection seems to suggest that trusting necessarily involves going beyond one's evidence, an assumption which in turn raises further questions about evidentialism, the rationality of trust, and what it means to go beyond one's evidence.¹⁴ Another worry with this kind of account concerns whether what we mean to capture with 'trust' can be analyzed in terms of belief without remainder. There seems to be some obviously correct intuition in R. L. Sturch's wry remark that, "Though he slay me, yet will I trust in him' is not resolvable into 'though he slay me, yet will I believe propositions X, Y, and Z'" (2006, 823).

One's initial intuitions about cognitive accounts of trust will probably depend in part on one's working concept of *belief*. I have used the term 'belief' up till this point without laying out a definition, using modifiers to indicate that I have in mind the traditional concept of an involuntary mental state with a mind-to-world direction of fit. However, belief emerges as a focal and disputed issue in this study so more needs to be said. To begin, consider this statement from Andrew Chignell:

There is agreement among most analytic philosophers that belief is (roughly) a dispositional, affirmative attitude towards a proposition or state of affairs. To believe that *p* is to take it that *p* is true—to take it that the state of affairs described by the sentence "*p*" obtains... It is also widely agreed that the majority of our beliefs are not occurrent at any given time, and that belief comes in degrees of strength, confidence, or firmness. After this, however, agreement breaks down (Chignell 2018, 3.1).

This statement frames some key points for developing the concept of belief that will be utilized throughout this project. Two of the points are clarificatory and one is critical. First, the description of the relevant propositional attitude as 'dispositional' means that a person with this attitude or in this state will be disposed to particular patterns of action. Philosophers vary on

God, Scott Davison insists that 'no amount of ...evidence...could be responsible for trust all by itself, since trust is not present unless one goes beyond the evidence' (2017, 156).

¹⁴ These topics would take us too far afield at present but will receive consideration as relevant in later discussions.

finer points here, but the idea is that a person that has a belief that p will be disposed to one or more distinctive behaviors, e.g. to assent to p when asked about that state of affairs, to rely on p in reasoning or practical deliberation, etc. (Schwitzgebel 2021, 1.2).¹⁵ Second, a clarificatory point: ‘affirmative’ in the description of the attitude only describes one’s assent to the proposition or state of affairs *obtaining*; it does not infer any positive regard for or approval of the proposition or state of affairs believed. With these clarifications made, there remains a further critical point to bring out from Chignell’s statement above.

This further critical point is perhaps equally a clarificatory point. Chignell asserts that analytic philosophers mostly agree that ‘belief comes in degrees of strength, confidence, or firmness’ (Chignell 2018, 3.1). Something like this is true, but this claim could also be misleading. Some theorists take belief to be binary, that is, it is not a graded notion. But most theorists intuitively recognize that not all beliefs seem to be held with equal firmness. Thus, one might postulate degrees of confidence in one’s belief as the reason for the difference in firmness. These might be construed as credences or subjective probability judgments. One might see them as supervening on belief, or vice versa. Alternatively, one might hold that credences explain away belief, or alternatively that credences are just beliefs about probabilities.¹⁶ Regardless of the schema to which one wishes to commit, it is oversimplistic (and somewhat misleading) to say philosophers agree that belief comes in degrees.

¹⁵ I take Chignell to be using ‘dispositional’ in this adjectival sense, as this claim enjoys consensus among philosophers. There is another sense in which one might say that belief is dispositional: that is, one might wish to advocate a dispositionalist theory of belief, over against, say, a more traditional representationalist theory. These theories differ on the connection between belief and dispositions (to distinctive actions). ‘Such actions are normally taken to be at least pretty *good prima facie evidence* of belief in P ; the question is whether being disposed, overall, so to act is *tantamount* to believing P , as the dispositionalist thinks, or whether it is merely an outward sign of belief’ (Schwitzgebel 2021, 1.2). Representationalism remains a default paradigm in much philosophical enterprise. Thus, while most analytic philosophers are likely to agree that belief manifests in dispositions, fewer will claim that belief *consists* in such dispositions.

¹⁶ Jackson (2020) offers a concise discussion of these potential relations between belief and credences.

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One reason for the apparent imprecision is that there exist differing conventions regarding the key terms at play in discussions of belief. This is perhaps the most important point for my purpose of clarifying how ‘belief’ and connected terms will be used throughout this project. Titelbaum makes these differing conventions of terminology explicit: according to one convention, ‘belief’ picks out one distinctive propositional attitude, according to another ‘belief’ acts an umbrella term for various propositional attitudes that are representational in nature (2022, 14).¹⁷ Similarly, ‘doxastic attitude’ can refer exclusively to the binary set of belief and disbelief (and by some accounts to suspension of judgement), or can refer to a range of what Titelbaum calls ‘purely representational attitudes’, a category in which he includes credences, certainty, doubt, and other ‘belief-like’ attitudes (2022, 14).¹⁸

In view of these differing conventions, it is important to state the conventions adopted in this study to avoid misunderstanding. Regarding ‘belief’, I am working with the former convention where the term picks out one distinct propositional attitude, understood in binary terms. With regard to ‘doxastic attitude’ I use the term in the narrower sense, restricted to the binary set (and allowing suspension of judgement); when discussed as a requirement for faith or trust, the *positive* doxastic attitude (belief) is intended unless otherwise noted. For the range of belief-like representational attitudes I use the broader term ‘cognitive attitude’. Functioning even more broadly, the term ‘mental state’ will encompass belief-like attitudes and affective or conative attitudes. Thus, while doxastic attitudes are concerned with *whether* something is the case,

¹⁷ Rosa Maria Antognazza contends that although the distinction between, say, belief and credence does not exactly track with historical use, nonetheless the move by these theorists to reject the belief-as-umbrella-term convention signals ‘a growing acknowledgement in anglophone epistemology that aspects of our cognition that have commonly been subsumed in post-Humean epistemology under the notion of ‘belief’ need instead to be distinguished’ (Antognazza 2020, 289).

¹⁸ Titelbaum lists ‘binary belief...also disbelief, certainty, doubt, suspension of belief, comparative confidence, numerical credence, and others’ (2022, 14).

mental states more widely will include not only further belief-like attitudes about whether something is the case, but various attitudes *toward* something being the case (or not). What these varied states or attitudes have in common is their being understood as private or internal states, thus the term ‘mental states’.¹⁹

With these terminological conventions concerning belief and related language in hand, we now move on to consider noncognitive accounts of trust.

2.2 Noncognitive Accounts

This family of accounts seeks to explain trust in primarily noncognitive terms rather than as a belief or cognitive prediction about the trustworthiness of the one trusted. However, it is important to note that accounts in this family do not necessarily deny a cognitive component of trust; they merely deny that trust is *essentially* cognitive in nature. This family includes both accounts emphasizing the affective dimension of trust, and those focused on the volitional and normative (or deontic) dimensions of trust. Some noncognitive accounts take trust centrally to involve reliance, but also something more than reliance: something like optimism about another person’s goodwill (Baier 1986); security about their motives (Becker 1996); taking them to have particular kinds of commitments (Hawley 2014b); or one taking a kind of interpersonal stance toward them which is characterized by normative expectations (Holton 1994, 65). These

¹⁹ Two comments on this terminology. The terms discussed above are categories reflective of the folk-psychology employed in a substantial range of discussions within the philosophical tradition. The most notable exception is philosophy engaged with cognitive science, which employs rather different organizational schemes. While the categories of folk-psychology may not map onto physical brain states and neural pathways, the terms we have designated above are those of the literature with which this study engages and thus are—I think—broadly sufficient for present purposes. Second, we may want to question whether doxastic attitudes and affective or conative attitudes really come apart so tidily. Is the intellectual categorically different from the affective? Are the operations of the head and heart so independent? I am sympathetic with this objection and to arguments made on behalf of a more integrated picture of emotion and cognition (see Wynn (2005) for a representative example). For the purposes of this study, I have parsed these categories more conventionally, as if they are separable, rather than rely on the theoretical commitments required by a more integrated view. That said, I take it that the conclusions drawn throughout this work will be amenable to such an integrated vision of thought and experience.

accounts typically analyze trust as a species of reliance. However, some noncognitive accounts take the affective states (etc.) as themselves constitutive of trust. That is, they see trust as an affective outlook or attitude upon which reliance might be premised. In this way, they have a surprising affinity with cognitive accounts: they share the same dynamic (not entailing reliance but providing an attitude on which it might be premised) but they point to an affective rather than rational attitude. On many accounts, the affective or normative nature of the attitude is concerned not only with the trustor's own optimism or expectation, but with the motives, goodwill, or commitments the trustor attributes to the trustee (on which the trustor's optimism is grounded). That is, one might be confident about a given trustee's cooperation because one is optimistic about the trustee's goodwill toward oneself. Consider this statement of Karen Jones' early account:

[Trust] is 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 favorably moved by the thought that we are counting on her. The attitude of optimism is to be cashed out not primarily in terms of beliefs about the other's trustworthiness, but rather...in terms of a distinctive, and affectively loaded, way of seeing the one trusted (Jones 1996, 4).

Notice that in contrast to the risk-assessment family of accounts, Jones explicitly states that three-place trust is *not* understood primarily in terms of cognitive evaluation as to whether the trustee is trustworthy. In a later account, Jones dispenses with goodwill and instead takes trust to involve optimism about another's competence and *responsiveness*.²⁰ On both accounts, Jones proposes that we understand trust primarily in noncognitive terms such as emotional and conative states or dispositions.

²⁰ Jones warns that this optimism can have a distorting effect, comparing it to 'blinker vision' where one is insensitive to counterevidence, exhibiting a kind of epistemic partiality (1996, 12). For further discussion of epistemic partiality related to trust, see Hawley (2014a). For epistemic partiality in interpersonal relations more broadly, see Stroud (2006).

Another noncognitive approach to trust appeals centrally to the trustor's normative expectation or orientation toward the trustee. Jones' account above invokes something like normative expectation, but other theorists—most notably, Richard Holton—make explicit the insight on which her account draws. Holton proposes that trust entails our taking the 'participant stance' toward someone, relying on them in a way that is freighted with our normative expectations of them *as persons*, and so distinct from how we rely on non-persons (Holton 1994, 65).²¹ Holton thinks this makes sense of the 'reactive attitudes' (such as resentment) that we characteristically express when our trust is broken, but which we regard as inappropriate when our ordinary reliance on non-persons is disappointed (Holton 1994, 67). In fact, he takes the readiness to have such reactive attitudes as partially constitutive of the participant stance, and so part of what separates trust from simple reliance (Holton 1994, 67).

One further account to round out my sketch of the diversity within the noncognitive family of trust accounts comes from Katherine Hawley. She proposes, 'To trust someone to do something is to believe that she has a commitment to doing it, and to rely upon her to meet that commitment' (Hawley 2014b, 10).²² Following the conventions of the trust literature, Hawley articulates her view in terms of a three-place relation. Hawley argues that while ascribing particular motives (or goodwill) to the trustee fails to transform reliance into trust, the trustor's

²¹ Holton's 'participant stance' draws on the work of Strawson (1974).

²² One might wonder why an account apparently requiring a particular belief is classed here as a noncognitive account. I have included Hawley's account here because she does not appear to use 'believe' in a rigorous sense (*pace* Simpson, who—while acknowledging that Hawley's account is cognitive in form not spirit—takes Hawley's account at face value but takes it that the belief required is 'relatively easily acquired' (T. W. Simpson 2023b, 39–40)). She regularly uses less cognitively rigorous terms as synonyms throughout even the more developed articulation of her theory e.g. the trustor *takes* the trustee to have a commitment, or *sees* the trustee as having a commitment (Hawley 2019). If these meet Hawley's cognitive requirements, then while belief might be ideal, contrary to initial appearances her account does not straightforwardly require it. For this reason, while Hawley's official formulation of the commitment account dictates that one 'believe' the trustee has a commitment, her theory turns on the commitment of the trustee, not the particular cognitive state of the trustor.

belief that the trustee *has a commitment* does effect this transformation.²³ In an oft-quoted example, she considers a co-worker who reliably brings too much lunch to work and shares her lunch with me. Suppose I come to rely on her excess and stop packing so much as a sandwich of my own. One day, she uncharacteristically fails to bring her usual excess food. I am hungry and disappointed but cannot really complain. However, as Hawley observes:

[If] we adapt the case so as to suggest commitment, it starts to look more like a matter of trust. Suppose we enjoy eating together regularly, you describe your plans for the next day, I say how much I'm looking forward to it, and so on. To the extent that this involves a commitment on your part, it seems reasonable for me to feel betrayed and expect apologies if one day you fail to bring lunch and I go hungry (2014b, 10).

Thus, it is the trustor's understanding that the trustee has a commitment which makes the difference between reliance and trust. Neither the trustee's affective states or exact motivational profile (or the trustor's view of these) play the pivotal role.

As I have shown through this small sampling, there are a wide variety of 'extra factors' which theorists propose to distinguish reliance from trust. However, I have also pointed out that a number of theorists—from both cognitive and noncognitive perspectives—unhitch trust from reliance altogether, viewing trust as the *premise* for reliance rather than a constitutive part of it. Each theory appears to offer its own insights and advantages; each entails particular objections and liabilities; each aims to capture some significant intuition we have about trust.

3. The nature and concept of trust: pluralism and elasticity

²³ Hawley allows commitments to be both explicit and implicit. She distinguishes commitment from obligation. But, while theoretically they can come apart, on her account, 'Commitments typically give us obligations; and perhaps I have stretched the notion of commitment far enough to ensure that obligations always give us commitments' (Hawley 2014b, 11).

If that is the case, how can just one of these accounts encompass the whole breadth of what we mean when we invoke the term ‘trust’? Maybe it does not need to. Before I go on to evaluate ways in which these trust accounts fit (or fail to fit) with *pistis*, I want to first take an excursus to think about our task in light of this diversity. Simpson proposes that:

...there are strong grounds for supposing that there is no single attitude that ‘trust’ refers to, with a diverse range of phenomena all being naturally identified as instances of trust. Call this *pluralism about trust*. Pluralism about trust is not primarily a claim about the concept of trust. It is a claim about the nature of trust itself, namely, that it takes plural forms, and in particular, that it is sometimes cognitive and sometimes non-cognitive (T. W. Simpson 2023b, 21).²⁴

This is a happily conciliatory proposal. However, Simpson also suggests that a functional root notion of ‘reliance on freely cooperative behaviour’ underlies our range of trust-locutions and the diverse attitudes and actions they indicate (T. W. Simpson 2012, 559). Do we take trust to be whatever it is that premises or enables that reliance? Or do we identify trust with the reliance itself? Is trust a species of reliance, or is it an enabling condition of certain kinds of reliance? I discuss this question at greater length in the following chapter. But let us accept for the moment the central intuition that motivates Simpson’s pluralist proposal: trust takes different forms and identifies a range of related phenomena. If that is correct, then to say something interesting about trust, one need not defend a single ‘correct’ account of trust against all others but will instead need to specify the kind or context of trust one wants to analyze.²⁵ Since Morgan has supplied a sketch of the context in which *pistis* functioned in the first century, my task is to ask ‘if Morgan is correct in her depiction of *pistis* and its context of use, what sort of account or analysis of trust can be in view?’

²⁴ Though Simpson notes that his pluralist claim is not primarily about the concept of trust but about its nature, it nonetheless bears a suggestive resemblance to Sessions’ portrayal of the concept of faith (as plural, grouping diverse members through family resemblance) which I mentioned in the Introduction.

²⁵ Naturally, I am also interested in what constrains the whole range of phenomena identified as trust and will address this in the following chapter.

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In a more recent work, Morgan herself makes a foray into the philosophy of trust literature. After representing a sampling of accounts, she proposes that by drawing together broadly shared features we can arrive at ‘a working definition of ... relational trust’:

Trust is the action of putting something (which might include an object, an outcome, or oneself), or the attitude of willingness to put something, in someone else’s hands (i.e. in their power, responsibility, and/or care), on the basis (which might be e.g. a belief, hope, wager, or assumption) that the other will respond positively (for instance, because she is willing and/or able to do so, and/ or because she is encouraged to do so by one’s trust) (Morgan 2022, 22).

This ‘working definition’ gives some insight into roughly what Morgan has in mind when she employs the term ‘trust’. But if Morgan has already supplied this definition—broad as it is, on account of its parenthetical qualifications and disjunctions—then why think I need to say more about the kind of trust involved with *pistis*?

Two initial comments on this are in order. First, in agreement with the insight we adopted from Simpson’s pluralist proposal, this definition is broad and highly inclusive: trust can and characteristically does take a variety of forms. This definition has sufficient latitude for that. Too narrow a definition of trust as a *concept* will flatten it. But this definition is *so* broad that it corresponds roughly with Simpson’s functional root of the concept of trust rather than with any particular form or context of trust. Notice that when most of the parenthetical ranges are removed, Morgan’s definition is just: ‘Trust is the action of putting something (or the attitude of willingness to put something) in someone else’s hands on the basis that the other will respond positively’. Is this notion sufficiently distinct from reliance so as to constitute an account of trust? Although Morgan’s amalgamated definition of trust is nearly workable for trust as a broad concept, it is somewhat underspecified for application to specific questions and in a specific context of use—and these are just what are required for my inquiry.

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A second reason that I maintain that we need to say more about trust is that a lack of specification can become problematic when theorists fail to elaborate on what sub-species of trust or context of use they have in view (or take their interlocutors to have in view).²⁶ That is part of the challenge raised by the accounts of Christian faith which I survey in the next chapter. While the accounts I survey disagree about the role of trust in faith, (to anticipate) they may do so in part because of the divergent assumptions they make about trust. For these reasons (and perhaps others) Morgan's articulated definition leaves something to be desired.

However, it is important to note a distinctive reason why Morgan is unlikely to find her own definition problematic. Morgan's 2015 work is careful to mark out as the subject of her inquiry the *notion* of *pistis* in the first century Greco-Roman mentality. That is, she is not centrally making substantive claims about the definition of the *lexical item* '*pistis*' but about the whole complex of language, ideas, and practices which cluster around that term and shape its meaning and import in a given socio-linguistic context. The recognized semantic range of the term in question already includes trust. Morgan has no pressing need to establish that. Rather, her thesis is that in the socio-linguistic world of the New Testament writers, the trust register of *pistis*' semantic range is firmly in the foreground rather than the conventionally emphasized belief register. Circling back to why Morgan's amalgamated definition of trust may not seem problematic to her, I think the reason is that owing to her thesis' concern with a whole socio-

²⁶ One notable exception to the pattern of theorists not articulating the kind of trust they have in view comes from McKaughan and Howard-Snyder's article, 'How does trust relate to faith?' (2022b), in which they aim to provide an initial opening for conversation on this topic between philosophy of religion and the philosophy of trust. Adopting a particular definition of faith (not specifically religious or Christian faith, though they appear to aim for their account to accommodate those) they compare and contrast faith with different families of trust accounts. Thus, their analysis proceeds through a series of conditional conclusions: if trust is *this*, then faith and trust relate in thus-and-such way. Interestingly, the thrust of their disjunctive conclusion is that (*pace* Morgan) faith does not entail trust—at least not under any of the descriptions surveyed. Even so, I want to highlight and commend McKaughan and Howard-Snyder's acknowledgement—both articulated and procedural—that the conclusions one draws about the relationship between faith and trust depend upon what exactly one takes each of these notions to be.

linguistic complex, her working definition aims only to capture a broad notion or conceptual category, rather than to circumscribe a discrete attitude or disposition. From the perspective of demarcating a socio-linguistic notion, wide margins and substantial elasticity are not only acceptable but appear as virtues. Accordingly, Morgan might be quite content to pick out a notion of trust which is highly elastic. Thus, in Morgan's defense, her loose and highly qualified 'definition' of relational trust is a coherent choice, given her aim of matching it up to the equally flexible notion of *pistis* as employed by first century Greek speakers. A rigorously defined term on one side is unlikely to fit a broad socio-linguistic concept or category on the other.

Granting this rationale, is my overall project of pursuing specification of Christian *pistis* in terms of trust undermined? I do not think so. However, it *is* modified. Close specification may not be feasible. But this does not mean that no further principled constraints are possible. I maintain that specification of that kind is both possible and desirable, even if it is modest. The internal coherence of Morgan's approach notwithstanding, when trying to apply the relevant insights concerning *pistis* in practicable ways we quickly reach a point where further specificity is wanted. Morgan herself demonstrates this point implicitly as she grapples with the translational possibilities of *pistis* across dozens of relevant New Testament texts. Consistent with the elasticity of that notion, Morgan has proffered a conceptual umbrella definition of trust very like Simpson's idea of a functional root of trust. It is a conceptual umbrella under which more specific combinations of attitudes, practices, and dispositions might be clustered. However, to employ trust in talk about Christian faith, and especially in theology, it seems we need some further specificity. In particular, we want to know whether we are making claims about passive attitudes, cognitive or affective states, actions or dispositions, or all of the above. We want to be able to say something about what norms apply and how these states relate to one's agency and so

to questions of responsibility and rationality. If trust is supposed to be the guiding ethos of *pistis*, then it appears to me that answering such questions will depend on some closer specification of the kind of trust which we take to be the target of our reference—or at least clarification on some structural constraints on relational trust.

Thus, while Morgan's thesis provides foundational data and impetus to this project, I aim to extend her insights by exploring how they might be practicable in connection with a more closely circumscribed description of trust. Making this connection advances the literature concerned with faith, both theological and philosophical—where Morgan's work has garnered well-deserved attention—by attempting to say more about the kind of trust involved. In this way, I bring Morgan's work (and the wider pistological conversation in which it plays a key role) into more substantive contact with the philosophy of trust, a move which I have argued is necessary if we want to draw out the practical implications and particular applications of *pistis* for Christian faith.

Conclusion

The aim of this chapter has been to introduce more detailed categories and questions into our discussion of trust. Though we may be unable to specify trust to the extent that it can completely disambiguate faith, I have claimed that we must gain some clarity on its essential nature to ensure, minimally, that the term 'trust' does not *introduce* ambiguity. By drawing on the contemporary philosophy of trust I outlined two broad families of trust accounts, cognitive and noncognitive, noting both their diversity and shared commitments. Familiarity with this literature enables theorists (including myself) to make clear our theoretical commitments or assumptions about trust when discussing it in relation to Christian faith (as motivated by Morgan's claim that trust is central to *pistis*). One key finding has been that there is some degree of elasticity in the

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notion of *pistis*, just as Simpson has argued that there is in the nature of trust. This has modified the degree of specificity that I expect to secure in relation to the kind of trust entailed by *pistis*. I think we can and must say something more than Morgan does in her ‘working definition’ of trust, but my challenge will be to do so without undermining its elasticity. In the next chapter, I undertake that task and propose a viable way to hold together a kind of pluralism about trust with a principled set of constraints.

Chapter Four

Trust and *Pistis*

Introduction

The preceding chapter introduced trust by pointing out some key features of the concept and by surveying two over-arching ‘families’ of trust accounts: cognitive accounts and noncognitive accounts. My aim in engaging with that material has been to supply the categories and frame of reference required to evaluate what variety (or varieties) of trust are plausibly central to *pistis* as characterized thus far. With that introduction to trust in hand, I am now prepared to undertake that evaluative task.

To that end, I begin by considering the ways in which the various kinds of trust I have surveyed offer a fit—or suffer a failure of fit—with the notion of *pistis* (§1). Adopting reliance as an initial criterion to capture the active character of *pistis*, I conclude that cognitive accounts, insofar as they are *exclusively* cognitive in nature, suffer a failure of fit with *pistis*. Thus, while able to eliminate some candidate accounts, it seems that *pistis* nonetheless underdetermines an exact analysis of trust. Does this mean there is no further specificity about trust available? I argue that this is not the case. Developing a suggestion made by Simpson that trust might be defined *functionally*, I propose a functional account of trust as a disposition to rely on another’s free cooperation toward a valued end (§2). This allows us to set additional constraints on the concept of trust, thereby modestly narrowing the range of trust accounts that provide viable descriptions of trust relevant to *pistis*. In this way, we allow for both pluralism and principled

definition. Finally, I countenance a potential objection arising from remarks made by Morgan about the relationship between trust and reliance (§3). I conclude that the objection is apparent rather than substantial, and as such, need not pose a challenge to my conclusions thus far. With that encouragement, we will be ready to approach the next chapter's task: evaluating accounts of Christian faith in light of our sharpened faith-data.

1. Trust and *pistis*

In the previous chapter I observed that cognitive accounts construe trust fundamentally as a cognitive state or attitude; trust is a kind of rational judgement or belief that the respective object is trustworthy. Thus, trust of this kind is evaluable in wholly epistemic terms. Cognitive accounts do not involve or require reliance (or any other active element) which is typically thought open to practical evaluation. With even these minimal features in mind, we can begin to evaluate the fit of this category of trust theories by asking whether *pistis* is a primarily cognitive attitude. I think we must conclude that the answer here is negative. In the previous chapter, we saw that *pistis* functioned as a 'relational concept' in the first century and that writings of that period are focally concerned with *pistis*' 'exterior, active, interactive, and productive aspects' (Morgan 2015, 4, 54). Insofar as they represent trust as a mental state or doxastic attitude, cognitive accounts of trust are difficult to square with the kind of relationality and exteriority central to this picture of *pistis* that we have accepted.

One might object that this conclusion is too hasty. Two potential objections come to mind in this regard. Let us call them *phenomenological tendency* and *belief's dispositions*.

Phenomenological Tendency

Why not think that the ancient world, lacking the notion of an inner self, simply identified *pistis* in terms of its characteristic traits or attributes? Absent a notion of interiority those

behaviors and relevant phenomena would themselves seem to constitute *pistis*. From today's psychological perspective we are in a position to know better. We can identify the relevant mental state apart from the characteristic actions. This can explain the apparent exteriority of *pistis* in the first century—why not think this is the case?

One reason to think that this is not the case is simply that people in antiquity did *not* lack a notion of interiority in the relevant sense. First century reflection on the self may have differed significantly from how these concepts are developed in modern psychology, but it is by no means so rudimentary as to lack a notion of interiority in the sense of rational and moral faculties distinguishable from practical action and publicly observable behavior. For example, Aristotle's theory of virtue had been in circulation for three hundred years before the period with which we are concerned. His sophisticated treatment of virtue demonstrates that people in antiquity were capable of distinguishing between reasoning faculties and affections, rational understanding and practical dispositions, what one thought or felt, and how one acted (Kraut 2018). While their assumptions, categories, and vision of the unity of the self might have been different than our own, their view of the human person clearly allowed aspects of a person's reasoning, affections, and motivations to be hidden from public view—and to fail to align with their actions.

In fact, this is a familiar theme in Aristotle's discussion of virtue. One can do something that a virtuous person would do but might profoundly lack virtue because their motivation for doing the action was not right (Kraut 2018, Section 4). In that case, then, for example, justice is not identified as—or reducible to—just actions or descriptions thereof. But the objection above suggests that people in the first century would not have made this kind of distinction. This seems clearly incorrect. While an interior self, cognition, and brain states might not be the terms of discussion, the writers in antiquity did not possess so flat a conception of the human person as to

render them incapable of making a distinction between a kind of rational attitude and a practical disposition. Accordingly, the *phenomenological tendency* objection fails. It seems to me that we must take the textual artifacts of the first century on their own terms, terms which (if we are to take Morgan's research seriously) are conspicuously relational and active. As a result, if 'trust' aptly describes the primary register of *pistis* we can rule out theories which take trust to be a primarily cognitive attitude.

Belief's Dispositions

A second reason one might think I have been too hasty to sideline cognitive accounts of trust might be advanced by an appeal to the nature of belief. Our discussion of belief in the previous chapter suggested that belief is widely regarded as entailing relevant dispositions. Gaultier finds, 'It is...commonly admitted that belief has a practical dimension, in the sense that believing that *p* implies being disposed to act, talk, and reason as if it were a fact that *p*' (2024, 3). This might not get one all the way to enacted reliance, but why not think that the belief entailed by cognitive accounts carries with it a distinctive disposition to rely on the trustee? To anticipate a discussion from later in this chapter, many trust theorists agree that instantiated reliance is too strong a condition and that it is a *disposition* to rely that is the salient feature of trust. If that is the case, might cognitive accounts of trust fit with *pistis*? There are two considerations that suggest a negative answer. One is that (*pace* Gaultier, above) proponents of cognitive accounts of trust that cite an accompanying disposition tend to portray the disposition not as disposing one to rely on the trustee, but as disposing one to *reason* from the premise that the trustee is trustworthy (Marušić 2017, 7–8). Accordingly, the disposition associated with belief in this context comes up short of a disposition to reliance in the relevant sense. Second, even if the cognitive theorist wants to allow that a disposition to rely supervenes on the doxastic attitude, on such a view the

constitutive nature of trust remains cognitive. It is fundamentally located in a cognitive state, judgement, or prediction. For this reason, the objection from *belief's dispositions* fails.

What about noncognitive theories of trust?¹ How do accounts within that family fit with *pistis*? As already noted in my survey, noncognitive accounts are a diverse lot. Diverse views such as will-based, motives-based, and affective accounts nest under this family heading. I gave attention to the influential views of Jones (affective), Holton (participant stance), and Hawley (commitment-based). What might help us to evaluate the extent to which these varied views offer a fit for *pistis*? I want to suggest that reliance (or a disposition to rely) is the most likely locus of an active dimension of trust to correspond to *pistis*' exteriority. If this is correct, then I should be able to identify at least potential fits with *pistis* among the surveyed accounts by considering the role that reliance is afforded within each account. Thus, inclusion of reliance or a disposition to rely (in the relevant sense) can function as an initial indicator of fit. Notice that if we apply this criterion to cognitive accounts, it gives the same result as above: cognitive theories of trust do not entail reliance or a disposition to rely, thus they do not offer a plausible fit with *pistis*. With this encouragement and our initial criterion to hand, let us begin by considering Jones' affective theory of trust.

In my earlier survey I cited Jones' early theory but also noted a change in her view (she dropped the element of goodwill and instead adopted responsiveness in its place). Jones herself states her revised account as follows:

A trusts B in domain of interaction D if and only if, A has an attitude of optimism that B's competence and responsiveness to the fact that she is being counted on will extend to cover that domain (Jones 2017, 99).

¹ Recall that 'noncognitive' here describes the central *character* of trust on these accounts; it does not entail their lacking cognitive attitudes (as the previous chapter's survey demonstrates, most such accounts have cognitive dimensions). This is important to clarify, as I propose that Christian faith can be described as a disposition of trust—characterized as noncognitive—while maintaining that such faith requires salient cognitive attitudes.

Chapter Four: Trust and Pistis

Jones further construes the relevant optimism as an affective attitude which, ‘like emotions more generally’, has a biasing effect on cognition and motivation (Jones 2019, 958). As a result, such attitudes are self-reinforcing: they generate a kind of affective confirmation bias. This feature is certainly observable within some kinds of trust relationships. But is it constitutive of trust? I suspect that Jones has over-specified the kind of affective and psychological profile essential to trust. Regardless, what is interesting here is that despite Jones’ account being categorized as a noncognitive account, and being affectively based, its relationship with reliance is conditional. Jones writes:

An account of what it is to trust someone to do something is not yet an account of what it is to trust *them*. It is now standard in the literature on trust to analyse trust as a three-place relation... in which the third place is typically assumed to be an action type... I think this is a mistake because it analyses trust as a species of reliance, rather than as a standing attitude towards another than explains willing reliance (Jones 2019, 957).

She goes on to say that we cannot, however, trust people comprehensively because of their limits and our own; ‘recognizing these limits pushes us towards a three-place analysis’ (Jones 2019, 957). On her view, even though we have typically analyzed trust in three-place terms, the two-place relation is most fundamental because it has to do with trusting a *person* full stop. Her view of the two-place relation is as an attitude that explains reliance—but does not include or entail it. If this is the case, then our criterion rules out a two-place form of Jones’ account because it posits a gap between the attitude of trust and reliance. On that view, trust is best understood as ‘a standing attitude towards another that *explains* willing reliance’ (Jones 2019, 957).

Interestingly, despite disagreeing on what sort of mental state is involved, it turns out that Jones shares with cognitive theorists a construal of trust as essentially constituted by mental states (though very different mental states than those targeted by cognitive theories)—and a

concomitant objection to analyzing trust as a species of reliance (an activity or practice). On our present criterion, by eschewing reliance, Jones' two-place account of trust appears implausible as a fit for *pistis*. Might a three-place version still be workable? It depends. Taken on its own, the answer appears to be yes. The theory includes reliance. However, based on Jones' comments above, reliance is understood here as contingent rather than essential to the nature of trust. For Jones, trust's center of gravity is the cognitive-affective attitude of optimism. If this interpretation of her view is correct, Jones' three-place account of trust will fail to fit with the trust characteristic of *pistis*.

What kind of fit is afforded by Holton's account, with his Strawsonian emphasis on the 'participant stance' and the readiness to reactive attitudes? My comments here can be relatively brief: since Holton's account builds on reliance, it clearly aligns with the initial criterion. That said, it seems to me that the account makes partially constitutive of trust at least one feature which might merely be *explained* by trust. I have showed above how cognitive theorists (and potentially Jones, pending whether she allows a disposition to rely), take trust only to explain reliance but not to entail it. Their accounts contain, on my view, too little. In Holton's case, I take the issue to be just the opposite: his account, by my lights, contains a bit too much. The reason for this is that it takes the readiness to reactive attitudes as partially constitutive of trust while it seems to me that these attitudes are merely *explained* by trust. McKaughan and Howard-Snyder make a similar observation about normative expectations and reactive attitudes in relation to both trust and faith:

Although such expectations and dispositions frequently accompany faith and trust...we can explain their presence by positing... suppositions about those in whom we place our faith and trust—specifically that they have acquiesced, or would or should acquiesce, to our placing our faith and trust in them—and we can do that without positing that those expectations and dispositions partly constitute faith and trust *themselves* (D. J. McKaughan and Howard-Snyder 2022b, 11–12).

This seems to me broadly correct. However, I think we should revisit the notion of normative expectations. Holton fills these out in such a way that, with McKaughan and Howard-Snyder, I think unnecessary. But normative expectations of at least a basic kind seem built into our recognition that the entity we are encountering is a person (rather than, say a ladder), and so is an agent capable of free and intentional involvement (which we would not similarly judge of the ladder). Holton seems to build too much into the notion of normative expectation by developing the participant stance to include readiness to reactive attitudes. Even so, I take it that a basic recognition of volition or moral agency—and so some minimal normative expectation—is entailed by trust (and in fact, distrust) and is part of what sets it apart from simple reliance. In short, when evaluating Holton's view in relation to *pistis*, I think that on the positive side, it emphasizes that trust is a relation dependent on taking the potential trustee to be a moral agent, a person. On the negative side, however, Holton's view requires as constitutive of trust the readiness to take reactive attitudes, a feature which *pistis* does not seem to require (but seems well positioned to explain). So, while his account of trust aligns with *pistis* in terms of an active and personal stance, it might entail features that while allowed by *pistis* are in excess of what it demands.

Hawley's commitment-based account, I think, handles the reactive attitudes data better. She builds into trust the supposition of commitment rather than the range of reactive attitudes to which it may give rise. On this view, reactive attitudes are not themselves partially constitutive of the basic normative expectation essential to trust, but instead are responses that reasonably (though not necessarily) arise from taking someone to have a relevant commitment. In that sense, trust licenses reactive attitudes but such attitudes are not constitutive of trust. Holton's account

arguably conflates with trust itself attitudes that regularly *accompany* trust (or arise from trust's essential features) but are only contingently related.

Finally, we turn to evaluate Hawley's account which we have just suggested might fare better than Holton's account while retaining his insights. On her view, trust itself is limited to reliance on the basis of taking it to be the case that the other has a relevant commitment; in this way reactive attitudes are provided a basis but are not included in trust as a necessary component. But can taking someone to have a commitment really make us willing to rely on them? Surely taking someone to have a commitment is not enough. Indeed, to articulate Hawley's account only in terms of her formal statement of the theory is to remove from view her vital supporting assumption that 'trust involves expectations about both competence and willingness' (Hawley 2014b, 1). While these obviously entail what I have called a minimal normative expectation that accompanies the recognition of a moral agent, they go further to represent some kind of supposition that the trustee is relevantly competent and responsive to oneself. Notice, this appeals to expectations, broadly construed (i.e. they need not be beliefs). This feature aligns well with *pistis* because it does not overdetermine the requisite psychological states and instead emphasizes that such states play an enabling role while reliance remains focal. So, Hawley's view includes relying on a trustee on the basis of taking them to have a relevant commitment, backed by our view of them as sufficiently competent and responsive with respect that commitment. With regard to the initial criterion of reliance (or a disposition to rely), Hawley's commitment account offers a viable fit for the profile of the trust entailed by *pistis*.

