Abstract: Popular discussions of faith often assume that having faith is a form of believing on insufficient evidence and that having faith is therefore in some way rationally defective. Here I offer a characterization of action-centered faith and show that action-centered faith can be both epistemically and practically rational even under a wide variety of subpar evidential circumstances.

I. Introduction

A number of very cultured and scientifically informed people nowadays think that Judeo-Christian faith is irrational or in some way intellectually defective. One common reason for thinking this is the idea that faith involves believing on insufficient evidence. No doubt sometimes faith is held in just this problematic way. The most straightforward reply to this objection argues that the evidence is sufficient to meet ordinary standards of rationality or justification appropriate to belief, typically by appeal to natural theology. Alternatively, reformed epistemology maintains that theistic beliefs can be properly basic in the sense that they are not based on argument or inferred from other beliefs but directly grounded, albeit fallibly and defeasibly, in experience. But this criticism rests on assumptions about the nature of faith that Judeo-Christian faith does not require. As I have argued elsewhere, there is good reason to reject the Belief-plus view of faith (which holds that faith must, whatever else it involves, include belief as the distinctive cognitive attitude directed toward its propositional content) (McKaughan 2013; see also Alston 1996; Howard-Snyder 2013).

Here I offer a characterization of action-centered faith and show that by locating the core response in the realm of action we can understand how—given certain combinations of values and willingness to risk—one could have and maintain faith in a wide variety of subpar evidential circumstances without epistemic or practical irrationality. Indeed, I will argue that Judeo-Christian faith can be both epistemically and practically rational even in circumstances in which one lacks belief in core ontological
presuppositions (e.g., that there is such a person as God) on which the life of such faith crucially depends and without which such faith makes little sense, even in situations in which one takes the truth of Judaism or Christianity to be significantly less probable than naturalism.

II. FEMIA AND THE MODERN PREDICAMENT

For the most part, ancient Jewish and early Christian communities of the first century took the reality of God for granted, as a widely shared background presupposition. While there was never a time at which these communities were unaware of cultures that had very different views about and attitudes towards their own gods, to those inside the tradition, the assumption of God’s reality was so much a part of the fabric of their outlook that explicit claims that God exists were rarely articulated. Their practices, thoughts, and teachings were clearly oriented around the assumption that there is a God. Yet, in these communities the pressing questions of faith focused instead on (a) whether God can be trusted or relied upon to remain faithful in covenantal relations and on (b) the loyalty and allegiance to God manifest in the lives of individuals and communities.

In our time, the question at the forefront of many people’s minds is not “Is God trustworthy?” but rather “Does God exist?” or perhaps some epistemic sibling such as “Is there any good reason to think that anyone anywhere ever encounters God?” For many in today’s world, this is the modern predicament: Faith in God doesn’t make sense apart from the assumption that there is such a person as God. Yet one cannot very well trust God that God exists when God’s existence is precisely what is in question. What avenues for faith are available, then, to a person who is significantly attracted to a particular monotheistic religious tradition—such as Judaism, Christianity, or Islam—but who has profound intellectual doubts about core claims made by those traditions? First, is there a way for such a person to take the reality of God on faith (to decide to have faith that God exists)? Second, if so, could she do so in a way that doesn’t amount to believing on insufficient evidence, given her current evaluation of the evidence, and in a way that need not involve either epistemic or practical irrationality?

