

# Believing God

## *An Account of Faith as Personal Trust*

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**Abstract:** The affective view of faith, as opposed to the doxastic or cognitive view, giving more importance to the goodwill than to belief content, has received much support in recent philosophy of religion, including from Richard Swinburne. Swinburne's concept of faith is no less rational than his concept of religious belief, but its rationality is that of action or of a practically oriented attitude, aiming at the goals of religion, compatible with religious disbelief (belief that the religious content one has faith in is probably false) and even with atheism. I argue this paradoxical stance, which hardly squares with the Christian tradition, can be avoided, while keeping to an affective view of faith, if we give more weight to the idea that faith is firstly an answer given to a telling, on the basis of personal trust of the hearer in the authority of the teller – a personal account as opposed to a propositional account of faith.

### Introduction

The concept of faith is elusive. The word is taken in many different ways. Even when limited to a religious use, one often forgets it belongs to the Christian tradition (because of its use by Paul, *pistis*, and its link to Jesus's use of a verb to express the act of believing, *pisteuô* in the Gospels), and is extended to 'other faiths' in a debatable manner. But it should also be recalled that the words used by Jesus and Paul preexisted them and had a non-religious meaning. They certainly could convey the meaning we give to the term 'belief', when used in the phrase 'belief/to believe *that*'. This is a cognitive meaning, indicating a state of mind representing some state of affairs with the inclination to assent to that representation as a *true* one (the *feeling* that it is true). But it also had the meaning of trusting or believing someone, relying on someone, following someone, which includes some affective and conative attitude. In ordinary parlance, one may have faith in oneself, or in an ideal that one hopes will be realized and makes an effort (or gives one's life) to promote. In religious contexts, we most often use 'faith' to express a certain belief or set of beliefs *that* a given (religious) content is true, e.g. the content of a (supposed, proposed) revelation, and also to express the trust given to the teller of the revelation: one then believes (transitive) the prophet, or God himself. The two dimensions – cognitive and affective – seem to work hand in hand : faith is expressed by the belief that a *Creed* is true, and is grounded on the trust given to God and his prophets, or to the Church. And a common assumption is that faith, so described, is a gift of God<sup>1</sup>.

But there is tension here. First, the content believed *on faith* is either justified or not. If it is, then one could believe it on the basis of the reasons (evidences, arguments) that justify it. God's help would then be unnecessary, and one does not see clearly what faith would add to this kind of religious belief on a rational basis. But if the content is not

justified, then it seems that the *leap of faith*, even with divine help, would plunge us into gullibility and irrationality. This move toward fideism might well have been accepted, and sometimes enthusiastically, by many modern thinkers, it is repugnant to those who do not see how such irrationality could please God and be desirable. A second cause of tension is that faith is supposed to imply goodwill and good purposes, in a way that belief, even true belief, does not. Faith is traditionally considered as a virtue, which seems to imply an important role played by the will<sup>2</sup>. A plausible account of faith should avoid the 'scoundrel's faith', to use Richard Swinburne's expression, the faith attributed by James (2, 19) to the devils, who 'believe and tremble'. Those two reasons might explain why many philosophers have been led to insist on the affective dimension of faith even at the expense of its doxastic dimension<sup>3</sup>.

Richard Swinburne builds the notion of faith so as to face the second challenge, while still keeping the cognitive content of Christian faith as essential to it. Since he distinguishes clearly religious belief, which is argued for and proportioned to the available evidence, and faith, which is a rational choice and not a rational belief, his way might also answer the first challenge: avoiding rationalism, allowing for a *leap of faith*, but still being rational. This concept of faith does not require much, and arguably not enough, in terms of belief. I will argue that an account of faith as *believing God*, requiring an account of what it is to *believe someone*, allows one to better keep together the two dimensions. I take this account to be one of faith as *trust*. But Swinburne also characterizes faith as a kind of trust. It is an important aim of this paper to contrast the two accounts of trust, a *propositional* account and a *personal* account.

### **The Affective View of Faith as Trust**

In order to avoid the 'scoundrel's faith', Swinburne gives prominence to the affective element of goodwill<sup>4</sup>. Certainly, good character is not enough: in order to be religious, faith requires having those purposes that characterize *religion* in general, or the *main goals of religion*. According to Swinburne those goals are: 1) worship of and obedience to God (for theistic religions), 2) salvation for oneself, 3) salvation for others (salvation implies everlasting happiness of a kind that is morally appropriate). One cannot have such goals without some cognitive requirements. Religious faith requires then the minimal set of beliefs that are necessary for the believer to behave in order to reach the goals of religion. In particular, since one would not act for a purpose without at least some guiding beliefs, indicating what to do in order to reach the goal, faith requires some means-end beliefs, beliefs that a certain religious *way* is one of the best options (at least better than some other, and no worse than any other) for the goals of religion. This *belief requirement* supposes that there are some theoretical conceptions of the way in question, of what is to be done (including morality and religious practices) which Swinburne calls a *Creed*. To have religious faith supposes then that one believes that a certain Creed is one of the best options to realize the goals of religion. Such a belief is the belief that the Creed in question is more probable than any rival option (be it theistic or non theistic), but not that it is more probable than not. So it implies only what Swinburne calls *weak belief* that the Creed is such a best option, but not the corresponding *strong belief*.