In one sense, we might ask with cognitive theorists whether trust is actually the *judgement* about the competence and willingness, and the decision or disposition to rely on the basis of that person's having a relevant commitment is a subsequent matter. This would change the evaluation

of the alignment of Hawley's view with our characterization of *pistis*. However, it seems to me that we would be disinclined to accredit a profession of trust where there is no reliance or at least a disposition to rely. Consider this example. A teenager commits to drive safely, and their father says he trusts them to drive safely. Yet, he refuses to let them get behind the wheel. Barring other factors for the father's refusal (e.g., he knows that the car's brakes are faulty), the teen may rightly complain that their father does not, in fact, trust them to drive safely. The judgement alone is insufficient for trust (or is infelicitous, as I consider below).

Importantly for my purposes, mere judgement without a disposition to rely also appears insufficient for characterizing *pistis*. If there is a kind of trust which is exclusively cognitive in nature but does not dispose one to rely on the trustee, it is not the kind we are seeking. One might object that the father in the example just given is clearly not sincere in his avowal of trust: his professed judgement is undermined by his behavior, since public actions are the only evidence we have of other people's inner states. So, the father does not trust the teen to drive. I would agree with this verdict. But I take it to actually support my contention here: because if this is the case, and the absence of a disposition undermines the plausible existence of trust, then trust seems to *require* that disposition. This suggests that the disposition to reliance that we have taken as a requisite feature of the kind of trust entailed by *pistis* may in fact be a requisite feature of trust *generally*. In the next section, I develop this suggestion further.

2. Trust: a functional proposal

In the preceding section, I argued for the claim that insofar as *pistis* is aptly described as trust, the practical character of *pistis* requires an analysis of trust that entails reliance or the disposition to rely on the trustee. Moreover, I proposed that we were disinclined to accredit trust where trust was claimed apart from reliance. This latter idea suggests that perhaps the disposition

to rely is essential *to trust itself*. This hypothesis entails trust having a characteristically practical nature. If this is correct, it increases the significance of Simpson's claim that a functional root notion of 'reliance on freely cooperative behaviour' underlies our range of trust-locutions and the diverse attitudes and actions they indicate (T. W. Simpson 2012, 559). Simpson's claim ties the value of trust to freely cooperative action. This seems correct: dependence on others' uncoerced cooperation toward ends we value is important, perhaps vital, for human social relations. This function of trust is often taken for granted, but brief reflection on the value it secures confirms that it has distinctive social value. Without trust, how could one depend upon another's cooperation without incentive or coercion if the project did not benefit the recruited party? That constraint would limit and atomize one's agency; reliance on freely cooperative behavior works to extend and socially scaffold one's agency (Jones 2012, 65–66; D'Cruz 2018, 243).² But notice that embedded in this picture of trust's instrumental value is also a variety of interpersonal value. Trust establishes and facilitates interdependent social relationships because of the stability afforded by its cooperative practices and accompanying norms. Trust both extends agency and socially embeds agents. Thus, we might aptly identify as trust the range of actions and attitudes by which reliance on others' free cooperation—with its embedded social interdependence—is secured. If we identify trust with its value-securing function, different sets of belief-like attitudes and desires can dispose one to the relevant reliance. The unifying factor is that the different combinations of psychological states adequately support the distinctive value-securing function. This is the case because trust is identified with the function, not the enabling conditions. In turn, this leads to the intriguing idea that trust may be best modeled *functionally*. Approaching the

² With regard to trust's instrumental value he writes: 'Trust is an agency multiplier only to the extent that I trust the trustworthy and do not trust the untrustworthy' (T. W. Simpson 2023b, 25). These values are captured when trust is successful.

notion of trust in this way reintroduces the methodology I relied upon to identify Christian faith, but in a slightly different capacity.

A brief excursus on methodology might be helpful here. Recall that in chapter 2 I observed that ‘faith’ is employed aptly in such a variety of ways that we had need of some nonarbitrary method to pick out the kind of faith targeted by this study. Following suggestions by Simpson and Kvanvig indicating that different kinds of faith could be picked out by identifying the value they aim to secure, I accepted that what makes a kind of faith *what it is* is not in the first instance some set of necessary and sufficient conditions. Rather, it is the *role* it fills in our lives, relationships, or conceptual schemes. (Kvanvig 2018, 26–27; T. W. Simpson 2023a, 90–91). The function of the notion—its role in securing a distinctive value in our lives—was the starting point. This is essentially a reversal of conceptual analysis or ‘the Socratic approach’ (Queloz 2021, 1). ‘The Socratic approach reckons that if only we achieve clarity about what these things [truth, knowledge, etc.] really are, an understanding of why we came to be concerned with them will follow’ (Queloz 2021, 1). That method deduces function and value from an analysis of something’s nature or definition. Conversely, this value-first methodology works backward from the valued function to the nature of the notion.³ The intuition underpinning this flipped method is, roughly, that prototypical human values—and so notions that might function to secure them—are more accessible to human inquirers like us than are the metaphysical nature or essence of such notions. Thus, it presents an alternative to conceptual analysis and to taking necessary and sufficient conditions as a starting point.

³ My ‘valued function’ may not map precisely onto Queloz’s ‘why we came to be concerned with them’ clause, but it is at least entailed. The valued function of a concept is integral to framing kind of pragmatic genealogies Queloz is advancing. The genealogical approach is closely related to my focus on function, but I take it that the former has a broader concern with how a function emerged or might become valuable. In any case, the connection is clear.

The value-first approach also differs from conceptual engineering, which would work back from some function we have reason to *want* the notion serve (or think it ought to serve) to purpose-build a set of necessary and sufficient conditions for that engineered notion (Isaac, Koch, and Nefdt 2022, 1–2; Cappelen 2018; Chalmers 2020). However, my project is committed to a biblical testimony about what faith *actually* does, so within these parameters the ‘what we want it to do’ or ‘what we think it ought to do’ is not open to substantial tinkering. A full discussion of conceptual engineering would take us off course at this juncture. What is important for present purposes is that the value-first methodology I am using for gaining clarity on my terms of inquiry (‘Christian faith’ and ‘trust’) is distinctive in terms of its starting point. It starts from identified values and functions that plausibly secure them, rather than from either essential natures or desired functions. This highlights why the method makes sense in cases like ours. Starting from Christian faith’s valued function made sense for us because it was precisely the nature of faith (or of the relevant variety of faith) that was ambiguous, while its function was arguably clearer. The same is true with regard to trust in the present case, which suggests that this alternative approach will prove a helpful starting point (more so than conceptual analysis, in particular) in this case as well.⁴

Let us return now to the main track of our argument. In the case of faith, I used the value-first methodology to pick out the *kind* of faith I wanted to analyze: Christian faith. I did not venture to employ it to say anything about the overall concept of faith, under which the various phenomena aptly called faith were nested (though we will shortly consider the work of theorists who have done so). In the present case of relational trust, I suggest that a higher-level application of the

⁴ With regards to conceptual analysis, I do not mean to disparage the methodology. I will rely on it at other points in this project. A value-first methodology does not imply *value-only*. We will still want to theorize about fulfilment conditions, etc. My claim here is just that a value-first methodology might be well-suited to trust if trust is fundamentally practical, and so particularly amenable to initial identification in functional terms.

method might be illuminating. If we have identified a basic valued function shared across the varieties of trust, then given a value-first methodology, we can better understand what trust is at a broader conceptual level. This, I think, can shed light on the variety of accounts purporting to explain or define trust, as well as why more than one—though not all—potentially fit with the notion of *pistis*. If, as I have suggested, trust is not a mental state but is a practical disposition, then it is especially amenable to a functional analysis. Though Simpson gestures toward a functional description of trust, he does not develop that insight at length. To my knowledge, a functional account of trust has not been explicitly developed in the trust literature to date.⁵ How might we model such an account?

This is a juncture at which I think pistology can contribute to further development in the philosophy of trust. McKaughan and Howard-Snyder have proposed an account of relational faith as ‘Resilient Reliance’. On their account, faith can be understood as a ‘role-functional psychological state’ (Howard-Snyder and McKaughan 2022, 206). If this is the case, then there is a reasonably developed account of a neighboring notion (faith) available which might serve as a model for framing a similarly functional account of trust. In the remainder of this section, I will explore this potential.

McKaughan and Howard-Snyder pick out the function of relational faith as securing the stability of one’s reliance on another person in spite of challenges to persisting in such reliance, and as a precondition for mutual relationships characterized by reciprocal faith and faithfulness

⁵ Apart from Simpson’s suggestions, perhaps the most substantial consideration of this idea appears in Karen Jones’ ‘Trustworthiness’ (2012). There Jones appeals to a ‘conceptual role argument’ to support a picture of how trustworthiness (and as a corollary, its reciprocal, trust) functions for ‘finite dependent social beings’ like us (2012, 63, 85).

(2022b, 14).⁶ It is valuable to not abandon significant relationships too hastily. If we withdraw our reliance at the first sign of risk, we will be left with only ourselves to rely upon. In other words, it would curtail the relationships possible for us in a risky world with fluctuating evidential circumstances (Buchak 2017, 123).⁷ Thus, to the extent that we take personal relationships and some degree of social interdependence to be a condition of human flourishing, resilient reliance appears to secure a substantial value in our lives. Starting from this value and function, McKaughan and Howard-Snyder frame a functional account of this notion.

My main interest here is to consider the structure such an account might take. Accordingly, let us begin by sketching the salient structural components of *Resilient Reliance*. McKaughan and Howard-Snyder identify their primary target as relational faith, offering the following definition:

Resilient Reliance. For you to have faith in someone for something is for you to be disposed to rely on them to come through with respect to it, with resilience in the face of challenges to doing so, because of your positive stance toward their coming through (Howard-Snyder and McKaughan 2022, 206).⁸

As the term ‘reliance’ in the name suggests, the *Resilient Reliance* account has a practical emphasis: it involves positive cognitive and conative states that together give as output a *disposition to rely* with resilience (on the object of faith coming though) (Howard-Snyder and

⁶ McKaughan and Howard-Snyder’s *Resilient Reliance* account of faith is not one of the accounts that I evaluate in chapter 5. Given this functional description, however, one might wonder why not. One reason is that McKaughan and Howard-Snyder do not think that *Resilient Reliance* entails trust, at least not under any of the prominent descriptions offered in the literature (2022b). To diversify the range of perspectives I evaluate, I instead include Pace and McKaughan’s account which exhibits similar insights to *Resilient Reliance* but embraces trust. Although my work to specify trust in relation to *pistis* has led me to argue that McKaughan and Howard-Snyder’s conclusions about faith’s relation to trust are mistaken (Fischer 2023), the influence of their *Resilient Reliance* account shows through my work in the functional proposal I pursue (e.g., employing it to inform my preferred account of trust).

⁷ Although Buchak’s account of faith is propositional in structure, her characterization of faith entails an active disposition: ‘Faith is tied to action, and having faith is a matter of being disposed to act in certain ways: in particular, being willing to take risks on the basis of the claim one has faith in’ (Buchak 2017, 114).

⁸ Though relational faith is the focus in this definition, McKaughan and Howard-Snyder have elsewhere argued that *Resilient Reliance* can be modified to accommodate various kinds of faith (D. J. McKaughan and Howard-Snyder 2022a, 18).

McKaughan 2022). The ‘positive stance’ mentioned here summarizes a two-part requirement that the person of faith be in some *positive cognitive state* (not necessarily belief) as well as some *positive conative state* toward the proposition that the relevant party will come through (Howard-Snyder and McKaughan 2022, 207). Positive cognitive states here might include belief but other attitudes that are weaker than outright belief can suffice. A number of suggestions for attitudes that can support the cognitive requirement of faith have been proposed. For example, Audi proposes ‘propositional faith’ (which he argues is a distinct propositional attitude), Alston makes a case of ‘acceptance’ (in roughly the sense delineated by Cohen), and Howard-Snyder argues that ‘belief-less assumption’ can do the job (Audi 2011b; Alston 1996; Cohen 1989; Howard-Snyder 2016). On McKaughan and Howard-Snyder’s account, any of these attitudes oriented positively toward the object of faith might suffice. Likewise, a range of conative states (e.g., desire, love, or other motivating states or attitudes) can suffice for the positive conative state. If together a set of cognitive and conative components are adequate to output the distinctive disposition (to rely with resilience, etc.), then faith obtains. Accordingly, what McKaughan and Howard-Snyder have offered is a description of faith as a ‘role-functional psychological state’:

For a psychological state to be an instance of faith in someone for something is for it to take as input any of a wide variety of combinations of positive conative and positive cognitive states toward them coming through with respect to it and to give as output a disposition to rely on them to come through with resilience in the face of challenges (Howard-Snyder and McKaughan 2022, 208).

On this proposal, faith is not merely a psychological state *but such a state which issues in a particular disposition*. One strength of this account is its ability to capture human psychological diversity. Notice that faith here does not consist in a discrete set of components or conditions which are jointly sufficient for faith. Rather, it allows for widely varied combinations of components to fill the respective cognitive and conative roles. One person might have a belief

and desire pairing; another might have a mid-level credence and hope pairing. Regardless, the point is that 1) there must be inputs of each kind (cognitive and conative), 2) each must be sufficiently positive (for example, disbelief is too negative a cognitive state to qualify), and 3) they must jointly output a distinctive disposition (to rely with resilience in the face of challenges). In contrast to accounts of faith as a primarily internal psychological phenomenon, this account acknowledges the role of psychological states but only locates faith in such states if they issue the relevant disposition, which secures the target value with which faith is identified. Thus, one key strength of the account is its ability to both respect diverse subjective experiences of faith and maintain principled objective criteria which must be met. While I am interested in the *Resilient Reliance* account of faith in its own right, for present purposes I am concerned with the account structurally. That is, I am interested in it as a functional account of a trust-adjacent notion.

It seems to me that the *Resilient Reliance* account of faith has potential to work as a model from which to frame a functional account of trust. To entertain this, I need only apply the same structure of inputs and outputs, changing the putative role being fulfilled. For a description of trust's role, I might plausibly employ Simpson's functional root of trust, since it is ready at hand and is proposed in a functional spirit. These modifications give the following rough and ready structure for trust: Trust entails 1) a sufficiently positive cognitive stance toward the trustee's putative cooperation, and 2) a sufficiently positive conative stance toward the trustee's putative cooperation, and 3) that these must jointly output a distinctive disposition to rely on the trustee to

freely cooperate toward some valued end.⁹ Thus, modeled on the above account of faith, I propose we might describe trust as follows:

Trust. For you to trust someone is for you to be disposed to rely on them to cooperate freely toward some valued end, because of your positive stance toward their doing so.

This functional description of trust promises to accommodate a range of existing proposals, namely, those that entail reliance or the disposition to rely. For example, consider Hawley's proposal that trust is reliance that is based on a trustor taking the trustee to have a relevant commitment. To fit this into my scheme, observe that a relevant commitment from a would-be trustee (taken to be sufficiently competent and responsive) supplies one with grounds for a positive cognitive assessment of the trustee's potential cooperation. Add to this one's desire that the trustee cooperate, and the relevant conative input is supplied, as well. If together these suffice to dispose one to rely on the trustee to cooperate (toward some valued end), then this gives us an instance of trust. My higher-level framework can account for Hawley's observations. I propose that the procedure can be repeated with versions of Jones' three-place account and Holton's account (as well as others) to track whether the notion they support fulfills the function attributed to trust.

Modeled in this way, my functional account effectively allows for an open-ended disjunction of ways that trust may be realized. However, it is not an indefinitely open-ended disjunction; some possibilities are ruled out from the disjunction on principled grounds. Building on Simpson's insights, I do not eradicate the variety of trust accounts but am better positioned to

⁹ I take the positive cognitive input condition to be sufficient to ensure that the reliance output is uncoerced. That is, the condition for positive cognitive input is not fulfilled if someone puts a gun to one's head, forcing one to rely in a particular way (which one might even have sufficient conative states to support, but not have adequate cognitive reasons). If one is dissatisfied with this, one might easily append an anti-coercion clause to the formula, but I think this unnecessary.

understand why multiple viable accounts may exist, and to shed light on how their differing analyses nonetheless share a family resemblance which underwrites our recognition of them as accounts of trust (rather than of some other notion). This highlights a key strength of the account: it can accommodate a range of theoretical analyses *and* pre-theoretical intuitions about trust while still maintaining principled objective criteria which must be met (as I noted *Resilient Reliance* did in the case of faith). Furthermore, this model both respects and helps to explain diverse subjective personal experiences of trust without making trust merely subjective.

There are a couple of things to notice about this model before we move on. First, only accounts which entail a disposition to rely will fit under the pattern framed above. This importantly excludes cognitive accounts of trust that treat belief alone as sufficient for trust, as well as accounts which take trust to be an affective outlook or attitude that is only contingently related to reliance. Consider again these remarks from Jones:

An account of what it is to trust someone to do something is not yet an account of what it is to trust *them*. It is now standard in the literature on trust to analyse trust as a three-place relation... in which the third place is typically assumed to be an action type... I think this is a mistake because it analyses trust as a species of reliance, rather than as a standing attitude towards another than explains willing reliance (Jones 2019, 957).

I agree with Jones that three-place trust does not yet give a full account of two-place trust. As should be clear from the foregoing discussion, however, I disagree with Jones' suggestion that analyzing trust as a species of reliance is mistaken. But my reason for drawing attention to this quotation is to consider an ambiguity it expresses which is relevant to my claim about what accounts fit within the model of trust I have been entertaining. Jones sets aside reliance and instead understands trust as a 'standing attitude' that explains our willingness to rely on others (Jones 2019, 957). What is unclear is whether the explanatory ability (with regard to one's willingness to rely) that is attributed to that attitude constitutes a *disposition* to rely. Clarity

around this issue would determine whether the kind of affective attitude account of trust indicated by Jones' remarks fits within my functional framework.

Second, while we have excluded accounts which are unable to render all the requisite inputs and outputs, we must also say something about extraneous inputs or outputs. That is, accounts which wrap into the account of trust things which are not required within my model's minimal structure. In most cases, I think we can preserve these as interpretations of the same major components stipulated by my account. Consider Hawley's account which requires a component that does not appear in mine: commitment. We can resolve this by noticing what commitment is *doing* in her account. What it is doing, I think, is providing a category of reasons that can ground the requisite cognitive stance required by my model. Hawley's account shows us how a putative trustee's having a commitment provides a basic reason for one's positive cognitive stance toward a putative trustee freely cooperating (i.e., without extrinsic coercion). My account is silent on what reasons one might have for their cognitive stance toward the putative trustee's freely cooperating but simply requires that such a cognitive stance obtain. Thus, Hawley's extraneous commitment component turns out not to conflict with my account but rather is ancillary to its minimal framework. In other cases, ostensibly extraneous components might be understood to represent claims about qualities or norms of trust in specific contexts of use, or as highlighting contingent phenomena that may arise from essential features of trust (as I suggested in the case of Holton's reactive attitudes). The former suggests expansion or development of the output in specific contexts of use. This augmented dispositional description is what we would expect to mark out different *species* of trust. One advantage of my account is that it offers, roughly, a *meta-account* of trust. As such, it enables us to preserve the insights of multiple accounts of trust while explaining why such diversity exists.

Finally, I want to briefly raise one point of dispute with the *Resilient Reliance* account on which this account is framed, so that the issue is not carried over into the tentative account discussed above. The issue is this: on the *Resilient Reliance* account, faith is understood as a role-functional psychological state. The psychological state is accredited as faith provided it outputs the relevant disposition. However, if the state fails to be faith just in case it does not issue in the relevant disposition, it seems to me more apt to identify faith with the *disposition* than the *psychological state*. Instead of a psychological state that must produce a certain disposition, we ought to identify faith with a disposition that has relevant psychological underpinnings. If I am correct in laying the emphasis on the function rather than the multiple combinations of mental states that can realize that function, then when modeling a trust account on *Resilient Reliance*, I want to make sure this point is clear. Thus, my account articulates an account of trust as a kind of disposition to rely on the free cooperation of others, rather than as a psychological state which outputs such a disposition.

The above represents a preliminary proposal for a functional account of trust. To my knowledge, a functional account of trust has not been proposed in this explicit way within the literature. This is surprising to me. Nonetheless, as I mentioned earlier in this section, indications of something like this functional understanding of trust is present in the work of several theorists. I have tried to make these functional insights explicit and provide a plausible structure for them. Thus, having proposed a functional account of trust in outline, I endeavor to ‘test-drive’ the account throughout this study by relying on it in my characterization of faith.

3. Whither reliance? Trust and reliance in conversation with Morgan

The key finding of the present chapter to this point is that far from *pistis* turning out to entail an anomalous kind of trust—owing to its practical nature—a closer investigation of trust

suggests that *pistis* is typical in this respect. This investigation further resulted in my advancing an account of trust in functional terms, with reliance as its basis. I have, in short, made much of reliance—or minimally, the disposition to rely—as essential to trust. However, a complication appears to be waiting in the wings.

In her 2022 work, Morgan makes reference to Christopher Thompson’s paper ‘Trust without Reliance’ (Thompson 2017). Asking whether trust entails reliance, Morgan writes:

Some philosophers... have pointed to various ways in which trust is distinct from reliance and does not necessarily involve it (Morgan 2022, 24).

Morgan appears to accept this position and develops a discussion along these lines, offering examples to support the contention that trust need not involve reliance. Given the arguments of our previous section, this position is surprising. Have we made a false start? I do not think so, but in light of Morgan’s apparent acceptance of trust without reliance, I will need to provide reasons for my confidence on this matter. To begin, Morgan has nowhere claimed that reliance and trust are identical; she has explained the close relationship between the two notions, noting that in some cases it is difficult to distinguish one from the other. She has not posited an identity relation between trust and reliance. Thus, it seems her focus here must be on the latter phrase, that is, that trust does not necessarily involve reliance. But to my mind, this introduces a difficulty: the suggestion that trust does not involve reliance appears to be in tension with Morgan’s own definition of trust appearing just two pages prior to the passage under discussion. The issue here is that the first clause of her definition looks very much like reliance or the disposition to rely: ‘Trust is the action of putting something...or the attitude of willingness to put something, in someone else’s hands’ (Morgan 2022, 22). That opening clause seems inconsistent with this subsequent discussion.

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Moreover, when Morgan goes on to suggest examples of how trust need not involve reliance, her examples and discussion suffer from lack of nuance. In just a few sentences, she appeals to therapeutic trust, trust in strangers, reliance without trust, and the distinction between trustworthiness and reliability—and no mention of whether by denying reliance she also means to deny a *disposition* to rely, the latter being a stronger and more controversial claim. Furthermore, none of the cases raised clearly support the claim being entertained. They *do* show how one can rely without trusting (and so how the notions come apart) but do *not* demonstrate uncontroversial cases of trust without reliance. The most explicit example provided is perhaps more of a claim than an example, and I think we have reason to wonder if it offers the straightforward support intended. Morgan states:

People sometimes trust one another in situations in which they cannot be certain whether they can rely on one another (for instance, because they do not know each other) (Morgan 2022, 24).

However, given her previous definition, this commits her to the claim that people sometimes put something (or are willing to put something) in another's hands when they are unsure whether they can rely on them. But relying seems to be precisely what that attitude, action, or disposition entails. The literature sometimes discusses this action in 'entrusting' language, but I do not think that avoids the issues here; entrusting in this context seems to answer to the same description as relying. Regardless, the situation envisaged by the example seems to me to occur more naturally in the reverse. That is, we often find ourselves needing to rely on others whom we do not know if we can trust. In an adjacent passage, Morgan herself demonstrates that reliance is often a necessity, regardless of the status of trust. In sum, it seems to me that the scenario she raises here offers support for the uncontroversial claim that one can rely without trusting, rather than offering an example of a case where one trusts without relying.

Interestingly, Thompson (whom Morgan cited at the outset of her discussion of this claim) *does* supply a compelling example of trust without reliance (2017, 649). However, as McKaughan and Howard-Snyder have observed, the example is only compelling with regard to the *action* of reliance; without at least a *disposition* to rely on the trusted party the trustor's attitude in the example is no longer intuitively recognizable as trust (2022b, 7).¹⁰ Thus, for the aforementioned reasons—including failing to be explicit about whether her claims target only reliance or also dispositions to rely—the brief paragraph in which Morgan marshals examples of trust without reliance is unpersuasive. Nonetheless, she concludes:

These examples suggest that rather than treating trust as 'reliance-plus', we should assume that trust and reliance are separate attitudes and actions which may, but need not operate together' (Morgan 2022, 24).

Her proposal here then amounts to denying an entailment relation between trust and reliance in *both* directions. This seems to make trouble for her own definition of trust. But setting that to one side, if the claim here is correct, then by Morgan's lights my using reliance as a pivotal criterion in my evaluation of trust accounts (much less the essential disposition of trust on my functional account) has been mistaken. We were trying to find a trust account that fitted the picture of *pistis*' exteriority which Morgan provided, but it now appears that Morgan herself thinks we have been looking in the wrong place. Is a reevaluation of trust accounts and their fit with *pistis* in order?

I do not think this is the case. Trust without at least a disposition to rely cannot sufficiently characterize trust that answers to Morgan's description of *pistis*. Recall again purely cognitive

¹⁰ Thompson's example (2017, 649) consists of a scenario in which Bob promises to bring a bottle of wine to Ann's party—for which wine is essential. But Ann already has a well-stocked cellar. She trusts Bob but is not relying on him; she has plenty of wine. However, McKaughan and Howard-Snyder (McKaughan and Howard Snyder 2022b, 7) notice that if Bob had promised to bring a particular vintage which Ann did not have, but which a guest requested, if Ann was not *disposed* to assure the guest that the desired vintage would be on hand shortly (Bob is on his way), then intuitively she does not trust Bob.

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trust accounts. In these accounts, to judge as trustworthy just is to trust. But do we not routinely distinguish recognition of a quality from our personal engagement with that quality? Thompson suggests that this dynamic can be illustrated by a passage from R. Jay Wallace:

Take the case of artistic or intellectual pursuits, such as opera or philosophy. To acknowledge that these are valuable activities is, among other things, to acknowledge that there is reason to support them, to engage in them oneself ...and try to understand them... But one can acknowledge all these things without actually valuing opera or philosophy oneself. There is an additional quality of emotional engagement that characterizes the attitudes of people who genuinely value these pursuits; they take a real interest in them, care about whether they are in a good or a bad way... (Wallace 2011, 367).

In other words, there is a difference between recognizing a quality and being personally responsive to it. While both modes are *in some sense* responsive to value, only the latter is *personally* responsive or engaged. Thompson helpfully brings this insight concerning value to bear on the subject of trust:

Judging that something is valuable is not the same thing as actually valuing that thing; what makes the difference is emotional engagement. Similarly, what makes the difference between judging someone to be trustworthy and actually trusting them is emotional engagement (Thompson 2017, 651).

For Thompson, this is a segue into discussion of reactive attitudes as we saw in Holton's trust account. Accordingly, he uses the language of emotional engagement. I have argued that something more like *personal* and *practical* engagement is relevant, so clearly, I do not agree with Thompson's full claim. But on the broader line of reasoning, we agree: thinking or feeling that someone *can* be trusted is different than *trusting* them.

If one finds cognitive trust persuasive, however, positing a distinction between judging *G* trustworthy and trusting *G* may not seem intuitive. But consider the idea with regard to another quality: is there a distinction between judging *G* loveable and loving *G*? Most of us, I think, would affirm the lovability of a vast number of persons whom we do not personally love. The

difference between identifying lovability and loving seems intuitive and we are happy to make this distinction. *Ceteris paribus*, we should be equally open to the distinction between a cognitive judgement that *G* is trustworthy and trusting *G*.

For this reason, it seems to me that cognitive trust—insofar as it is purely a judgement, belief, or mental state—is not complete as a kind of trust at all but represents a common (and perhaps ideal) underpinning of trust. The same is true for a purely affective description of trust. Importantly, for our purposes here, it follows that these theories of trust—because they fail *as accounts of trust*—are insufficient for playing the role of trust envisaged in accounts of Christian faith which are accountable to *pistis*. Clearly, people make judgements of trustworthiness that are often crucial to enabling them to trust. However, reliance seems necessary to engage the quality picked out by such judgement. Thus, given my reliance-based functional account, these judgements (or indeed, affective states) do not *on their own* count as trust. And to state the obvious: to be the kind of trust entailed by *pistis*, something first needs to be a kind of trust.

Now let us return to the question which launched this discussion. Morgan seems in one passage to deny entailment relations in both directions between trust and reliance. While it is uncontroversial that one might rely without trusting, I have argued that the reverse is not so straightforward, and that Morgan herself has not given persuasive (much less conclusive) evidence to that effect. Rather, I think the relevant passage muddies the waters by failing to take into account a *disposition* to rely. I agree that not every instance of trust exhibits actualized reliance. However, no argument has been provided which compels us to accept as genuine trust

an attitude, stance, etc. wherein one is not at least *disposed* to reliance under relevant circumstances.¹¹

Accordingly, I return to my disagreement with Morgan regarding her discussion of whether reliance-plus trust accounts are the way forward for the kind of trust characteristic of *pistis*. Owing to the comparative brevity with which she entertains the claim that trust does not require reliance, and the fact that she does not take it to be problematic for her own position, I think we must conclude that Morgan is concerned to discuss only the *action* of reliance in this respect. This conclusion appears necessary to preserve the coherence of Morgan's definition of trust, in which she explicitly describes trust as an action of making oneself vulnerable to another person, or the willingness to do so.¹² The former entails reliance, the latter entails a disposition to rely. So, while the passage cited at the outset seems to raise a disagreement between Morgan's perspective and my own regarding what kind of trust account is suited to *pistis*, we have reasons to believe that the disagreement is merely apparent. Thus, the initial criterion I have been working with is validated after all: reliance or a disposition to rely is critical to identifying the trust relevant to *pistis* after all.

Conclusion

In the preceding chapter, I argued that neither pluralism nor elasticity underwrites an 'anything goes' approach to trust. Thus, in this chapter I have argued that while we ought not expect narrow specification, some theories of trust seem to be clearly at odds with the character and context of use indicated by Morgan's picture of *pistis*. Whatever else it might be, *pistis* is a

¹¹ I take this to be demonstrated by a range of examples in the literature, but I am thinking particularly of McKaughan and Howard-Snyder's comments on Thompson's example of a host trusting a friend to bring wine to her party (D. J. McKaughan and Howard-Snyder 2022b, 7).

¹² I introduce Morgan's definition on page 80.

relational concept and the relational context in which *pistis* functions entails a practical disposition to rely on the one trusted. Accordingly, I argued that the kind of trust in view must be a kind of trust which is inclusive of reliance (or the disposition to rely). By evaluating a range of trust accounts by that basic criterion, I concluded that a number of noncognitive accounts offer a viable fit with *pistis*. In contrast, I have tried to show how primarily cognitive theories of trust suffer a failure of fit within *pistis*' relational context of use and active character as we have come to understand it. This result led to my development of Simpson's suggestion about the functional root of trust, wherein I proposed an account of trust as a functional disposition. I modeled a tentative functional account of trust on a recent account of faith by McKaughan and Howard-Snyder which framed faith as a role-functional psychological state. This allowed me to secure principled constraints for a pluralistic notion of trust, both accommodating diversity and gaining practicable definition.

Previously, I argued that ambiguity about trust hampered the applicability of our faith-data as operative criteria for evaluating the extent to which contemporary philosophical accounts of faith conform to the character of Christian faith in Scripture. The relevant trust required specification. Somewhat counterintuitively, I have not secured this by narrowing down the options to a single theorist's account of trust but instead was led to a more ambitious claim about what counts as trust at all. By securing the practical nature of trust through my functional account, I have given a plausible interpretation of the *pistis* faith datum. By integrating this with our other findings, the resulting characterization of faith is more adequately specified to work as criteria for evaluating accounts of Christian faith. This is the task of the next chapter, to which we now turn.

Chapter Five

Evaluating Accounts of Christian Faith

Introduction

So far, the focal task has been to disambiguate two key terms required to answer my overarching question regarding the character of Christian faith and its relation to trust. In chapter 2, I worked to identify and establish basic constraints on ‘Christian faith’. In the previous chapter, I worked to clarify ‘trust’. Trust was initially brought to the fore by two joint considerations. These were *pistis*’ central place among the faith-data adapted from McKaughan and Howard-Snyder, and Morgan’s claim that trust is at the core of *pistis*. Having now argued for principled constraints on what sort of notion can plausibly be in view when ‘trust’ is invoked in relation to *pistis*, the character profile of Christian faith has been sharpened. It entails trust, and the relevant trust is distinctively practical in nature.

With our faith-data filled out in this way, we are now ready to apply them in an evaluative capacity. Accordingly, in this chapter, I turn to summarize and discuss three contemporary philosophical accounts which explicitly aim to describe Christian faith. The objective is to critically evaluate how well each of these accounts is able to accommodate *pistis* (refined by my trust-constraints), *’emunāh*, and the Abrahamic narrative.

The structure of this chapter is straightforward: in the case of each account under consideration, I first summarize the account and then move on to a critical and evaluative discussion of the account. Each evaluative discussion will bring all three of our faith-data to bear

on the account under discussion. I begin by considering an account of Christian faith proposed by Thomas Simpson which I call *Trust with Belief* (§1). One worry brought out by the discussion here is that while *Trust with Belief* initially resonates with *pistis*' emphasis on trust, the notion of trust in play is described in terms of passive reception. This sits uneasily with the characterization for which I argued in the previous chapter. Next, I look at an account of *Faith-as-Faithfulness* put forward by Jonathan Kvanvig (§2). This account differs sharply from the last, denying trust an essential role in faith. This, of course, proves problematic for accommodating our *pistis* faith-datum. Kvanvig's account is commendably sensitive to the faithfulness register of *'emunāh*, and its dispositional structure has much to recommend it. However, the account's hyperfocus on faithfulness results in an objectionable reading of the Abrahamic narrative. Lastly, I consider Christian faith as *Trust-Loyalty*, an account offered by Michael Pace and Daniel McKaughan (§3). My evaluation finds that this account's view of trust respects our trust-constraints and also handles both the Abrahamic narrative and the multiple registers of *'emunāh* with more dexterity than the other accounts. Before moving on, I suggest how each account might be better aligned with the faith-data and conform more fully to the characterization of faith we have been bringing into view (§4). Though the discussions of this chapter are framed evaluatively, my wider interest is to dialogue with the respective insights and challenges of each account, helping to draw out and develop the distinctive features of my own view.

1. Trust with Belief

Simpson's account of faith aims to represent a classic Reformed understanding of Christian faith (2023a, 84). Following Luther, Melanchthon, and others, Simpson argues that such faith consists in trust, with that trust entailing belief in certain doctrines (2023a, 83). Recall in the

previous chapter, however, that not all accounts of trust entail belief. For this reason, I will mark this theoretical commitment by labeling Simpson's doxastic account as *Trust with Belief*.¹ This allows us to keep in view the requisite belief element as we proceed. Trust is the heartbeat of this account of faith. Simpson observes:

That faith is centrally affective and volitional, both elements expressed in the idea that it consists in trust, is an important part of the critique of what Melanchthon took to be a mainstay of Roman Catholic conceptions of faith, namely that faith is a purely intellectual act (2023a, 87).