I will use the imaginary character Femia (drawn from McKaughan 2013, 120–122) to develop a characterization of faith centered on voluntary action. Femia, let us suppose, falls deeply in love with Jesus as portrayed in the writings of the Greek New Testament and with God so described. But she is skeptical by disposition and the central gospel proclamation strikes her as fantastic in two senses. First, she has significant doubts about it. “What?! A dead man rising?! Is there really such a person as God?!” By ‘significant doubts,’ lets us imagine that although Femia regards Christianity as a live possibility in the sense that she can seriously entertain it, she also finds herself thinking, given her best current assessment of the evidence, that naturalism is more likely to be true—perhaps significantly more likely to be true. I am most interested in exploring what sort of faith might be available to her in contexts of extreme doubt—cases in which, though Femia does not believe that Christianity is false, her doubts are significant enough that she does not believe that it is true. For simplicity, let us assume that,
intellectually, a thoroughgoing physicalism or naturalism is the only live alternative to Christianity. Confronted with the scandal that Paul calls the “foolishness of our proclamation” of a crucified and risen Messiah (1 Corinthians 1:18–31), she feels no complacency. These are untameably wild claims—about matters that do not strike her as plausible, everyday events. Yet, unless they are true, faith in Paul’s message is in vain (1 Corinthians 15:14).

The proclamation also has, for Femia, a kind of captivating attraction that makes them fantastic in a second sense. She recognizes that, if the proclamation is true, following Jesus and living in an ongoing reconciled relationship with the God of Abraham, Isaac, and Jacob is a good of nearly incomparable value. She would like to have faith but finds herself in the modern predicament.

Is there a way for Femia to respond with faith that doesn’t require believing on insufficient evidence, given her current evaluation of the evidence? I think that there is.

III. INVITATION AND RESPONSE: TRUST (OR RELIANCE ON) AND FOLLOWING

Femia finds herself confronted with a testimonial source (TS) that proclaims some religious teaching (K) and invites response (follow a religious way, W). Taking Christianity as an example, Jesus, as described in the gospel narratives, and Paul, through his epistles, confront us with both proclamation and invitation—with particular claims about reality (e.g., God exists, Jesus is the Messiah) the truth or falsity of which are independent of what any of us think or how we feel and with instructions for appropriate response (e.g., repent, accept the gift of God’s grace, seek to align yourself with God’s will).

So let K, in this case, be the gospel message, the “good news” (εὐαγγέλιον) or proclamation of core apostolic teachings “kerygma” (κήρυγμα), including propositions such as Jesus is the Messiah, Jesus is the Son of God, Jesus was raised from the dead and background assumptions such as the God of Abraham, Isaac, and Jacob exists that are clearly presupposed. This isn’t the place to argue about content: K could include whatever core teachings, say, that we take Judaism or Christianity (or, if you like, some variety within these traditions) to involve. Let W, in this case, be “the Way” (ἡ ὁδός)—whatever life to which Christianity calls one to live (e.g., following Jesus, walking in God’s ways, and living in ongoing reconciled relationship with the God of Abraham, Isaac, Jacob, and Jesus).

Femia wants, more than anything, to follow Jesus—he is her “pearl of great price” (Matthew 13:45–46). But she also wants to do so with intellectual integrity and she recognizes that following the Way does not make sense apart from particular claims about reality that are part of or presupposed by the core religious teachings, K. Femia has significant doubts about the reliability of the testimonial source with respect to central parts of the core teachings. She sees no convincing non-question begging reasons for the reliability or trustworthiness of the source, though this remains a live possibility.

Suppose then that Femia responds in two ways: she trusts (or relies on) the testimonial source and she follows the Way. These are both acts that she can decide
to perform. Here, I will make two main claims about the nature and rationality of faith, in response to two main questions. First, given that she has significant doubts about whether God exists, can Femia’s response be constitutive of Judeo-Christian faith in God? Second, can she do this sensibly and in a way that doesn’t amount to believing on insufficient evidence, given her current fairly pessimistic evaluation of the evidence? In particular, can her response be rationally permissible (epistemically and practically), if naturalism seems to her more likely to be true than K?

In response to the first question about the nature of Judeo-Christian faith, I claim that Femia can do all of this (including taking the reality of God on faith), if trusting or relying on a person is or can be a voluntary act and that this form of response is grounded in one plausible understanding of what faith is or can be within the Judeo-Christian tradition. In response to the second question about rationality, I claim that Femia can do all of this without either first person epistemic or practical irrationality. (She obviously could go wrong in all kinds of ways too!)

IV. ACTION-CENTERED FAITH

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. Each of these is important to faith, but the view that I am exploring locates 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.