The *weak belief* that a certain Creed (defined as above) is the best option to achieve the goals of religion with the *strong purpose* to achieve those goals require either that one believe that the Creed is true, or at least that one *act as if* the Creed were true. To act *as if* one believed a certain content is what Swinburne calls 'to act on the assumption of'

that content. In order to *assume* a proposition or a set of propositions, you do not need to believe them, not even *weakly*, you just have to adopt them as premises in some practical deliberation. A British soldier might thus act on the assumption that a German told him the truth concerning a way out of a bad situation, without believing him, and even while believing the German might betray him, only because he has not a better (or no other) option. To act on the assumption that a Creed is true, is to have the purpose of achieving the goals of religion, and the belief that the best chance to do so is by doing such and such actions, and that those actions will achieve those goals only if the Creed is true. What the assumption of p requires in terms of belief is that one does not *fully disbelieve* p, or that one believe that p has a *significant* (not too small a) *probability*. As a consequence, to act on the assumption that the Christian Creed is true does not even require that one believe that there is a God, but only that one *assume* that there is a God, and act on that assumption. One also needs to assume that God will do for us what we want or need. Such an assumption that someone will do what one needs or wants, when the evidence gives some reason to suppose that he may not, and when bad consequences are to be expected if the assumption is false, defines *trust*<sup>5</sup>. So to act on the assumption of a certain theistic Creed requires *trusting* God. It does not require that one strongly believe that the Creed is true, nor to believe that it expresses God's nature and will, nor even that there is a God. One only needs to *assume* those propositions. Since trust is defined by such assumptions, one might say that trust receives a *propositional* account (trusting God is trusting *that* there is a God and *that* He will do so-and-so...)⁶.

Swinburne can then write: 'a person has Christian faith if he acts on the assumption that there is a God who has the properties which Christians ascribe to him and seeks to do those good actions which the love of God (if there is a God) would lead him to do' (2005, 148). This conception of faith has quite surprising and unusual consequences, most of them drawn by Swinburne himself.

- 1) Though faith requires *strong belief* that a certain Creed defining a certain Way is one's best chance to achieve the goals of religion, and requires thus assuming that Creed and following that way (since it requires the strong purpose to reach those goals), it only requires *weak belief* that assuming that Creed and following that Way will reach the goal, and it is compatible with *strong belief* that it will not.
- 2) Faith is not only compatible with *not strongly believing* (not believing that it is more probable than not) that the Creed is true, and even that there is a God, but it is also compatible with *strongly believing* that the Creed is false, and also that there is no God.

It follows then that one may be said to have the Christian faith while strongly believing the Christian Creed is false, and even while strongly believing that a certain Anti-Nicene Creed is true. In fact, one might have the Christian faith while being an *atheist*. It is only required that one be not a *full atheist*, an atheist who gives a zero or very small probability to the existence of God.

Those consequences, and above all that of the 'faithful atheist', are paradoxical, even for the person who is open to the idea of implicit faith, and to the idea that one may follow the Christian way (or any other religious way) while being personally in doubt or agnostic about the truths that it professes. They are paradoxical both in regard to common construals of 'religious faith', and in regard to the use of the word and other connected ones in the Bible. But it is always possible to build a notion, and to admit some discrepancies both with common uses and with some received and traditional use.

As I mentioned at the beginning, the word 'faith' is taken in multiple ways both inside and outside its applications to religious matters. In addition, different languages do not allow for the same uses and grammatical constructions concerning the term that is considered as an appropriate translation. Swinburne's account does not aim at keeping together all the modern connotations of the term faith (by contrast with Howard-Snyder 2013). But he is no more trying to stick to some received notion or definition, building a notion of faith that should apply widely to different religions, even though he tries to show how his notion fits with most uses of the term for faith (*pistis*) in the New and the Old Testament.