While Melanchthon and others deny the sufficiency of intellectual acts—belief, assent, or otherwise—as constituting faith, they regularly presuppose that these intellectual acts are entailed by faith (T. W. Simpson 2023a, 84). In spite of these suppositions, Simpson allows that the Reformed tradition can be taken to hold that trust is the appropriate response to God and his promises *without* further committing to whether that trust entails belief. The Reformed understanding of 'faith-as-trust' is viable with or without doxastic commitment in regard to trust (T. W. Simpson 2023a, 88, 83). The *Trust with Belief* account which Simpson defends, however, is committed to the claim that doxastic trust, the kind involving belief, is the appropriate response to God and his promises (T. W. Simpson 2023b, 164–67). This follows naturally from the double aspect of faith's object in the Reformed tradition: the Christian trusts both in God and in God's promises (T. W. Simpson 2023a, 88). Drawing on philosophy of testimony and the nature of Christianity as a 'revealed religion', Simpson contends that trusting belief is the apt response to divine speech-acts (T. W. Simpson 2023a, 165). For his purposes, it is not necessary to establish *which* propositions must be believed, rather, 'It is sufficient to show that there is a body of speech-acts a central core of which must be recognised as being from God, in order for

¹ Simpson refers to the Reformed view in terms of 'faith-as-trust' (2023a, 88), but as we will see, Simpson specifies this further—making explicit the presupposition of belief which is present in many of the Reformers' writings that trust involves belief.

one to trust in God' (T. W. Simpson 2023b, 169). Failure to believe what God says undermines trust in God. It does not follow that there is not *some* form of trust or faith present, but it does mean that that kind of trust or faith remaining is not evidentially constrained. Such trust, while succeeding perhaps in 'recognition respect' fails to constitute the 'appraisal respect' due to God and his trustworthiness (T. W. Simpson 2023b, 167). Accordingly, on Simpson's *Trust with Belief* proposal nondoxastic trust falls short of an appropriate response to God and his promises (2023b, 165–66). In sum, Christian faith consists in the kind of trust which involves belief.

Evaluative discussion

Owing to the centrality of trust in *Trust with Belief*, Simpson's account initially appears to accord well with the notion of *pistis*. According to Morgan, trust is 'the concept which stands at the heart of ...*pistis*' (2015, 2015). However, one might wonder whether Morgan and Simpson have the same concept of trust in mind. One point of difference is that Morgan's construal of trust does not share Simpson's doxastic commitments. Her working description of the trust central to *pistis* allows belief but does not require it (Morgan 2022, 22). Simpson might argue that his account of Christian faith—saving faith, or faith that results in God's justifying a person—as trust (and specifically doxastic trust) indicates a subset within this wider description of trust. He could then argue that only this subset of trust aligns with salvific *pistis* in Scripture. In short, he could argue that Morgan has got *pistis* right (it consists in trusting God), but she has got trust wrong. However, since her socio-linguistic concept of *pistis* precedes her choice of 'trust' to describe it, this is not a very useful objection.² However, *Trust with Belief*'s disagreement with Morgan's characterization of *pistis* goes beyond this question of doxasticism.

² That is, her point is not that *pistis* turns out to be trust, and now we can argue about what trust is. Rather, her point is that *pistis* is thus-and-so, and thus-and-so she understands to be captured best by 'trust' as she understands it in this-and-that terms.

She also finds that at the time the New Testament writings emerged, *pistis* was ‘first and foremost, neither a body of beliefs nor a function of the heart or mind, but a relationship which creates community’ (Morgan 2015, 14). So, the notion of trust in view when Morgan discusses *pistis* is something which presupposes cognitive and affective dimensions but is not understood fundamentally in respect to those elements, but rather in respect to its enacted relational quality. She writes, ‘It is possible in theory, but in practice almost impossible, to separate the roles of emotion, cognition, action, and relationality in trust’ (Morgan 2015, 22). *Trust with Belief* makes use of these categories as well, following the Reformers in emphasizing that cognition, volition, and affection all play a role in the trust constituting faith, which has as its result a restored relationship with God. Yet, notice what Morgan observes in the first century: ‘when writings of this period portray *pistis*...their interest is scarcely at all in its interiority but in its exterior, active, interactive, and productive aspects’ (Morgan 2015, 54).³ While she acknowledges that *pistis* can designate an attitude, she argues that it more commonly seems to name the disposition evidenced by characteristic practices (or the complex of actions, attitudes, and relationship) rather than the interior states which on modern psychological theories may be supposed to produce the disposition (Morgan 2022, 4–5). How well Simpson’s account (or that of the Reformers) fits here comes down to a question of whether it holds that trust is primarily identified with interior acts and states or by public and active practices (or a disposition to practices) and commitments that embody a certain kind of relationship. Since trust involves both internal and external dimensions, identifying it with one or the other may seem unnecessary and

³ As we have seen, this is not to deny the interior dimensions of trust, but only to say that they are not the distinguishing features of trust. As Simpson notes, ‘defining trust as an action...fails to describe situations where trust is latent’ (2012, 553). For this reason, many theorists think of trust as a disposition to act or rely, rather than requiring actualized action or reliance. Morgan’s account of trust respects this point: ‘trust is the action of putting something...or the attitude of willingness to put something, in someone else’s hands...’ (2022, 22).

even strained. However, the emphasis of *pistis* on the latter underwrites the legitimacy of pressing the question. Because of its emphasis on the cognitive (specifically belief) requirement, Simpson's trust might seem to fall afoul of *pistis* here. Yet, he does not see the belief itself as the relevant kind of trust apart from the disposition (to rely on another) which it produces. In this sense, *Trust with Belief* might be taken to align with an action or disposition focus, while additionally insisting on a particular cognitive provenance of that action or disposition if it is to count as the kind of trust required for Christian faith. We will shortly return (in the discussion of *'emunāh* below) to consider the *character* of the attitude or disposition *Trust with Belief* has in view. But here, notice that while Simpson acknowledges plural forms of trust, related attitudes or dispositions issuing from various internal bases (cognitive, conative, and affective), he holds that *only* cognitive doxastic trust (*Trust with Belief*) constitutes an apt response to God in conjunction with his promises (2012, 564; 2023b, 164–68; 2023a, 89). Therefore, cognitive doxastic trust is the variety of trust requisite for efficacious Christian faith. Since we understand that a variety of expressions of personal *pistis* relations are evident in antiquity (kin or familial, peer, human-divine, etc.) each with its nuance, it might seem fair to at least leave open that some particular kinds of *pistis* relation may depend on a more specified internal state, whether it be belief or something else. However, it is suggestive that the biblical authors do not indicate any distinction of this kind in their use of the notion.

Overall, the minimal schema of faith-as-trust which Simpson attributes to the Reformers apparently offers a fair fit with *pistis*; however, their notion of trust remains underspecified and perhaps defaults toward interior emphases. I have not required any narrow specificity, but as I have argued in previous chapters, we do need to be able to identify the central character of the notion in view. Simpson's *Trust with Belief* takes this further step of specifying the notion of

trust. Yet, while a specifying step *is* needed here, the fit of this specific notion of doxastic trust is uncertain. This might be an apt response to God and his promises as Simpson argues (2023a, 89).⁴ Does it follow that only such an apt or fitting response to God and his promises is acceptable to God? I have argued that lesser cognitive underpinning can support one being disposed to rely on God, and that reliance or disposition to rely is what is required. So, while one's response to God may be very cognitively suboptimal—it is not what it should be—it can nonetheless amount to saving faith. This tracks with Morgan's assertion that 'The gospels offer a compassionate vision of human trust, in which any response to Jesus is an acceptable starting-point, bringing human beings into a life-giving relationship with God' (2022, 35–36). Similarly, Daniel Howard-Snyder observes, 'we should be careful not to mistake what is entailed by an *ideal* instance of a kind for what is required by a *real* instance of that kind' (2016, 155, emphasis mine).⁵ So should we think that God declares righteous only the person whose response to God is apt? I am skeptical. Even so, whatever answer one might give here, it seems to me that some argument to this effect is required to complete Simpson's case for circumscribing Christian faith (justificatory or saving faith) in terms of *Trust with Belief*.

Still, *pistis* is just one part of my analysis. I also want to consider *Trust with Belief* in relation to 'emunāh and the faith of Abraham. Regarding the former, my task here is simplified by Simpson offering his own assessment. In countenancing the faithfulness dimension which many argue *pistis* inherits from 'emunāh, Simpson writes:

When the object of faith is a summons to obedience issued by Jesus, the king, the apt response to that summons is allegiance and loyalty. But if the object of faith is God's promises...the correct conception of faith is that it consists in trust (2023a, 92).

⁴ I take 'apt' here to mean 'what it should be' or 'what is well-fitted'.

⁵ In a similar vein, Jonathan Kvanvig writes: 'How things develop is one thing, where things start is quite another' (2016, 15).

That is, the *Trust with Belief* account is premised on the judgement that the faithfulness register of *'emunāh* is not in view in the New Testament (especially Pauline) use of *pistis* language. If it is correct to translate *pistis* as faithfulness in the relevant texts, Simpson thinks this would 'render faith-as-trust mistaken' for the reason that, 'trust is primarily a receptive attitude, unlike faithfulness, which describes a disposition actualized by a course of action' (2023a, 92). Thus, by Simpson's lights, *Trust with Belief* does not accord well with the connotations of *'emunāh* we have reviewed. But if *'emunāh* characterized Abraham's response to God, how does that disjunction work? As we saw in the preceding section, one route is to concede that *'emunāh* in Genesis 15:6 and its Septuagint translation *pistis* do have faithfulness in view but to see Paul's use of Genesis 15:6 as making a distinction between that former *'emunāh-pistis* and this new articulation of *pistis*. Another route is to argue that trust and belief also fall within the *'emunāh* semantic range. Since it is unsound to propose that every use of a given word invokes the full semantic range of the term, we need not suppose that Abraham's response to God was characterized by faithfulness, even though *'emunāh* does typically have that meaning in view. Thus, one might argue that in the Abrahamic passages the term carried exclusively 'belief' or 'trust' meanings, the prominence of God's covenant promises in these passages supporting the amplification of these registers and the muting of 'faithfulness'.

Simpson appears to take the second route. He is skeptical of strong faithfulness readings of *'emunāh* in the Abraham narrative, such as that of Jonathan Kvanvig, which purport to show trust as neither necessary nor sufficient for faith (2023a, 90). I am sympathetic of Simpson's skepticism here and find Kvanvig's reading inadequate.⁶ However, I think Kvanvig's shortcoming is related more to disordered or insensitive interpretive priorities than lexical error.

⁶ Like Simpson (2023a, 90), I have found persuasive the critiques of Kvanvig's reading offered by McKaughan and Howard-Snyder (2022c) and Pace and McKaughan (2022).

That is, the semantic range of *'emunāh* certainly includes faithfulness; the trouble is with taking that one meaning register and too-firmly pressing the narrative through that shape, rather than letting the narrative push back and press toward another (or multivalent) meaning. This is what I mean by disordered or insensitive interpretive priority: the language precedes the story. In a sense, of course, that is necessarily the case: we have to employ language to discern a text's meaning. But language in context is vastly more complex and subtle than lexicon entries. In practice, we allow context and narrative structure, etc. to push back on our linguistic notions and reform our initial understanding of the language employed. This is the classic hermeneutical spiral: we need *some* understanding to *better* understand, and that understanding leads to even better understanding (and so on). Stopping this deepening feedback spiral prematurely may make us insensitive to *meaning*. Kvanvig's reading, it seems to me, bears the marks of a premature halt. If I am correct, then the faithfulness valance of *'emunāh* in the Abrahamic narrative may not pose the kind of comprehensive defeater for all trust-involving accounts which Kvanvig's reading implies.

While I take Simpson to be right in rejecting Kvanvig's reading, I worry that Simpson's dismissal of a faithfulness connotation in these passages is too hasty. If *'emunāh* does in fact connote some dimension of faithfulness, *Trust with Belief*'s aversion to dispositions to action poses a problem for the account. Of course, given the functional account of trust I have given in the previous chapter, *Trust with Belief* already faces difficulty on this score. Simpson might still elect to take the first route sketched above, arguing that Paul is distinguishing justifying *pistis*, Christ-faith, from the *'emunāh-translated-pistis* of Abraham. However, Paul summarizes his argument, 'So those who rely on faith are blessed along with Abraham, the man of faith' (Galatians 3:9 NIV). Positing distinction rather than continuity appears to me to run roughshod

over Paul's logic. Nonetheless, that route remains open to those who, like Simpson, think that a faithfulness reading entails giving way to 'salvation...by works' (2023a, 92). In sum, *Trust with Belief* accommodates the lexical data of 'emunāh with considerable effort including some tenuous interpretive commitments—on which the account's fit with the Abraham narrative depends.

2. Faith-as-Faithfulness

Jonathan Kvanvig offers an account of faith which stands in notable contrast to the *Trust with Belief* account considered above. However, Kvanvig (like Simpson in the preceding chapter) wants to specify the kind of faith under discussion in terms of the value it aims to secure. In the context of Christian faith Simpson sees 'faith that matters' as being the kind which justifies one before God. Kvanvig, on the other hand, proposes that 'faith worth having' (2018, 16) is a disposition which unifies one's life toward a goal or ideal (a notion he credits to John Dewey) (Kvanvig 2024, 83). It involves 'attachment or commitment to something... worth achieving or pursuing' (2018, 16). Christian faith is an instance of this more general disposition which takes God, a relationship with God, or participation in his Kingdom (or something of the kind) as its ideal (2018, 107). This life-unifying disposition constitutes a virtue and as such provides a common ground between mundane and religious faith, inclusive of Christian faith. Though religious faith aims at a more comprehensive life integration than mundane faith, they both secure a valuable unity and coherence in one's life and projects and so are important to a flourishing life (Kvanvig 2013, 116). 'Such faith is a disposition to act in service of an ideal' (2016, 12). Merely having a goal is not the same as having faith: it is when one follows through on a commitment to their goal (even when faced with challenges) that they are 'properly characterized as being faithful to the ideal in question, or pursuing it faithfully' (Kvanvig 2018,

19). This faithfulness is the substance of faith as Kvanvig sees it. He writes: ‘faith is what faithful people have and faith is whatever it is that underlies and explains patterns of behavior and activity that are engaged in faithfully’ (Kvanvig 2016, 14). For this reason, I characterize Kvanvig’s account as *Faith-as-Faithfulness*.

In contrast to the cognitive requirements of *Trust with Belief*, Kvanvig insists that *Faith-as-Faithfulness* is essentially affective (2018, 37). It is felt attraction to the ideal which disposes one to pursue it faithfully. Thus, while Kvanvig acknowledges that variable cognitive and conative conditions undergird faith, he thinks the *nature* of faith is affective and dispositional (2018, 20).⁷ That is, the nature of faith is to be identified with its generative source (affective orientation toward an ideal) and its multiply realizable functional expression (a disposition) rather than with any particular psychological substrata underlying the disposition (Kvanvig 2018, 20). For this reason, *Faith-as-Faithfulness* represents a noncognitive, affective, and functional account of faith. With regard to Christian faith, *Faith-as-Faithfulness* entails a disposition to act in service of an ideal related to God, the coming of his Kingdom, or what it represents (Kvanvig 2018, 107).

Evaluative discussion

Recall, my aim in these discussion sections is to evaluate the account summarized in the preceding section with regard to its fit with *pistis*, *’emunāh*, and a biblical exemplar, Abraham. As above, I begin here with *pistis*. However, in contrast to the above, the discussion will move from *pistis* directly to Abraham (by way of trust) before commenting on *’emunāh*.

⁷ He makes use of the distinction between enablers and conferrers of rationality to show that both are needed for explanation, while the latter rather than the former are ‘doing the work’ and so are definitive of the nature of the phenomenon in question (2018, 20).

Kvanvig's account of *Faith-as-Faithfulness* is an interesting case as it displays some features that align with the notion of *pistis* while also explicitly disavowing trust as a vital part of faith. This is incongruous if we take it (as I do) that Morgan has demonstrated that trust of some description is near the heart of *pistis*. If that is correct, what features of *pistis* might we still discern in *Faith-as-Faithfulness* which denies the importance of trust? For one, Kvanvig's account of faith is *functional*. That is, it does not identify faith with a particular mental state but locates faith at the level of the disposition, which is multiply realizable (able to be underpinned by varied psychological substrata). Compare this with Morgan's description of *pistis*: 'when writings of this period portray *pistis*...their interest is scarcely at all in its interiority but in its exterior, active, interactive, and productive aspects' (2015, 54). Kvanvig's functional account aligns exceptionally well with this feature of *pistis*, and so too with my characterization of faith's nature in this respect. However, the alignment is structural rather than substantial. While it has a functional structure, *Faith-as-Faithfulness* is oriented toward an ideal (broadly construed) while *pistis* is primarily a relational notion. This is what I mean by a difference of substance. Kvanvig clearly does allow a person or relationship to constitute the ideal in question, toward which one acts in service of realizing or fulfilling; he mentions God in this capacity several times. Even so, interpersonal relationality is conspicuous by its absence in *Faith-as-Faithfulness*. Affectively grounded goals and ideals are central. Conversely, persons and relationships receive short shrift. At this juncture, *Faith-as-Faithfulness* seems to make a marked departure from the prominent relational quality of *pistis*. However, in later work, Kvanvig writes, 'The form that faith takes is dispositional, whereas the content of that faith is determined by the nature and characteristics of the object of faith, especially the characteristics of ideality that call for loyalty, commitment, fealty, and allegiance' (2024, 78). Accordingly, taking a relationship-oriented person (or divine

person, as the case may be) as the object of faith would presumably fill out the content of faith in a relational way. This elaboration goes some way in explaining more adequately how Kvanvig's generalized account of mundane faith is intended to be variably filled out in relation to the nature of the object of faith and so prove adequate as an account of Christian faith.

Granting that, however, an additional worry about *Faith-as-Faithfulness* arises with regard to *pistis*: the relationship the account posits between faith and faithfulness, that is, a relationship of identity. We have seen that faithfulness is within the semantic range of *pistis*.⁸ So why is Kvanvig's proposal that faith just *is* faithfulness problematic? One concern is an initial premise with which he supports this move. Kvanvig states that 'faith is what faithful people have and faith is whatever it is that underlies and explains patterns of behavior and activity that are engaged in faithfully' (2016, 14). As McKaughan and Howard-Snyder point out, *faithfulness* is what such people have; it is faithfulness which manifests in patterns of faithful behavior (2022c, 629). Why would Kvanvig suggest otherwise? Why does he identify faithfulness here with faith?

One reason is surely that Kvanvig aims for his account of faith to explain why faith is traditionally understood as a virtue. However, the explicit rationale he offers is linguistic: 'we grasp the noun ...from the adjectival and adverbial form involving being full of faith' (Kvanvig 2016, 14). However, being full of the quality in question is not implied by every use of the '-ful' suffix construction. This is seen when one considers 'pitiful' or 'shameful' where the suffix marks one out as an appropriate object of the respective sentiment, rather than implying that one is characterized by or filled with such sentiment (D. J. McKaughan and Howard-Snyder 2022c, 629, Footnote 4; following Alston). This is obvious when we look at examples where faith and

⁸ My characterization is itself yet to give an account of how faithfulness folds into the trust disposition which I have argued is constitutive of faith. Developing that final dimension of my characterization is the following chapter's first order of business.

faithfulness come apart, such as when a wife is faithful to her philandering husband despite lacking faith in him (D. J. McKaughan and Howard-Snyder 2022c, 630). Her faithfulness to her partner is not translatable in terms of being full of faith toward him, at least not in the normal English meaning. However, Kvanvig's claim appears to gain some purchase in the Greek and Latin. The *pistis/fides* lexica are regularly used in a way we would understand as 'keeping faith' or 'showing good faith'. For example (and interestingly also in reference to marriage), Morgan documents the convention of funerary inscriptions praising wives' *pistis/fides* and translates one inscription's opening line: 'With chaste good faith/faithfulness she always delighted in the marriage bed' (Morgan 2015, 48).⁹ But, the problem for Kvanvig is not that *pistis* sometimes means faithfulness; it clearly does. We have followed Morgan in acknowledging this dimension of the notion. Rather, the problem for Kvanvig is that his linguistic claims fail to make sense of other prominent meanings of *pistis*, especially trust. In view of this, the linguistic rationale Kvanvig cites for identifying faith with faithfulness is unsound. In Kvanvig's defense, we might ask whether this rationale is necessary for *Faith-as-Faithfulness*. Perhaps this rationale does fail. But need that misstep bear on whether *Faith-as-Faithfulness* fits the notion of *pistis*?

Even if it does not, there are other reasons to be concerned about the fit of *Faith-as-Faithfulness*. The issue of *fulfillment conditions*, highlighted by Robert Audi, appears to me to be relevant here. He writes:

Faith is fulfilled when its object meets certain expectations...of the subject; faithfulness is fulfilled when the subject—the faithful person—meets certain expectations...of the object (Audi 2011a, 296–97).

If Morgan is correct to find trust near the core of *pistis*, and trust according to her composite definition entails the action or attitude of reliance on another (Morgan 2022, 22), then we would

⁹ The original text runs, '*Casta fide semper torum maritale dilexit*' (Morgan 2015 48, citing inscription CE 548).

expect the fulfillment conditions of *pistis* to depend on the object of *pistis* rather than the subject. *Pistis* would be fulfilled when the object of faith proved faithful. Even if we integrate a faithfulness register into the notion, we would still expect fulfillment conditions to reflect Audi's faith pattern in addition to some evidence of the faithfulness pattern. On Kvanvig's account, however, faith exclusively follows the pattern Audi attributes to faithfulness. *Faith-as-Faithfulness* is action or a disposition to act in service of an ideal, so this kind of faith is fulfilled when the subject—the person of *Faith-as-Faithfulness*—proves faithful, full stop. Accordingly, the direction of fulfillment conditions is at odds with what we expect in light of *pistis*.

Another insight supplied by Audi sheds light on a final and related issue. He writes:

Having faith in others is mainly a matter of how we view them, and how we are disposed to respond to them, in terms of what we value. Being faithful to others is more a matter of how we act toward them in terms of what *they* value...(Audi 2011a, 296).

While Kvanvig agrees that faith has to do with how we are disposed to respond to something or someone in terms of what we value, he nonetheless rejects the first clause in Audi's statement. That is, he denies that faith is mainly a matter of *how we view* the object of our faith. This, Kvanvig thinks, makes the mistake of taking faith as primarily cognitive (2016, 18). Several things can be said here.

First, why cannot the way in which one 'views' the object of their faith be affective rather than exclusively cognitive here? The term 'views' is a metaphor, so it is open to some interpretation. It seems that Kvanvig reads the ocular metaphor in line with its traditional association (within Western thought) with intellectual faculties. Nonetheless, I see no reason why Kvanvig could not accept this is a wider sense, as Audi clearly allows, and arguably intends. Kvanvig might also appeal to the plausible claim that intellective and affective states do not

come cleanly apart.¹⁰ On that picture, how one ‘views’ another need not be an attitude toward a proposition about God’s trustworthiness but might be an affective attitude. Kvanvig passes over that possibility and takes a different approach, which leads to a second issue.

Kvanvig argues that in the case of Abraham there is no textual evidence that how the patriarch viewed God had any role whatsoever in his response to God, and that such a claim even ‘has a bizarre ring to it’ (2016, 18). To sustain this, Kvanvig relies on an abbreviated summary of Abraham’s calling in of Genesis 12:1-4: ‘Abraham hears God’s command and leaves’ (2016, 18). A full reading of the relevant episode, however, shows that this is a misleading abridgment.¹¹ Abraham did not merely receive a command and obey. Rather, he received a command and a *promise* together. Kvanvig acknowledges this but suggests that hope of receiving the promise (progeny, etc.) could supply sufficient motivation in the story to explain Abraham’s obedience (2016, 21). No particular view of God, particularly not trust, need be in view. The ‘faith’ for which Abraham is commended is a response of obedience and loyalty: in a word, faithfulness.

This, of course, raises the most serious concern with *Faith-as-Faithfulness*: the account’s explicit rejection of trust. I agree with Kvanvig that a variety of pro-attitudes (such as hope) might suffice to motivate Abraham in this situation.¹² But this is because on my functional view of trust, hope is not necessarily an alternative attitude, but an attitude which plays a role as an

¹⁰ For example, consider Mark Wynn’s claim that ‘emotional feelings are embodied appraisals’ (2005, 121).

¹¹ ‘The Lord had said to Abram, “Go from your country, your people and your father’s household to the land I will show you. “I will make you into a great nation, and I will bless you; I will make your name great, and you will be a blessing. I will bless those who bless you, and whoever curses you I will curse; and all peoples on earth will be blessed through you.” So Abram went, as the Lord had told him’ (Genesis 12:1-4a, NIV).

¹² That said, one might suspect that such hope is itself enabled by some particular view of God. Hope is generally accepted to have a lower evidential requirement than faith, basically just a non-zero credence—but that still requires *some* grounds (E. Jackson 2021, 44). It seems plausible that the stronger hope (in receiving what is promised) needed to motivate Abraham’s obedience—uprooting of his family to journey into unknown lands—requires some fairly positive view or estimate of the promiser (that he will make good on the hoped-for outcomes).

enabling condition of trust. That is, the hope can serve as requisite cognitive input supporting trust (the disposition to rely on God). But if hope is *all* Abraham had (it was not sufficiently joined with the other requisite inputs to output the trust disposition) then I am skeptical that hope is sufficient for Abraham's overall view of God. The reason is that while hope may be acceptable to explain Abraham's departure from Haran it does not fare as well with the Akedah (the binding of Isaac). In the latter episode, Abraham's faithful obedience to God's command seems to require trust. As Pace and McKaughan summarize, 'unquestioning loyalty is virtuous only when it is based on a high degree of warranted trust' (2022, 49). Kvanvig notes that Abraham might have grown in trust over his journey with God, but that trust is not necessarily needed to explain his departure from Haran—and according to Hebrews, he departed by faith. So, the faith for which Abraham was commended was there at the outset. While this initially seems plausible, it becomes less so when we notice that the author of Hebrews also says that it was by such faith that Abraham offered Isaac. It would be morally objectionable for Abraham to sacrifice his son, Isaac, in loyalty to a command from someone he did not trust (Pace and McKaughan 2022, 49–50). Thus, if leaving Haran and sacrificing Isaac are instances of the same kind of faith, it becomes implausible to exclude trust.

Contrary to Kvanvig's assertion that there is no textual support for Abraham taking a specific view of God—regarding God with trust, in particular—trying to read trust *out* of Abraham's response to God strains the narrative and related texts (Hebrews). So, while the attention of *Faith-as-Faithfulness* to enacted responsiveness in the form of faithfulness fits well with both *pistis* and with Abraham as an exemplar of faith, it suffers a failure of fit with *pistis* insofar as it denies relational trust at the center of the notion. It will be clear to the reader that much of the

foregoing is relevant to how well *Faith-as-Faithfulness* accommodates 'emunāh. I will not rehearse the same points here but rather offer summary remarks in light of the above discussion.

It is evident that Kvanvig is sensitive to the 'faithfulness' and 'firm' or 'steadfast' registers of the 'emunāh lexicon. In this sense, *Faith-as-Faithfulness* demonstrably accommodates 'emunāh exceptionally well. However, I have suggested that we have reason to worry that Kvanvig's hyperfocus on this register of 'emunāh has a distorting effect. Nonetheless, the account is able to make sense of an important (and historically marginalized) aspect of the lexical data and so evidences a good fit with regard to 'emunāh.¹³ Whether the single-minded focus on that aspect (the reductive and implausible identification of faith with faithfulness) counts in favor of the account is a different question.

Kvanvig's description of *Faith-as-Faithfulness* as a functional account is promising, resonating well with *pistis* at a structural level. His finding that faith is multiply realizable aligns with my characterization of *pistis* as constituted by a multiply realizable disposition. These weigh in favor of Kvanvig's account. On the other hand, his outright rejection of trust substantially damages the account's fit with *pistis* since we have characterized the relevant disposition as a kind of trust. One might wonder if strongly cognitive or doxastic assumptions about trust motivate Kvanvig's position. If so, might the functional account of trust developed in the preceding chapter be a game changer for Kvanvig's view? If a functional account of trust were fitted into this view, it would significantly ease the tension between Kvanvig's view and our *pistis* datum. Nonetheless, as it stands, *Faith-as-Faithfulness* is a mixed bag as far as

¹³ I have assigned a 'good' fit on the basis of the account's ability to accommodate at least a significant part of the semantic range of 'emunāh. However, I find that to evaluate this positively requires bracketing the uneasiness of the application of this accommodation in the Abraham narrative. It is difficult to decide whether such a bracketed consideration counts as 'accommodation' for the obvious reason that the Abraham narrative is precisely where 'emunāh language takes on its significance for discussion of faith. However, because of the possible objection that the account's merit on this score is not getting its due owing to other features of the account, I have opted for a more positive (bracket-attempting) verdict.

accommodating our faith-data: it is reasonably successful aligning structurally with *pistis* but ultimately takes a hit by rejecting trust. It gives due attention to *'emunāh* but ultimately stresses 'faithfulness' to the exclusion of the wider semantic range and so erodes the plausibility of the narrative.

3. Trust-Loyalty

This brings me to a third account of Christian faith, the final one I will consider, offered by Michael Pace and Daniel McKaughan. Before moving on, it is worth clarifying that although my characterization employs the same principal terms as feature in this account, by defining them functionally I put the terms to different use than this account does. Accordingly, the relation between this account and my characterization is (to anticipate this section's conclusion) that the former conforms exceptionally well to the pattern or interpretive constraints set by the latter.

Pace and McKaughan's account aims to understand 'a particular way of relating to God—a proper response to God's faithfulness that God is said to desire of humans' according to the Hebrew Bible and Christian New Testament (Pace and McKaughan 2022, 30–31). What is involved in this kind of specifically Judeo-Christian faith? Pace and McKaughan argue that neither trust (as in Simpson's account) nor faithfulness (as Kvanvig would have it) are sufficient *on their own* to make sense of the faith depicted in Scripture and embodied by biblical exemplars. Biblical faith, they propose, is better understood as a 'multidimensional stance' involving both trust and loyalty in 'normatively appropriate combinations' (Pace and McKaughan 2022, 32). Accordingly, I follow Pace and McKaughan's own designation of their theory as a *Trust-Loyalty* account.

By ensuring that valuable relationships are not too quickly abandoned in challenging circumstances, this variety of relational faith secures a kind of distinctive interpersonal value

(Pace and McKaughan 2022, 46). Why do Pace and McKaughan think that is the case? Both loyalty and trust can be resilient in various ways. Why should *Trust-Loyalty* capture this relational benefit better than trust or loyalty in isolation? Pace and McKaughan propose that it is because,

The kinds of responses to others that are appropriate, particularly when relationships are under strain, depends both on the sort of trust that is normatively appropriate and on the sort of loyalty that is normatively appropriate (2022, 49).

Additionally, one's evidential situation is relevant to what degree of trust and loyalty is appropriate, and in what combination (Pace and McKaughan 2022, 50). To demonstrate this, they outline four different responses a person might have when the premise of a relationship—its shared ideals or covenant obligations, etc.—appear to be compromised by the other party. The responses are as follows: 1) resign in protest, 2) see no conflict, 3) adjust ideals, and 4) protest in faith (Pace and McKaughan 2022, 46). For example, the 'see no conflict' response is characterized by unquestioning loyalty premised on strong trust (Pace and McKaughan 2022, 46). In this response, one party might appear to compromise the premise of the relationship, but the other party has strong reasons for high trust and so concludes that things are not as they appear. There must be a non-relationship-threatening reason for the behavior. They 'see no conflict' between the premise and the apparently incongruous behavior. Recall this dynamic in our discussion of Kvanvig's interpretation of the Abraham story above. We noticed that it would be morally objectionable for Abraham to loyally sacrifice his son, Isaac, at the command of someone he did not have strong reasons for trusting. There, the command appeared to be in conflict with both God's character and his covenant promise to Abraham to multiply his descendants *through Isaac*. Even so, Abraham obeyed without question (so far as we know from the text), and his response was depicted as praiseworthy. Accordingly, we are pressed to

conclude that he exemplified the ‘see no conflict’ response, with his unquestioning loyalty premised on *high* trust (Pace and McKaughan 2022, 48).

Pace and McKaughan thus argue that while Abraham’s loyalty is paradigmatic, this kind of response is not always appropriate. For instance, this response may not be appropriate when trust is at a *low* ebb (2022, 50). This, they think, is a time when protesting in faith is appropriate: calling the other party to return to a demonstration of fidelity to the shared ideal or relational premise when it appears compromised. Such loyalty is *not* unquestioning, yet it holds fast to the other party and to the premise of the relationship. It is important, think Pace and McKaughan, that an account of Judeo-Christian faith accommodate protesting in faith because of biblical exemplars like Job, or episodes like Abraham’s appeal to God on behalf of Sodom and Gomorrah (2022, 50–51). These two responses, seeing no conflict and protesting in faith, help to demonstrate how *Trust-Loyalty* functions as a multidimensional stance in various normatively appropriate combinations, and how Pace and McKaughan see this response securing a significant relational value in divine-human relationship.

Evaluative discussion

In keeping with my format, I now move from a summary of Pace and McKaughan’s *Trust-Loyalty* account to an evaluation of the account’s fit with my characterization of faith, grounded in our faith-data. I begin with *pistis* and broaden the discussion from there.

Pace and McKaughan’s account is explicitly informed by Morgan’s finding that trust is near the heart of *pistis*.¹⁴ Simpson also emphasized trust but took it to require belief; Pace and

¹⁴ Further, we might fairly suppose that the account is self-consciously responsive to McKaughan and Howard-Snyder’s other faith-data as well, owing to Daniel McKaughan’s collaboration across both projects. This, of course, sets the account up for a good fit with our criteria; one might think the deck is stacked. However, both of our other theorists (Simpson and Kvanvig) would also accept these faith-data (as their engagement with them demonstrates). What is at stake in each case is interpretation, which is why my own project aimed to secure a plausible interpretation of the trust entailed by *pistis* before undertaking this evaluative task.

McKaughan's view does not share that doxastic requirement but instead appends to trust some degree of loyalty. That is, they have supplemented trust with something primarily enacted or practical, rather than a requisite cognitive state or doxastic attitude. Pace and McKaughan point to several descriptions of trust (though they do not commit to one in particular) which broadly describe trust as one's reliance or a disposition to rely on another in a valued domain on account of some positive assessment of the other's responsiveness to one and a positive evaluation of their competence in the relevant domain (2022, 35). Though this is an amalgamated description of trust, notice that this working description appears to draw specifically on *reliance entailing* accounts of trust. This sets it up for a good fit with the account of trust I developed in chapter 4, which supports my characterization of *pistis*. If Pace and McKaughan's account requires that trust entails reliance, making this commitment explicit would be helpful to ensure that the account preserves the essential and *pistis*-correspondent character of trust that Pace and McKaughan aim to secure. An obvious way that this might be accomplished without too narrowly specifying trust is by adopting the minimal constraint of my functional account. That would suffice to maintain the practical character of the relevant trust, which is important in terms of both the *pistis* datum and to practical application.

Loyalty, too, keeps with the practical nature of faith we have brought into view. Loyalty is characteristically observable. No one would take as loyal someone who reported 'internal' loyalty but demonstrated and enacted disloyal behavior. We would not accept the testimony of an intelligence officer who—when caught selling their government's secrets for personal gain—professed to be doing so while remaining loyal to that government 'on the inside'. Thus, by binding trust to loyalty, *Trust-Loyalty* remains consistent with the practical focus of *pistis* without denying the importance of its interior dimensions. Loyalty also seems adequate to

capture the ‘faithfulness’ and ‘trustworthiness’ register brought out by both *pistis* (and by *’emunāh*, about which I will say more below). For this and the other reasons discussed above, *Trust-Loyalty* accords well with *pistis* as we have come to understand it throughout the project thus far.

What about the fit of the *Trust-Loyalty* account with the notion of *’emunāh*, and with Abraham, a biblical exemplar of faith? Pace and McKaughan think that the biblical notion of covenant (*berît*) is relevant to understanding how *Trust-Loyalty* accommodates both of these faith-data (Pace and McKaughan 2022, 45). Why should it matter whether an account of Christian faith fits well with the notion of covenant? How does this shed light on the fit of *Trust-Loyalty* with *’emunāh*, and with Abraham? As Pace and McKaughan note, in the biblical tradition, the covenant of marriage is used ‘extensively as an analogue of the relationship God desires to have with people’ (2022, 45). Moreover, the notion of covenant ‘is crucial for understanding the function and value of faith in the Abraham story’ which is framed around God’s covenant with the patriarch (Pace and McKaughan 2022, 44). More solemn and personal than contracts, covenants are vows between parties which feature obligations and promises, and which create, form, or establish a circumscribed relationship between the parties (Pace and McKaughan 2022, 45). Interestingly, these relationally generative functions are closely aligned with those that Morgan outlines as prominent functions of *pistis* (Morgan 2015, 14). Parties to a covenant are expected to show loyalty to the other in keeping with how such fidelity is defined in the terms of the covenant. Yet, without *some* trust that the other will follow through on their obligations, neither party is likely to enter willingly into the covenant. Thus, the notion of covenant brings together trust and loyalty, demonstrating how the two work together to establish and uphold a valuable kind of relationship that is not quickly abandoned in the face of

challenges. This is, of course, the kind of relational value which Pace and McKaughan aver is secured by interpersonal relationships of faith: the mutual faith and faithfulness manifested by flourishing covenant relationships. Thus, their account of Judeo-Christian faith as God-directed *Trust-Loyalty* describes a stance characterized by active responsiveness to God, through which a particular kind of relationship is formed, and which has as its *telos* a flourishing and reciprocal relationship.