In the Judeo-Christian tradition, faith becomes one of the primary terms for the personal and corporate relational response that God is said to desire of humans. In the cases I will take as paradigms, a commitment of faith involves one in a relationship in which one freely gives charge to or entrusts matters of personal concern and well-being to the care and judgment of another person. To have faith is both to (a) trust in and rely on God and (b) to give one’s loyalty and allegiance to God—which often takes the form of a sacred commitment to live in right relationship with God expressed in fidelity to covenantal relations with God.
Table 1. Faith and Faithfulness Are Intimately Intertwined in Judeo-Christian Faith

<table>
<thead>
<tr>
<th>Hebrew</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>יָזַמְח</td>
<td>'aman v. to support, to (put) trust, to have faith, to stand firm, to be faithful</td>
</tr>
<tr>
<td>יִסְמוּנָה</td>
<td>’emunah n. firmness (e.g., in action), fidelity (to a person or standard), steadfast, reliable, dependable, trustworthy, faithful, faithfulness, faith, trust</td>
</tr>
<tr>
<td>יִסְקָט</td>
<td>'emeth n. truth, faithfulness, faithful, faith, trustworthiness, reliable, stable, firmness</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Greek</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>πίστις</td>
<td>pistis n. faith, faithfulness</td>
</tr>
<tr>
<td>πιστεύω</td>
<td>pisteúō v. to have faith, to trust, to believe; to commit, to be faithful, to obey</td>
</tr>
<tr>
<td>πίστος</td>
<td>pistos a. faithful, reliable</td>
</tr>
</tbody>
</table>

As we see in Table 1, each of the central Hebrew terms for faith—’aman, ’emunah and ’emeth—reflects the view that faith in the sense of trust and faithfulness in the sense of allegiance or fidelity are intimately intertwined. These terms, especially ’emunah, shape uses of the pistis group in the Septuagint and New Testament, allowing uses of pistis to carry Hebraic resonances in the direction of fidelity. As Oswald Becker observes, “The words of the pistis group . . . denoted originally the faithful relationship of partners in an agreement and the trustworthiness of their promises” (Becker 1986, 587–588). The fact that terms for faith in the Hebrew Bible and Greek New Testament routinely ignore conceptual distinctions between faith (trust) and faithfulness (loyalty), often treating these as practically inseparable, should alert us to some important potential connections between them. It is often taken for granted that faithfulness to God is one of the crucial ways in which faith in God is expressed, even where it is clear that God’s faithfulness and grace is not conditional on human faithfulness or obedience.

We can characterize three sorts of conditions that will typically be satisfied or roles that will be filled in order for someone to fit the attitudinal profile of having faith in a person in paradigm instances or clear cases of faith (as seen in Table 2).
Table 2. Can Faith’s Role Conditions Be Filled By Actions?

<table>
<thead>
<tr>
<th>Role Conditions</th>
<th>Actions?</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Reliant relational response</td>
<td>By A-ing S <em>relies on</em> P to φ or By A-ing S <em>trusts in</em> P to φ and/or By A-ing S <em>follows or commits to</em> person P or way of life W</td>
</tr>
<tr>
<td>(2) Positive valuation or endorsement of the relationship with P (or of p)</td>
<td>S chooses to endorse, affirm, or value P (or W or p): In A-ing, S endorses the relationship with P</td>
</tr>
<tr>
<td>(3) Positive cognitive stance on p (e.g., taking a stand: S accepts or assumes that p, decides to act on p, commits to p or holds p, etc.)</td>
<td>(a) In A-ing S takes a stand on p (acts on p) (e.g., implicitly or explicitly assumes that P <em>exists</em> and P <em>will</em> φ, etc.), and (b) S’s A-ing is contingent on P’s φ-ing in such a way that upon learning that it is not the case either that P <em>exists</em> or that P is φ-ing (or will or did φ), S would lose one of S’s central reasons for continuing to A (or such that learning not-p would cause S to lose or abandon her faith).</td>
</tr>
</tbody>
</table>