The two cognitive views of faith, the rationalist and the fideist, shared as a common assumption that faith is a kind of belief. As we see, an affective view such as Swinburne's calls that assumption into question. But the affective and the cognitive views also make a common assumption: that belief is always belief *that*, propositional belief. An important characteristic traditionally associated with faith is then neglected: that faith is an *answer*, from the side of human creatures, to divine revelation. To *answer a teller* is not only to believe what one is told, it is also to believe the one who told<sup>7</sup>. Augustine defines 'faith' in a very large sense, covering both human faith (if the teller is human) and divine faith (if the teller is divine), as believing someone on his or her authority: what we know we owe to reason, what we believe we owe to authority (*quod intelligimus debemus rationis, quod credimus auctoritati*)<sup>8</sup>. To believe God is to answer positively to God's telling so-and so, be it a promise, an order or a simple declaration. It is at least part of the meaning of Abraham's faith, by which he believed God's promises and obeyed God's commands. Such an understanding of faith implies then both that God has told something (we can call it 'revelation'), and that what He has told is believed because He himself is believed, or that it is not because of *what is said*, but because of *who said it*, that it is believed.

This traditional conception of faith, which has roots in Paul's epistle to the Romans (10, 17 *fides ex auditu*), in the Hebrews Epistle, in the early councils and in many Fathers of the Church, is well captured by the definition given by the Council Vatican I: 'faith is a supernatural virtue by which... we believe what God has revealed, not because of their intrinsic truth perceived by the natural light of reason but because of God's authority who reveals and can neither deceive nor be deceived' (DS 3008). Apart from the qualification of faith as a supernatural virtue, the quotation from Vatican I states three features: faith is (1) an answer to a/the divine revelation, (2) because of God's authority (and not because of some natural light), (3) which is guaranteed by the indefectible trustworthiness of God. What follows will be a commentary of that definition. Since it insists on the human *answer* to divine to Revelation on the basis of divine *authority*, we need first to elucidate the notion of believing someone, which characterizes *personal* belief and trust. I will then apply it to God, and consider the two other features of the definition.

### **Believing (and Trusting) Someone**

The speech act of *telling* is that of giving an assurance to the audience that what is said is true, by the very act of telling itself and not by the way of any other consideration<sup>9</sup>. The teller has certainly authority over the propositional content and the nature of his speech act. It depends on him to say *that p*, and to present his saying that p as a *telling* that p. By this, he invites the audience to believe that p, and to believe it just because it is *him* who says that p. The teller *endorses the epistemic responsibility*

concerning the truth of *p*, he takes on his shoulders the burden of being justified, and presents his own telling to the hearer (or reader) as sufficient for her to have a justified or warranted belief – that *p*. The teller *entitles*, by his own telling, the audience to believe that *p*. And he demands that what he says be believed in recognition of his own epistemic authority over the audience, he demands *to be believed* or *trusted for the truth* of his saying<sup>10</sup>. The hearer is not only invited to believe what the teller said, but to believe it because the teller told it. She is invited to *accept* the teller's commitment in abandoning her responsibility in the teller's hands. Any other response would *frustrate* him.

Of course the refusal to believe what is told, would frustrate the teller. But, even if the hearer finally believed that *p*, she would equally frustrate him if she looked for some further reasons or evidences that *p* is true. She would believe what the teller said, but she would not believe the teller - which is what the telling is demanding. It would not be sufficient to add that she must believe the teller that *p* *because* he said it: he might just have awakened her attention; nor to add that she must *rely on his saying*: she might know he is “double bluffing” and so believe what he says though he intends to fail her; nor even to add that she must believe what he believes and have reasons herself to think the teller is right: he might be right by chance<sup>11</sup>. In that case she would not *believe him*. To *believe someone that p*, you must not only believe that *p*, but also believe it because he is telling you that *p*, and *in an adequate response to the telling*: by *trusting* the teller.

Looking for evidences that have nothing to do with the teller and his telling is obviously refusing to take his telling as a sufficient reason to believe what he says, and so to believe and trust him<sup>12</sup>. But what about the search for evidences concerning *the reliability of the teller*, his sincerity and his competence? Sincerity might be ensured by the circumstances and human psychology, as one can suppose that under *threat*, or under *torture*, the prisoner will be *sincere* in giving information. His declarations would be *good reasons* for their truth. One could *rely on them* or *on him*, but that still would not be *to believe or to trust him*. The prisoner's declarations would be evidences for their truth, manifest expressions of his beliefs, in a way his behaviour could also manifest his beliefs. But they would not be a *telling*: he would not endorse any responsibility, he would not *commit himself*, but just behave as a natural *gauge of truth*<sup>13</sup>. Telling someone that *p* is not to present one's declaration as an evidence for *p*: the teller would be *frustrated* and maybe *offended* if his audience wanted to check his sincerity by a truthserum, a threat, or any other procedure, including a checking of the evidences for what he says. If the hearer wanted to check the teller's sincerity, she would show *thereby* that she does not *care* about his commitment and does not abandon into his hands her epistemic responsibility, on the contrary.