We have noted that the semantic range of the *ʿemunāh* lexicon includes steadfastness, faithfulness, firmness, and fidelity (Pace and McKaughan 2022, 38).¹⁵ The resilience of relationship that loyalty brings to the *Trust-Loyalty* account notably resonates with this range. Even if we conceded—as some theorists suggest—that trust is fragile and does not essentially manifest resilience, loyalty is made of sterner stuff.¹⁶ In fact, we might wonder whether outright loyalty is too high a standard for faith; I will return to that consideration in the following chapter. But for present purposes, notice how construing biblical faith as a normatively appropriate combination of trust and loyalty makes sense of the difficulty of picking apart whether Abraham’s response to God fundamentally consists in trusting or being faithful, in his clinging to the promises or his obedience, his belief or his allegiance. All of these seem to be manifest in the account of how Abraham relates to God and the covenant God makes with him. Yet, none of these in isolation seems to comprehensively explain the complexity of Abraham’s interactions with God in the narrative without strain or remainder. We have seen that faith and faithfulness in

¹⁵ These apply to the noun form; as noted in the previous chapter, the meanings of the verb form depend additionally on conjugation (Pace and McKaughan 2022, 38).

¹⁶ In their paper entitled ‘How Does Trust Relate to Faith?’ (2022b), McKaughan and Howard-Snyder suggest that trust and faith differ in this way: the latter but not the former is necessarily resilient. In response, I have drawn on my research in the present project to argue that the resilience of both trust and faith manifests in proportion to the overall strength of the attitude or disposition (Fischer 2023). My point here is that even if we were to concede that trust does not manifest resilience, it would not damage the *Trust-Loyalty* account as the account could plausibly draw its resilient character from the loyalty side.

regular English usage can come apart; *pistis* and *'emunāh* regularly hold them together. Thus, a multidimensional account has more explanatory power here. Dunn remarks:

Abraham's trust in God was embodied in and expressed by his obedience. His faith and faithfulness were two sides of the same coin; it was the same word, and the same attitude and action expressed by that word. (Dunn 2007, 409).

Much of Pace and McKaughan's analysis of the Abraham narrative has already been touched upon in preceding discussions, as I drew on their critique of Kvanvig's interpretation of that narrative. However, we can summarize their analysis in this way: they affirm that Abraham demonstrated the virtue of faith throughout the whole narrative but they deny that the *strength* of his faith was stable over that duration (Pace and McKaughan 2022, 42). In this way, they endorse the insights of Kvanvig insofar as he insists that Abraham manifested faith from the beginning of the narrative while also accrediting the intuitive narrative arc which depicts Abraham's faith undergoing change as he interacts with God along his journey. Abraham had enough trust to respond to God in leaving Haran and by the time of the binding of Isaac he had grown to have strong trust in God. Abraham's displays of double mindedness along the way do not represent a loss of faith but rather fluctuation in the strength of his faith.

Moreover, this depiction of a relationship of faith with God resonates with widespread Christian experience. Many profess to experience intellectual and existential doubts, struggle to trust God's goodness, etc., yet manifestly hold on and remain responsive to God in that relationship through the fluctuations of heart, mind, and strength.¹⁷ Thus, *Trust-Loyalty* shows itself capacious enough to accommodate *'emunāh* and to make sense of how we can see that

¹⁷ This is not merely an anecdotal note about contemporary Christian experience. Peter stepped out of the boat and went out to Jesus on the water, but he also faltered and began to sink. Nicholas Wolterstorff cites John Calvin addressing the experience of the common believer, whose imperfect faith can fail to manifest firm certainty, but result at times in unsteadiness or variation in their confidence or sense of assurance of receiving God's good promises (Wolterstorff 1990, 411, citing Calvin's *Institutes*, III.ii.17-18).

notion in play in the Abraham narrative. Further, the result that it reaches resonates with widespread Christian experience. In sum, Pace and McKaughan's *Trust-Loyalty* account not only succeeds in accommodating *pistis* but also admirably handles our other two faith-data, *'emunāh* and a biblical exemplar of faith, Abraham.

4. Reflections on insights and increased conformity

We have completed a survey of three contemporary philosophical accounts of Christian faith and evaluated their accommodation of my emerging characterization of faith, grounded in the faith-data we explored in the previous chapter. In this section, I want to consider what adjustments might increase the conformity of each account to our interpreted faith-data as well as highlight what I take to be the key strengths or insights of each account.

Trust with Belief

The strongest point of *Trust with Belief* is the agreement with *pistis* that trust is the fundamental essence of faith. It seems to me that this account could conform more closely to our faith-data by making several adjustments. First, its doxastic requirement could be downgraded. Belief proper could be articulated as permitted but not necessary; other pro-attitudes would be acceptable insofar as they prove sufficient to support the disposition to reliance. Following on that, a second adjustment would be to identify faith more explicitly with the disposition to rely, rather than internal states which seem to support that disposition. In many ways, these adjustments appear amenable to Simpson's openness to a functional outlook on trust (e.g., Simpson 2017, 43). Third, the account's conformity would be increased by dropping Simpson's caveat that although there are various bases for faith, only cognitive faith (which is rationally proportioned to evidence) is the kind of faith that matters in terms of salvation. However, this ties back into the functional outlook just mentioned. For Simpson, 'trust is normally evidence-

constrained' for the reason that it is unlikely to achieve its function if it targets the untrustworthy (2017, 43). Thus, a functional account of trust which aims to secure instrumental end X will normally be constrained by evidence relevant to whether trusting a given agent will achieve X . If trust of this kind is in view in his account of faith as *Trust with Belief*, Simpson is not likely to concede other effective bases for faith. One might think that what is required here is to give up evidentialism. However, this would be too hasty.

One can be an evidentialist in the sense of proportioning one's belief (or confidence, credences, etc.) to one's evidence—let us call this *respecting one's evidence*—without taking this to be the only or even primary element which confers rationality (Dormandy 2023, 76). Now, if faith entails trust of the kind described by cognitive families of trust and so is primarily a judgement which is entirely epistemically evaluable, then it is true that one cannot be an evidentialist and still accept the rationality of other bases of faith. Rationality will depend entirely on respecting evidence that the putative trustee will deliver; nothing else enters the equation. Katherine Dormandy calls this the 'narrow evidentialist constraint':

The narrow evidential constraint: It is rational for one person to trust another only if the truster's total evidence on balance suffices for belief that the trustee will come through (2023, 76).

To consider whether this constraint is intuitive, she outlines three kinds of situations as follows. *Alternative-rich:* 'the outcome that you most value is securing the object that you are considering trusting for; and achieving this outcome by means of trusting has strong advantages—all else equal—over achieving it in some other way' (Dormandy 2023, 77).

Desperate-leap: 'In desperate-leap situations... you place a high value on achieving a given outcome, yet there are few if any other ways of doing so than to trust' (Dormandy 2023, 77).

Higher-outcome: 'In higher-outcome situations... you do value the outcome that you are

considering trusting the other person for, but there is a different outcome you value even more' (Dormandy 2023, 77–78). Dormandy argues that while this constraint is initially intuitive—particularly in *alternative rich* situations—it does not apply to a range of cases of rational trust, including *desperate leap* and *higher-outcome* situations (Dormandy 2023, 76–77). Thus, the constraint fails as a general claim. The inability of this constraint to generalize across all trust situations is acknowledged in a 'scope-restricted' version endorsed by Simpson elsewhere, which runs as follows:

Scope-restricted evidentialist constraint. In some circumstances, trust is rational only if, on one's total evidence, it is likely that *B* will ϕ (Simpson 2017, 183).

With this restriction, Simpson allows that there are a range of cases where trust does not have this kind of relation to evidence. In this way, he remains pluralist about kinds of trust and their relation to evidence but maintains that an evidentialist constraint applies under particular circumstances. These circumstances are those in which there obtains an 'overriding concern for fulfillment' of the ends to which the trust is directed (Simpson 2017, 186–87). The question for us then becomes: what sort of circumstances or situations are parallel to those presented by Christian faith? I return to this question below, but first, it will help to lay out a few more considerations to help us think about it.

If faith involves a kind of noncognitive trust which—while having important cognitive elements—is a practical disposition, then it is plausibly subject to *practical* rationality. So, while we can maintain that one must respect one's evidence as far as the epistemically evaluable factor of faith is concerned, that is only one factor in a more complex equation of values and utilities. From this standpoint, respect for evidence need not foreclose the rationality of faith which has other groundings. That does not mean that no evidence or cognitive confidence is needed—it is.

Nor does this imply that there is no constraint on the respect of evidence—there is. Dormandy captures the latter by setting out a ‘broad evidentialist constraint’:

The broad evidential constraint: It is rational for one person to trust another only if the truster respects her total evidence concerning (i) the value of the outcomes under consideration, and (ii) the extent to which trust, or any alternative actions available to her, are likely to bring about those outcomes (Dormandy 2023, 79).

But this entails neither that the evidentially constrained cognitive attitudes involved amount to belief nor that these are the exclusive considerations in a disposition’s rationality. They might be the exclusive considerations in a propositional attitude, but if trust, or faith, is not exclusively a propositional attitude (or other cognitive judgement, etc.) then this is beside the point. Despite a focal concern with doxastic requirements, Simpson’s account of Christian faith as *Trust with Belief* is not an exclusively cognitive account; a disposition to rely is in view. Yet, the account is premised on conformity to the *narrow* rather than *broad* evidentialist constraint (albeit with a restricted scope). Why is this? I return now to the question posed above: what one thinks about what sort of situation is presented by Christian faith is important here. Is it an *alternative-rich*, *desperate leap*, or *higher outcome* situation? Our answer to this question will inform our judgement about which of the evidentialist constraints sketched by Dormandy above is applicable. While it might not always be the case, it seems to me that at least some people’s faith in Jesus Christ fits the *desperate leap* profile. If this is the case, the *broad evidentialist constraint* will suffice to undergird the rationality of the disposition without excluding one’s values and expected utility from entering into the equation.

In sum, the *Trust with Belief* account of Christian underscores the centrality of trust in our description of Christian faith. It has also occasioned critical discussion that has helped to draw out and refine my characterization of faith’s cognitive requirements, relation to evidence, and conditions for rationality. However, I have found that the account would better conform to our

faith-data and emerging characterization of faith if it retreated from doxasticism, and as a corollary was more articulate about (or focused on) the practical disposition to reliance that is in view. This could recalibrate it to understand faith's rationality in terms of practical rationality (while remaining consistent with Dormandy's *broad* evidentialist constraint).

Faith-as-Faithfulness

The best feature of *Faith-as-Faithfulness* is, by my lights, that it is a functional account. In a later paper, 'The Virtue of Saving Faith', Kvanvig advocates for functional accounts of faith more broadly, while using his own account as a paradigm example (Kvanvig 2024). In that work, his remarks reveal structural alignment with other accounts which were previously obscured by his earlier emphasis on the affective nature of faith. It is this functional structure that I think is the foremost insight of Kvanvig's account. Given that *Faith-as-Faithfulness* exhibits promising structural features, what adjustments would bring the account into closer conformity with my characterization of our faith-data?

The first adjustment is a significant one: what is required here is an overhaul of the account's namesake thesis. That is, that faith is identical to faithfulness. As we noticed in the evaluative discussion earlier, this identity thesis is not tenable. When challenged on this thesis, Kvanvig is reported to have modified his claim to 'a kind of inference from faithfulness to faith' (D. J. McKaughan and Howard-Snyder 2022c, 639). He elsewhere grounds a version of this inference thesis in a distinctive reading of Hebrews 11; but there are a range of natural readings of the passage that do not require any inference of the kind Kvanvig indicates. Without further evidence in favor of his preferred interpretation, there appears to be little support for even Kvanvig's weaker, revised thesis. As a result, it seems to me that neither complete identification

of faith with faithfulness nor an inference from faithfulness to faith can be sustained either in the context of normal language use on the one hand, or the relevant biblical material on the other.

Second, if the account could be reconfigured to construe faith as something other than faithfulness, we would want that ‘something other’ to entail trust under some viable description. If, as we have maintained, Teresa Morgan is correct that trust is central to *pistis*, any account of Christian faith is going to need to accommodate trust as a significant and focal feature. In Kvanvig’s focus on keeping open the multiply realizable nature of faith as a functional disposition, he too hastily dismisses trust. As I briefly suggested in the evaluative discussion, this reaction might be based upon his understanding trust as a cognitive notion. But how is it that I can claim that the disposition I am calling faith can 1) issue from various psychological underpinnings with no particular attitudes required, and 2) also require that faith entail trust? This may seem counterintuitive. However, it follows easily *if faith is a species of trust*. This is how: if trust is *itself* a functional disposition as I have proposed, then it is already positioned to fulfill claim 1. If faith is a kind of trust, it will already entail trust (while not entailed by it) thus fulfilling claim 2. In short, my proposal that faith can be characterized as both a species of trust and a functional disposition effectively captures Kvanvig’s valuable insight about faith’s multiple realizability while also accommodating the *pistis* datum by entailing functional trust premised on reliance.

Trust-Loyalty

Finally, we turn to Pace and McKaughan’s *Trust-Loyalty* account of Christian faith. Though I have not raised any significant concerns about the conformity of this account with our faith-data, there are some ways in which this account could be brought into closer conformity with the characterization of faith that I have been developing from those anchoring data. First, without

narrowly specifying trust, this account would benefit from making explicit some boundaries or constraints to bar exclusively emotional or cognitive interpretations. As I suggested above, this could be accomplished by adopting my functional account of trust. That much, I think, is sufficient to maintain the practical character of the relevant trust.

Second, the account could be strengthened by extending the discussion of the loyalty dimension of *Trust-Loyalty*. Pace and McKaughan's definitional remarks are relatively brief on that matter, but the concept they have in mind comes into view through their examples and discussion. But we might be interested to know why loyalty, rather than adjacent notions like allegiance or obedience, has been selected. How much depends on the definition of the term 'loyalty' one has in view? Further discussion of this choice point would strengthen the account. A discussion of that kind would also support my own project, because (to anticipate) I follow Pace and McKaughan's use of the term 'loyalty' in my slogan-form characterization of faith, though I put the term to somewhat different use. Accordingly, I will undertake discussion of this choice point in the coming chapter, articulating a rationale for my own employment of the term.

Conclusion

Among the philosophical accounts we evaluated, *Trust-Loyalty* provides the best all-around accommodation of our (now more specified) faith-data. The adjustments required to increase the conformity of the rival accounts are more substantial than what is wanted in the case of *Trust-Loyalty*, where refinement rather than substantial adjustment would secure exceptional conformity. However, our purpose in this chapter was not exclusively critical evaluation. I have also been concerned to draw on the insights of these accounts, as well as use our dialogue with them to draw out and articulate distinctive features of my characterization of faith. The next chapter extends these purposes, allowing points raised by this chapter's discussions to help me

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finish rendering my characterization of Christian faith. This, in turn, positions me to give a full response to the focal questions of this study: What is Christian faith, insofar as it is heir to the notion picked out by the writings of the earliest Christians? And how does such faith relate to trust?

Chapter Six

The Nature and Character of Christian Faith

Introduction

This chapter aims to integrate my key findings thus far and so to finish rendering my characterization of Christian faith. I begin by considering whether the ‘loyalty’ term suggested by Pace and McKaughan’s account can help me to capture the faithfulness dimension of biblical faith demanded by our faith-data (§1). I consider a range of alternative relational concepts from obedience to commitment which might be substituted for loyalty. I suggest that while loyalty remains a sound option for describing the faithfulness dimension of *pistis*, it is the persistence and other-responsive features of loyalty which are salient. Accordingly, a range of appropriately stipulated relational concepts are serviceable.

Having adopted a stipulated term ‘loyalty’ to express the faithfulness dimension of our faith-data, I turn to integrate the insights of the project thus far to produce my slogan-form characterization of Christian faith as *a practical, relational disposition of trust and loyalty toward God in Jesus Christ* (§2). Picking out two elements of this description which I have not yet explicitly defended, I address the ontology and object of Christian faith. First, I provide my rationale for claiming that such faith is best characterized as a disposition (§3). I argue that a disposition is appropriately compound and active to capture the profile of *pistis* we have accepted from Morgan while also providing insight into how faith can be construed as a virtue. Penultimately, I propose that the object of Christian faith is best articulated as ‘God in Jesus

Christ' for reasons concerned with both theological orthodoxy and general clarity (§4). Finally, expanding on this claim, I consider what is required for an adequate identification of this object of faith (§5). I propose that adequate identification is secured by the following: one must be able to pick out Jesus Christ, take oneself to have reason to trust him and be loyal to him, and not substantially mischaracterize him. Spelled out in this way, identification of the object of Christian faith is principled but not overly demanding (it remains accessible to children, etc.). I close by briefly pointing ahead to the final substantive step in this study: thinking about how this characterization of Christian faith sheds light on perennial questions related to faith.

1. Regarding loyalty

This project has given a lot of attention to trust. This is to be expected, of course, given my overarching question about the relation of Christian faith to trust. However, we have also been attentive to the faithfulness dimension of faith evidenced in the biblical language. Pace and McKaughan's *Trust-Loyalty* account introduces 'loyalty' to capture that dimension. As I work to integrate our faith-data with my findings into a descriptive characterization, this term presents an attractive option for articulating this aspect of our data. But one might wonder: is 'loyalty' a more intuitive term to employ than other nearby options? And how can it be integrated in the dispositional profile of faith that emerges from my functional account of trust? These questions invite further consideration.

In order to think about loyalty in the present context, we first want a working definition. Pace and McKaughan are not expansive on this matter, but they do point to a definition from Josiah Royce wherein loyalty is understood as 'the willing and practical and thoroughgoing devotion of a person to a cause [or person]' (Royce 1908, 17, quoted in Pace and McKaughan 2022, 36). This succinct description effectively captures the essential gist of the notion.

However, since one of the terms employed—‘devotion’—is itself the subject of some debate, this definition could bring some implicit commitments along with it.¹ To avoid dependence on ‘devotion’ here, I suggest we turn to a definition offered by John Kleinig:

[Loyalty] can be characterized as a practical disposition to persist in an intrinsically valued (though not necessarily valuable) associational attachment, where that involves a potentially costly commitment to secure or at least not to jeopardize the interests or well-being of the object of loyalty. For the most part, an association that we come to value for its own sake is also one with which we come to identify (as *mine* or *ours*) (Kleinig 2022, Section 2).

This definition captures the same features as Royce’s definition without the potential connotations with which the term ‘devotion’ might saddle loyalty. Kleinig’s definition brings out the persisting, practical, and relational nature of loyalty as well as its identity-constitutive potential. However, there are other similar traits or attitudes in the neighborhood. Kleinig remarks that both devotion and commitment stand in close proximity to loyalty (2022). I have already suggested that devotion might not be our best choice. But why not prefer commitment? Alternatively, one might wonder why faithfulness (Dormandy 2023, 75), obedience, and allegiance (Bates and McKnight 2017) have been passed over. Before venturing a response, however, this discussion of loyalty and adjacent terms raises an important methodological point that requires attention before we progress.

While the semantic range of linguistic terms in everyday discourse does interest us insofar as it makes various language conventions more and less apt for talking about our target phenomenon, this project is not centrally concerned with terminology as such. My foremost interest is in picking out some properties, qualities, or relations which are interesting and valuable to human persons in community (and especially within the Christian tradition). The

¹ For example, some theorists take devotion to manifest immunity to justificatory reasoning, and thus especially prone to irrationality. For discussion, see Katsafanas (2022). Since similar concerns are regularly raised in relation to loyalty, it is important here for us to ensure that such views are not embedded unnecessarily in our definition.

words I use to pick these out are to some degree stipulative and are of secondary concern. Both semantic ranges and enculturated connotations can tell us a lot about what different terms do pick out for users of a given language and so will inform how best to communicate about some putative phenomenon most clearly. Thus, they are important to my task as well. I have not, however, been aiming to primarily refine word choice and communication (though those may be important extensions of the project). I have been trying to say something substantive about Christian faith as a divine-human relational phenomenon. I have particularly been interested to explore how it relates to relational trust, insofar as the latter is understood within contemporary philosophy. To what extent do theories of ‘Christian faith’ and ‘trust’ pick out the same qualities or features, and to what extent do these align with the qualities or features that Scripture picks out with its *pistis* and *’emunāh* language? With this approach in mind, I return to the present discussion of loyalty and some alternative notions.

It should now be clear that nothing critical hangs on word choice for present purposes. Ideally, I want language that is adequate for my purposes and intuitive for my audience.² But so long as I manage to stipulate the sort of thing I take ‘loyalty’ to capture and can offer a rationale for choosing that term that is within reason, then I have what I need to make progress. That is what I intend to do in this section. Thus, following Pace and McKaughan by adopting the term ‘loyalty’ to pick out what we have been calling the faithfulness dimension of biblical faith, what rationale might I have for preferring it over notions like commitment, faithfulness (Dormandy 2023, 75), obedience, or allegiance (Bates and McKnight 2017)? I will remark on various

² After all, descriptions and pre-theoretical language provide the handholds that we use to verbally picking out phenomena that we recognize and that interest us. A total failure of language will result in a failure of communication.

considerations that bear on each of these alternatives below, beginning with Dormandy's proposal as a more extended example.

Dormandy is sympathetic to Pace and McKaughan's *Trust-Loyalty* account but suggests that their appeal to loyalty is unnecessary (2023, 75). Why introduce loyalty when the language of faithfulness is already at hand? To be clear, however, her view is not that faith should be construed as 'trust-faithfulness'. Dormandy's proposal is that the *faith relationship* identified by *pistis* consists in trust which also manifests trustworthiness (its reciprocal) in an ongoing relationship that is valued for its own sake (2023, 74). Thus, for my purposes, the proposal means that it is *trustworthiness* which is being paired with trust—and both of these extended and qualified (in an ongoing relationship that is valued intrinsically)—to constitute *pistis*.

Dormandy's account displays an attractive theoretical unity (trust-trustworthiness corresponding to faith-faithfulness when certain relational conditions obtain), but I am not convinced that this augmented trustworthiness is a better choice than loyalty. Apart from her own proposal, Dormandy herself suggests just one reason *not* to take loyalty aboard. Citing Keller, she worries that,

Loyalty involves an emotional association with the other party that disposes you to 'stick by' them (Keller 2007). But you can be faithful to someone even if you no longer feel an emotional association with him... faithfulness need not involve loyalty at all' (Dormandy 2023, 75).

However, the persuasiveness of Dormandy's reasoning here is going to depend upon the definition of loyalty one is working with. Dormandy appears to be picking out an attitude or disposition that has constituent emotional dimension; but this is not what Pace and McKaughan's account has in view. While typically we *are* emotionally invested in our associational attachments, the working definition we have accepted (following Pace and McKaughan) does not require the emotional association Dormandy is keen to avoid. Royce, whose definition was the

starting point provided for us by Pace and McKaughan, underscores this point. He writes, ‘Loyalty is never mere emotion. Adoration and affection may go with loyalty, but can never alone constitute loyalty’ (Royce 1908, 18–19). As the wider context of that passage bears out, Royce thinks that emotion may frequently accompany loyalty but is neither constitutive of it, nor a requisite part. Nor is this depiction of loyalty novel: it is attested in both the ancient world (Crook 2012, 200) and in contemporary sources (Kleinig 2022). For example, Crook claims:

[According] to...ancient sources and illustrations, loyalty was a set of behaviours, it was not a feeling. The important distinction here is that loyalty was not an internal state of mind as much as it was an external set of actions (2012, 200).

Similarly, Kleinig writes:

Arguably, the test of loyalty is conduct rather than intensity of feeling, primarily a certain “stickingness” or perseverance—the loyal person acts for or stays with or remains committed to the object of loyalty even when it is likely to be disadvantageous or costly to the loyal person to remain so’ (Kleinig 2022, Section 2.1).

Thus, providing we stipulate that it is not an essentially *affective* loyalty that we have in view, Dormandy’s worry about extraneous emotional requirements need not sway us. With loyalty still on the table, the question becomes whether *pistis*-faith is better explicated by a trust-trustworthiness dynamic or by pairing trust with loyalty.

I think both are quite serviceable here. Dormandy’s rejection of a necessary emotional component that she associates with loyalty suggests that the disagreement here is primarily a verbal dispute. She appears to be picking out the same other-regarding feature we are seeking to capture. While the symmetry of Dormandy’s trust-trustworthiness formula is tidy and elegant, I still marginally favor the use of ‘loyalty’. The primary reason for this is that I take loyalty to have more encompassing connotations than trustworthiness, given its natural fit with a two-place structure. But I am not dogmatic on the ‘more encompassing’ point; it is even possible to

stipulate the terms so that the reverse is the case. Accordingly, the best I can do here is explain my rationale which arises from considerations within the trust literature.

The main consideration is that while trustworthiness is primarily understood as oriented to specific commitments, loyalty is broader and more general. For example, we might understand ‘trustworthiness—in a domain, with respect to an agent—as competence together with direct responsiveness to the fact that the other is counting on you’ (Jones 2012, 62). Or in Dormandy’s own terms, to be trustworthy one must care about the relevant need, commit to meeting it, and be competent to do so (2023, 73). These formulations take a three-place structure, concerning themselves with specific domains, needs, or commitments. For this reason, most of the philosophical literature regards trustworthiness as a ‘thin’ trait, rather than a robust disposition. There *are* ‘thick’ accounts of trustworthiness, for example, Jones’ ‘rich trustworthiness’ (2012) and Hawley’s ‘general trustworthiness’ (2014b). But although they can take a two-place structure, the robust traits depicted by Jones and Hawley demand more (particularly in the way of sophisticated communication skills) than what Dormandy seems to require for trustworthiness. Loyalty, on the other hand, is regarded as a relatively thick trait and is widely accepted as a robust disposition. It has a two-place structure, typically taking a person as its direct object. This results in an implicitly wide, encompassing domain. It becomes clear how loyalty as I have articulated it above might function as a more comprehensive notion. If that is the case, why should that be better for our purposes?

To my mind, the more encompassing notion of loyalty is preferable because it seems to better capture an orientation or disposition toward its object that extends beyond more circumscribed commitments. One might be disloyal to one’s employer by acting against their interests without expressly violating the stipulations of one’s employment contract (e.g. by

exploiting loopholes). Loyalty requires more than specific trustworthiness and so avoids this problem on account of its two-place structure and resulting wide-ranging domain. I think this is quite near what Dormandy is trying to capture by specifying that trustworthiness corresponds to *faithfulness when it is embedded in an ongoing relationship that is valued for its own sake*. It seems to me that loyalty gives this result with less qualification. My aim here is clearly not to reject *faithfulness* within the account of *pistis*-faith we are developing. We are, in fact, trying to find a way to *explicate* the ‘faith(fulness)’ dynamic of biblical faith which in a previous chapter we recognized as gaining consensus among biblical scholars. However, seeing as it appears somewhat unilluminating to explicate faith(fulness) in terms of faith-faithfulness, Dormandy explicates the notion as a particular kind of trust-trustworthiness. It is the construal of the faithfulness dimension as a kind of trustworthiness which is at issue. Even so, I concede that trustworthiness could play the role Pace and McKaughan give to loyalty. For the reasons given above, however, I think loyalty is more intuitive to pick out the relevant relational quality.

Having focused my discussion on why I prefer the ‘loyalty’ term over the alternative suggested by Dormandy, I now remark more briefly on the other alternative notions mentioned above and offer my rationale for preferring loyalty in each case.

Commitment

Commitment might be understood as a particular kind of intention: one that includes a disposition to maintain that intention (Katsafanas 2022, 67–68, drawing on Calhoun 2018).³ It is an intention with built in staying power. But there is another sense of commitment whereby

³ There is more that could be said about intention in its own right. Vahid has recently advanced an interesting account of propositional faith which maps some of Howard-Snyder’s requirements for propositional faith onto a framework of intention as developed in Michael Bratman’s work (Vahid 2023; Bratman 2009). Because his focus is on propositional faith our accounts diverge significantly. While I am concerned with relational faith and so appeal to dispositions to act, Vahid’s propositional account is concerned with intentions to form theistic beliefs.

commitments are more like obligations. We can acquire such commitments explicitly or implicitly (say, by promising or behaving in certain ways) regardless of our intentions (Hawley 2014b, 10). In light of these descriptions, I can say a few things about commitment for present purposes. First, in either of the above senses, commitment lacks content. If I use it to replace loyalty in the descriptive slogan introduced above, it reads: *Christian faith is a practical, relational disposition of trust and commitment toward God in Jesus Christ*. This is by no means hopeless, but it does not make explicit the character of the commitment. We do commonly use language this way (which is why I say this formulation is not hopeless) but when we do so we leave the nature of the commitment implicit. For instance, we say of our friend's fiancé, 'he is committed to her.' No one asks what the content of the commitment is; its tacitly understood that we mean he is committed to maintaining the relationship with her (or depending on the context, that he is committed to her flourishing, or to sexual fidelity to her). Second, notice that it was necessary to add that parenthetical clause; context will usually help, but implicit content does not always come through reliably. It is better to make the aim or content of the relevant commitment explicit if possible. Finally, it is the 'stickiness' or binding aspect of commitment which is what survives conceptually regardless of the content. Thus, I want to suggest that it is that persisting and volitional character of commitment which is picked out as salient in these considerations. For this reason, commitment is not a bad option, but loyalty is able to convey the same qualities with less ambiguity. In addition, because the one term—'commitment'—is used to designate explicitly undertaken obligations, intentions with supporting dispositions, and implicit obligations, a term with less variety in its senses is a stronger candidate for supporting clarity in the account. This is the case not least because some of these senses of commitment do not seem

adequate for our purposes. One may rightly wonder if, say, an ‘implicit obligation’ picks out the relevant notion.

Devotion

In recent work, Paul Katsafanas has described devotion as a kind of commitment to particular ideals (often sacred values) that is not sensitive to reflection on justificatory foundations (2022, 20). Whether or not we entirely accept Katsafanas’ characterization, it does track with a widespread characterization of forms of devotion—such as romantic love—as immune to justificatory reasoning (Katsafanas 2022, 71). I take this to give us another reason to prefer loyalty. Loyalty, it seems, manifests a similar resilience or staying power but remains vulnerable to some degree of justificatory reasoning. If owing to decisive demonstration one became convinced that the object of one’s loyalty was unworthy, one is likely to shift one’s loyalties. Katsafanas predicts that devotion would maintain its commitment in the face of similar judgements (2022, 71). Loyalty might not be *easily* abandoned but it does retain some sensitivity to justification. Thus, at least as stipulated by Katsafanas, I think ‘devotion’ suggests a quality which is insufficiently evidentially sensitive to align with the quality I am aiming to capture.

However, as in most of these cases, specific accounts (in this case Katsafanas’) might be too restrictive. As with many of these terms, broader usage and dictionary definitions demonstrate that most of the terms under consideration here form a recognizable conceptual cluster, the overlaps and entailments therein depending largely on the wording of discrete definitions. The term devotion is regularly used to describe religious practice, passionate commitments, as well as more mundane dedication. ‘Devotion’ fits in our vocabulary of faith, but I do not think it is the best option to indicate the quality my characterization of faith aims to pick out.

Obedience

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Kvanvig unpacks Abraham's faithfulness in terms of practical obedience to God's command. As previous discussion has made clear, I am in agreement with this insight about faith's practical nature. Even so, I think the notion is too limited for our purposes. This is because obedience is concerned centrally with compliant response to directives. It is commands which are obeyed; but loyalty is still in play where there is no command. Moreover, loyalty seems better positioned to ground obedience than the other way around. For this reason, 'obedience' is a narrower term than is ideal for my purposes.

Allegiance

Matthew Bates (Bates and McKnight 2017) has argued for *pistis* to be explicated primarily in terms of allegiance (thus keeping 'emunāh's faithfulness register in view), a term with a close affinity to loyalty. In view of Bates' thesis, allegiance gains some purchase as a pairing for trust in my characterization of Christian faith. In many contexts loyalty and allegiance are roughly interchangeable, so the difference here is not significant. Both have connotations of 'standing by' someone or something under adverse circumstances. That said, loyalty is often taken to be more personal and is used in a wider range of contexts than allegiance, the latter most typically expressing support of a ruler or country ("Allegiance" 2024). While I can see how the proclamation of Jesus as Lord makes sense of a response of *pistis* as allegiance on this description, I think one might naturally read loyalty as more encompassing. Allegiance is plausibly a profession of loyalty. But again, one could fix the terms to the contrary without doing real violence to the concept in view; I take any dispute here to be verbal. What is captured by both terms is what we have elsewhere called 'stickiness' and an other-responsive posture. In this case, 'allegiance' is a workable term, but I take 'loyalty' to be marginally more intuitive in the context of personal relationships.

Taken together, these brief considerations offer a survey of reasons why, in spite of an abundance of alternatives, I have accepted Pace and McKaughan's choice of 'loyalty' for my slogan-form characterization of Christian faith. However, this discussion also demonstrates that a reasonably distinct cluster of relational concepts—ranging from allegiance to trustworthiness—are in the neighborhood of what I am trying to pick out with 'loyalty'. I do not take myself to have eliminated the serviceability of these various concepts; I have not intended to do so. Rather, my purpose has been to give a rationale for the 'loyalty' term being, by my lights, a sound choice to capture the essential quality I am targeting with the least misleading connotations. Pending one's particular definition (or indeed, pre-theoretical intuitions), I think a number of other concepts discussed could be workable within this framework (as I conceded at the outset of this section). Thinking about why this is the case leads to an important insight. The reason these varied concepts appear serviceable is that they all share an essential feature: each of these concepts is *other-responsive*. That is, they take a stance toward the other which targets the other's good.⁴ Pace and McKaughan illustrate this in the context of loyalty:

Whereas trust arguably involves an expectation that others will act in ways that are favourable to you, your loyalty to someone disposes you to act in ways that are favourable to them (2022, 36).

While trust relies upon the other in relation to one's own good, loyalty is oriented to proving reliable in relation to the good of the other. Dormandy's framework echoes this in her preferred terms of trust and trustworthiness (2023, 74). McKaughan and Howard-Snyder's account of faith as 'Resilient Reliance' similarly suggests that in a faith relationship this distinctive dynamic runs both ways: resilient reliance also manifests resilient reliability (2022, 210). In explicating the first century notion itself, Oakes also integrates this dynamic, stating that 'In the sense that πίστις

⁴ Recall that on Kleinig's definition, loyalty included 'a potentially costly commitment to secure or at least not to jeopardize the interests or well-being of the object' (Kleinig 2022, Section 2).

is indeed a relationship, it is the mode of action in a relationship. Over a period of time it is a relational way of life: a way of life of trust, loyalty and/or reliability (Oakes 2018, 264–65). On each of these accounts, an other-responsive stance that expresses the faithfulness dimensions of both our *pistis* and *'emunāh* faith-data is built into the faith relation.⁵

Another way to articulate this dynamic is in terms of *engagement*.⁶ It is possible to stand in relation to another person in such a way that 1) A counts on B, 2) B is responsive to A in a personal way, and 3) A is personally unresponsive in relation to B. This is obviously a dysfunctional dynamic in an ordinary personal relationship (such a *disengaged* participant of a relationship might be referred to as a ‘user’ or described as mercenary or pathological). In any case, the relationship lacks the mutuality of motivations expected of most personal relationships. The failure is not disengaged person A’s failure to recognize that person B has needs, desires, or wishes—or to recognize that B wants A to be responsive to these. Person A might perceive those facts clearly. Rather, the breakdown is in A’s failure *to take those facts as reasons* bearing on A’s own deliberation and action. In view of this, we might say that an *engaged* posture in a personal relationship is one in which one person takes the other’s good—inclusive of their needs, desires, or wishes, insofar as they perceive them—as reasons bearing on one’s own deliberation and action. I do not merely understand the other’s wishes as reasons someone might act. Rather,

⁵ No doubt this please some theorists and worry others. But I suggest that these worries are misplaced. As we will see in the next chapter’s consideration of the ‘scoundrel objection’, most articulations of Christian faith are concerned to offer some explanation as to why trusting God while remaining largely indifferent to God’s desires is either impossible or in some other way fails to amount to saving faith. These explanations typically draw on expected corollaries of the account or implicit assumptions; we are merely suggesting that the explanation is found in the constitution of faith itself.