Where, if S’s faith-in P presupposes some set of claims about reality (e.g., some relevant proposition p),

First, having faith in a person characteristically involves some sort of personal response. I take Judeo-Christian faith typically to involve two core forms of personal response: (a) *trust in or reliance on* Jesus or God and (b) *a commitment to following* Jesus or *walking in God’s ways*. To have faith, in at least one important sense, is to *trust in or rely on* a person. *Pistis* (faith) is the *trust in or reliance on* God that God is said to desire of humans as a proper response to God’s *pistos* (faithfulness)—a turning toward God and entrusting oneself to God’s care. But Judeo-Christian calls to faith have, from the beginning, also been closely associated with and, indeed inseparable from, faithfulness or fidelity to God. Faith in this second sense of *following* Jesus or *walking* in God’s ways, is an engaged life-orienting commitment to a relationship centered upon loving God and loving one’s neighbors, around which one’s activities, behavior, and allegiance is structured. Faith in this sense of covenantal fidelity involves commitment or loyalty to a person, a way of life, or the faithful pursuit of an ideal or good—actively committing oneself to a sacred, covenantal relationship, comparable to marriage, to which personal terms and childlike intimacy, dependence, and obedience are appropriate. Following of this sort is expressed *behaviorally* in actions and decisions such as submitting to God’s will, making God’s purposes one’s own, pledging one’s loyalty or allegiance to God, a commitment to living in obedience to God, responding to God’s commands, and the like. Both (a) interpersonal trust or reliance and (b) following faithfully as part of a sacred covenantal personal relationship are ways of remaining actively
engaged in a relationship. Together then they constitute the sort of 
reliant relational response that I take to be at the core of paradigm cases of Judeo-Christian faith.

Second, with respect to the affective dimension, having faith in a person arguably requires a positive evaluative response—some sort of positive valuation, “being for,” or endorsement of the relationship with P (or of p). Howard-Snyder 2013 makes this point effectively with respect to propositional faith and similar considerations apply to faith in a person. Propositional faith seems to require that one cares about whether the proposition is true. Someone who has faith that God exists or that God will be faithful to such and such promises will want these to be the case—will consider the truth of these propositions or the obtaining of these states of affairs to be good or desirable. Similarly, faith in a person, involves valuing or endorsing the relationship or having affections appropriate to it (such as love for God).

Third, where having faith in a person presupposes claims about reality, it also involves taking a positive cognitive stand on the content in question. Traditional Judeo-Christian faith presupposes some particular claims about reality (e.g., that God exists, that Jesus is the Messiah) and, where it does, faith will involve some sort of positive cognitive stance on the truth of the relevant propositions. Belief, of course, is one sort of attitude that satisfies this condition. But belief is not the only form of intellectual attitude or commitment that can fill this role. In addition to S’s believing that p, there are also a number of other candidates that might also fill the role of “taking a positive cognitive stand” (e.g., S believes that p is likely, S believes that p is more likely than relevant alternatives, S trusts that p, S accepts that p, S assumes that p, S assigns to p, S decides to live by p, S resolves to act as if p were true, S believes that p is possible, p is a live option for S, and so on) (Alston 1996; Howard-Snyder 2013; McKaughan 2007 and 2013; Kvanvig, unpublished draft).

The behavioral, affective, and cognitive roles needed for having faith in a person can be filled in many different ways, some of which involve voluntary acts, decisions, and commitments and others which involve involuntary dispositions. There are a lot of options here. What if a profound hope, allegiance, or decision to trust—in contrast to confident belief or table thumping certainty—could partially ground some forms of religious commitment or ways of life? Hope, for example, has both an evaluative and a cognitive component and can thus play both of the affective and cognitive roles needed for having faith in a person. Hope by itself need not involve action and could be a dispositional state that one simply finds oneself in (constituted perhaps by strong desires and weak beliefs). But notice that the conditions of rationality for hope differ from those for confident belief. A hope that something is the case requires far less by way of evidence than belief with the same content. Suppose that you get a lottery ticket. Recognizing that your chances of winning are less than one in, say, 250 million, it would be irrational for you to believe that you are going to win. However, it is clearly not irrational to hope that you will win. Indeed, in my view, given certain combinations of affections and behavioral commitments, having propositional faith that p is compatible with having any non-zero (or at least non-negligible) personal probability for p.