*Being believed* is the adequate response required by telling. If the hearer treats the teller as a gauge of truth, she might be *disappointed* in case the information were wrong (as one would be disappointed by a failing machine), or even *angry* against the teller (as one would *not be* against a machine), but she would not feel *betrayed* by the teller, as she would if she had accepted his commitment and abandoned her responsibility in his hands. Proofs of sincerity might *confirm* the trust given to someone's word, but they cannot *ground* it, since the more one relies on such proofs, the less one is trusting the teller. This is not to say that in trusting someone who tells her that *p*, the hearer is not thinking that the teller is trustworthy, nor to deny that, if she thought him not to be trustworthy, this would play against her trusting him. What is incompatible with trusting someone is to ensure his trustworthiness from certain conditions (threat,

torture). And it is also incompatible with trusting someone to ground the belief that he is trustworthy on evidences that are independent of his telling (truth serum).

This leaves room for other proofs or evidences of trustworthiness. A person is usually considered trustworthy because she has been sincere and competent in the past. Thus, trustworthiness increases with time: the more one has given sincere and competent declarations in the past, the more one is supposed to give others in the future. This is of course an inductive, humane, justification of belief acquired by testimony. And now the question is: is it possible to trust someone while grounding one's belief on the (past) evidences of his trustworthiness? I think not, and for the same reasons as before. From the point of view of the *teller*, if the demand to be believed were satisfied in case the hearer considered past evidences concerning his sincerity and competence, he would have no point in committing himself and assuming epistemic responsibility. He would be offering his declaration as evidence for its truth, having to be *relied on* for reasons independent of any actual commitment, freedom and choice. But this is *not* what he is demanding in telling someone that p, and once again I think he would be frustrated and maybe offended if his audience wanted to check his actual telling against his past ones. On the side of the hearer, to rely in that way on past evidences of sincerity and competence of the teller would not be to abandon her responsibility, on the contrary, it would be to rely on evidences that are independent of the actual telling, and to treat the teller as a *gauge of truth in the long run*. Acting so, the hearer would be *disappointed* if the teller were insincere in a particular case (induction would be *defeated*), but she would have no right to *complain* of being betrayed. So to rely on evidential proofs of trustworthiness is *not* to trust or believe the teller.

Why would one believe the teller and accept his authority, if trust is not reducible to an evidential belief concerning the teller's trustworthiness? I have no other answer than to say it depends on a personal relationship, a relation from the hearer to the teller, and no other word than a relation of trust or of confidence, or of faith. That relation may have evidentialist grounds and confirmations, but it cannot be reduced to them, as the act of trusting cannot be reduced to an evidentially based judgment of trustworthiness. It is a relation (also) built out of personal relationships of esteem, moral appraisal, love, friendship, which creates a feeling of dependence over the trustee. This is what I call *personal trust*.

### **Believing (and Trusting) God**

If to have Christian faith is to believe God, then what has been described as believing someone applies similarly to human and to divine faith. Or does it? Doesn't the fact that God is now the teller change something? The preceding paragraphs are an account of the authority of the teller, any teller, and so of the second element of the Vatican's definition of faith. I will now comment on the two other elements: the fact that it is God who reveals, and the insistence on his full competence and full sincerity. I will end with considerations on the rationality of faith.

1. The first element of the definition states that faith answers to God's revelation, or telling. It implies that God has revealed something and so that God exists. Faith, then, does not *bear upon*, but *presupposes* those two propositions. It would not be absurd to believe a revelation concerning God's existence, or concerning the fact that God has revealed something, or that he has revealed so-and-so, if that revelation were not taken as coming from God. But it would be absurd to think the revelation is true because it

comes from God, or that it is divine and that God exists because it says so. It may come as a surprise, or as an objection, that faith excludes from its *content* the very existence of God, since we often call 'believers' precisely those who believe that God exists. We can answer to this, first, that it might sound paradoxical if we look at contemporary uses of 'faith', but not if we look at the uses of the term in the Bible: to believe is to believe the word of God, of the prophet, of Jesus, and the sin of *unbelief* is not the negation of God's existence, but rather the lack of confidence in His word or in Jesus's word<sup>14</sup>. Second, note that to say that God's existence is presupposed by faith does not mean that one must *already* believe in God's existence *before* believing his supposed revelation. The point is *logical*, and it might be that one happens to believe both at the same time. Theistic (religious) belief and faith can begin and grow together.