⁶ Though I develop it in my own way and in a different domain, the ‘engaged/disengaged’ distinction is inspired by Queloz’s use of the terms to make a distinction between *living by* a concept and merely understanding it (2021, 3). Queloz himself appropriates the terminology from Adrian Moore’s 2006 paper, ‘Maxims and Thick Ethical Concepts’.

I have internalized them. They are *my* reasons; reasons that bear on *my* deliberation and reasons for *me* to act in relevant ways.

This kind of engagement is, *minimally*, what I think must be added to trust (of a relevant kind) for the disposition to fit the profile of biblical *pistis*. I have tried to show throughout this section why we might think that ‘loyalty’ does a decent job staking out this other-responsive conceptual territory. However, I have explicitly allowed that a range of adjacent notions or simply alternate terms could fill the same role (though some imply extraneous requirements beyond what is needed for faith). This might initially appear as a disappointing result. If one term is as good as another, what have we learned? Well, we have learned that there is a distinct conceptual cluster of relational terms that seem applicable to the notion we are trying to pick out. Moreover, each of these terms is common to the vocabulary regularly surrounding faith relationships (especially religious faith). Moreover, every one of these terms picks out a posture or quality that is 1) persistent or is characterized by resilience, and 2) is other-responsive or engaged, in the sense of the other’s good being reason-giving for one.⁷ Thus, what we have learned is that while I have sufficient reason to go ahead using ‘loyalty’ within my formula, that term is functioning flexibly, as way of picking out a kind of persisting personal engagement (in the sense described above).

But if I have worked to interpret and integrate our faith-data, starting from trust and now folding in loyalty, how is my characterization distinct from Pace and McKaughan’s *Trust-Loyalty* account? Have I merely climbed this mountain to find Pace and McKaughan waiting for me at the summit? My project is distinct from Pace and McKaughan’s in a number of ways. I have aimed to give a characterization, like an essential profile, that while more specified than the

⁷ These descriptors admit further refinement, but they suffice to make the point at hand.

minimal faith-data is still broad enough permit principled diversity. It will, however, challenge some interpretation of the data and suggest how accounts can better conform to the plausible characterization I have advanced. Moreover, Pace and McKaughan employ ‘trust’ and ‘loyalty’ as discrete attitudes or qualities which are combined in a complex stance. But for my level of characterization, I used ‘loyalty’ as a designator for a cluster of notions which adequately pick out the trait in which I am interested. The broader but still principled outline I have developed allows me to accommodate various accounts of faith, while also helping me identify features that strain the biblical data. Moreover, what is perhaps most distinctive in my view is that trust is understood functionally, and that disposition gives faith its essential character. In this section, I have made an important qualification to account for faithfulness. As a result, the claim I am making is that faith is a particular kind of trust, one that also persistently takes its object as reason-giving. Adding this distinction to trusts’s definitional disposition amounts to what I called in chapter 4 an augmented or developed dispositional output which we might expect to distinguish species of trust. Accordingly, my project departs from that of Pace and McKaughan in its level of abstraction, its employment of constituent terms, as well as in the dispositional nature of faith as a particular species of trust.

Having given a conceptual-cluster description of ‘loyalty’, I can foresee a potential objection. One might worry that while my stipulated use of this term accommodates psychological and linguistic diversity, it *weakens* the faithfulness dimension of the account. This is true: I have articulated a low bar for what we capture with the loyalty term, and so what is required for faith. This seems to me necessary to avoid my characterization only crediting faith where faith is strong or mature. Fledgling faith need not be maximally or even admirably loyal to count as faith. It might an immature yet sincere commitment. Accordingly, requiring too high a

threshold of loyalty would imperil the intuition that faith grows; genuine faith can obtain even where mature faith does not yet obtain. Yet, one of my reasons for retaining the term ‘loyalty’ was, recall, that it had more encompassing connotations than some rival terms. This is because while I want to preserve faith’s accessibility, I also want to accommodate its flourishing. And in a deep and developed faith relationship, this quality is characteristically firm and far reaching. My stipulated definition allows us this scope of strength. For these reasons, I think that worries about my weakening of ‘loyalty’ as I bring it into my characterization are misplaced. Even so, if an objector, or Pace and McKaughan themselves, want to retain a stronger definition of loyalty, this does not amount to their rejection of my characterization. It just means that their resulting view might satisfy what is needed on my characterization of faith but also imply extraneous requirements (which may potentially, on my view, introduce undue burdens or dissonance on less developed instances of faith).

2. Integrating my insights: a working model of Christian faith

With my primary terms now in place, I am now prepared to articulate a more developed answer to my central question: ‘What is Christian faith?’ Bringing together my insights thus far, I propose that *Christian faith is a practical, relational disposition of trust and loyalty toward God in Jesus Christ*. This brief, slogan-form characterization immediately raises a number of questions (theological and otherwise) principally in terms of what it has not said. Thus, one might rightly suppose that it admits both development and refinement. I come to that in due course. But leaving problems of omission to one side for the moment, let us make a start by considering what I *have* said.

I have already made explicit how I anchored my understanding of the referent, Christian faith, in connection to *pistis*, *’emunāh*, and a biblical exemplar of faith, Abraham. In a previous

chapter I worked to win some clarity about the kind of trust relevant to *pistis*; in the present chapter I have made some stipulations about loyalty. Thus, the affirmation that is integrated in the slogan above which I have *not* hitherto discussed (or rather, not discussed as directly or as extensively) is the identification of faith as a ‘relational disposition’. I propose to proceed by saying a bit more on that point before continuing to work through questions arising from this descriptive characterization of Christian faith. To that end, what exactly do I mean by ‘relational disposition’ and why should we think faith is something of this kind?

When reading across literature concerned with faith, both theological and philosophical, one will find faith construed in a variety of ways, not just in character but in kind. That is, it is not only its characteristics which are debated, but also its ontology. Most commonly, faith is referred to as an attitude (Alston 2007), a virtue (Aquinas, *Summa Theologica* 2a2ae)⁸, a kind of belief (Campbell 2015), or a form of knowledge (Plantinga 2000). But there are a host of other proposals, including an affective disposition (Kvanvig 2018), a venture (Tennant 1943), a skill (Khalaj 2023),⁹ an action-centered commitment (D. J. McKaughan 2016), or a relationship or mode of action in a relationship (Morgan 2015; Oakes 2018)—to name a few. Notice that different combinations of these items plausibly overlap. For example, belief may be considered a kind of attitude (Schwitzgebel 2021), and further, belief is often thought to be central to knowledge as is paradigmatically the case in analyses of knowledge as justified true belief. Or similarly, a virtue, at least by broadly neo-Aristotelian lights, is regularly taken to entail particular dispositions (Foot 1997). The question is not whether various suggestions here may

⁸ I do not mean to imply that virtue is the only way in which Aquinas classifies or discusses faith, but merely that he is well-known for taking faith to be a virtue.

⁹ A recent proposal from Khalaj picks up on practical intuitions similar to my own, advancing a model of faith as a skill. Khalaj thinks this ‘suggests that faith inherits its dispositional nature from skill’(2023, 11)—but then struggles to account for why *trust* appears more fundamental than the relevant skill.

play a legitimate part in faith. Rather, the question at issue is which if any of these overlapping proposals identifies faith's essential *kind*. For instance, we might be happy to grant that faith involves cognition. But are we satisfied to identify the relevant cognition itself as faith, and to say that faith is a particular kind of cognition? Or would we think it is identifiable as faith only after another component, say volition, joins it? At what juncture or level of explanation is faith identified as such? Take a water molecule as an example. We may grant that water is primarily hydrogen or that oxygen is completely essential to water. But clearly neither hydrogen nor oxygen *is* water unless it is joined in correct combination with the other element. We do not identify water at a lower level of explanation even though we cannot have water without the discrete elements. Back to the subject at hand, what I want to do here is similarly to consider with what level of description we should identify Christian faith.

So, while characterizing faith has presented a range of challenges, saying what sort of thing it is which has this kind of character presents yet another. At an early stage in the project, I focused on the characterization of faith and left the question of its 'kind' deliberately vague, referring to it throughout as an 'attitude, disposition, etc.' so as to remain theoretically neutral. Even so, a particular description of the relevant 'kind' has come to light as our faith-data led us to reflect on trust as a functional disposition. I want now to identify this as a *practical, relational disposition*. The interpersonal relational nature of Christian faith in the New Testament sense is, I take it, relatively uncontroversial in orthodox Christian tradition.¹⁰ Moreover, we have

¹⁰ One may argue that faith could be a way of relating to God which is personal but is not necessarily relational in the *interpersonal* sense. For instance, that faith is the expression of devotion toward the divine person but need not involve relationship in the sense of reciprocal interaction. Perhaps there is potential for an understanding of this kind to be argued from Kvanvig's general view of faith, or Paul Katsafanas' construal of religious devotion (Katsafanas 2022), though the former only takes Christian faith as a particular instance of a general pattern, and the latter does not explicitly engage Christian faith. The point I want to make is simply that both Kvanvig and Katsafanas describe a commitment which can be oriented toward a person while not necessarily resulting in an interpersonal relation. Both take faith or religious devotion to involve commitment to an ideal; mutuality is beside the point. Such a picture

established that trust is essentially relational. The primary impetus and support for both adjectives ('relational' and 'practical') derives from our guiding notion of *pistis*. It should be clear by now that Morgan's repeated depiction of *pistis* as relational (and as creating relationship) gives us reason to insist on this (Morgan 2015). However, we need to consider more closely the sense in which Morgan describes *pistis* as a relationship. Peter Oakes helps us here. With an eye to constructive criticism, he writes:

Morgan repeatedly states that πίστις is a relationship. However, πίστις was not a term that denoted the state of being related, either in general or in a particular way ... she is right that πίστις is a relationship. It is a relationship in the sense that it refers to an event or series of events that are the processes of the functioning of a relationship (Oakes 2018, 264).

Oakes' lexical point here is not to take issue with the relational nature of *pistis*, but rather to object to the impression (to which linguistic slippage might give rise) that *pistis* is a state. Rather, in line with Morgan's own emphasis on *pistis*'s conspicuous exteriority, Oakes wants to make clear that *pistis* is a mode of action. It is a pattern of relating in a certain kind of way:

[Texts] that describe someone as having πίστις are actually describing something observable: they are effectively describing an action or series of actions... The point of this discussion is to argue for a slight but significant distinction from Morgan's expression '*pistis* is a relationship'. In the sense that πίστις is indeed a relationship, it is the mode of action in a relationship. Over a period of time it is a relational way of life: a way of life of trust, loyalty and/or reliability (Oakes 2018, 264–65).

If we take this repeated motif in Morgan's account of *pistis* to support the consensus in the Christian tradition that faith is *relational*, then according to Oakes, we must also take it to support the claim that faith is active or enacted—hence, *practical*.

of faith would not sit well with New Testament texts, nor with the picture of first century *pistis* which we have acquired from Morgan. Sungwoo Um (2021, 99) makes a distinction between an other-regarding virtue and a relational virtue, with the former open to being unilateral and the latter not so. I contend that *pistis*-faith is of the latter kind. It is concerned foremost not with how one regards and is oriented toward an ideal, but with how one engages with a person in a mutual relationship (as highlighted by Oakes 2018, 264–265).

On that note, let us take stock of the way I have interpreted and integrated our faith-data with my findings to render the descriptive profile I have advanced in the previous section. To accommodate the two insights above—namely, that trust is at the heart of biblical *pistis* and that *pistis* is practical—I proposed my functional account of trust. With a species of trust taken as constitutive of faith, my characterization inherits the features of a functional account of trust.¹¹ As such, it is multiply realizable, practical disposition; its cognitive and conative inputs are not narrowly restricted. For this reason, it also denies doxastic requirements (though fully permitting belief as a cognitive input). But faith is not just trust, broadly construed. Faith is a *species* of trust that besides trust’s standard disposition to rely on another’s free cooperation, also takes the other’s good (or desires, will, etc.) as reason-giving for oneself in a persistent, ongoing way. Moreover, this not a *sui generis* description of some exotic species of trust, purpose-built for Christian faith: it is a recognized variety of trust that, when mature, is characteristically found in the context of committed, mutual relationships (e.g., marriage, friendship). In such contexts, the term ‘trust’ is often regarded as interchangeable with ‘faith’. It is this characterization of faith that I have described as a practical, relational disposition of trust and loyalty. When this disposition is oriented toward God in Jesus Christ, such faith is Christian faith.

3. The ontology of faith

¹¹ I am claiming that faith is a functional disposition. One might wonder: Does this claim not just land me directly in McKaughan and Howard-Snyder’s *Resilient Reliance* view (on which my functional account of trust is framed) by a roundabout route? It does not. The reason is that McKaughan and Howard-Snyder are reticent to admit trust as necessary to faith (2022b,15). On the view I am advancing, trust is *the essential nature* of faith. The reason for McKaughan and Howard-Snyder’s reticence on this matter stems from existing accounts of trust requiring components not required by *Resilient Reliance*, or alternatively, lacking either resilience or (as in the case of cognitive accounts of trust) reliance. By proposing a functional account of trust, I supply an account of trust which makes clear how trust can be necessary to faith—by being constitutive of it—securing trust’s distinctive reliance without restricting faith’s diverse cognitive and conative inputs. A brief note in the conclusion of McKaughan and Howard-Snyder’s ‘How does trust relate to faith’ points ahead to my proposal. They write, ‘If faith but not trust essentially involves resilience in the face of challenges, then *perhaps faith is a species of trust*’ (D. J. McKaughan and Howard-Snyder 2022b, 15. Emphasis mine.) However, they do not pursue the claim they countenance in this remark, while that claim is central to my thesis in this project.

But why have I proposed that faith is a *disposition*? Here we come to what is probably the most difficult aspect of my proposed description of Christian faith, the move from *description* to a proposal of *kind*. Several considerations have contributed to my proposal that faith is a kind of disposition; I will consider these in turn.

A disposition is adequately compound to accommodate the elements which we have taken to play a role in Christian faith. A disposition can be described as a tendency to act, feel, or think (etc.) in particular ways, given relevant circumstances, on account of one's psychological state.¹² Consider, for example, how a role-functional psychological state premises a disposition in this three-place description of faith *simpliciter* offered by McKaughan and Howard-Snyder:

For a psychological state to be an instance of faith in someone for something is for it to take as input any of a wide variety of combinations of positive conative and positive cognitive states toward them coming through with respect to it and to give as output a disposition to rely on them to come through with resilience in the face of challenges (2022, 208).

The requisite complex of elements in this formula demonstrates what I mean by saying that a disposition is appropriately compound to accommodate the range of elements we observe playing a role in Christian faith: it brings together cognitive, conative, and practical components. While I am sympathetic to the account above (and have drawn on it at several points in this project), I want to differ from McKaughan and Howard-Snyder with regard to the location (for lack of a better word) of faith in this formula *if we take it to apply to Christian pistis-faith*. While they consider a psychological state to be an instance of faith if it produces the requisite disposition, I want to identify faith at the level of the disposition. That is, I am arguing that in

¹² In broader discussions of dispositions (say, in inanimate objects as opposed to agents) the tendency to certain behavior given relevant stimulus conditions is premised on the *composition* of the object (Choi and Fara 2021). But it is not the human material composition which is in view when the dispositions of persons—or at least a range of such dispositions in which we are interested, such as moral or relational dispositions, and dispositions to action—are under discussion. Rather, in place of material composition (say, molecular structure), one's psychological makeup or combination of mental states (cognitive, conative, affective), volitions, and habituation are in view.

light of what we have observed about *pistis* we should not accredit a *psychological state* as faith providing that it gives rise to the relevant disposition; we should accredit the *disposition* as faith providing it is underpinned by the relevant psychological states. This seems to me a subtle but critical distinction to be made if our account is going to take seriously *pistis*' distinctive exteriority and characterization as a 'mode of action in a relationship' (Oakes 2018, 265). But if this is the case, why not think that faith is a kind of action or commitment? This question brings us to our next reason for identifying faith as a disposition.

A disposition is appropriately active to accommodate the practical nature of faith. All throughout this project I have highlighted the active nature of faith. Yet I have stood back from designating it as an action. A central reason for this is simply that an outright action appears too strong. Intuitively, one retains one's faith while one is sleeping. If we were to understand faith as an action, it seems this would commit us to the unlikely claim that unconscious persons do not count as persons of faith. Thus, identifying faith as an action is plausibly too strong. However, might not a *commitment* fare better on this score?¹³ We have more resources at hand to suggest that one retains one's commitments whilst unconscious. No one is likely to insist that one always hold all of one's commitments entirely self-consciously for the commonsense reason this is not only extremely improbable, but probably psychologically impossible. In this respect, we might safely suppose that a commitment is a better candidate for our purposes than an explicit action. Furthermore, the biblical motif of covenant in association with faith suggests some close association of faith and commitment. McKaughan links up this insight with the compound nature

¹³ Notice that 'commitment' is under consideration here for a different role than discussed in the previous section. There I considered the suitability of the term as an alternative to loyalty; here it is under consideration as an ontological kind, a category of thing of which faith might be a particular instance. It is also worth bearing in mind the ambiguity of the noun 'commitment' which I touched upon when discussing the term in earlier context. It can indicate a state of being committed (say, to a person or project), and alternatively, it can indicate having a commitment in this sense of a normative obligation. I have the former meaning in mind here (though arguably we retain both when sleeping).

of faith discussed in the previous section, as well as the ‘relational’ predicate in our slogan above. McKaughan writes: ‘Faith is a complex human attitude or posture involving cognitive, affective, and behavioral aspects—what one thinks, what one cares about, and what one does’ (2016, 74). He goes on to ‘[locate] what is most central to faith in the realm of action and, in particular, in certain kinds of commitments and decisions to remain actively engaged in a long term relationship’ (D. J. McKaughan 2016, 74).¹⁴ Depending perhaps on how one spells out commitment (in terms of explicitness, self-consciousness, etc.) it seems to me that commitment is better understood as arising *from* a disposition. I think further discussion of the dynamics of intention and commitment in this respect would also repay attention. However, we must move on to note a final reason for construing faith as a disposition.

A disposition is suggestive in terms of how faith might be construed as a virtue. This is an insight shared by Kvanvig, though I differ from him in how I want to spell out the relevant sort of disposition. If we accept a broadly Aristotelian or neo-Aristotelian analysis of a virtue, one of the requirements of a virtue is that it is a relatively robust trait, manifesting not only on occasion, but characteristically. In short, a disposition. Hursthouse and Pettigrove explain:

A virtue is an excellent trait of character. It is a disposition, well entrenched in its possessor—something that, as we say, goes all the way down, unlike a habit such as being a tea-drinker—to notice, expect, value, feel, desire, choose, act, and react in certain characteristic ways (2023).

But I have not been picking out a disposition of character, exactly. I have rather been picking out a relational disposition, one which is oriented to a way of responding to, engaging

¹⁴ This earlier account from McKaughan emphasizes action, which I suggested above is too strong. It was located at slightly too high a level of description. In contrast, I proposed that McKaughan and Howard-Snyder’s description of faith as a role-functional psychological state was too weak in the sense that it located faith at slightly too low a level of description. Between these two accounts, I have framed faith as a disposition, locating it at a mid-level of description.

with, and acting toward another person. It is a disposition to act in a given way in relation to another person. It need not arise explicitly from habituation (in the way in which Aristotle might stipulate), though it is strengthened by it.¹⁵ Instead, one's desires, beliefs, and intentions suffice to dispose one to this kind of practical engagement and orientation to another person. Granted, one might take certain habits of heart and mind to lie in the background of this; all the better for aligning this sort of disposition with Aristotelian sensibilities. But this is not essential. We can still see this class of disposition as corresponding in outline or family resemblance. That suffices to support my contention that the dispositional nature of faith makes sense of how it is conducive to a virtue scheme, either as it stands, or in mature cases where it is developed by habituation.¹⁶

Furthermore, in respect to morally salient dispositions, intention forms a critical part of the disposition (Foot 2002, 4). This indicates clear involvement of the will.¹⁷ But a disposition entails more than volition. As Foot observes, 'None of this shows that it is wrong to think of virtues as belonging to the will; what it does show is that 'will' must here be understood in its widest sense, to cover what is wished for as well as what is sought' (2002, 5). That is, 'the disposition of the heart is part of virtue' (Foot 2002, 4). The point I want to draw out from these brief observations regarding virtue is twofold. First, that a disposition of the kind in view here is a complex of attitudes and orientations which encompasses intention, will, cognition, conation, and affection (and on some classic accounts, habituation). Second, that recognizing the dispositional ontology of faith also explains how it can be framed as a virtue. Of course, faith itself is not necessarily a virtue. We can think of bad faith or misplaced faith, and these would

¹⁵ This has sympathies with Aquinas' view that faith in God is an infused virtue, and cannot be an ordinary virtue arising from habituation within the Aristotelian paradigm (Pinsent 2013, 64). However, rather than positing infusion my view merely describes mundane psychological enablers; these do not necessarily foreclose alternate descriptions in terms of infusion.

¹⁶ Or by infusion. But I take no position on whether this might be the case.

¹⁷ I assume a realist view of the human will (*pace* theorists such as Davidson (2005, 281, 288) who do not think of the will as a real or discrete faculty, but as means-ends operations issuing from resolved appetitive deliberation).

not be virtuous. Rather, faith's traditional claim to virtue is explicitly theological, targeting faith *in God*. One might suspect that this distinction is ad hoc. However, there are well-grounded reasons in the virtue ethics literature to think that it is not the case. Dispositions are usually qualified as virtues on the Aristotelian scheme in part by their eudemonistic quality (their being partially constituent of an agent's flourishing). But Christine Swanton has argued persuasively that 'The features which make traits of character virtues are determined by their targets, aims, or point, as opposed to the flourishing of the possessor'(Swanton 2021, 133). In this case, God—and the participatory and salvific relationship with him—are targets upon which the virtue status of the case of faith in question is premised. In short, I do not think worries about God-directedness being ad hoc ought to concern us. Indeed, our thesis does not rely on faith being a virtue. But if it can explain how or why faith has been construed as such at points within the Christian tradition this is a point in its favor. Thus, my main point has simply been to show that taking faith to be a disposition gives us insight into how faith of a particular kind is plausibly construed as a virtue.

4. The object of faith

It is time now for us to move on to consider the direction and object of the disposition I have described, as designated in the final clause of my model's formulation: 'toward God in Jesus Christ'. Pace and McKaughan's *Trust-Loyalty* account makes substantial reference to Jesus Christ in examples and discussion throughout, however, the *object* of faith does not figure into their account proper because their concern is the nature of the 'fundamental response' called for in the Hebrew Bible and New Testament scriptures (Pace and McKaughan 2022, 31). Thus, their account is afforded the capacity to encompass both Jewish and Christian faith, while my characterization is concerned to specify the latter. In this case, the 'fundamental response' is

plausibly the same, but I need to say more about the object.¹⁸ Clearly, there is a strong sense in which the object of Jewish and Christian faith is the *same*, at least from the Christian perspective.¹⁹ That is, the God of Abraham is the God of both Jewish and Christian faith. However, Christian assertions about this held-in-common God (i.e., his authoritative self-revelation in the person of Jesus Christ) might be understood as substantially characterizing, refiguring, and potentially distorting this object of faith. Thus, Miroslav Volf claims that ‘For the most part, Jews do not think that they worship the same God as Christians do; on account of Christian worship of Jesus Christ, they deem Christians to be idolaters and therefore not true monotheists’ (2012, ix). If Volf’s claim is correct, from the viewpoint of Judaism Christian faith is directed toward a different object than Jewish faith. Jesus Christ is not God, so he is falsely worshiped alongside the God of Abraham (or amounts to a mistaken identification of God).²⁰ Yet, this is counterintuitive for Christians who accept the authority of the New Testament texts.²¹

The author of Hebrews writes:

In the past God spoke to our ancestors through the prophets at many times and in various ways, but in these last days he has spoken to us by his Son, whom he appointed heir of all things, and through whom also he made the universe. The Son is the radiance of God’s glory and the exact representation of his being, sustaining all things by his powerful word (Hebrews 1:1–3, NIV).

¹⁸ This is not to give up my previous contention that Christian faith is not *sui generis*. Rather, it is to identify the person towards which the relational disposition must be directed for it to be an instance of faith that is Christian.

¹⁹ That is, from the perspective wherein the God of Abraham is understood in Trinitarian terms, and Jesus is affirmed as the second person of the Trinity.

²⁰ Whether one agrees with this diagnosis will depend at least to some extent on how one is thinking about ‘reference’. What is required for two parties to pick out the same object with a term (‘God’) and so co-refer? Do they need to share a set of unique descriptions, or have partially overlapping descriptions? Or need they have had direct contact—personal, perceptual, etc.—with the same object, or learn the term from someone who themselves had such contact? These choice points (among others) will impact one’s intuitions about whether Jews and Christians (and indeed other religions) co-refer when they speak of ‘God’ (and disagree on facts about how to characterize him), or whether they fail to refer. In the following section, I will consider this matter at greater length.

²¹ ‘Christian espousal of the Hebrew Bible leads naturally to the understanding that both parts of the Christian canon refer to the same God, even if what is known of God may have developed from one testament to the other. However, from a Jewish perspective this position is not self evident’ (Goshen-Gottstein 2012, 51).

Chapter Six: The Nature and Character of Christian Faith

The first clause highlights the clear sense in which the God of Abraham is the shared object of faith; the following verses announce a fuller revelation of this God. The discourse unfolding in Hebrews 1–2 goes on to warn of the perilousness of ignoring this revelation and the salvation extended through the Son (Jesus Christ). Thus, while the nature of the response God desires is the same in the Hebrew Bible and Christian scriptures, and there is a sense in which the object is the same, it appears there is ‘in these last days’ (following the advent of Christ) an identification of God with Jesus Christ that is important to God’s salvific purposes. I will say a more on what is required for such an identification in the following section.²² However, the task at hand is to give an initial indication of my rationale for seeing faith in the God of Abraham in the historical period after the Incarnation as somehow accountable to the revelation of God in Jesus Christ.

To that end, I identify ‘God in Jesus Christ’ as the object of Christian faith. My focus on Christian faith, as I have just noted, gives me reason to expand from ‘God’ to include ‘Jesus Christ’. This does not merely track Christian intuition but is motivated by Morgan’s textual analysis. She observes, while ‘occasionally we encounter a reference to trust in God in traditional terms’ ... ‘Most of the New Testament’s explicit *pistis* language relates to Jesus Christ’ (2022, 39). But in that case, why not just take Jesus Christ as the direct object? Why *God* in Jesus Christ? One initial reason is that while most New Testament *pistis* language points directly to Jesus (as per Morgan’s observations), much of it nonetheless points firmly, if indirectly, to God (alternately referenced as the Father). This is true not least in light of Jesus’ own ‘striking transitivity claims’ (T. W. Simpson 2023b, 173). Jesus claims that a person’s response to Jesus himself is definitive of the person’s response to God (‘Whoever does not honor the Son does not

²² To analyze various theories of reference and their implications for my questions here would take us far afield. However, in the following section, I draw on that literature to help form our intuitions about what is needed to ‘pick out’ some putative object.

honor the Father, who sent him' John 5:23 NIV). This transitivity is explained by Jesus' explicit self-identification with the Father (e.g. 'I and the Father are one' (John 10:30 NIV)). That by the designation 'Father' Jesus here indicates God is clear from the response of his opponents, who accuse him of blasphemy, 'because you, a mere man, claim to be God' (John 10:33 NIV). Thus, we want to keep in sight what—or rather, *who*—the texts indicate as the object of faith: both God and Jesus Christ.

Notice, however, that my characterization has not articulated the object of faith as 'God *and* Jesus Christ' but as 'God *in* Jesus Christ'. The choice of preposition is not arbitrary but is doing theological work here. Consider Martin Luther's description of the person who relates to both God *and* Jesus Christ but fails to grasp their relationship:

Hearts that do not understand think, 'Yes, I certainly hear the friendly and comforting words which Christ speaks to the troubled conscience; who knows, however, how I stand with God in heaven?' This means that such a heart does not unite God and Christ but fabricates one kind of Christ and another kind of God for itself and thus misses the true God, who does not will to be found and grasped any place else than in this Christ (Althaus 1966, 189–90, citing Luther WA 21, 467).

At first blush, this might seem like a concern over Jesus' divine nature, a worry over failure to grasp his participation in the Godhead. While in keeping with creedal orthodoxy both we and Luther want to affirm the deity of Jesus, that is not the matter of central importance for Luther in this passage. Rather, in keeping with his Christocentric theological lens, Luther's emphatic point is this: the true God is 'found and grasped' only *in* Jesus Christ.²³

This is important for my aim of characterizing Christian faith, rather than Judeo-Christian faith. For already when Jesus preached, he was calling his fellow Jews to put their faith in him. Insofar as they were devout Jews, they already had faith in God as revealed in the Hebrew Bible.

²³ Following Luther, Anne Käfer affirms that to whatever experiences, challenges, or questions one may face in their relationship to God in the world, 'the answer is always 'God in Jesus Christ'' (Käfer 2023, 428).

Jesus' call was for something further: for people to recognize himself as God's promised Messiah—God's authorized representative, the faithful self-disclosure of the God of Abraham.²⁴ When Phillip asks Jesus to 'show us the Father', Jesus replies 'Anyone who has seen me has seen the Father... Don't you believe that I am in the Father, and that the Father is in me?' (John 14:8–10 NIV). As the mixed reception of Jesus through the gospel narratives demonstrates, one may hold to an interpretation of God, even one drawn from the Hebrew Bible, and nevertheless reject Jesus as making known that divine person.²⁵ *Christian* faith, accordingly, requires faith in God as God is disclosed in Jesus Christ.

Granting this, why not a different preposition? Jesus himself declares, 'I am the way and the truth and the life. No one comes to the Father except through me' (John 14:6 NIV). Why have I not chosen 'toward God *through* Jesus Christ'? In fact, it seems to me that 'through' is a strong contender here and would serve us well. However, I think that 'in' ultimately captures more and risks less, and for that reason is a better choice. What I mean by this is that while 'through' captures the motifs of Jesus as mediator between God and humanity (1 Timothy 2:5), the gate (John 10:9), and the way to the Father (John 14:6), it risks a misunderstanding of Jesus as instrumental, or separate from God (as related to Luther's concern), and as a means only (rather than also being the *telos*). Meanwhile, 'in' captures the pivotal motif of Jesus as the self-disclosure of God (discussed above) and better represents Jesus' relation to the Father. As in John 14:10 above, he is *in* the Father (ἐν τῷ πατρὶ) and the Father is *in* him (ὁ πατήρ ἐν ἐμοὶ ἐστίν). Consider also the testimony about Christ that *in* him (ἐν αὐτῷ) 'all the fullness of the

²⁴ Simpson also draws attention to this theme in the Gospel of John related to recognizing Jesus (T. W. Simpson 2023b, 173). Kasper Bro Larsen's extended development of the recognition theme in the Gospel of John within its Greco-Roman literary context is also insightful (Larsen 2008). Larsen calls recognition the 'epistemological plot' of John's gospel, with the book's recognition scenes aimed showing recognition of Jesus in the world of the text, but facilitating recognition of Jesus in the experience of the reader (2008, 5).

²⁵ 'No one has ever seen God, but the one and only Son, who is himself God and is in closest relationship with the Father, has made him known' (John 1:18 NIV).

Deity lives in bodily form' (Colossians 2:9 NIV). This further clarifies that Jesus is not only a means but is wholly identified with the *telos*, God. Moreover, 'in' Jesus Christ, I think, better tracks with the object-reference pattern of the *pistis*-language in the New Testament as noted above. Finally, 'in' resonates with the prominent Pauline formula expressing Christian participation and identity 'in Christ' (ἐν χριστῷ) (e.g., 2 Corinthians 5:17, Philippians 1:1). The risks of this choice of preposition appear negligible. At a reach, we might imagine that someone—sitting loose of both grammatical convention and orthodoxy—could construe the formulation 'toward God in Jesus Christ' as narrowing the object of faith to only the divine nature of Jesus—the 'God' or divine, in him. To my mind, the likelihood of that misunderstanding is vanishingly minimal. For these conceptual, grammatical, and primarily theological reasons, I have taken 'in' to be the better option between the two prepositions under consideration.

5. Adequate identification of the object of Christian faith

In the previous section I identified the object of Christian faith as 'God in Jesus Christ'. As I noted in passing, a question which might reasonably be put to my view is this: What amounts to an adequate identification of 'God in Jesus Christ'? How much propositional content is required to secure an adequate identification?

Jonathan Kvanvig holds that understanding faith as a disposition reorients analyses of Christian faith away from merely 'listing pieces of doctrine that one must affirm in order to count as a person of (Christian) faith' (Kvanvig 2018, 129). He wants to direct attention to what sort of orientation one has toward the putative object of faith, rather than one's stock of truth claims about the object. I agree with Kvanvig's central point but want to emphasize that this does not mean denying cognitive dimensions of faith or the importance of orthodox content or truth

claims. From what I have said throughout this project so far, it should be clear that my view does not deny any cognitive or intentional component to faith. In fact, it requires it as an enabling condition. I maintain that even at its genesis, faith has cognitive dimensions which are important to picking out the object of faith (as well as supporting judgements and commitments in relation to the object of faith). While my view allows that these cognitive dimensions may include outright beliefs in explicit propositions, I have argued that they need not do so. Other cognitive attitudes can suffice (e.g., acceptance, belief-less assumption) and they can be directed at weaker propositions or other ways of representing states of affairs. Even so, there is an ineliminable cognitive dimension of faith which—coming to the point at issue here—enables a person to pick out an object of faith.

What does it mean to ‘pick out’ the object of faith, then? How fine-grained must that identification be for one to count as having efficacious Christian faith? One idea is that one must hold some minimum number of orthodox propositions about God in Jesus Christ. But consider: What if one came to hear about and believed that God was omnibenevolent and omniscient, and that he was incarnate in Jesus Christ, and was willing to forgive, heal, and make holy all who give themselves to his mercy? Further, so believing, one loved this God for his goodness and came to trust him deeply. Yet, assume further that one failed to learn that God is omnipotent, and one’s own observations of the evil in the world led one to conclude that God’s power may be significant but limited. Accordingly, one’s reliance on God’s saving mercy might be colored by a strong and resilient hope, rather than total assurance. But one’s stock of positive beliefs are orthodox, and one wholeheartedly embraces God in Christ, committed to him in a life of love and service. It seems counterintuitive to say that on this set of conditions one lacks Christian faith. If just one requisite propositional belief is missing, does that disqualify faith? I doubt many

theorists would defend that position. But then, *how many* such propositional beliefs can be missing (and how finely must they be calibrated)? There are resonances of the problem of vagueness here. The simple solution is to say that the creeds contain a minimum standard. But apart from any toy counterexamples we might entertain, Scripture itself contains counterexamples: accounts of persons who are—at least apparently—declared to have saving faith on far less than full creedal confession (perhaps most famously, the thief-turned-convert on the cross beside Jesus).²⁶ While these accounts might not be typical, they should not be dismissed lightly. What then am I proposing over against the requirement of belief in a range of (usually creedal) propositions?

It seems to me the cognitive requirement of faith is to identify and characterize with sufficient accuracy the person (in this case, God in Jesus Christ) that one takes to be worth trusting and becoming loyal to. We can begin working through this proposal by asking: what constitutes ‘sufficient accuracy’ in this case? An initial thought is that substantial mischaracterization may be ruled out. Consider the following example:

Misanthropic Deity: Missy hears a street preacher give an exposition of a being with whom the preacher has had contact. He calls this being ‘the *real* Jesus of the Bible’ (a text which has apparently been corrupted). The preacher characterizes this Jesus as the supreme Being, and an angry cosmic judge who is disgusted with humans because they pollute his earth; he regrets making them at all. Missy accepts that this Jesus exists and feels approbation toward this character because he validates her own misanthropic outlook. (Missy is inconsistent, thinking more about this disgust applying to other humans rather than herself). She’s eager to frame her life around what seems to her a shared realist picture of reality.