How, then, could Femia take the reality of God on faith (decide to have faith that God exists)? We noted above that both parts of Femia’s core response are ac-
tions. The decision to trust and commitment to following that I will focus on are voluntary acts—not decisions to believe. Maybe you think that trust is not under our direct voluntary control—that trust, like belief, is a largely passive psychological state that one simply finds oneself in. If so, don’t let the terms distract you. I will define my terms and we need not quibble over words. Think about what I have in mind as a voluntary act, in the conceptual neighborhood of trust in or reliance on someone or something, that can be behaviorally defined and is thus better characterized as a voluntary act.

Notice that, as part of what is involved in following this Way, Femia can implicitly or explicitly adopt the following combination of attitudes.

(A) Femia has faith in (trusts or relies on) the testimonial source (e.g., Jesus or various authors of the Greek New Testament and/or Hebrew Bible, or some other intermediary like Femia’s mom).

This sort of interpersonal faith (trust or reliance) can ground the content of Femia’s propositional faith (her faith that God exists). That is, as part of her faith in the testimonial source,

(B) Femia has faith in (trusts or relies on) the testimonial source to testify accurately or reliably that K (i.e., with respect to the gospel proclamation, including the presupposition that God exists).

Given Femia’s propositional faith that God exists, she can, without incoherence, decide to trust in or rely on (have faith in) God as well:

(C) Femia has faith in (trusts or relies on) God.

In addition to this decision to trust in or rely on the testimonial source Femia also begins to follow. Indeed, she decides to commit herself to following the Way—to actively engaging in a relationship with Jesus and/or God which, if God there be, will play out in a complex series of actions over time.

As we saw above, Judeo-Christian faith typically involves trusting in or relying on a person and/or an allegiance or commitment to following a person or way of life. I shall now set out a rough characterization of action-centered faith in a person, in terms of (a) acts of faith cashed out in terms of the more basic notion of trust in or reliance on a person and (b) commitment to a person or to following a way.

A. ACTION-CENTERED COMMITMENT TO A PERSON OR TO FOLLOWING A WAY

Consider first the conditions under which the performance of actions (A-ing) by a subject (S) can constitute a form of faith, understood as an action-centered commitment to following a person (P) or way (W) as specified in Table 3 below. The Hebrew Bible speaks of “walking with God” (faithfully, humbly, in God’s ways) at key points in summarizing the essence of what God desires of humans (e.g., in the Shema in Deuteronomy 10:12–13 and Micah 6:8). Similarly, the Greek New Testament calls for “following Jesus” (e.g., Mark 1:17; 2:14; 8:34; 10:21) and Hebrews 11:5 explicitly connects the fact that both Enoch (Genesis 5:24) and Noah (Genesis
6:9) are said to have walked with God with their having faith. The phrase “walk in emeth—truth, firmness, faithfulness, faith)” in 1 Kings 2:4 and Isaiah 38:3 also connects the metaphor of walking with faith. These beautiful metaphors for what it is to “draw near to God” invite unpacking in terms of various ways of engaging positively in relationship with God (e.g., repentance, prayer, worship, obedience, doing justice, showing mercy) that fit well with an understanding of faith that takes action-centered commitment to a person or to a relationship with God expressed in following a religious way as its core. All of this also fits well with Richard Swinburne’s view that to follow a religious way is to pursue a way of life oriented around the core teachings (e.g., to practice the way by engaging in a collection of certain kinds of actions commanded or commended and refraining from those that are forbidden or discouraged) (Swinburne 2005, chapter 5). Suppose we think of following or walking in faith in this way: By A-ing S follows person P or way of life W roughly when in A-ing S is engaging in acts around which S’s relationship with P or way of life W is structured (or undertaking a commitment to further acts of engagement). My suggestion is that the reliant relational response that is filled by following can be cashed out in terms of actions that are straightforwardly under one’s direct voluntary control.