What is the basis for both beliefs that God exists and has spoken? It can be evidences and it can also be human faith. Natural theology offers arguments for the existence of God. One can then argue in favour of the probability of a Revelation. And some evidences (from miracles or from prophecies) can favour the belief that some writer or speaker is writing or speaking in the name of God, so that such and such a discourse is originally from God. So many evidences can be adduced to sustain the *preambles of faith*<sup>15</sup>. One can wonder whether those arguments are good and persuasive. One can also wonder whether the preambles are *usually* believed on such a basis alone. I guess not. And since my goal is to give an account of the nature of faith, it would be a deficiency if it were limited only to the case of people with a philosophical mind. We must also have an account of the "faith of the simple". Most probably it begins with *human faith* in people telling that there is a God, and that He revealed so-and-so. Those people may be parents, pastors, prophets, in a word the Church, who are believed (that p) on the basis of human faith (to be distinguished with *believing the Church as speaking for God*, which is then divine faith).

Because of the nature of the teaching and the presentation of it as 'coming from God', simple *human faith* may not be enough to give rise to a full attitude of trust. But, once one believes that God is speaking through the prophet or through the Church, human faith becomes inextricably mixed with divine faith: it is now because one believes God that one believes the Church. This seems to be an empirical fact, and to fit with the model proposed of the good of trusting someone. It has also a theological rationale: if God finds some good in having human beings believing (trusting) him, He might also find some good in having them trusting each other, and specially trusting the Church. And finally this mixing of divine and human faith makes room for the idea that religious faith bears not only on the divine word, but on the fact that some writer or speaker is divinely inspired and a messenger of God (when he is not partly divine...), and also on the fact that there is a God. To believe *by faith* that there is a God would be to believe it while accepting a divine revelation. This is the way most people believe that there is a God: as part (presupposition) of their acceptance of a religious revelation.

2. Let us now come to the third feature of the definition of faith: that God cannot deceive nor be deceived. Doesn't this imply that one *relies* on God's competence and sincerity, and so uses Him as a (divine) gauge of truth? How could there be room left for *believing God*, and so for (religious or divine) *faith* as previously defined?

One may believe someone to be trustworthy and so believe what he says, without *believing him*. So an expert in psychology who believes what the examinee is saying, because she knows him to be sincere and competent. One might also have sufficient reasons to believe the teller to be trustworthy but resist believing what he says on a

particular occasion, because of some reasons for the opposite (the expert might resist believing the examinee saying something extraordinary, for example a revolutionary account of Napoleon's death). We could say the hearer believes the teller to be trustworthy in general but does not believe what he says in that case, so that the teller is not trustworthy in that case. Finally, we can imagine that, in spite of those contrary reasons, and not because of her belief that the teller is trustworthy, the hearer nonetheless comes to believe what he says because she trusts or believes him. Those are human cases, in which the trustworthiness had evidences rationally sufficient to ground the belief, but psychologically insufficient to produce it, so that room is still left for belief and disbelief, for trust and distrust.

But what if the teller were known to be absolutely competent and sincere as God is known to be by nature? We suppose there are no evidences strong enough to *overcome*, nor even to counterbalance, the evidence for God's telling the truth. It is an a priori evidence, not arising from experience and grounding a defeasible *inductive inference* in the teller's trustworthiness, but arising from the true concept of God's nature, and grounding a *deductive inference*: "since He is telling that p and is absolutely sincere and infallible, then p". There seems to be no room for trust nor distrust on pure theoretical and unimportant matters (as there was with the preceding example). But it is not obvious that, concerning what one cares about, as one's own life, the deductive inference from indisputable premises is always sufficient for believing the teller. Think of the episode presenting Jesus walking on the sea and calling Peter to do the same. After some steps, Peter sinks. And Jesus says to him: 'Man of little faith, why have you *doubted*?' One could think Peter was able to infer: 'since He tells me to walk, I can'. But that was not sufficient to overcome... what? The belief, naturally well grounded, that one cannot walk on the water? The fear of sinking? Jesus reproaches Peter for his lack of *faith* (his *doubt*). He should have believed Jesus, he should have trusted him. In fact, he did so at the beginning, and we might say that he *lost* his faith on the way. How to interpret that loss?

On one interpretation, Peter keeps his belief that Jesus is trustworthy, but stops *believing Jesus* and so stops *believing what Jesus says* ('you can walk'). Believing that Jesus is trustworthy is then not enough to believe what he says, one needs also to believe him. On that interpretation, the lack of faith breaks the step, otherwise natural, from belief in one's trustworthiness to belief in what one says. On another interpretation of the case, Peter did not stop *believing* what Jesus said, but stopped from *accepting* it, from acting on the basis of what he believed. To believe someone that p, implies not only that one believe that p, on the authority of the teller, but also that one accept that belief and act on that basis. On both readings, faith supposes a decision to abandon full security, to risk oneself, in action (walking on the water).