In this case, given the right combination of attitudes, etc., we might diagnose that Missy has faith in this ‘Jesus’. However, on the requirements proposed above, her faith clearly fails to

²⁶ Worse still, one could argue that the content of the creeds was not fully developed within the apostolic age. As a result, insistence on full creedal belief as the bar for Christian faith will result in highly counterintuitive results (e.g. none of the disciples had Christian faith).

identify the Jesus of Christian faith with sufficient accuracy. Missy has a variety of descriptions that do pick out the object of Christian faith (i.e., ‘supreme being’, ‘judge of the earth’, ‘God of the Bible’). She also has some descriptions which substantially mischaracterize the object of Christian faith: they fail to describe God in Jesus Christ. In this way, they either refer to no being at all or a different being.

Plausibly, ‘referring’ tracks sufficiently closely with what I have been calling ‘identifying’ here for some insights from philosophy of language to help us reflect on this case. Accordingly, another way to express the point above is to say that in Missy’s case, ‘Jesus’ is a failed reference with respect to the Christian object of faith. This is not because her use of ‘Jesus’ departs from that of the person from whom she received the term. Rather, she inherited what (with respect to the Christian object of faith) amounts to a failed reference. Accordingly, her language and her mind more broadly have failed to ‘latch on’ to the relevant object.

De Ridder and Van Woudenberg aver that ‘when someone who baptizes X is mistaken about X in *fundamental* ways, i.e., about the very kind of thing X is, it is implausible that by baptizing X she has introduced a referring expression for X into the language’ (2014, 58).²⁷ This point of view appeals to a causal theory of reference²⁸ to explain what has gone wrong with Missy’s identification of ‘Jesus’, in whom she has faith. But something beyond effective causal reception is needed to ensure successful reference. Missy is, after all, using the term to refer in the same way as the preacher from whom she learned it; the preacher responsible for starting the chain of

²⁷ A note of clarification: the term ‘baptizing’ is here used in the particular sense in which Saul Kripke employs it within his causal theory of reference (Kripke 1980, 96). The theological and sacramental sense of the term is not being employed.

²⁸ ‘A rough statement of a theory might be the following: An initial baptism takes place. Here the object may be named by ostension, or the reference of the name may be fixed by a description. When the name is ‘passed from link to link’, the receiver of the name must, I think, intend when he learns it to use it with the same reference as the man from whom he heard it’ (Kripke 1980, 96).

causal reception was fundamentally mistaken about the being they dubbed ‘the *real* Jesus of the Bible’. Accordingly, De Ridder and Van Woudenberg think we need to expand on a causal theory of reference²⁹ with the following amendment:

In addition to the causal requirements, then, reference requires that a user of the name not be fundamentally mistaken about what kind of thing she is referring to. In other words, she must associate with the name a minimum of correct descriptive content (2014, 58).

Essentially, they suggest supplementing the causal theory of reference with a descriptivist theory (that is, a theory which involves associating a referring expression with a unique description or range of descriptions). However, in the above case Missy *does* associate the name with a fair amount of correct—and unique—descriptive content. The implication is that we should admit that Missy has Christian faith. She has a poor understanding of the *character* of her object of faith, but she *has* identified the right object. I am inclined to resist this conclusion (as I think De Ridder and Van Woudenberg would be also). I think the reason Missy ostensibly passes De Ridder and Van Woudenberg’s criteria has to do with the balance of correct and incorrect descriptive content, as well as the respective salience of these categories of content for Missy. I have argued that not very much correct content is needed here, but if that minimum of correct content is swamped by false content, reference might fail under those swamping conditions. The risk is, I think, that it will be swamped not so much in volume but in *salience*. What Missy took as the fundamental trait of the being to which she was relating was something false. The salience of that content ends up resulting in mischaracterization despite Missy possessing a range of other correct content. Thus, this swamping possibility can be understood as a way in which

²⁹ ‘The causal theory gives the following positive account of successful reference: for every name there has been an “initial baptism” or similar event in which that name is given to someone... The crucial point is that there is an instance of genuine cognitive contact—a non-deviant causal link of an appropriate kind—between the referent and the name-giver. ... The name given in the initial baptism can then be communicated to others in the community and through history’ (De Ridder and Van Woudenberg 2014, 57).

mischaracterization can obtain even when one has what would otherwise amount to sufficient correct descriptive content. If that is the case, then my initial proposal stands: for God in Jesus Christ to be the object of one's faith, one must be able to identify Jesus with sufficient accuracy *and* not substantially mischaracterize him.

Some theorists would argue that this is too hasty.³⁰ People mischaracterize Jesus (or 'God in Jesus Christ' in my slogan's terms) to some extent all the time. Are we to think they do not have Christian faith, on account of mischaracterizing its object? Intuitively, the answer seems to depend on how substantial the mischaracterization is. Is it fundamental? Or perhaps it is a matter of volume: are a critical mass of one's descriptions correct? But where does one draw the line? We touched on a version of this problem above and suggested it raises the specter of vagueness.³¹ How substantially can one mischaracterize something or someone before they are referring to or identifying something or someone else—or failing to do so at all (if nothing in existence fulfils their description in question)? I think my salience proposal above can be

³⁰ Alston, for example, diagnoses cases like Missy's with more lenience. 'I would say that these people hold wildly heterodox views about God, rather than that they hold views about some being other than God' (Alston 1988, 122–23). Though I recognize Alston's point, I think the intuition he is drawing out depends upon the details of particular cases. Even so, many philosophers of religion will take a similar view. Examples include Hick (2004), Burling (2019), and Sessions (2019). Theorists who take this view typically see differences between religions as less fundamental than their shared object, which is taken to be 'God' or an alternate term—such as Hick's term, 'the Real'—intended to eliminate distinction regarding the personal or nonpersonal nature of the object, as well as other categorical distinctions (Hick 2004, 10–11). However, other theorists argue that such a radically transcategorical object of reference is impossible and so fails to refer. A strong statement of this position is articulated by Howard-Snyder. Aiming his criticism directly at Hick, Howard-Snyder contends that Hick's alleged object of reference is 'by definition, transcategorical, i.e. necessarily, for any creaturely conceivable substantial property F, it is neither an F nor a non-F. As a result, [Hick's object of reference] is impossible... Moreover, even if... possible, it faces the Insignificance Problem. The upshot is that, so far as I can see, John Hick's God is unworthy of any further interest' (Howard-Snyder 2017b, 571). The account that I have advanced takes Howard-Snyder's side on this issue. This is not to say that Christian revelation has never been interpreted as merely a superior (rather than exclusive) way of conceiving the one 'God' to whom all religions ultimately refer. However, Christian evangelism—even among other monotheists—testifies to a traditionally exclusivist understanding within the tradition. One's intuitions here will inevitably be shaped by one's ecumenical or interreligious outlook as well as one's interpretation of the Christian texts and tradition.

³¹ Alternatively, we might borrow a model from epistemology and characterize this as a kind of threshold problem. That is, it seems unclear where nonarbitrary boundaries of identification can be fixed in the transition from one concept to another.

extended to address these questions. Nonetheless, that response emphasizes propositional content and descriptions. I have argued that faith is a practical, relational disposition. For this reason, insights from know-*how*—practical knowledge as opposed to theoretical or propositional knowledge-*that*—might be more appropriate.

My own suggestion is that the phenomenon of *recognition* is particularly helpful here.³² When we see in a crowd a person that we know (whether personally, or by description) at some point we usually recognize them.³³ Yet, most of us have had the experience of being asked to describe a friend or acquaintance and finding ourselves at a loss to say anything that can distinctively pick out that individual. Depending on context, we might describe physical features (‘She’s brunette, a little taller than me’), characteristic traits (‘he’s really honest and kind’), abilities (‘they are an amazing dancer’), or what we value in our interaction with them (‘she makes me feel safe’). We might be incapable of giving much verbal description, or may even give some incorrect descriptions, but when we encounter them in a group (or even observe their gait, scent, or voice) we are able to pick them out; we perform an act of integration (between memories, perception, description, etc.) which allows us to identify them among others (usually with ease).³⁴ Personal recognition, in this respect, characteristically manifests know-how or practical knowledge, rather than knowledge-that or propositional knowledge. One’s reference or identification might merely be indexical: picking out ‘him’ (e.g., in the case of small children).³⁵ Even so, we might have a lot of mistaken beliefs about a person or engage with them initially

³² Though he puts it to somewhat different use, Michael Polanyi’s insights about the phenomenon of recognition inspired the suggestion I develop here. He uses recognition as an example in support of his claim that ‘we know more than we can tell’ and that such knowledge rests on a kind of skilled integration (Polanyi 1966, 4).

³³ Barring prosopagnosia (face blindness) or similar conditions.

³⁴ Somewhat suggestively, these means also often allow us (particularly as we know someone more) to identify their artifacts and evidence of their presence or activity (though typically somewhat more fallibly than recognizing them in direct encounter, though the reverse is possible).

³⁵ I am using verbal examples because most philosophy of language conversation concerning reference is verbal. Yet, one can see that indexicals can take nonverbal forms—like pointing—to pick out one person among others.

under a number of mistaken impressions while still successfully recognizing them. These misapprehensions are (typically) reduced as interactions continue, or as one discusses that person with others acquainted with that individual.

Does personal recognition of the kind I have described suffice for adequate identification of the object of faith? Alston's modified causal theory of reference gives at least one reason to think that it does. Alston advances 'direct reference' as a primary and non-derivative way of fixing one's object of reference (1988, 118). He contends that,

The primacy of direct reference provides a reassurance that God can be successfully referred to by the weak and foolish as well as the wise and the proud. One doesn't need fancy theological descriptions for the purpose. Tying onto one's experience, or the referential practice and/or the experience of others, will do the trick (Alston 1988, 126).

Thus, Alston takes it that verbal description and discrete causal transmission are often secondary to direct experience or perceptual encounter. This suggests that a form of personal recognition (which can integrate varied constellations of description, personal contact, or testimony, percepts, etc.) is a plausible way to model adequate identification. However, because recognition is multiply realizable in this way (it counts as an instance of recognition when it functionally actualizes recognition, but there are a lot of different ways that can come about), it does not generate a set of necessary and sufficient conditions for adequate identification. This should be unsurprising given the findings of this study thus far. At every turn we have found that Christian faith resists reductive formulation while remaining sufficiently unified to warrant investigation as a distinctive faith tradition. Thus, functional descriptions have emerged at every stage; this suggestion regarding identification of Christian faith's object is par for the course. The upshot is that while there is no *unique* set of content that one must believe or accept about Jesus,

one must believe or accept *some* set (even some very minimal set) of content sufficient to identify and characterize Jesus. Yet, neither the exact cognitive stance nor content are prescribed.

Does this approach still manage to rule out the kind of misunderstanding entailed by *Misanthropic Deity*? I think it can when placed in the context of my characterization. Recall that recognition is not all that is required for faith. That is only required for adequate identification of the object of faith. For faith to obtain in a case of recognition we need to bring to bear my full characterization. It is from here that further constraints come into view.

Turning to early gospel preaching, we see calls to faith ranging from Jesus' own announcement of the kingdom (with repentance and 'belief') to Pauline variations of 'belief' and confession. For example, Jesus' preaching is summarized in the Gospel of Mark: 'The kingdom of God has come near. Repent and believe [πιστεύετε] the good news' (Mark 1:15 NIV). He was preaching largely to the 'lost sheep of Israel' (Matthew 15:24 NIV); thus, I take it that for his Jewish audience there was substantive conceptual content built into the notion of the 'kingdom of God'. The result is that 'repent and believe' are not general attitudes or actions but are oriented around a substantive claim about what is the case (and plausibly about Jesus' own authority). Later, articulating the gospel of Jesus in a Gentile (or at least mixed) context, Paul wrote regarding 'the message concerning faith that we proclaim', saying:

If you declare with your mouth 'Jesus is Lord,' and believe in your heart that God raised him from the dead, you will be saved. For it is with your heart that you believe and are justified, and it is with your mouth that you profess your faith and are saved (Romans 10:8–9 NIV).

The apostle goes on to observe that for one to call on Jesus, one will first need to believe in him, which itself requires that one hear of him, which in turn requires someone to preach to them. This suggests that minimally one must be in a position to identify Jesus with sufficient

accuracy³⁶—and if one is going to trust him and become loyal to him, then one must have a characterization sufficient for them to take him to be worth trusting and becoming loyal to.³⁷

Paul's depiction of entering into faith by declaring Jesus as Lord and believing God raised Jesus from the dead, alludes to some prior content (as was the case with Jesus' preaching) regarding Jesus' resurrection. Thus, in both cases, faith is responsive to a wider story or testimony.

Consider again the passage from Romans cited above, and Paul's follow up about the need for revelation: he designates that to call on Jesus, one will first need to believe in him, requiring that one hear of him, in turn requiring a preacher. I submit that this suggests that what is required to identify the object of Christian faith with sufficient accuracy is for one to be able to pick out God in Jesus Christ without substantially mischaracterizing him—and if one is going to trust him, then one must have some characterization sufficient for them to take him to be worth trusting and becoming loyal to. In the above passage, as in many other New Testament texts, a characterization of this kind is paradigmatically derived from the vindication of Jesus' lordship through God's act of raising him from the dead. However, I have argued that it is also possible for God in Jesus Christ to be adequately identified and characterized through personal encounter and engagement. This better accommodates cases like the thief on the cross, who in any case could not have trusted Jesus on the basis of God's vindication of Jesus by raising him from the dead (for the rather obvious reason that Jesus had not yet died). Moreover, this approach is principled but not overly demanding: it is accessible, in Alston's words, to 'the weak and foolish' (Alston 1988, 126)—not only to the theologically well-adjusted.

³⁶ The relevant identification is *de re* rather than *de dicto*. This tracks with De Ridder and Van Woudenberg's explanation that 'if someone associates (or comes to associate) with "X" many specific beliefs that are false of X, but are in fact true about Y, it seems plausible to hold that she is referring to Y rather than X when using the name "X"'. See Alston (1988, 122; 2014, 58) for dissent.

³⁷ I use 'worth trusting' rather than 'trustworthy' because the former suggests the practical dimensions of deliberation, while the latter implies a more confident assessment of the trustee's qualities (which I think common but not requisite).

Chapter Six: The Nature and Character of Christian Faith

I agree that creedal affirmations (or some range of those propositions) typically premise Christian faith and are important for mature development of the faith relationship (and for the discipleship of a Christian community). Nonetheless, I have argued that there are reasons to be skeptical that 1) awareness of a substantial range of propositions, and 2) outright believing them, are requisite parts of saving faith itself. That is, though a stock of creedal content is typical and even ideal, it is not necessary for efficacious faith to obtain. One might encounter Jesus (say, through religious experience) and become familiar with him by interacting in such a way as to be able to identify him accurately and characterize him sufficiently to take him to be worth trusting and becoming loyal to.

Most people *will* have a thicker backstory of engagement with articulate Christian truth-claims, including the content of the gospel. Certainly, such content will be important to the maturity of faith (at least in persons with typically developed cognitive faculties), as well as to unfolding the implications of the relationship faith establishes. More precise theological articulations are important means by which ‘arbitrary contents of faith can be resisted and a random image of God ... prevented from being formed’ (Käfer 2023, 426). I have only argued that bringing a robust and propositionally articulated Christian theology under our description of *what saving faith consists in* goes beyond the biblical data.³⁸ Perhaps it is the case that more substantial requirements are entailed by paradigmatic instances of faith (at least under particular conditions, relational and epistemic) or mature or well-grounded faith. However, as Daniel Howard-Snyder points out, ‘We must not mistake what is entailed by an ideal instance of a kind for what is required by a real instance of that kind (2016, 165). The latter is what my

³⁸ That is, our previously established faith-data as well as the biblical passages cited in both the foregoing section and the previous chapter.

characterization of faith has in view. Thus, I have aimed here to distinguish a minimal, principled, way to account for adequate identification of the object of Christian faith.

Conclusion

In the first half of this chapter, I adopted Pace and McKaughan's use of 'loyalty' and offered a rationale for using that term to capture the faithfulness dimension of biblical faith. By defining the term functionally, I ensured that the notion is not overdemanding, enabling it to accommodate fledgling faith. With this final primary term in place, I integrated my insights thus far to produce a slogan-form characterization of Christian faith *as a practical, relational disposition of trust and loyalty toward God in Jesus Christ*. The second half of the chapter I gave to further explication of this characterization, with particular attention to faith's ontology and object. That is, what sort of thing Christian faith is, and to what—or rather, *whom*—it must be directed. To this latter end, I also considered a reasonable question which might be raised with respect to the Christian object of faith: what is required for an adequate identification of 'God in Jesus Christ'? I defended the view that adequate identification is secured by the following: one must be able to pick out Jesus Christ, take oneself to have reason to trust him and be loyal to him, and not substantially mischaracterize him. Spelled out in this way, identification of the object of Christian faith is principled but not overly demanding (e.g., accessible to children, etc.).

Having now brought my descriptive characterization of faith fully into view, I go on in my penultimate chapter to explore the ways the distinctive features of this characterization provide resources addressing perennial questions surrounding Christian faith. I have in mind here questions touching on the relation of faith to rationality, ethics, and doubt. In doing so I aim both to articulate some philosophical and theological implications of my view as well as to demonstrate its fruitfulness in resourcing fresh approaches to a range of pistological issues.

Chapter Seven

Paradigmatic Issues: Applying Our Insights

Introduction

In the last chapter, I consolidated my characterization of faith as *a practical, relational disposition of trust and loyalty toward God in Jesus Christ*. This chapter now aims to demonstrate how the distinctive, faith-data responsive features of that characterization shed light on paradigmatic issues that arise in relation to faith.

I will discuss three topics of perennial pistological interest, developing the last at a bit more length. These topics are faith and ethics (in the sense of action, ‘good works’, etc.) (§1), the rationality of faith (§2), and faith and doubt (§3). Each of these topics or questions is itself a broad and complex area of study; I do not pretend to treat them exhaustively. Nor do I intend to show that my characterization of faith conclusively resolves their myriad puzzles. Rather, what I undertake here is a modest program of outlining interesting aspects of these issues (or sets of questions) which recur in the study of faith, both theological and philosophical, and suggesting how salient features of my characterization of faith offer insightful approaches or new possibilities for theorists engaged with these questions. Though necessarily limited, I hope the remarks here will be sufficiently suggestive to persuade the reader of the characterization’s potential to elucidate and reconfigure important conversations in pistology. I finish the discussion with a summary and concluding comments, bringing to a close the final substantive chapter of this study.

1. Faith and ethics (or action)

There is more than one sense in which the topic ‘faith and ethics’ might be construed. What I want to consider in this section is a question that arises in relation to Christian faith, in particular: the relation of faith to ethics in the sense of faith’s relation to action or ‘good works’. This contentious issue extends across historical and traditional contexts. It is seen arising in contemporary iterations of doctrinal and practical theology surrounding the relation of justification and sanctification, and it is attested in Reformation concerns about ‘works’ and merit. Further, the issue is discernable in the earliest Christian writings of the first century: from the apostle Paul’s engagement with an antinomian outlook (Romans 5–6), to the claim in the book of James that ‘faith without deeds is dead’ (James 2:26). Thus, concern with ethics in this context is manifest across Christian discourse from ancient to modern times: a paradigm issue, indeed.¹

1.1 The scoundrel objection

As I indicated at the outset, there is much to be said about each issue I raise in this chapter, and faith and ethics is certainly no exception. Thus, what I intend to focus on here is the way in which my characterization of faith has explanatory power in answering a fraught question that arises from views of faith premised on trust: what keeps trust in God from coming apart from godly living? I suggest that understanding Christian faith as a practical, relational disposition yields a holistic and intuitive account of how responsiveness to God’s will is *integrated* in faith, rather than *appended* to it.

¹ My focus is on this issue in the context of Christianity, but it is prominent across wider Abrahamic faith discourse (and beyond). Khalaj writes that ‘The first controversy to arise among Muslims after the prophet ...[was] whether following God’s command in action is a necessary and constitutive condition for faith’ or whether action was linked to faith in a non-constitutive way (e.g., faith being manifested in action) (2023, 3). Accordingly, Khalaj includes explanation of the faith-action relation to be among the core desiderata for plausible accounts of Abrahamic faith.

Inheriting Reformation concerns, some traditional theological discourse juxtaposes the terms ‘faith’ and ‘ethics’. The pairing ‘faith and ethics’ is taken to translate roughly as ‘belief (or affections) and action’ and gives the impression of a binary scheme: interior-private and exterior-public. The worry this invites is that one might trust God but have no intention of being similarly trustworthy or responsive toward God. However, most Christian theorists retain the desire to hold faith and ethics together.² Thus, the challenge becomes how to give an account of the way in which they are related wherein the relation is necessary rather than merely contingent.

The ancient version of this problem arises as a perverse response to the apostle Paul’s teaching in Romans 5–6. There, Paul rebuts an antinomian suggestion that—according to Paul’s own message—it seems a person might receive God’s grace through faith and then ‘go on sinning so that grace may increase’ (Romans 6:1 NIV). In the contemporary literature, Swinburne articulates this point as a concern that ‘the perfect scoundrel may yet be a person of faith’ (Swinburne 2005, 145). He suggests that the faith tradition extending from Luther and the Reformers, according to which faith consists entirely in a kind of doxastic trust, fails to bar the scoundrel from being a person of faith.³ Swinburne calls this widespread Protestant view ‘Lutheran faith’ and understands it to require that one trust in God and his promises, with this entailing belief in some set of relevant propositions pertaining to God’s existence, character, and

² Rightly so. The close bond between faith and responsiveness to God’s commands is well grounded in Scripture. 1 John repeatedly returns to this theme. For example, we read that ‘Whoever claims to love God yet hates a brother or sister is a liar’ (1 John 4:20, NIV), and ‘No one who is born of God will continue to sin... they cannot go on sinning, because they have been born of God’ (1 John 3:9, NIV). Moreover, James inquires rhetorically, ‘What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them?’ (James 2:14, NIV). The context of the passage makes clear that the writer a negative answer is appropriate.

³ To be clear, the concern here is not whether such scoundrelly persons can come into a relationship of faith with God. Rather, the worry is that if coming into that relationship is premised on trust alone, one might have the requisite attitude apart from a life (motivations, actions, etc.) that is positively responsive to God. This is not so much a free rider problem but a question of whether we have gotten the notion right if it is open to this kind of exploitation. It seems to allow two different kinds of members of the set of Christian persons: Class A and Class B. All members of Classes A and B enjoy eternal salvation. Members of Class B (but not Class A) are committed to God and his purposes. This two-class scheme does not seem to represent the biblical teaching about faith: in short, we do not see evidence of the legitimacy of Class A.

promises (Swinburne 2005, 142). A summary of relevant propositions is contained in the creeds. Though he categorizes the tradition differently, Simpson confirms this essential outline, ‘The Reformed theological tradition has maintained that faith consists in trust, with that trust involving belief of certain doctrinal propositions’ (2023a, 83). If faith is just trust, and the scoundrel *does* trust God, what recourse does Lutheran faith have? Swinburne writes, ‘If he wishes, as he surely does, to deny that [scoundrels] exhibit such trust, he will have to put some further restriction on the concept of faith. He will have to say that those who act on the assumption that God will do for them what they need or want, have faith only if their purposes are good ones’ (2005, 145).⁴

1.2 Lutheran responses

The proponent of the Lutheran view of faith may want to respond that adding a ‘good purposes’ clause is unnecessary: the doxastic content of faith effectively functions as an anti-scoundrel measure. After all, if one trusts God and God’s promises—and part of what is spelled out in the content that she must believe about God and God’s relationship with humanity is that God is committed to judge and punish wrongdoing, then surely her trust entails trust that God will punish wrongdoing. Be this as it may, it does not follow that believing (on a cognitive view of trust) or even relying on these states of affairs bars a scoundrel from efficacious faith on this view. Depending on the specifics of how we spell it out, it seems that the scoundrel remains free to believe that God will both save them *and* punish their wrongdoing, provided wrongdoing cannot ultimately negate salvation. In light of this, it seems to me that the propositional content built into the object of faith on this view is not effective in barring the scoundrel from faith.

Another possibility for the proponent of Lutheran faith is gratitude. There is much truth in the

⁴ Note that ‘[acting] on the assumption that God will do for them what they need or want’ is the crux of Swinburne’s working definition of trust.

teaching that one's life is transformed by gratitude to God. However, if receiving grace (as a result of one's faith) does not generate sufficient gratitude in one—and so is not available to exercise transformative power—is one's faith in God not valid? It is difficult to see how this could be the case if one is saved on the basis of faith (as trust) alone. Thus, with the content of belief (a proper part of faith on this view) and gratitude (an expected corollary) unable to meet the scoundrel objection, the problem of relating faith and ethics remains live.

1.3 Resources from my characterization of Christian faith

To secure the Lutheran view against the scoundrel objection, what is needed is an account of the way in which faith (understood as a primarily receptive interior attitude) is necessarily pressed into action, and action of a particular character. Conversely, accounts of faith conforming closely to my characterization do not need to solve this problem because they dissolve it. That is, the problem never arises for them. The reason is that on my characterization faith is never understood as a mental state or attitude. Accordingly, there is no need to relate faith to practical dispositions; faith just *is* such a disposition. Moreover, the character of the relevant action is also secured by my characterization. 'Loyalty' designates a disposition that is oriented positively to God and his purposes (picking out what we have called an other-responsive feature of faith). This eliminates the potential (exploited by the scoundrel) of trusting God in a transactional way, as means to an end. As Simpson writes, 'it is a pathological, corrupted relationship in which I trust God for what he gives me, not because of who he is' (2023a, 89). Even so, there is potential to overstate our point here. C.S. Lewis draws attention to this possibility by highlighting what he calls 'Divine Humility':

I call this a Divine Humility because it is a poor thing to strike our colors to God when the ship is going down under us; a poor thing to come to him as a last resort... If God were proud He would hardly have us on such terms: but He is not proud... He will have us even though we have shown that we prefer everything

else to him, and come to him because there is 'nothing better' now to be had...It is hardly complimentary to God that we should choose Him as an alternative to Hell: yet even this He accepts (Lewis 1947, 86).

Recall that in chapter 2 I made a similar suggestion, objecting to a line of reasoning which led to the conclusion that God only accepts ideal or fitting responses to his initiative. For this reason, I will want to be clear about the other-responsive feature of faith I are picking out here: it does not amount to a requirement of pure motives.⁵ Rather, it merely requires that some pro-God motives are present and are sufficient to dispose one to positive responsiveness to God and his purposes. Accordingly, I take it that this role can be played by a variety of conative and volitional elements, including second order desires.

Thus, with regard to relating faith and ethics, accounts conforming to my characterization avoid the problem of contingent relation. They are able to do so because faith is construed as a disposition, thereby accounting for the requisite motivational and active features within the nature of faith itself. However, one might wonder whether Lutheran faith has been construed too narrowly. Maybe we could construe faith more broadly, as inclusive of the wider theological story in which it plays a part. Perhaps Lutheran faith theologically *in situ* can more adequately relate faith and ethics. I will close this section by considering that possibility before moving on to discuss our next pistological issue.

1.4 Revisiting Lutheran faith

The guiding intuitions of the Lutheran tradition of faith as trust (which are shared across much of wider Protestantism) are helpfully illuminated by Luther's own thought. In his *Preface to the Letter to the Romans*, Luther writes:

⁵Swinburne at one point suggests that what is required is 'a basically good character, that is, a mind full of good purposes arising from the love of God ... to guide the beliefs on which one acts' (2005, 246). On the view we have been developing, this is clearly too strong.

When [some people] hear and talk a lot about faith and yet see that no moral improvement and no good works result from it, they fall into error and say, "Faith is not enough. You must do works if you want to be virtuous and get to heaven." The result is that, when they hear the Gospel, they stumble and make for themselves with their own powers a concept in their hearts which says, "I believe." This concept they hold to be true faith. But since it is a human fabrication and thought and not an experience of the heart, it accomplishes nothing, and there follows no improvement (1996, 4).

In this respect, faith does not appear to be merely a trusting attitude or an attitude of belief, but rather a trusting or believing experience of the heart. This, I take it, is intended to bind genuine God-ward inclination or motivation into the attitude. Luther's account expands on the heart experience he has in view, and how it issues in a faith which produces good works:

It is the Holy Spirit... who puts such eagerness of unconstrained love into the heart... That is why faith alone makes someone just and fulfills the law; faith it is that brings the Holy Spirit through the merits of Christ. The Spirit, in turn, renders the heart glad and free, as the law demands. Then good works proceed from faith itself (Luther 1996, 3).

Thus, Luther envisages moral improvement and good works as resulting from genuine faith; they are bound up with it *as consequents*, but they do not enter into its description as constituents. He concludes:

Through faith, a person will do good to everyone without coercion, willingly and happily; he will serve everyone, suffer everything for the love and praise of God, who has shown him such grace. It is as impossible to separate works from faith as burning and shining from fire (Luther 1996, 4).

While Luther's metaphors and emphases change throughout his discussions of faith and works, his aim to hold the two together—and so defend his view from the scoundrel objection—is quite clear. If Spirit-generated love is concomitant to genuine faith, and so faith necessarily issues in gratitude, moral improvement, and good works, then we get the intuitively right result: the scoundrel lacks genuine faith. Thus, passages like those cited above provide a theological story that helps mitigate Lutheran faith's vulnerability to the scoundrel objection.

Drawing on theology in the way I have suggested here provides the Lutheran tradition with a defense against the scoundrel objection; it also makes Lutheran faith appear less distinct from the Thomist faith tradition. Thomas Aquinas articulated faith as ‘an act of the intellect assenting to the Divine truth at the command of the will moved by the grace of God’ (Aquinas 1920, II.II.2.9). However, on the Thomist view, even faith that rests on acceptance of divine authority (and so is understood as a voluntary belief) is still not sufficient for faith pertaining to salvation. Rather, such faith must be ‘formed by love’ (Aquinas 1920, II.II.4.3). That is, it must be ‘joined to the firm purpose of doing those actions which love for God (properly understood) involves’ (Swinburne 2005, 141). This is, as Swinburne points out, the most substantial element missing from the faith attributed to the devils (*daimonia*) in James 2:19. While already their faith falls short because it is not voluntary (assuming their intelligence makes the truth about God irresistibly plain to them), the clearest shortcoming is that their belief is not formed by love. It is not positively disposed to God; it fears rather than desires him (Swinburne 2005, 141). Thus, on the Thomist view, it is not enough that the intellect assent to truth; the will must also become responsive to God. In this way, the Thomist tradition articulates faith in a way which appears to satisfy our characterization of faith’s other-responsive dimension. God and his purposes are reason-giving for a person of such faith. This delivers the desired result: the scoundrel is barred from faith (along with the devils of James 2:19).

We find now that to allay scoundrel concerns, Luther himself stipulates that faith is ‘an experience of the heart’ which further entails Spirit-gifted love of God, issuing in good works. On a Thomist view, we find that faith is an infused virtue, that is, given by God, not naturally acquired. So, while the Thomist may be less inclined to use the language of ‘gift’ in this context than the Lutheran—since Aquinas makes a distinction between infused virtues and gifts, though

both are given by God (Pinsent 2013, 31)—Thomists agree that faith is brought about by God. Conversely, Lutherans are unlikely to speak of infused virtues, but Spirit-gifted love sounds rather like a virtue being created in a person by God’s grace. So, the Lutheran view—taken to be inclusive of its comprehensive theological story of faith’s concomitants—stands rather nearer to the Thomist view of faith (and my characterization) than when we consider the tradition’s description of faith on its own. While this potential alignment of vision regarding the faith phenomenon’s other-responsive character is encouraging, one might worry that making this responsiveness ancillary to faith itself generates further (and potentially unwelcome) theoretical commitments.

For an example of such commitments, consider the following dilemma: On the one hand, we can say that Christian faith does have the character we have described: by virtue of the wider theological story told by Luther (and, as I have suggested, also by Aquinas) wherein faith is brought about by the Holy Spirit, who fills one with love, which in turn issues in positive responsiveness to the object of faith. In so doing, we enfold a wider theological story in what is meant by Christian faith, allowing these traditional views to answer the scoundrel objection. However, on the other hand, if Christian faith has that distinctive character only on account of the Spirit’s outpouring of love in the heart, then Christian faith is distinctly unlike other kinds of relational faith. A dilemma emerges: the wider theological story is necessary to deal with the problem of faith and ethics, but to embrace it seems necessarily to distance Christian faith from other kinds of relational faith.

Historically (and perhaps most particularly in the twentieth century), Christian theologians have generally been content to embrace the second horn of this dilemma (Sessions 2019, 174, 183; Bates 2020, 179). This, however, seems counterintuitive when we notice that the biblical

texts themselves draw on other instances of relational faith (especially marriage) to describe the kind of relational response God seeks from human beings. Of course, Christian faith is unique in that one of the parties in the relationship is a divine person. While this is significant, I contend that it does not give reason to think the disposition itself is of a substantially different nature. As I discussed at the outset of this study, holding Christian faith to be *sui generis* threatens to insulate theological reflection from the historical, textual, and socio-linguistic discourse bearing on the interpretation of the texts that premise such reflection. If Christian faith cannot be (or ought not be) constrained by the way the language of relational faith was used in the time and setting of the foundational Christian texts, it is difficult to see how it can be constrained in a nonarbitrary way at all. Thus, to circle back to the matter at hand, it seems that the theoretical commitments which fall out of making other-responsiveness ancillary to faith are significant. This would merely be an unfortunate bullet to bite if there were no viable, alternative account at hand (and one did not wish to embrace the first horn of our dilemma and affirm scoundrelly faith).

However, I have argued that there *is* a viable, alternative account at hand. I have showed that relating faith and ethics generates a problem for accounts of faith which 1) characterize faith as passively receptive and interior, and 2) do not include an other-responsive dimension. In contrast, I have also demonstrated how my characterization fails to generate the problem in the first place and instead offers a straightforward account of how faith and action hold together. This supports my claim that my characterization of Christian faith yields theoretically fruitful resources for addressing vexed theological issues. But can the same be said about my view in relation to other philosophical issues raised in relation to faith? I believe it can. Accordingly, in

the next section want to show how my account can shed light on the persistent problem of faith's rationality.

2. Faith and rationality

The so-called problem of faith and rationality (or faith and reason) has a long career in the philosophy of religion but has received focused interest in the nineteenth and twentieth centuries. The issue has typically presented as a set of questions pertaining to how faith, understood as a particular species of belief, can be rational since it appears to go beyond the evidence.⁶ In this section, I want to briefly lay out the problem of faith and rationality and demonstrate how my characterization redraws the conceptual territory at issue.

2.1 The norms of rational belief and faith's suspect credentials

Of course, when construed in this way the problem of faith and rationality is closely bound up with the ethics of belief. The latter refers to a set of questions at the intersection of epistemology and ethics centrally concerned with 'whether there are norms of some sort governing our habits of belief-formation, belief-maintenance, and belief-relinquishment' (Chignell 2018). The classic essay 'The Ethics of Belief' by William Kingdon Clifford forms a key historical impetus for this research program, while William James' critical response paper has become a vital companion piece.

Clifford sets out a demanding principle in his essay: 'To sum up: it is wrong always, everywhere, and for anyone, to believe anything upon insufficient evidence' (Clifford 2011, 186). This principle brings to a sharp point the intuitions of earlier theorists such as John Locke, who (whilst discussing faith) contends that failing to proportion one's degree of belief to the

⁶ I have elected to frame my discussion of epistemic norms in terms of rationality. But as Daniel McKaughan points out, the broad shape of this problem is the same whether one runs it in terms of rationality, justification, or some other notion (D. J. McKaughan 2013, 102).

strength of one's evidence amounts to both epistemic and moral failure.⁷ Thus, Clifford's principle represents a strong iteration of a more widely held set of intuitions and arguments commending *evidentialism* about belief.