Table 3. Faith as Action-Centered Commitment to a Person or to Following a Way

<table>
<thead>
<tr>
<th>Role Conditions</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Reliant relational response</td>
<td>(1.f) In A-ing S is engaging in acts around which S’s relationship with P (or following way of life W) is structured (or undertaking a commitment to further acts of engagement),</td>
</tr>
<tr>
<td>(2) Positive valuation or endorsement of the relationship with P (or of p)</td>
<td>(2) In A-ing, S endorses the relationship with P (or way of life W) (e.g., values/affirms P and/or W in the sense that S desires it &amp; thinks it good),</td>
</tr>
<tr>
<td>(3) Positive cognitive stance on p (e.g., taking a stand: S accepts or assumes that p, decides to act on p, commits to p or holds p, etc.)</td>
<td>(3) In A-ing S takes a stand on p (acts on p) (e.g., implicitly or explicitly assumes that P exists and P will φ, etc.), and (4) S’s A-ing is contingent on P’s φ-ing in such a way that upon learning that it is not the case either that P exists or that P is φ-ing (will or did φ), S would lose one of S’s central reasons for continuing to A (or such that learning not-p would cause S to lose or abandon her faith).</td>
</tr>
</tbody>
</table>

Notice that these action conditions fill each of the three roles ascribed to the attitudinal profile of faith (in Table 2). Following and the commitment to following in the future involved in condition (1.f) is a form of reliant relational response,
in this case based around loyalty or commitment to a person or way of life; (2) is a form of positive valuation, while (3) and (4) together meet the conditions for a positive cognitive stance in a way that acknowledges the stake that religions such as Judaism or Christianity have in the truth of particular claims about reality.

B. FAITH AS TRUST IN OR RELIANCE ON A PERSON

Second, consider the following characterization of the conditions under which by A-ing S has action-centered faith in person P in the sense of trusting in or relying on a person as specified in Table 4.

Table 4. Faith as Trust in or Reliance on a Person

<table>
<thead>
<tr>
<th>Role Conditions</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Reliant relational response</td>
<td>(1.tr) S’s A-ing is an act of trust in or reliance on P (as defined in table 5),</td>
</tr>
<tr>
<td>(2) Positive valuation or endorsement of the relation-</td>
<td>(2) In A-ing, S endorses the relationship with P (or way of life W) (e.g., values/affirms P and/or W in the sense that S desires it &amp; thinks it good),</td>
</tr>
<tr>
<td>ationship with P (or of ϕ)</td>
<td></td>
</tr>
<tr>
<td>(3) Positive cognitive stance on ϕ (e.g., taking a stand: S accepts or assumes that ϕ, decides to act on ϕ, commits to ϕ or holds ϕ, etc.)</td>
<td>(3) In A-ing S takes a stand on ϕ (acts on ϕ) (e.g., implicitly or explicitly assumes that P exists and P will ϕ, etc.), and</td>
</tr>
<tr>
<td></td>
<td>(4) S’s A-ing is contingent on P’s ϕ-ing in such a way that upon learning that it is not the case either that P exists or that P is ϕ-ing (will or did ϕ), S would lose one of S’s central reasons for continuing to A (or such that learning not-ϕ would cause S to lose or abandon her faith).</td>
</tr>
</tbody>
</table>

Notice that the second and third role conditions on having faith in a person in the sense of trusting or relying on P can be filled by actions (2), (3), and (4) (see Table 4) in just the same way that they are for following a person or way (see Table 3). The notion of an act of trust in or reliance on a person that appears in (1.tr) can be unpacked as follows.