If I am right here, this shows something must be added to the preceding analysis of *faith* as *believing someone*. Not only does faith requires abandoning one's epistemic responsibility in the hands of the teller, it also requires *acting* on that basis. Trust as reliance on the authority of the teller might be required for action, even when it is not required for belief. Some trusting may just *emerge* naturally, involuntarily or passively, on a personal relationship built out of affective bonds with the teller. This is the way we often believe what we are told by other people, by friends, by teachers, or even by the *man in the street* from whom we ask the time and believe his answer just on the basis of our shared humanity<sup>16</sup>. But an act of trusting does not always naturally follow from such a relationship. It might also be *voluntary*, as Jesus's reproach, in the Gospel's episode,

supposes that the lack of trust is *voluntary* or that the lacking act of trust would have been voluntary.

I would like to compare voluntary trusting to acceptance, and passive trusting to belief<sup>17</sup>. Acceptance is of another kind than belief and other states (like desire, hope etc.), and compatible with them. As we have seen that one can believe a certain proposition without accepting it or acting on it, it might be said that one can also act as if a proposition were true, or accept it, without holding it true, or believing it<sup>18</sup>. The profession of faith, 'I believe', might express active acceptance without passive belief (as when one is doubting, but wants to profess nonetheless one's faith). Whereas passive trust seems to imply belief (if I passively trust my friend out of my relationship with him, I believe what he tells me), active or voluntary trust does not. Of course belief and acceptance usually go together, and so do passive and active trust, but they need not and can come apart. I might trust a friend who tells me to jump over a precipice though I fear and believe I may well fall. Peter might have (and maybe first has) trusted Jesus's word, and acted on it, while naturally believing this was dangerous (even if he had reasons to think otherwise: Jesus's perfect trustworthiness).

Acceptance seems close to Swinburne's *assumption*. But to assume a proposition (or a belief) is to act on it, to act as if it were true, because one calculates this is one's best chance to reach a certain objective, in the absence of good and sufficient information. Whereas to trust (believe) someone actively is not decided on the basis of a calculus, but on the basis of the same kind of relationship that prompted passive trust. It is an act that corresponds to a tendency *to go with* the teller, even while not believing fully what she says<sup>19</sup>. This is why actively trusting someone, even without believing what he says, and only accepting it, is still *believing him*. The teller might expect the hearer to believe what he says on his own authority. And there might be some disappointment if the hearer only accepts without believing it. But if acceptance is based on a voluntary act of trusting, it still is a recognition of the teller's commitment, of his authority. And it still is a renunciation of one's own epistemic responsibility into the hands of the teller, and an *appropriate response* to his telling. So the teller should not be frustrated if the hearer only accepts what he tells her. He might even appreciate, admire, and feel some gratitude for such a risky and gratuitous act of trust. There is a good in trusting someone and in being trusted in general: it improves the personal relationship. There is a great good in trusting and being trusted actively: it has the form of a meritorious action, arousing a feeling, a reactive attitude of gratitude and of moral appraisal.

3. This account of personal trust seems to defy rationality. Trusting belief is prompted by, and trusting acceptance is decided on the basis of, a personal relationship with the teller. It is not grounded on some evidences in favour of the truth of her saying nor in favour of her trustworthiness. Nor is it the rational conclusion of any utilitarian calculus of one's best chances to reach a certain goal. In that sense, both attitudes are not grounded on a rational process. That does not mean they cannot be rationally justified, since they can be backed by evidences. In fact, Richard Swinburne's work shows that one can argue for all religious beliefs: for the existence and nature of God, for the credibility of the prophets, for the contents of Revelation (for the truth of the doctrine of the Trinity and that of the Incarnation). And once God is recognised as the teller of the revelation (in the Scriptures), then belief that the revelation is true is grounded on divine infallibility and sincerity. But, if a belief is sufficiently grounded (or taken by the believer to be sufficiently grounded) on such evidences, then there is no more room for trust and so for faith. In the same way as Paul says faith should disappear with the full

vision of the divine essence, faith disappears when the arguments in its favour are considered sufficient evidence for it. Now, if the Revelation is a *telling* from God to humanity, since a telling requires faith from its audience, it is probable that God would not make such a requirement if faith could be replaced by sufficient evidence.