James' critical response offers counterexamples to Clifford's principle and concludes that in a variety of contexts is not only permissible but sometimes necessary to form beliefs even when one lacks sufficient evidence to settle the issue. James writes: 'Our passional nature not only lawfully may, but must, decide an option between propositions, whenever it is a genuine option that cannot by its nature be decided on intellectual grounds; for to say, under such circumstances, "Do not decide, but leave the question open," is itself a passional decision—just like deciding yes or no—and is attended with the same risk of losing the truth.' (James 1912, 11). Thus, James' outlook expresses a form of prudentially and conatively motivated *nonevidentialism* about belief in the restricted set of cases wherein the relevant issue cannot 'by its nature' be settled by intellectual inquiry.⁸

Whatever one makes of Clifford and James' debate, it highlights some of the key concerns typically in play when the question of faith's rationality is raised. Does the problem boil down to a matter of evidentialism or nonevidentialism about belief? It might appear so—if faith is a species of belief. However, throughout this project we have argued that faith is something rather different than a doxastic attitude. This will be important to how our view engages with this faith

⁷ The thought which Locke develops in the context of his discussion of faith and reason over against enthusiasm in *his Essay Concerning Human Understanding* runs as follows: 'Everyone in the commonwealth of learning professes himself to be a lover of truth, and every rational creature would be offended if it were thought that he is not... How can anyone know whether he is seriously a lover of truth? I think there is one unerring mark of it, namely that one doesn't accept any proposition with greater assurance than is justified by the proofs one has for it' (Locke 2017, 276. Book IV, xix, 1).

⁸ While James' argument is framed in terms of *belief*, he appears to have a more practical stance or commitment in view. This is probably nearer to what we might now call *acceptance*. If that is the case, we might not think James and Clifford really represent different views on whether evidentialist norms always apply to belief. We might rather understand them as debating whether some situations make alternative cognitive attitudes appropriate, and whether evidentialist norms apply to those attitudes.

issue. However, before jumping to that discussion, I want to briefly point up alternative ways in which faith theorists have responded to the apparent tension between faith and rationality outlined above.

2.2. Typical responses to the problem of faith and rationality

We have seen that the problem as it appears in the literature runs roughly as follows. There seem to be epistemic norms which bear on the rationality of belief; centrally, sufficient evidence is required to support the rationality of belief. Faith is a kind of belief which persists even in instances of deficient evidential support. From this perspective, faith's relation to evidence calls its epistemic credentials—and so its rationality—into question. While this problem finds its paradigm articulation within philosophy (epistemology, ethics, philosophy of religion) it has also, for obvious reasons, been a matter of interest to theologians of a philosophical (or apologetic) bent.

Faith theorists attempt to resolve this tension in a variety of ways. One approach is to rationalize faith by supplying evidence to support one's beliefs; this is an attempt to meet evidentialist doxastic standards. This approach can be seen to underpin the rationalist tone of much Christian apologetics in the twentieth century. A related approach is to seek to modify epistemic norms more widely, an approach associated with reformed epistemology. This approach may be understood as negotiating with evidentialism. A very different approach is to bite the bullet and concede that faith is arational. This approach effectively insulates faith from epistemic criticism by placing faith and reason in non-overlapping domains. On this view, one construes faith as an affective or emotional state (or as a commitment arising from such states) rather than a doxastic attitude requiring evidence. This is sometimes characterized as an existentialist approach. It resists faith's accountability to epistemic norms. Alternatively, a

related approach is to retain the view of faith as a doxastic attitude but argue that it is a species of belief subject to its own unique norms. Yet another partially concessionary approach grants the tension between faith and rationality but holds it to obtain in a more restricted way. From this perspective, epistemic rationality is understood as a virtue (one which is ideal for faith) but not as the only or most important one; some contexts (such as those in which relational faith is salient) will require a trade-off that imposes limits on that virtue (Preston-Roedder 2018, 197).

A final approach, which I will unpack more below, is open to a kind of evidentialism insofar as the cognitive *component* of faith is concerned but rejects the view that faith *as a whole* is an essentially cognitive notion. As Olli-Pekka Vainio puts it, ‘Faith is not antithetical to high epistemic standards, but faith always has both pragmatic and epistemic elements’ (2023, 116). Accordingly, faith is subject to norms of both epistemic and practical rationality in different respects. As a result, the former cannot alone dictate faith’s rationality. With this array of responses to the problem of faith and rationality in view, we are now positioned to see how my account suggests a different line of response.

2.3 Insights from my characterization

What is perhaps most striking about the problem surveyed above is how the norms bearing on belief are straightforwardly applied to faith. For this move to make sense, a notion of faith as a doxastic attitude must be in view. Of course, this immediately suggests how running the problem with faith instead construed as a practical, relational disposition will produce different outcomes.⁹ As with the issue of faith and ethics in the preceding section, my view does not so much resolve the problem as dissolve it (or at least strongly reconfigure it). I want to be clear

⁹ Recall that my characterization of faith inherits the features of a functional account of trust. As a multiply realizable disposition, its cognitive and conative inputs are not narrowly restricted. For this reason, it denies a doxastic requirement (though permitting belief as a cognitive input).

that this does not mean that my view invokes something akin to the non-overlapping domain view of faith and reason mentioned above. Rather, it draws on the final approach that I mentioned in that discussion: my account sees faith as subject to the norms of both epistemic and practical rationality in different respects. Accordingly, the former cannot alone dictate faith's rationality. Unpacking this a bit is important to avoid our view on this as coming across as dismissive; there are still valid questions about how faith of this kind relates to epistemic norms of rationality.

One thought which might give rise to such questions goes something like this: if my view of faith is subject to both epistemic *and* practical rationality, that seems to just add another layer of norms (those of practical rationality) without doing anything to resolve the first layer or norms (those of epistemic rationality). Does that not demonstrate a disadvantage of our view rather than an advantage? To see why that is not the case, recall that we have said that these two kinds of norms—epistemic and practical—apply in *different respects*. Thus, I have not doubled my account's liability (from being accountable to one set of norms to being subject to two sets) but distributed it across two kinds of norms. By taking the cognitive aspect of faith to be a *component* of faith rather than its essential nature, faith considered *as a whole* is not the kind of thing to which epistemic norms apply. However, such norms remain applicable to the cognitive components. In this way, the scope of epistemic norms is more restricted, even if its standards are not. Furthermore, in characterizing faith, I have resisted outright doxastic requirements on faith. Thus, if some norms purport to apply to belief proper but not, say, to acceptance or assumption, then those norms may fail to gain purchase on some of the cognitive components permitted by my view. Even so, while epistemic norms have a more restricted scope of

application on our view, they still matter. How can a view such as ours meet the requirements of epistemic rationality?

Epistemic rationality

To begin, there is no one agreed code that delineates the requirements of epistemic rationality. It is (unsurprisingly) a lively area of debate in epistemology and related literature. Not all theorists are committed to evidentialism even if they affirm that *some* set of norms governs epistemic rationality. However, evidentialism is usually taken to be the position which makes the most trouble for faith, so let us assume evidentialism for the purposes of this discussion.¹⁰ Evidentialism is not itself univocal, but here I propose to rely on Katherine Dormandy's plausible construal of basic evidentialism as a requirement to respect one's evidence.¹¹ What is required for one to respect the evidence on this view?

Respect for Evidence: You respect your evidence if and only if you exercise epistemic responsibility in:

- (i) forming and maintaining beliefs given the total evidence that you have at a time (*the synchronic condition*), and
- (ii) acquiring new evidence (*the diachronic condition*) (Dormandy 2021, 7).

Dormandy shows how this basic evidentialist principle must be spelled out further to bar loose interpretations which make respecting evidence too easy. For instance, with regard to (i), if one can weight evidence however one pleases, then it is easy to give counterevidence less weight

¹⁰ Having done so, however, we need to acknowledge that classical formulations of evidentialist principles (such as those we considered from Locke and Clifford) raise yet another cluster of debated questions. These questions typically express varied degrees of skepticism about the voluntariness of belief (Schwitzgebel 2021, Sections 2.4-2.5), one's ability to regulate the firmness of one's belief and whether this might reduce to credences or relative confidence (Buchak 2014a), what counts as evidence (Kelly 2016), how evidence is or ought to be weighted (Dormandy 2021), and whether evidential weighting policies are subject to change across domains, circumstances, or relations (Malcolm 2021; Morton and Paul 2019). We do not have the space here to be drawn into these debates. But it is important to recognize that challenges of this kind accompany various accounts of evidentialism.

¹¹ Dormandy's way of spelling out evidentialist intuitions is less strident than other accounts available, but for that reason more plausible in light of the issues raised by classical formulations (see previous footnote).

and personal experience more weight—and form one’s belief given the total evidence thus weighted (Dormandy 2021, 10). In relation to (ii), it is necessary to stipulate what epistemic responsibility looks like in this respect. According to Dormandy, ‘To acquire evidence responsibly, you must defeat counterevidence and actively monitor your beliefs, including by putting yourself in situations where counterevidence is likely to arise’ (2021, 19). This ensures that insulating oneself from new evidence does not fulfill the conditions of epistemic responsibility. But notice, Dormandy’s evidentialist constraints target belief specifically. Does this mean that evidentialism does not bear on the variety of nondoxastic cognitive attitudes that suffice to support faith on our view?

Yes and no: I take it that epistemic norms, though discussed in terms of belief, apply to epistemically evaluable attitudes more broadly. That is, they apply to attitudes concerned exclusively with evidential judgements and truth-values, with the aim of representing states of affairs. But in the case of many of the cognitive attitudes our view permits (such as acceptance), the attitudes we have in view are not exclusively concerned with such aims. They are not purely epistemic attitudes but attitudes which also permit practical considerations.¹² Thus, though we bring evidentialism to bear, it will not be thoroughgoing in the sense that it may apply to only part of a particular attitude. Our discussion will return below to how epistemic norms come into play within a partially practical scheme of evaluating rationality. Meanwhile, I can make a few

¹² The ‘pragmatic encroachment’ literature in epistemology discusses these dynamics at length, debating in particular whether and how belief and acceptance can come apart. McKaughan cites this example from Keith Frankish: ‘Suppose I believe that the gun in my desk drawer is unloaded. And suppose I am now offered a small sum of money for taking the weapon, aiming it at the head of a loved one, and pulling the trigger. In deciding whether or not to accept this offer, I might, quite reasonably, refrain from relying on the proposition that the gun is unloaded’ (Frankish 2004, 134-135, cited in McKaughan 2013, 111). McKaughan summarizes in response, ‘One can believe that the gun is unloaded without taking it as a premise in one’s actions and one can accept that it is loaded without believing that it is. In this case, the combination of desires, beliefs, and tolerance for risk lead me to handle the gun cautiously’ (D. J. McKaughan 2013, 111).

basic remarks about how my account contrasts with doxastic accounts of faith. To this end, I ask: in light of this sketch of evidentialism, is my characterization of faith able to meet the challenge of evidentialism as well or better than doxastic views?

Yes. Of course, my view cannot guarantee that faith will be epistemically rational in any particular case (irrational faith remains a possibility), but there is no necessary conceptual reason why it cannot be. This is an area where my view's eschewal of doxastic requirements allows it to reconfigure faith's interaction with evidentialist requirements. Consider the doxastic alternative: if faith requires outright belief and one's total evidence is inconclusive or insufficient to support belief, having such faith (which entails believing) consigns one to irrationality—if one can manage to believe under such circumstances. Alternatively, one fails to have faith if one does not (or is not able to) believe under these evidential circumstances. This conclusion makes even more trouble for accounts where belief is not merely required as part of faith, but faith itself is construed as a kind of belief.

In contrast, while faith involves cognitive attitudes on our view, faith is not essentially such an attitude; moreover, various cognitive attitudes are permitted. There is no outright doxastic requirement. As a result, if one's evidence is inconclusive, one might have a middling credence (let's say .6) that takes the state of affairs in question to be slightly more likely than not. This is less than ideal as a cognitive underpinning for faith (though on my view it can suffice). But it *does* respect one's total evidence as per basic evidentialist requirements and so is more ideal than a stronger attitude given the circumstances. On this view, having full or strong belief on weak or insufficient evidence is *not* be seen as a good-making feature of faith. Conversely, having cognitive attitudes that are responsive to one's evidence *is* such a feature (Dormandy 2021, 6, 20). With Dormandy, we can conclude that respecting one's evidence with regard to one's

beliefs or cognitive attitudes makes someone epistemically rational. However, it emphatically does not make them a person of faith—at least, not on a view that sees faith as something rather different than a cognitive attitude. This brings us to the other set of norms bear on faith: norms of practical rationality.

We have accepted that epistemic rationality depends upon respect for one's evidence where the attitudes concerned are strictly epistemic. However, I have argued that faith is not such an attitude. Does this mean that my characterization of faith is not rationally evaluable? No, but it does mean that an additional set of norms apply which govern the dimensions of faith which are not entirely epistemic in nature. To be more specific, I have argued that Christian faith consists in a practical, relational disposition of trust and loyalty toward God in Jesus Christ. This means that a more complex disposition—as opposed to a straightforwardly epistemically evaluable attitude like belief—is under discussion. Trust and loyalty characterize the two central dimensions of this disposition. I have argued that the kind of trust relevant to Christian faith is noncognitive in the sense that it is *not* an exclusively cognitive judgement but entails reliance. By virtue of this practical dimension, it turns out that the kind of trust with which we are concerned is not straightforwardly epistemically evaluable. One can have reasons for reliance which are based on prudential concerns or value judgements, rather than exclusively on evidential considerations. But this does not mean anything goes: as I have already noted, there are norms that bear on practical rationality as well. Moreover, these norms interact with the epistemic norms in important ways. As I shall show shortly, one common way of expressing these complex norms and assessing practical rationality is in terms of decision theory.

Practical rationality

I have said that faith is a kind of practical disposition and so is subject to norms of practical rationality as well as epistemic rationality, the latter being more restricted in scope (to any strictly epistemic inputs). As a result, epistemic norms are unable to decisively rule on the rationality of the faith disposition as a whole. Rather, to think about faith's rationality, we need to appeal to norms of practical rationality. Decision theory provides a helpful apparatus for modeling practical rationality. From a decision theoretic perspective:

Practical rationality is a matter of evaluating whether our epistemic opinions (credences or personal probabilities) are combined with our utility assignments (values or what we care about) for a range of various possible outcomes in such a way that effectively promotes what one takes to be one's interests (e.g., by maximizing expected utility) (D. J. McKaughan 2016, 85).

Predictably, in the case of faith, a decision theoretic evaluation gives substantially different results than when one attempts to assess faith's rationality only in terms of its epistemic credentials.¹³ While one's beliefs, credences, etc. must still respect the evidence on this model (after all, entering skewed data into any calculation undermines its results), such cognitive attitudes are only one part in a more complex evaluative matrix. *What one values* (aims for, desires, etc.) is also a substantial factor. For a simple illustration, consider the following example:

Juliet's Choice: Juliet deeply desires a happy, romantic, and fulfilling marriage—it is her greatest aspiration. Her father has ruled that she must accept a suitor before her eighteenth birthday; if she does not, he will not allow her to marry at all. Juliet prefers not to be alone. She has received a proposal already: from Paris, whom she dislikes. However, she has heard that Romeo remains unattached, and she cares for him a great deal—and although they have had a couple promising interactions, he has not asked for her hand in marriage. There is still a chance that he will propose in the coming week before her birthday. But she must respond to the other young man today.

¹³ Perhaps most notably in the literature, Lara Buchak has demonstrated how this can be the case (Buchak 2012; 2014b; 2017).

If Juliet accepts her current invitation, she will ensure that she is married, but it will be to a man in whom she dislikes. But in so doing, she will also foreclose her only opportunity of gaining what she wants most. That is, to marry someone she cares about and who she believes she can deeply love. Because her value on the latter outcome is significantly higher than on the former, even though the probability of it working out is substantially lower, declining her current invitation will be a practically rational decision for Juliet. It exposes her to a significant risk if it does not work out (remaining unmarried) but—providing that her desire to avoid that outcome is not stronger than her passionate desire to gain the ideal outcome—then a slim chance at what she really values outweighs the sure-bet offer for something she does not significantly value (or even positively disvalues). Applying the insights of *Juliet's Choice* to the matter at hand, it suggests that even if an agent assigns a low subjective probability to the central content of the Christian creeds her faith will still come out as practically rational provided that she assigns a sufficiently high valuation (expected utility) to the enjoyment of a personal relationship with God (D. J. McKaughan 2016, 87). Lara Buchak formalizes these decision theoretic insights in terms of ‘preferences’ in her early analysis of faith. Propositional faith is Buchak’s target in this analysis (she takes relational faith to reduce to propositional faith). Nonetheless, her formula provides an example of how evidence, valued ends, and action all underpin faith and its rationality matrix.:

A person has faith that X , expressed by A , if and only if that person performs act A when there is some alternative act B such that he strictly prefers $A \& X$ to $B \& X$ and he strictly prefers $B \& \sim X$ to $A \& \sim X$, and the person prefers {to commit to A before he examines additional evidence} rather than {to postpone his decision about A until he examines additional evidence} (Buchak 2012, 234).

A distinctive insight of Buchak’s theory is that though two agents can have the same evidence, credences, and desired outcomes, one can have faith while the other may fail to do so: one agent may commit to act while the other may postpone action (2012, 234–235). Notice that

this insight aligns well with the emphasis on reliance that is embedded in the functional definition of trust employed by my characterization of faith. Epistemic norms are insufficient for assessing faith if faith is distinguished by reliance or other practical dimensions. Decision theory, however, can help us to model the practical norms relevant to faith, showing why relational faith remains rational in instances where one's relevant credences or beliefs are subpar, but the agent strongly values a personal relationship with God.

To sum up, because my view characterizes faith as a practical disposition, I take faith to be subject to the norms of practical rationality. In this way, the distinctive features of my view (and so accounts which conform to it) allow us to reframe the classic question of faith's rationality along entirely different lines by making use of decision theoretic models which provide a way in which to integrate value and desire into rationality calculations. This approach is not available to views which construe faith as a kind of belief. However, construing faith as a disposition allows us to make sense of how one's epistemic opinions factor into the matrix (in particular, in setting subjective probabilities, as well as foreclosing some options and making others live), while shedding light on how *what one cares about* can substantially and validly impact evaluations of faith's rationality.

In this section, I have demonstrated how my characterization of faith refigures the conceptual terrain relevant to the question of faith's rationality. In the next section, I want to build on some of our insights from this discussion to address our remaining pistological issue: faith in relation to doubt.

3. Faith and doubt

This final issue brings us back to a topic which we broached in chapter 2, where I considered the significance of 'getting it right' with respect to faith. I suggested that while varied

accounts might target Christian faith sufficiently to be soteriologically efficacious, they nonetheless may saddle faith with unnecessary tensions or dissonance. Besides being detrimental to the existential experience of a Christian, these tensions may potentially lead a Christian to abandon their pursuit of a faith relationship with God.¹⁴ In that context, I identified one of the key tensions that could be introduced by a miscalibrated characterization of faith as, roughly, worries about whether one's faith was negated by one's doubt. But what does the view I have now developed say about the relationship between faith and doubt? Does it differ substantially from the traditional outlook that regards genuine doubt as incompatible with genuine faith, so leading to worries sketched above?¹⁵

In this section, I show how my view handles the question of faith in relation to doubt in two ways: first, and more briefly, I show our view's *compatibility* with doubt—in the modern, intellectual sense—in contrast to a traditional doxastic perspective which sees faith as less tolerant of doubt. Second, and more focally, I show my view's *incongruity* with doubt in a biblical sense, which I argue differs from the modern sense of the notion. In so doing, my aim is to demonstrate that my characterization of Christian faith offers a framework from which to theorize that can both account for the epistemic issues and make sense of well-known biblical contrasts between faith and doubt. Without further ado, let us begin with the modern issue of faith and doubt.

The modern problem: epistemic doubt

¹⁴ Recall that these subtler concerns motivated our project's aim of more finely calibrating a characterization of Christian faith without denying that people in various Christian theological traditions continue to come into saving relationship with God in Jesus Christ regardless of some degree of miscalibrated description.

¹⁵ In addressing these questions, I return to the fourth faith-datum proposed by McKaughan and Howard-Snyder—the widespread experience of contemporary Christians—which I bracketed in chapter 1. There I proposed to focus on the biblical faith-data throughout the central argument, but to return to touch upon Christian experience in this later discussion. Since the coexistence of faith and doubt is widespread in Christian experience, this datum suggests that it will count in favor of an account of faith if it can accommodate this dynamic alongside (and without conflict with) the biblical data.

To begin, I want to draw attention to the distinctions that Daniel Howard-Snyder draws between three different modes or attitudes of doubt:

As for doubt, we must distinguish *having doubts* about whether p from *being in doubt* about whether p , and both of them from *doubting* that p . For one to *have doubts* about whether p —note the “s”—is for one to have what appear to one to be grounds to believe not- p and, as a result, for one to be at least somewhat inclined to disbelieve p . For one to be *in doubt* about whether p is for one neither to believe nor disbelieve p as a result of one’s grounds for p seeming to roughly on par with one’s grounds for not- p ... If one *doubts* that something is so, one is at least strongly inclined to disbelieve it; having doubts and being in doubt lack that implication (2013, 359).

Notice that all of these are cognitive attitudes directed at a proposition, p . Howard-Snyder is developing these characterizations of doubt in the context of *propositional* faith and epistemic doubt, while our focus has been on *relational* faith. Thus, quite a lot of transposition would be required to land all of his insights in the context of our project. So why have I introduced these distinctions? First, because they are relevant to how we think about the cognitive component of faith on my view, and second, because they quickly highlight a central difference between doxastic accounts and my own.

First, we can take these characterizations of doubt as relevant in reference to the cognitive component of faith, which (as I have proposed in the preceding section) is important to forming one’s subjective probabilities foreclosing some options and making others live. Given our prior discussions as to the cognitive component of faith, it appears that my dispositional account is compatible with an agent having doubts, or even being in doubt, but not with doubting-that. This is because our characterization of faith does not require admirably high credences, or even an assignment of high probability, but it does require a positive cognitive assessment. A strong inclination to disbelieve—as Howard-Snyder thinks is implied by doubting that p —is too negative an attitude to provide the requisite cognitive support needed for the disposition.

Second, notice that this already highlights a significantly different relation to doubt than that which accompanies doxastic accounts. If one takes full belief to be incompatible with *any* doubt, an account of faith as primarily a doxastic attitude is threatened in total by this negative pressure on belief. I think few theorists probably hold so rigorous a view (though anecdotally, practitioners do sometimes understand the relation in this way). A more moderate suggestion is that faith can tolerate some doubts, essentially allowing belief to tolerate Howard-Snyder's first kind of doubt, but not the stronger varieties.¹⁶ On my account, it is a more restricted underpinning of faith that is affected by these pressures. Again, the cognitive underpinnings of faith are not insignificant: If too weak they may threaten faith's rationality; if totally eroded, they withdraw the plausibility of faith for the agent. Even so, the point is that faith is not immediately in danger of being negated by epistemic uncertainty regarding propositions relevant to faith. As I have characterized it, Christian faith is compatible even with 'belief-cancelling doubt' (Howard-Snyder and McKaughan 2023, 96) because a variety of other cognitive attitudes will suffice, and are not required to be maximal or ideally strong—only sufficient to support the disposition. Doxastic accounts of faith do not share this compatibility with doubt: Not only doubting-that, but also belief-cancelling doubts, and being in doubt about central creedal content are potentially faith-negating since *believing* some putative content is requisite for faith. Notice, then, that the direct incompatibility of faith and epistemic doubt is generated by the assumption that faith is or entails a doxastic attitude. If, as I have argued, faith is not a doxastic attitude—or even primarily a cognitive attitude—then intellectual struggles and uncertainty still matter, but they are not decisive in themselves.¹⁷

¹⁶ See Moon (2018) for more detailed consideration of belief's doubt tolerance.

¹⁷ Full-blown disbelief—rather than doubts or being in doubt—can be so decisive, as one would expect.

However, though philosophers have been largely interested in doubt from an epistemic angle, it would be a mistake to reduce the phenomena to a matter of reasons and logic. I want to close this subsection by noticing how the phenomenon—or phenomena—of doubt can bear on faith, particularly if we take faith to not be primarily cognitive but to be a wider disposition. Here I make my own small contribution to this discussion of doubt which, thus far, has largely traced some familiar contours of nondoxastic accounts of faith. In what follows, I want to connect the phenomenon of the psychological *experience* of doubt to the kinds of potential dissonances or tensions which I have suggested result from miscalibrated accounts of faith. With this in view, I turn now to an observation from Andrew Moon concerning a distinction between reason-oriented doubt and psychological doubt.

Assessing Howard-Snyder's three-fold characterization of doubt (above) alongside linguistic data concerning doubt-ascriptions, Moon finds that while some doubt is directly concerned with reasons—and is measured by how many or how strong the reasons are—another kind of doubt is more psychological. Moon writes:

The strength of *these* doubts will vary with the strength of feeling associated with the conscious occurrences of doubt. Suppose the person who ... [says they have 'been having a lot of doubts lately'] is kept up at night because the conscious occurrences of doubt come with intensely strong feelings. It would be natural to say that she has strong doubts, even if she only had very weak reason to have doubt (2018, 1829).

One reason a person might have such intense feelings when their doubts (i.e., reasons not to believe) come to mind is, rightly, the sense of threat to the plausibility of what they have hoped for or held dear. Considering some reason to disbelieve a certain proposition about God, the intellectually honest doubter might think, 'If this turns out to be right, then I have come a long way down a false path. I thought I experienced God's love, but if this is true then I was mistaken...' However, another reason for intense feelings may be fear that even *having* such

doubts—the fact that some things do appear to them to be reasons to not believe—calls their faith into question or is evidence that they do not have (or have lost) faith.

This latter sense of fear, anxiety, etc. about taking seriously what appear to one to be reasons to doubt seems to me plausibly connected to a mistaken picture of faith as belief (and belief and doubt as mutually exclusive).¹⁸ These are the kinds of dissonances I worried about earlier in relation to ‘getting it right’ with respect to faith. My view suggests that understanding faith in the way I have described will reduce this latter kind of dissonance or tension associated with the psychological experience of doubt. That is, it will generate less fear and (self)condemnation in relation to struggles with various kinds of doubts. The reason for this is that on my account, struggling to work out how the core doctrines of Christian faith map onto one’s understanding of the world does not necessarily call one’s faith into question. It represents an intellectual struggle in the journey toward whole life-encompassing engagement with God in Christ. But one’s intellectual stance is not the full or even central litmus test of one’s faith on this view.

In sum, my characterization’s nondoxastic structure offers two insights into the relation of faith and doubt—one direct, and one indirect. First, and more directly, it shows how faith can coexist with a range of intellectual or epistemic doubts. This has explanatory power related to why faith appears to do so in the lives of many Christians. Second, drawing on Moon’s distinction between reason-oriented doubt and psychological doubt, I predicted that someone whose psychological experience was informed by an account conforming to my

¹⁸ I say ‘picture of faith’ because I do not want to imply that such a person has an explicit view or account of faith. Rather, than these kinds of assumptions shape the background notion which is in play in their implicit and explicit reasoning, as well as shaping their wider psychological experience of that process.

characterization's nondoxastic structure would have less intense feelings associated with their consideration of reasons for not believing (and therefore weaker psychological doubt).¹⁹

I have been relatively brief in this subsection, merely laying out the central reasons why epistemic doubt does not constitute a critical problem for nondoxastic accounts of faith (and why nondoxastic renderings of faith fail to generate a strict version of the problem in the first place). I have tried to show how our view can avail itself of general nondoxastic insights with regard to doubt in the epistemic sense, and to add to this some insights that accompany considerations of psychological experiences of doubt. But to my mind, a more interesting question is waiting in the wings: if faith is compatible with doubt as we have proposed, why does the New Testament strongly *contrast* faith and doubt?

The biblical problem: doubt in the New Testament

Faith and doubt, in the modern sense, are regularly discussed by philosophers of religion and usually from an epistemological perspective (sometimes paired with Christian theological concerns). However, fewer philosophers bring research from biblical studies (such as cultural-linguistic insights) to bear on these discussions of faith's relation to doubt than one might expect with Christian texts being a key source of interest in this contrast (recent exceptions include Kvanvig (2018, 122–26), and more briefly, Vainio (2023, 109)). Nondoxastic accounts of faith, as I have remarked above, offer different ways of construing the faith-doubt relation which suggest that faith can tolerate quite a lot of doubt. But if nondoxastic accounts show that Christian faith can tolerate epistemic doubt (although not doubt-*that*), theorists face a further question. That is, if faith is compatible with doubt, why is faith notably *contrasted* with doubt in the New Testament? This might initially suggest that nondoxasticism is mistaken after all.

¹⁹ Clearly, if one holds that faith *is* doxastic and that having doubts (taking seriously reasons not to believe) *should* intensely trouble one, then this will hardly seem to be an insight and may simply appear to be beg the question.

Alternatively, it may suggest that we need to attend more closely to ‘doubt’ as it is portrayed in Scripture. In this section, my aim is to draw on biblical scholarship to demonstrate how my characterization—despite tolerating doubt under a modern epistemological description—makes sense of biblical contrasts between faith and ‘doubt’. In so doing, I also intend to modestly extend the philosophical literature’s engagement on this topic by drawing key resources from biblical studies further into the philosophical conversation. With these ends in view, we now turn to consider ‘doubt’ as it appears in Scripture.²⁰

The reader will notice that in the paragraph above, I have introduced quotation marks around the term *doubt*. This is because one of the first problems one encounters when looking into the New Testament Greek terms that are translated as ‘doubt’ in English is that none of them appears to straightforwardly mean doubt in the modern, epistemic sense.²¹ That is, the terms employed by the biblical authors did not include in their attested semantic range notions such as ‘uncertainty’, ‘lack of confidence in a person, claim, or state of affairs’, or ‘being unsure or questioning the truth of some proposition’. In short, the relevant Greek terms are not truth-oriented, while modern descriptions of doubt are typically so oriented. For this reason, I will need to begin our discussion of faith’s relation to doubt in the New Testament with some ground clearing related to that second term, ‘doubt’.

²⁰ I will be engaging with the New Testament where the contrast with *pistis* is most clearly noted. With regard to this theme in the Hebrew Bible, Peter Altmann observes that, ‘Turning to the Old Testament for perspectives on ‘doubt’ is met with the absence of philological data: there is no word in biblical Hebrew that can be directly translated as ‘doubt’... The term *diastazo* does not appear in the LXX. *Diakrino*, when it appears, implies the notion of ‘judging’ (2011, 65). In that paper, Altmann himself explores other methodologies for discerning potential doubt-motifs implicit in the narrative of the Hebrew Bible, focusing on documented emotional expressions (laughter, lament) which might quite naturally be interpreted as *arising* from epistemic or psychological doubt (2011).

²¹ The most arguable exception seems to be *distazein* which occurs twice in Matthew (14:31; 28:17). But even in that case, Moberly states that translating the term “‘doubt’ [in these two passages]...is likely to imply too much’ (Moberly 2000, 192). More discussion of this point is found below.

To shed light on the unexpected data concerning the terms employed in the New Testament, we might begin by asking whether there was a lack of Greek terms available to depict this kind of cognitive experience or attitude, pressing the authors to impress new meaning on a suboptimal vocabulary. This does not appear to be the case. As Schliesser notes, there were plenty of Greek terms at the disposal of the New Testament authors that would have aligned much more closely with epistemic doubt or uncertainty in a cognitive sense (Schliesser 2023, 280).²² Such ready at hand doubt-language is absent from the relevant texts. Instead, we find that the regular ‘entries in the early Christian doubt lexicon are the three terms *dipsychos/dipsychia* (= ‘double-minded[ness]’), *oligopistos/oligopistia* (= ‘[of] little faith’), and *diakrīnesthai*’ (Schliesser 2023, 280).²³ While the former two terms are translated as ‘double-mindedness’ and ‘little faith’, respectively, translations of the last term are split. Ten of the nineteen occurrences of the verb form of *diakrino* are translated following the attested Greek use in contemporary literature, while the remaining nine are regularly translated with the unattested meaning ‘doubt’ or with other language similarly implying uncertainty (DeGraaf 2005, 733).²⁴ One way to explain this might be to appeal to the grammatical *voice* of each occurrence. However, the results here are not uniform:

Note that when it occurs in the active voice, διακρίνω is usually translated into English with such words as “discern,” “distinguish,” “make distinctions,” “judge,” or “pass judgment.” When it occurs in the passive or middle voice, it is

²² Schliesser notes, ‘The ancient lexica of Iulius Pollux and Hesychius list, for example, *amphiballein*, *amphisbētein*, *endoiazein*, *amphignoein*, *dichonoein*, *dichognōmonein*, and *aporein*’ (Schliesser 2023, 280).

²³ Another term, *distazein* occurs twice, both times in Matthew (14:31; 28:17). Schliesser and DeGraaf both permit that this particular term can may translated ‘doubt’ in these instances (Schliesser 2023, 480; DeGraaf 2005, 739). But as already noted, Moberly dissents, stating that ‘rendering “doubt” [in these two passages]...is likely to imply too much’ (Moberly 2000, 192). Other theorists concur with Moberly’s judgement and urge caution, noting the tendency to import psychological interpretations into a term’s translation where the word meaning may merely designate action or observable behavior open to various motivations (and so better translated ‘waver’ or ‘hesitate’) (Giblin 1975, 68, 72; Spitaler 2007, 37–38). Kvanvig’s engagement with the *distazein* occurrence in Matthew 14:31 is instructive on this point (Kvanvig 2018, 124–25).

²⁴ These translations occur in the following passages: Matt 21:21; Mark 11:23; Acts 10:20; 11:12; Rom 4:20; 14:23; Jas 1:6; Jude 22 (DeGraaf 2005, 733).

sometimes translated as “dispute,” “contend,” “discriminate,” or “create divisions,” but other times as “hesitate,” “waver,” or “doubt” (DeGraaf 2005, 733).

All the cases where translation diverges from attested meanings are instances of the middle-passive or passive. However, there are also instances of middle-passive and passive which *do* follow attested use. Thus, grammatical voice is not sufficient to establish a difference of meaning, particularly without any textual support from the contemporary Greek literature (or that of the following couple centuries). Another attempt to support the ‘doubt’ rendering of *diakrino* is to assert that texts in which *diakrino* is contrasted with *pistis* (or in some instances, merely collocated) signal this shift to a novel New Testament meaning (Spitaler 2007, 6). Spitaler observes that this theory too fails to consistently explain all the cases: *pistis* occurs in close proximity to *diakrino* in James 1:6 and 2:4 but only the former employs the novel ‘doubt’ translation (2007, 6). Another counterinstance occurs in Acts 10:20 where the novel translation is applied despite the context of the passage *not* featuring words from the *pistis* family (Spitaler 2007, 6). In contrast to that theory, DeGraaf thinks that pairing of *diakrino* with *pistis* ought to signal that the loyalty register of *pistis* is in view. That is, that the *pistis*-*diakrino* contrast expresses the opposition of loyalty and divided loyalty. Spitaler similarly suggests the contrast might be better characterized faithfulness–dispute, than belief/faith–doubt (2007, 6).

In view of the data considered above, I think Schliesser is correct to conclude of the traditional renderings of *diakrino* as ‘doubt’ that ‘these translations are doubtful indeed’ (2023, 481). According to Spitaler, *diakrino* can carry a range of meanings such as to *contest*, *contend*, *divide*, *dispute* (2007, 14). However, as Schliesser notes, these all denote aspects of interpersonal conflict, while “‘To doubt’ is not part of this spectrum, as doubt is an intrapersonal conflict’

(2023, 481).²⁵ The forgoing considerations lead Spitaler to conclude that ‘διακρίνομαι’s traditional, classical/Hellenistic range of meaning allows the reader to understand and interpret NT verses that contain it’ and so there are neither clear nor consistent grounds for introducing a novel New Testament meaning of the term (Spitaler 2007, 39).²⁶

So, what is the upshot of all these insights for our discussion? Perhaps most intriguing is that if this scholarship is correct, where *pistis* is contrasted with *diakrino* in the New Testament it is being contrasted with an *interpersonal* posture rather than an *intrapersonal* attitude. This sets up a more natural contrast with faith as a practical, relational disposition than it does with faith as a primarily cognitive attitude. Kvanvig draws a similar conclusion from his engagement with DeGraaf’s work: ‘this conclusion about how to understand *diakrino* makes sense of it as a contrast to *pistis* as functionally characterized’ (2018, 123).²⁷ As I have characterized faith, it appears well-suited to stand in contrast to an interpersonal posture that contests and divides. Casting our minds back to Morgan’s depiction of *pistis*, we recall that it is an interpersonal pattern of engagement that creates relationships and forms communities (2015, 14). It is like a relational binding agent, holding parties together in fluctuating circumstances (Morgan 2015, 6). This stands in clear contrast to the character of *diakrino* which appears to separate and dispute, introducing division rather than binding together.