A coexistence of faith with full evidence seems to be at stake in the Gospel's insistence that the disciples had faith in the Resurrection, even though they had full (sensory) evidence for it. 'Because you have seen, you believe' says Jesus to Thomas, and the 'believe' here is certainly the verb for faith. It seems that, according to John, in order to *believe* that Jesus was risen it was not enough to *see* him. One had to *recognize* him, and sensory evidence was not sufficient for this. What is the telling and what is the believing in response to a telling here? Well, Jesus did announce or promise his resurrection. It might well be that the faith shown by the disciples when they saw the empty tomb (John), or when they heard the women (the nine others), or when they saw Jesus (Thomas), or when they saw him doing a certain thing (the disciples from Emmaus) was a trusting and late answer to Jesus's promise. It might be argued that the same is true for later believers: they might have a certain amount of evidence in favour of the Resurrection (the empty tomb, the number and trustworthiness of the testimonies, the implausibility of any rival explanation), but might also need in addition (human) faith in the tellers (the ultimate tellers, and also the chain of tellers, up to the first tellers: the evangelists and the disciples), and (divine) faith in Jesus himself who announced his resurrection. The evidences would not suppress the element of faith even if they were sufficient for the belief to be evidentially grounded.

Concerning human faith, nonetheless, even if the teller could be confirmed by evidences (for the truth of her telling, or for her trustworthiness), it is often not so, and beliefs and acceptances are then not rationally (fully) justified, at least from the point of view of the hearer. The hearer might be externally justified (there are enough reasons to believe the teller tells the truth), but not internally (those reasons are not fully available to the hearer). It is then the personal relationship with the teller that grounds her belief and/or her acceptance, her trust in the teller. What is the protection against gullibility within such a view? Well, any reason to disbelieve what the teller says, or to put in doubt his trustworthiness, should require at least an epistemic reaction on the part of the believer. This reaction might go to the point of grounding evidentially the belief, and so to eliminate trust, or to check the objections. Maybe trust can remain in place only *by default*, when it is not held in check, but any reason received as opposed to trust should at least be examined.

When the teller is not perfectly trustworthy, it is always possible to think that he is not sincere, or not competent. Trusting the teller, even after examination, may seem akin to being gullible. But it is being gullible with some good in view: the improvement or the maintaining of the relationship with the teller. There is then some rationality in trusting someone, when there is not enough evidence to ground one's trust. Whereas *propositional trust* is rational on the basis of a rational estimation of the evidence for truth or for the best, *personal trust* might be rational in itself. If there is some good in trusting someone, a good that concerns human relationships, love, esteem, in addition to the good of giving us access (often) to true beliefs we would not have got otherwise, then we should not (it would be irrational to) adopt as a strategy to evacuate all our beliefs that are based on personal trust. One who thinks he should do so, says Augustine, seems unable to have any friend (*nullum mihi habere posse amicum videtur*<sup>20</sup>). It would be a pity and irrational to let trust out of our lives.

The leap of faith can then touch divine as well as human faith. Concerning divine faith, since God cannot deceive nor be deceived, there is no prejudice in this lack of rationality, no gullibility to fear. The leap of faith is not due to insufficient evidence for belief (*that*), but to the very nature of trust, active or passive, in believing someone. Concerning human faith, which is often at the root of divine faith, there might be a leap over rationality, when evidence is insufficient to justify belief, and one relies on the authority of the teller. But, though this is not a reason to admit all kinds of leaps, and not a justification of any particular leap, we have good reasons to admit the existence of (some) leaps of faith in our lives.

## Conclusion

The position I have presented is *more demanding* than Swinburne's on the *doxastic* side. In the personal sense of trust, I cannot think of trusting someone without (strongly) believing that the person exists. I admit nonetheless that one could trust the prophet, or Jesus, while *not (strongly) believing* that there is a God, or that Jesus is divine. Would she have faith? Well she would have faith in Jesus, not in God. In the same way, one who would believe that there is a God, on the basis of inductive arguments only, and who would be prepared to accept a religious way of life she calculates is the best option to reach the goals of religion, but without any form of trust, would not have faith. I find this account of faith, incompatible both with full knowledge and with disbelief, more convincing, and less paradoxical, at least for an account of Christian faith. Cognitively, then, my account is more demanding, but it is not opposed to Swinburnian faith. But it is also *less demanding* on the *rationality* side. Swinburne's account of faith goes with that of fully rational (in fact rational<sub>5</sub>) actions. This constraint of rationality explains the requirement of certain beliefs: those supposed by the assumptions involved in faith. The constraint imposed by the requirement of the speech act of telling is certainly epistemically *looser* than anything Swinburne would accept. It does account for the idea of a leap of faith: in the abandoning of one's own epistemic responsibility (for belief, acceptance and/or action) in the hands of the teller, which I consider a fortunate conclusion, since it accords with many accounts of faith. Now, Swinburne's propositional account is rational from an epistemological point of view, and the personal account of faith might be considered deficient on that count. But I have argued for its rationality from a moral point of view.

Of course, if the personal view of faith is both more demanding *cognitively* and so a species of Swinburnian faith, and less demanding *rationality*, and so a more general notion, then they are incompatible: the part is not greater than the whole.

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## Notes

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<sup>1</sup> Aquinas's often quoted definition of the act of faith gathers those elements: "the act of believing is an act of the intellect assenting to the Divine truth at the command of the will moved by the grace of God" (STII-II.2.9). One major difficulty with it is the idea that assent to proposition is voluntary (as it is for Aquinas in faith and beliefs he calls 'opinions', but not in 'intelligence' - when the proposition assented to is obvious, nor in 'science' - when it is deduced from obvious propositions). I discuss it in my (2012).

<sup>2</sup> For an account of the virtue of faith as *cognitive* virtue, see the famous paper by Robert Adams (1987).

<sup>3</sup> See Kvanvig (2016), p. 20: "when we find faithfulness to an ideal, displaying behavior that is an expression of a disposition whose source and identity are found in the affective origins of the attraction of the ideal, we can not only infer the presence of faith, but have located its nature as well".

<sup>4</sup> Having made it clear that "Lutheran faith" involved the good disposition of the will and that "Thomistic faith" made room for it, not because of the voluntariness of assent, but because Aquinas distinguishes formed faith (faith informed by charity) and informed faith, Swinburne considers they give too much to propositional belief. He comes closer to what he calls "Pragmatic faith", for which it is no longer necessary to believe the content of faith.

<sup>5</sup> For a clear definition of the two notions of assumption and trust, see Swinburne (2005), 143.

<sup>6</sup> This account of faith allows for a distinction of degrees, both on the cognitive side (from mere assumption to weak belief, and then to strong belief), and on the affective side (strength of will).

<sup>7</sup> We might oppose belief *that* to belief *in*, as short for believing someone (saying that so-and-so).

<sup>8</sup> *De Utilitate Credendi* XI, 25. Augustine adds that what we only *opine* we owe to error (*quod opinamur errori*).

<sup>9</sup> This section owes much to Moran (2006) and Anscombe (2008).

<sup>10</sup> The equation between "believing someone that p" and "trusting someone for the truth (that p)" comes from Anscombe (2008).

<sup>11</sup> Anscombe gives the case of a man who believes what he reads on a blue cracker, because he believes all the messages in the crackers and all the blue cracker messages are true, but not the red ones, and the one he is reading is blue. *Ibid.*, 15.

<sup>12</sup> There are two ways of not believing someone: by not believing what he says, and by believing what he says for other reasons than trust. They correspond to two ways of retracting one's own telling (over which the teller also has authority): by denying what one said (I told you Jane would come tonight, but I was wrong), or by retracting the speech act and giving some evidence instead (I told you that Jane would come tonight, and here is why...)

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<sup>13</sup> I borrow this felicitous expression from Holton (1994).

<sup>14</sup> See Adams (1984), 16. The sin of unbelief concerns then the theist rather than the atheist.

<sup>15</sup> No need to add that Swinburne's natural theology and philosophy of the christian doctrine is the most remarkable effort in recent years in that direction.

<sup>16</sup> In the epistemology of testimony, this 'by default account' or 'assurance view' of credulity is opposed to an inductive account, according to which our credulity is grounded on previous experience of the trustworthiness of human testimony.

<sup>17</sup> I construe the notion of 'acceptance' as the *voluntary* act of *holding true* a certain proposition, while belief is an *involuntary* and *passive holding true*. See Cohen 1992. In French, the distinction is made between 'avoir confiance' (passive) and 'faire confiance' (active).

<sup>18</sup> The cartesian strategy of methodical doubt, and the evidentialist injunction of proportioning belief to evidence (Locke, Hume, Swinburne) are more easily understood as bearing on acceptances or on belief active policies, rather than on belief itself which is not voluntary. And I take Clifford's shipowner, sending a boat which he believes will not sink though the information he had was alarming, to have accepted what he believed while he should not have. There may be an ethics of acceptance, while I can give no plausible meaning to duties concerning belief.

<sup>19</sup> According to Swinburne's account, one might assume what one disbelieves. As I understand acceptance based on trust, though one might accept what one does not believe, it seems difficult to accept what one disbelieves.

<sup>20</sup> *De Utilitate credendi*, X.23. This account of the moral rationality of faith differs then from the one given by John Bishop (2007), who calls equally a morally rational attitude the *doxastic venture* of faith.