²⁵ It does not appear that all attested meanings necessarily imply conflict or a contentious posture. For example, in the active voice, *diakrino* is regularly translated as ‘judging between, ‘making distinctions’, and similar (DeGraaf 2005, 734, fig. 1). These actions can carry positive or negative connotations. However, the context (and contrast with *pistis* in a number of cases involving the middle-passive voice) suggest that the negative register of these meanings is in view.

²⁶ For attested meaning renderings of the nine disputed passages, see DeGraaf (2005).

²⁷ Kvanvig has in mind a different sort of functional disposition, a disposition of character which is distinguished by life-unifying service to an ideal. Thus, he takes *diakrino* to be opposed because it weakens one’s faithfulness to the ideal by dividing one’s loyalty. I think my view can capture Kvanvig’s functional intuitions here while better accommodating the *pistis*-data with regard to trust and relationality.

If *diakrino* is not properly translated ‘doubt’ but rather as ‘being divisive’, ‘disputing’, or similar, then both strongly internal and strongly cognitive views of faith offer incongruous contrasts with this notion. Alternatively, allowing more of a shift owing to grammatical voice, if *diakrino* means something nearer ‘divided loyalty’ the same problem arises for such accounts.²⁸ On the other hand, the distinctive external-relational character of faith as a practical, relational disposition of trust and loyalty is well-positioned to make sense of faith’s contrast with this other practical, interpersonal notion under *either* of the above descriptions. For this reason, providing that the research from biblical scholarship which we have presented in this section is both sound and broadly correct in its conclusions, the contrast of *pistis* with *diakrino* favors the characterization of faith I have built up throughout this project.

Another insight that this exploration of biblical ‘doubt’ offers is confirmation of the relation of faith to doubt—in the modern, epistemic sense—discussed in the preceding subsection. What I mean is that epistemic doubt is relativized from this perspective. While doubt or doubts still exercise force in the dynamics of faith, this is not focal. Epistemic doubt is not the notion contrasted with faith in these passages of Scripture. The heading of the penultimate section of DeGraaf’s paper succinctly articulates an objection that I suspect occurs to many readers in response to this statement. He asks, ‘But how can 1,700 years of tradition be wrong?’ (DeGraaf 2005, 751). While epistemic doubt is not explicitly part of the biblical conversation in this respect, it is natural enough to interpret various kinds of uncertainty as factors standing behind instances of *distazein* in particular, but also *diakrino*. This is, in fact, where Spitaler finds the explanation for the entrance of ‘doubt’ into the translational repertoire of *diakrino*. In an

²⁸ DeGraaf avers that ‘instances of διακρίνω in the passive voice are more likely to convey “divided loyalty,” while instances in the middle or active voice are more likely to convey “divisive attitude or action”’ (2005, 755).

extensive exegesis of early patristic commentators on the traditional ‘doubt’ passages, he finds that uncertainty, doubt, and indecision (alongside insolence, arrogance, and inquisitiveness) are sometimes conjectured in a commentator’s ‘portrayal of the characteristics of a person described as διακρινόμενος’ (e.g. Origen, John Chrysostom) (Spitaler 2007, 37). However, these terms are never taken to be the meaning of the word *diakrino* in the text.²⁹ The language of doubt occurs in interpretation as commentators attempt to expound a given passage; word meaning consistently reflects the attested contemporary Greek use. Spitaler identifies the shift into Latin as the transitional link in ‘exegetical praxis’ when translators begin to substitute ‘*interpretation* for Greek word meaning, and create the meaning “doubt” *ex nihilo* by using *haesito* for διακρίνομαι ...and *dubito*’ (Spitaler 2007, 37). In this way, the Vulgate influenced a historical trajectory toward an ‘epistemic reading’ of the relevant passages (Vainio 2023, 108). Thus, Spitaler summarizes the translational situation with respect to *diakrino*:

[Early] Greek writers first quote or paraphrase the NT passage containing διακρίνομαι and, thereafter, interpret “doubt” to stand behind the action of διακρίνομαι. Today, the verb itself is translated, “doubt” (Spitaler 2007, 37).

This is a fascinating trajectory.³⁰ My point in sketching this story, however, is to demonstrate that the picture of *diakrino* I have presented is not revisionary. It has not been sought out to explain the ill-fit of our characterization of faith as a contrast for epistemic doubt in

²⁹ Spitaler notes that an innovation of Maximus the Confessor (sixth century CE) does shift the notion from interpersonal to intrapersonal—but this is, of course, much too late to support that meaning in the New Testament. ‘Maximus defines πίστις as ἑνωσις (“oneness”) that the action of διακρίνομαι shatters... Maximus reads διακρίνομαι with one of the meanings of the middle voice, i.e. “being divided/separated”, but discusses the division with respect to an intrapersonal event that happens ἐν τῷ νοῖ (“in the mind”)... he moves beyond classical/ Hellenistic use of the middle voice with his interpretation; the middle voice of διακρίνομαι is not used to describe an intrapersonal division in that epoch. Thus, Maximus actually employs an interpretive model that later scholars label a *semantic shift*’ (Spitaler 2007, 33–34).

³⁰ Notice how (although quite different) this situation bears some similarity to the ‘meaning drift’ problem related to the term ‘believe’ which we discussed in chapter 2. The problem of ‘meaning drift’ traces a move from early meanings of *believe* (such as ‘hold dear’) which involve volition and affection to the present-day notion of belief as an involuntary cognitive or epistemic state. See Smith (1979, 105–7) and McKaughan (D. J. McKaughan 2013, 107).

Scripture. Rather, the meaning of *diakrino* in the New Testament that I have presented is well-supported, while the traditional rendering of *diakrino* as ‘doubt’ is unattested in both the contemporary Greek literature and in the patristic writers of the following centuries. As a result, my characterization of *pistis* garners support by means of its fit as a coherent contrast notion for *diakrino*. *Pistis* and *diakrino* do stand in marked contrast to one another, but it is as different relational postures, approaches, or patterns of action which are opposed to one another—not as opposing epistemic states.³¹

In this section, I have outlined the relation of faith to doubt in both the modern, epistemic sense, and in the New Testament sense, which I have argued is a rather different matter. I have shown how accounts that conform to my characterization of faith can be compatible with epistemic doubt and still form a coherent contrast with ‘doubt’ in the Christian scriptures. Moreover, my findings with respect to the latter also suggest that some rather different questions might merit the attention of philosophers of religion. For example: how does *diakrino* impact *pistis*-relations? In addition to (or apart from) epistemic struggles like doubt or uncertainty, what other factors give rise to *diakrino*? Doubt seems sometimes to be warranted; is *diakrino* ever warranted? Due to the interpersonal orientation of *diakrino*, these questions take a noticeably ethical turn, suggesting that the faith–doubt conversation (at least insofar as it takes itself to be concerned with the biblical material) is not exhausted by epistemological concerns. My development of these findings in connection with my characterization of faith both extends the

³¹ The insight of the interpretations of patristic authors is that these stances emerge from contrasting impulses, psychologies, and affections—and doubt, indecision, etc. can play a role in these background conditions for *diakrino*. This fits with what has been said about epistemic doubt above.

faith literature's engagement with biblical scholarship on this perennial pistological issue and indicates fresh avenues for exploration.

Conclusion

In this penultimate chapter, I have raised three topics of perennial pistological interest and discussed how our characterization of faith handles the relevant issues. I considered faith and ethics (in the sense of action, 'good works', etc.), the rationality of faith, and faith and doubt. Outlining salient aspects of these issues (or sets of questions) which recur in the study of faith—both theological and philosophical—I suggested how (owing to its distinctive features) my characterization of faith can offer insightful approaches or new possibilities for theorists engaged with these questions. With regard to ethics or action, it was faith's *dispositional* nature (and the *other-responsive* quality entailed in the disposition) which provided insight, offering a greater unity of faith and action than accounts focused on various attitudes and mental states. My characterization of faith as a *practical* disposition again played a key role in our engagement with faith's rationality. There, I argued that faith is not entirely evaluable in terms of epistemic rationality but—as a practical disposition—demands evaluation in keeping with the norms of practical rationality (which we discussed in terms of decision theory). Finally, in our discussion of faith in relation to doubt, my account's *nondoxastic* position allowed us to benefit from other theorists' proposals about how faith can be compatible with doubt. This then led me to ask why the Bible appears to contrast faith and doubt, which brought out the interpersonal rather than intrapersonal character of the New Testament language traditionally rendered 'doubt'. Thus, it was my account's distinctively engaged and *relational* attributes (marking how faith holds together, binds, and creates relationship) that worked to explain why *pistis* is contrasted with *diakrino* (which separates and divides) in Scripture.

Chapter Seven: Paradigmatic Issues: Applying Our Insights

Though necessarily limited, I hope the remarks in this chapter have been sufficiently suggestive of my view's potential to elucidate and reconfigure important conversations in pistology. We now turn to our concluding chapter, to summarize the argument of the project and consider its significance to the faith and trust conversations across the literature.

Chapter Eight

Conclusion

Introduction

In chapter 6, I brought together the clarificatory findings of the project up to that point and integrated them to produce a positive claim about the character of Christian faith and its relationship to trust. The following chapter engaged in an extended version of a task which ordinarily occurs in a more abbreviated fashion in a project's conclusion. That is, I demonstrated the significance and potential fruitfulness of my findings by applying them to a range of paradigmatic questions in the field. Thus, what remains for this concluding chapter is to briefly recapitulate the argument of the thesis as a whole (§1), highlight the original contribution and significance of my research (§2), and to draw out the suggestions of my work for future research (§3). To these final remarks we now turn.

1. Where we have been: review of the problem, thesis, and argument

I argued at the outset that despite broad agreement at a coarse-grained level of description that 'faith is central to Christian confession' a more fine-grained description is important. Exploring how we might secure such a description has been the central aim of my thesis. Three strands of reasons motivated the inquiry. Apart from a first and obvious value of accurate understanding, I offered two further reasons. The first was that if Christians believe that faith plays a salvific role in the divine-human relationship as portrayed in the New Testament texts (a view which I supported), they have a vital interest in exhibiting 'faith'. To better exhibit such a

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quality or attitude (especially when they are aware that multiple descriptions of it exist), plausibly they need to know what the relevant kind of quality or attitude *is*. The relevant kind, given that their inquiry is grounded in the Christian tradition, is that which is expounded and depicted in Christian scripture. Accordingly, Christians have a *prima facie* interest in ensuring that what they call ‘faith’ corresponds in some detail to the notion the biblical texts have in view. These kinds of reasons represent what I called the biblical correspondence and salvific efficacy dimensions of one’s understanding of faith. Related but distinct from this was a third kind of reason why a more fine-grained description of faith should matter to us. Namely, the idea that how one understands faith can influence one’s existential experience of Christian life and commitment in nontrivial ways. Recall my fictional vignette of an undergraduate’s Christian journey:

Doubting Believer: Ari is an intelligent young woman in her freshman year at university. She has lived within a Christian commitment since she was young and was active in her high school youth group. However, in university she experiences intellectual challenges to her Christian worldview. As she examines religion as a social construct in her sociology class, she begins to doubt her entitlement to her Christian beliefs. Meanwhile, her philosophy class has prompted her to reflect on epistemic rationality and intellectual honesty. As a result of these and other experiences, Ari develops significant doubts about her religious beliefs and their rationality. She still feels deeply drawn to relationship with Jesus Christ but concludes that her doubts about Christianity indicate that she has already lost her faith. Faith, after all, is about believing. Continuing Christian practices would be either irrational or hypocritical.¹

How Ari understands the relationship between Christian faith and belief seems significant to the conclusions she draws about her own commitment and relationship to God. Even if Ari does not abandon her Christian commitment in the end, the particular way in which she understands faith is a significant factor in her crisis—an experience which causes her emotional distress and

¹ As noted previously, my sketch takes inspiration from a similar example posed by McKaughan and Howard-Snyder (2021, 69), as well as from my years of student-focused Christian ministry.

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strains her significant relationships. I introduced Ari's story to illustrate how I see more fine-grained aspects of one's understanding of faith influencing Christian life and commitment in nontrivial ways. These represent what we might call pastoral or existential dimensions of one's understanding of faith. Thus, three overlapping reasons highlighted why a more fine-grained description or analyses of faith should matter to us: 1) the widely acknowledged value of knowledge and accurate theories for giving us handholds on reality, 2) the biblical correspondence and salvific efficacy dimensions of faith, and 3) the pastoral or existential dimension of one's understanding of faith. In view of this multi-dimensional significance of one's understanding of faith, I concluded that there are strong reasons to try to ensure that our accounts of faith are well-calibrated to Scripture.

According to recent research into the first century socio-linguistic context of the early Christian writings, the central meanings of the Greek notion *pistis*— translated 'faith' in English—are trust, trustworthiness, and faithfulness (Morgan 2022, 4). While it is the case that many (though not all) accounts of Christian faith accept trust as a central feature of faith, it seems that nonetheless many fail in various ways to conform with a more robust description of *pistis*. I proposed that a particular factor in misalignment of this kind arises from suspicion of the 'faithfulness' dimension attributed to *pistis*, while another arises from disagreement or ambiguity regarding the nature of trust. As noted above, misalignment between the biblical notion of faith and that of a Christian tradition (or individual practitioner) is potentially suboptimal in multiple ways (from theoretical to soteriological). Getting faith right matters even if eternal destiny is not explicitly on the line. By this reasoning, I identified the misalignment arising from ambiguity about *pistis* and trust as presenting a distinctive problem which this thesis would aim to address

by developing the *pistis* datum in relation to trust. This in turn would support a nonarbitrary characterization of Christian faith and clarify its relationship to trust.

To this end, I have argued that the New Testament notion of *pistis*—which, as indicated above, is closely aligned with trust, as well as faithfulness—ought to constrain accounts of Christian faith. I have made a case for the view that the kind of trust relevant to *pistis* is not primarily cognitive trust, nor a purely affective trust, but a distinctively relational and practical disposition entailing cognition, conation, and volition. Accordingly, I developed a functional account of trust, which in turn supported my proposal that *Christian faith can be characterized as a practical, relational disposition of trust and loyalty toward God in Jesus Christ*. Thus, by characterizing Christian faith as a kind of disposition that necessarily entails trust and integrates a salient other-responsive feature, my view holds together faith and faithfulness. Together, these findings enable me to clarify the relationship of Christian faith to trust: *faith is a particular species of practical, relational trust*.

2. What I found: contribution and significance

At the outset of this project, I identified the literature concerned to relate Christian faith to trust as the scholarly conversation with which I intended to engage and to which I intended to contribute. Accordingly, in this section I draw attention to three key findings of my research and indicate their significance for studies in Christian faith and trust in both theology and philosophy. I discuss these under the following headings: *Functional Trust*, *Relational Reason-giving*, and *Christian Faith as a Disposition*. All three are closely related. They roughly map onto trust, loyalty, and Christian faith as I have characterized them—thus expressing the significance of each major strand of my thesis. These insights also centrally inform the suggestions for future research in the final section.

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Functional trust

A prominent task within my overall thesis was to further specify the notion of trust which biblical *pistis* (to which I take Christian faith to be accountable) can plausibly have in view. This was explored focally in chapters 3 and 4. Based on the active and relational profile of *pistis* we accepted from Morgan, Oakes, and others, I concluded the relevant notion of trust needed to be one which entailed at least the disposition to rely on the putative trustee (whether instantiated or not). However, a number of accounts of trust in the contemporary literature fit this profile more and less adequately. Guided by Simpson's insights regarding a value-first methodology and the pluralism it suggests with respect to trust, I proposed that trust might be best understood role-functionally. That is, consisting in what it does and the value it secures, rather than in its discrete psychological components in any given instantiation. Recall my proposed description of trust:

Trust. For you to trust someone is for you to be disposed to rely on them to cooperate freely toward some valued end, because of your positive stance toward their doing so.

This was not how I initially expected to resolve the question of what sort of trust is relevant to *pistis*-constrained faith. Instead of specifying a particular account of trust that fit the profile, I instead specified a critical constraint that turned out to characterize trust itself. In turn, this allowed me to say that whatever counts as trust can fulfill the trust role in *pistis*. Although surprising, this has at least two intuitive and helpful outcomes. First, it potentially lowers the theoretical commitment of my account overall. One need not subscribe to a particular account of trust (as theorized by, say, Katherine Hawley or Karen Jones) to accept my overall characterization of Christian faith. However, one will need to accept my constraint on trust; since I ultimately embed this constraint in a functional account, this does increase the commitment a bit. However, I would argue that the theoretical commitment is still modest compared to picking

out one individual theorist's account. It still allows one to embrace a wide variety of trust accounts, rejecting only purely cognitive or emotional accounts of trust (for which I provided an error theory).² Second, a functional account of trust allows for rich psychological diversity between trust (and so faith) of different people. The underpinnings of my trust need not be exactly the same as yours. What is needed is simply that in each case they are sufficient to dispose us to rely upon some other person to freely cooperate toward some end we have in view. I have suggested that this is intuitive because what is sufficient to occasion trust intuitively differs between children and adults, adults of varied levels of maturity, as well as between individuals with different life experiences or different cognitive and affective profiles. In short, what trust requires psychologically varies between people; it makes sense that 'trust' tracks a function rather than its enabling conditions.

The significance of these findings might be unpacked in numerous ways, but I want to focus on two particular ways my work on this topic impacts current scholarship. One relates to interdisciplinary exchange and the other to work within philosophy of trust. Following that, I will briefly gesture toward another point of significance that overlaps with the discussion of another key finding below (under the heading, 'Christian Faith as a Disposition') before moving on.

The immediate context of my research (as outlined in the literature review at the outset) is the conversation concerned with relating Christian faith to trust. The small collection of theorists working on this topic have typically drawn on insights from the contemporary philosophy of trust with the aim of elucidating Christian faith, whether by means of comparison, analogy, or even contrast with relational trust. However, the traffic runs in one direction: philosophy of trust provides resources for investigating faith. My proposal suggests that faith theorists also have

² In short, these accounts can be understood as trust-adjacent judgments and emotions, but insofar as they do not dispose someone to reliance on another such accounts fail as trust.

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something to offer the philosophy of trust. McKaughan and Howard-Snyder made a connection between faith and role-functional description (with their *Resilient Reliance* account) while similar connections with respect to trust have not yet been explored in that adjacent literature. Accordingly, it was in the *faith* literature that I found a model for how we might understand the plurality of trust accounts and relate them to one another in a way that does justice to the insight these varied accounts aim to capture. Thus, I was able to propose a role-functional model of trust framed on the outline of McKaughan and Howard-Snyder's faith account. In doing so, I demonstrate that not only can the philosophy of trust benefit the philosophy of religion, but also vice versa. Both the contemporary philosophy of religion with its long history of engagement with faith and Christian theological research and reflection—ancient and modern—potentially hold resources for thinking about relational trust which have not yet been explored by the comparatively young philosophy of trust discourse. There are many insights shared across these subject matters; it should not surprise us that sometimes faith theorists 'get there first'. My proposal represents an instance of this kind of mutually productive exchange, showing that traffic between these disciplines has potential to run in both directions. In this way, my research impacts how we envision the resources and potential of this interdisciplinary exchange.

What significance does my functional proposal have for the study of trust? Trust theorists spend quite a lot of time exploring the relationship of trust to evidence, usually with an eye to establishing whether trust can be epistemically rational. One's approach to those questions is usually informed by whether one takes trust to essentially be a cognitive attitude, affective state, or otherwise. My proposal suggests that while cognitive and affective states play a significant role in supporting trust, trust is the somewhat different phenomenon of the *disposition to rely* which supervenes on such mental states. This, I think, suggests that strictly epistemic norms will

not ultimately offer a satisfying analysis of trust's rationality; trust is a hybrid orientation (a disposition) with epistemic, affective, and volitional dimensions. Something more like a decision theoretic matrix will be needed to adequately assess instances of trust. Theorists such as Lara Buchak and Daniel McKaughan have made a similar move in the adjacent faith literature (Buchak 2012; D. J. McKaughan 2016). This is potentially another place where the study of faith has outrun the study of relational trust, and so where insight and resources might run the other direction. Thus, my proposal that trust is best understood functionally offers new resources and lines of inquiry within the philosophy of trust.

Before moving on, I want to briefly point up another area of significance with respect to my functional account of trust. At the start of this subsection, I suggested that what trust requires differs between people. If Christian faith (as constrained by *pistis*) is aptly understood as a species of relational trust, we thus expect that faith inherits this profoundly individual and flexible quality. Thus, people of Christian faith might have such faith in common without also having in common a particular psychology. I take this to be an important and intuitive insight and will return to discuss it further below. At present, I want simply to register that this finding with significance for Christian faith emerges initially from my engagement with the philosophy of trust, resulting in a novel proposal with respect to that notion.

Relational reason-giving

One of the most contentious (or at least delicate) strands of my thesis concerns how to understand the 'faithfulness' dimensions of the biblical terms *pistis* and *'emunāh*. In the three philosophical accounts of Christian faith I evaluated in chapter 5, we saw three notably different approaches to this matter. Simpson's *Trust with Belief* account eschews faithfulness, Kvanvig's *Faith-as-Faithfulness* account exaggerates it, and Pace and McKaughan's *Trust-Loyalty* account

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integrates it. I argued that our biblical faith-data presses us to take the integrative approach. I questioned whether ‘loyalty’ was the most adequate term to capture the relational dynamic with which the biblical language appears concerned. What emerged from that discussion was a mixed conclusion: while I accepted the adequacy of ‘loyalty’ for present purposes, I essentially weakened the claim (and so the minimal threshold for the relevant disposition) by identifying a persistent and engaged, other-responsive orientation as the salient features of that notion. Thus, I judged a variety of adjacent ‘sticky’ relational notions (e.g., devotion, trustworthiness, etc.) as serviceable to capture the relevant dynamic. What was required was not, strictly speaking, ‘loyalty’ as such, but rather an other-responsive relational orientation wherein another person’s good (and their desires, needs, etc.) are reason-giving for the agent. In this way, I integrated the vital steadfastness and ‘pro-God’ orientation encoded in the ‘faithfulness’ connotations of the biblical language, while avoiding dictating its cognitive or affective requirements. Thus, the conclusion I reached tracked with the functional notion of trust I had proposed, augmenting the disposition’s description and so distinguishing a particular species of trust.

The integration of faithfulness within an account of Christian faith is a charged issue both among faith theorists in philosophy of religion (and philosophical or analytic theologians) as well as among traditional theologians. As I observed in chapter 2, the inclusion of anything like faithfulness in an account of faith is considered by some to be capitulation to salvation by works. My conclusion that Christian faith requires an engaged and other-as-reason-giving stance toward God in Jesus Christ (so entailing relational responsiveness) is significant because it offers bridge-building material for theorists divided by this issue. For example, it is potentially a way for theorists whose accounts are guided by the intuitions of a Lutheran view of faith to capture the tradition’s implicit suppositions regarding a person of faith’s sincerity and heart orientation

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toward God. Without works or merit entering into the picture, the proponent of a Lutheran-style account of faith could deflect the so-called scoundrel objection and gain resources for spelling out the sincerity or direction of heart which the tradition appears to take for granted (or perhaps implicitly takes to be entailed in trust). These ambitious and ecumenical suggestions may or may not receive uptake. Regardless, I have offered a characterization of Christian faith that is, by my lights, appropriately responsive to the ‘faithfulness’ register of biblical faith-language, unpacking it in terms of ‘loyalty’ and other relational terms which together form a recognizable conceptual cluster. In doing so, I attend not only to ideal instances but also to minimal thresholds. This sensitivity was informed by the functional intuitions of the wider project and allowed me to abstract from stipulated terms and components to instead pick out salient features which might suffice to support the relevant orientation. Thus, my functionally informed exploration expands the conversation on how theorists committed to integrating the ‘faithfulness’ dimensions of the relevant biblical language into their accounts might do so.

Christian faith as a disposition

Faith requires some kind of volitional uptake—as is recognized by most Christian faith traditions and theorists. The view I have advanced offers an explanation of how cognitive, conative, and affective dimensions function as preconditions for faith and impact its character but are not themselves ‘ingredients’ of faith. Faith is the disposition toward what is represented cognitively, affectively, etc. but is not itself a species of cognition, emotion, etc. My account thus provides this dispositional model as a plausible way to capture faith’s volitional and practical character without denying its psychological substrata. As I have noted elsewhere, exploration of faith as a disposition is not novel (e.g., Aquinas, Kvanvig, et al.). However, in chapter 6 (where I articulated my slogan-form characterization of Christian faith), I clarified that my account does

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not require a full-fledged disposition of character formed by habituation (such as Aristotelian virtue theories require). Rather, the phenomenon I have been concerned to pick out is a disposition to act (and indeed, to characteristically think, reason, and feel) in particular ways toward a person. This need not arise by imitation, cultivation, and habituation, though these will mature it. This stance I share with Aquinas, who rejected the Aristotelian precondition of habituation for the relevant disposition and so construed faith as an infused virtue (as opposed to habituated). As I noted at the start of the project, my concern has been with the human response to God (however the resources for that are or are not put into one by grace, etc.), thus I do not take a position on the infusion of faith. On the view I have advanced, positive cognitive and conative stances, when adequate to support the relevant disposition, suffice for the faith response.

In this sense, I have offered a somewhat thinner kind of disposition than the classical disposition of character (and one with less theoretical commitment than Aquinas' application of it). This is not because I take faith to be thin, but rather because I have been attentive throughout the project to minimal thresholds rather than paradigmatic or ideal instances. Mature Christian faith is, by my lights, a most deep and robust disposition. However, faith does not always begin like that; and we would hardly want to say that it fails to obtain when it begins! In this I agree with Kvanvig's observation that, 'How things develop is one thing, where things start is quite another' (2018, 28). Not least because of this agreement, there are structural similarities between my characterization of faith and Kvanvig's account of faith as an affective disposition. As noted in chapter 5 (where I evaluated Kvanvig's account), there is much that is intuitive and insightful in his account. Kvanvig's view of psychological states as substrata underpinning faith while not themselves being components of faith has influenced by own analysis. His account is essentially

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a functional account, with faith as a multiply realizable disposition that has a definitive direction toward something (Kvanvig 2018, 7–8, 50–51). My view shares these structural features, which will naturally occur in similar patterns across accounts working from functional intuitions. My characterization of faith departs substantially from Kvanvig’s, however. While he outright denies that trust plays an essential role in the relevant disposition, I argue that trust *is* the relevant disposition. Accordingly, from the point of view of my characterization, this account gets faith wrong—in spite of having some very good intuitions. The reason for this is that the reliance central to faith’s practical disposition on Kvanvig’s account appears to be *reliance upon oneself* (to overcome challenges and remain faithful) rather than on the object of faith. On my characterization, it is essential that one’s weight, as it were, is placed upon the object of faith; that just *is* the characteristic disposition of faith. Thus, in spite of shared structural commitments, Kvanvig’s account nonetheless turns out to be strongly counterintuitive in terms of its character or emphases.

Besides the mere fact of having brought this dispositional characterization of faith to the proverbial table, why is it significant? It is fitting here to organize my response to this question by very briefly recalling the three strands of reasons which at the outset motivated the project of seeking a more fine-grained characterization of Christian faith. I cited: 1) the widely acknowledged value of knowledge and accurate theories for giving us handholds on reality, 2) the biblical correspondence and salvific efficacy dimensions of faith, and 3) the pastoral or existential dimension of one’s understanding of faith.

In terms of the value of knowledge, this is in part what I have referred to above as the fact of having brought this characterization of faith to the table for discussion. That is, this is of theoretical value insofar as it brings us closer to understanding how things are in the world. This

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is true even if it results in my characterization of Christian faith being eliminated as a viable model through further discussion; in philosophy, that counts as progress. Significance along these theoretical dimensions is more focally developed below, as I consider the implications of my findings in terms of future research. While this dimension of my project's significance is generic (in that it applies to scholarship generally) the latter two dimensions of significance emerge more specifically from my project's particular subject matter and aims.

Second, with respect to the biblical correspondence and salvific efficacy dimensions, this characterization of Christian faith as a disposition presents an integrated summary of a set of nonarbitrary biblical faith-data that I have worked to fill out in conversation with recent biblical and theological scholarship. What is the significance of that groundwork? In chapter 2, I argued that while accounts of Christian faith must be engaged with theology, they must also check that theology is firmly in touch with Scripture. How, I asked, might this desideratum of biblically accountable theological fit be spelled out? By making principled interpretive commitments and using these to fill out an initial set of biblical faith-data, I have offered a manageable summary of the character of Christian faith which theorists (and indeed, practitioners) might use to hold traditions and accounts of Christian faith accountable to the notion of New Testament *pistis*. In this way, my characterization of Christian faith offers a touchstone for checking that the vital connection between Scripture and theology (and philosophy touching on Christian faith) is intact.

Finally, how is my characterization of Christian faith as a disposition important to pastoral or existential dimensions of faith? The significance of my research here is a shift in emphasis from the head to the heart, as it were. The need for this, of course, differs across traditions (some traditions arguably need *more* head) and across the (often tacit) understanding of the

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practitioners within them. Moreover, as I have underscored throughout the project, this does not imply that the intellectual dimension of faith is not important. But it does imply that that dimension is not itself faith. Orthodox belief does not entail faith. Faith is a practical and relational disposition toward the object which orthodox belief represents to the mind. Thus, some conative factor—desire, love, or other motivation—is required to move the would-be person of faith. If relational faith is such a disposition to rely on God in Jesus Christ, then it does not hang on right belief in the way it would if the relevant faith were fundamentally an epistemic state.

This suggests that such faith is not easily undermined by epistemic doubt. But if epistemic doubt does not pose the most critical threat to faith of this kind, what does? Perhaps rival loves and alternative objects of reliance. This answer, I think, aligns well with the biblical warnings against idolatry, as well as the use of adultery-language in that context (connected, of course to covenant relationship). We also hear resonance of this theologically in Augustine's concern with disordered loves (*City of God*, XV.22). Thus, one aspect of the significance of understanding faith in the way I have advanced it in this project is that what one loves and how one's heart is cultivated and oriented toward God is as critical as one's cognitive commitments with respect to God. Neither stands alone. If one loves a substantial mischaracterization of God, one intuitively fails to count as loving *God*. Faith is an integrated human response to God.

A response of the whole person, however, is not captured entirely by the head and heart: whence the body? Part of the significance of my account is that faith is a *practical*, relational disposition. Faith is lived, not merely thought or felt, believed or oriented. This draws the notion of faith out of private and interior experience and into the world of embodied relations. Faith is a lived posture toward God. In this way, my characterization identifies faith as a fully integrated

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human response to God's gracious invitation to redemptive relationship. It is a response which embraces the whole human person: head, heart, and hands.

What does this mean for Ari, the young woman in the *Doubting Believer* vignette? I offered Ari's story to illustrate how more fine-grained aspects of one's understanding of faith influence Christian life and commitment in nontrivial ways. How Ari thinks about the relationship between Christian faith and belief is significant to the conclusions she draws about her own commitment and relationship to God. The particular way that she construes faith is a significant factor in her crisis—an experience which causes her emotional distress and strains her significant relationships, even if she does not ultimately abandon her Christian commitment. I suggest that if Ari had received teaching which characterized Christian faith as a practical, relational disposition of trust and loyalty toward God in Jesus Christ, her tacit picture of faith would be sufficiently different to substantially alter her experience of epistemic doubt. Without the (on my view) misguided picture of faith as an epistemic state undermined by intellectual doubts, Ari's situation looks rather different. She still has some serious thinking to do about how and why she has placed her faith in God in Jesus Christ. However, these considerations are not by default freighted with fears about involuntary apostasy. They can be honest and searching questions or even painful struggles. But she is far less likely to interpret her own grappling with these issues as evidence that she has already probably lost her faith. She will be fairly certain she has *not*, in fact, if she is still relationally engaged with God, relying on him and is responsive to his revealed desires for her life, the world, etc. In short, the psychological and existential strain on someone in Ari's position would be substantially reduced by a better calibrated characterization of Christian faith.

Thus, besides being a helpful theoretical approach, my finding that Christian faith is best characterized as a practical, relational disposition potentially refigures the pastoral and existential implications of challenges to Christian faith. It aims to do so by suggesting how theories of faith—and so practice informed by them—might be better calibrated to the biblical faith-data and so produce less undue dissonance in the Christian life. Accordingly, this key finding of my research is not only significant for theologians, philosophers, and theoreticians. It is also significant for doubters, strugglers, and seekers—in short, for all of us.

3. What lies ahead: suggestions for future research

What remains in this final section is to make suggestions for future research in light of this study and its key findings. My suggestions touch in turn on *methodology*, *trust*, and *Christian faith*.

Methodology

My work has highlighted the importance of bringing together insights from a range of disciplines to inform research concerned with Christian faith. Not only are pistology and the philosophy of trust mutually illuminating, but the disciplines to which these studies belong benefit from one another's insights. In the study of Christian faith, the relation is an even tighter one that implies dependence: philosophical accounts depend on theology, and theology relies on exegesis and biblical studies—while these are also functioning according to norms of logical reasoning over which philosophy keeps watch. These disciplines cannot afford to ignore one another's insights on a matter as central as Christian faith. For this reason, I suggest that while the discrete projects of various disciplines remain important in their own right, integrative work will be vital to future research and productive exchange on this matter of central and shared concern within the Christian context.

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Trust

I have offered a preliminary proposal for a functional account of trust. This account has potential to capture a variety of quite disparate intuitions about trust and unite them without conceptually flattening them. My proposal was, however, not robustly developed in this work. What I was able to advance within the scope of this project was something more like a prototype of a functional account of trust. Though this initial rendering sufficed for the purposes of this study, further research is needed to develop, refine, or even substantially refigure this proposal to evaluate the promise of its approach. The explanatory power of identifying trust and other notions role-functionally throughout my project suggests that research in this direction will prove insightful and productive.

Christian faith

My functional identification of trust also opens an original avenue for exploration within the interdisciplinary conversation concerning how Christian faith relates to trust. While I have given a preliminary answer to that question (faith is a species of relational trust), there are further questions to which this gives rise. What are the relational norms in human-divine trust? The relation is asymmetrical in important ways. How does this impact those norms? In healthy human relationships, relational faith is mutual. What does it mean for God to have faith in humans? Is that possible—or even appropriate—on traditional descriptions of faith? Is it coherent on the view I have advanced? Some theorists have begun to explore these questions (Morgan 2015; 2022; Stigall 2022), but my functional and dispositional characterization of faith (underpinned with functional trust) offers additional considerations and resources for working out these and similar inquiries that are waiting in the wings.

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An additional avenue for future research emerging from my characterization of Christian faith involves extending the insights and application of my claim that faith is a kind of disposition. This opens promising lines of inquiry into the voluntariness of faith—a topic that intersects with longstanding debates in moral psychology, ethics, and the philosophy of action. This invites further engagement with historical and contemporary discussions on dispositions, volition, and moral responsibility, from Aquinas to modern analytic frameworks. By foregrounding these conceptual resources, my findings offer a basis for re-evaluating not only the extent to which faith is voluntary, but also a broader range of epistemological and pistological questions.

Finally, in addition to applying my characterization's insights to further issues (like voluntariness, above), I think my preliminary application of these insights to the faith–doubt contrast in Scripture promises to be worthwhile. Even my initial foray in that section suggested rather different questions for consideration than those usually engaged by philosophers of religion with respect to faith and doubt in the Christian context, where philosophical discourse has been almost entirely occupied with epistemic rationality. This situation, I think, is worth bringing to the attention of philosophers of religion (I have an article underway with this aim). Moreover, I think a new set of questions relevant to the *pistis–diakrino* contrast potentially marks an exciting new conversation (or even research program) within philosophical theology.

Conclusion

As I noted at the very outset of this research project, although there is not agreement on Christian faith's exact nature, it nonetheless remains central to the Christian tradition. For this reason, I have taken this central notion to be worth sustained attention. I have put pressure on this verbal agreement and tried to bring to light substantive points of contention, suggesting that

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further unity might be won by reflective calibration to key biblical touchstones or faith-data. I argued that with principled interpretation and integration, these nonarbitrary faith-data can support a more fine-grained characterization of Christian faith. I have contended that so calibrating our notion of Christian faith is both desirable and important—theoretically, soteriologically, existentially (and so pastorally)—in short, that it is worthwhile. My study, which I here conclude, has sought to contribute to the task of developing such a characterization and so clarifying the nature of Christian faith. I hope that the reader agrees that it has proved worthwhile.

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