C. ACTS OF TRUST IN OR RELIANCE ON A PERSON

We could attempt to spell out what is or can be involved in either reliance on or trust in a person in a variety of ways. But since my concern is with the extent to which we can explicate the roles that these might play in faith in terms of action, consider first a form of behaviorally defined reliance on a person to do something (see Table 5).
**Table 5.** Acts of Reliance on a Person

<table>
<thead>
<tr>
<th>Role Conditions</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Reliant relational response</td>
<td>(1.r) S acts on the assumption that P will $\phi$ (or did $\phi$ or is $\phi$-ing) and achieving the goal at which S's A-ing aims significantly depends on whether or not P $\phi$s (where to act on the assumption that $P \text{ will } \phi$ is to do those actions which S would do if S strongly believed the stated assumption, i.e., that $P \text{ will } \phi$).</td>
</tr>
</tbody>
</table>

Several points are worth noticing here. First, in relying on P as described in (1.r), S makes herself vulnerable to P at least in the sense that the success of her own actions depends significantly on P doing whatever it is that S is counting on P to do. Unless P $\phi$s, S will not (or is at least less likely to) achieve her goal in acting as she does. Second, this sort of reliance is compatible with S being certain that P will $\phi$. However, an additional element of epistemic risk can easily be introduced into S’s reliance, for example, if S relies on P in circumstances where the evidence gives S some reason for supposing that P may not $\phi$. Third, whether or not S’s reliance is vindicated depends on whether P $\phi$s. Fourth, this sort of behaviorally defined reliance arguably falls short of trust. A bank robber could rely on a bank teller’s inability to distinguish his fake gun from a real one without trusting the teller. If we replace P with some inanimate object, X, in the schema above, one could rely on a rope to hold one’s weight without trusting the rope. Perhaps mere reliance on a person along the lines outlines in condition (1.r), in combination with the other conditions placed on faith in a person (filled by actions (2), (3), and (4) in Table 4), could satisfy all that is required for jointly sufficient conditions on having faith in a person.

But Judeo-Christian faith arguably requires something more than mere reliance, some richer notion of trust. If so, perhaps the place to start would be to add some condition to the gloss on reliance to the effect that in acting on the assumption that P will $\phi$, S also assumes that P will be motivated to act out of good will toward S, for example, by telling the truth or by acting in S’s interests and doing what P knows S wants or needs. Table 6 spells out one way, drawing on Richard Swinburne (2005, 143), that we could characterize a form of behaviorally defined trust or risk taking behavior on behalf of the good that doesn’t require very much in the way of belief or other psychological attitudes while at the same time introducing an additional element of epistemic risk in (t.2) and the clause about what is at stake (t.3).
Table 6. Acts of Trust in a Person

<table>
<thead>
<tr>
<th>Role Conditions</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Reliant relational response</td>
<td>(t.1) S acts on the assumption that P will $\phi$ (where $\phi$-ing P does for S what P knows S wants or needs or is acting in S’s interests or in a way that is worthy of S’s trust, or faithful to S, etc.).</td>
</tr>
<tr>
<td></td>
<td>(t.2) when the evidence gives S some reason for supposing that P may not $\phi$, and</td>
</tr>
<tr>
<td></td>
<td>(t.3) where there will be bad consequences if the assumption is false (i.e., if P does not $\phi$).</td>
</tr>
</tbody>
</table>

My present concern is not that we settle on final analyses here, but simply that there be some notion of reliance, trust, or risk taking behavior on behalf of the good such that it can both (1) plausibly play the role of trusting in or relying on a person in a sense relevant to faith (as sketched in Table 4) and (2) that trust or reliance can be spelled out in such a way that one can adopt it by voluntary acts that are straightforwardly under one’s direct control and do so in circumstances in which one lacks belief-level confidence that P will $\phi$ (see, for example, Frost-Arnold 2014). As long as some such account can serve both purposes, it can do the work that I want it to do in the argument of this paper.

I take the proposed characterizations above to provide clear suggestions about how responses that are spelled out very precisely in terms of actions might arguably qualify as forms of faith. But has it come at the price of turning faith into a frightening and overly technical catawampus? Let us remember that the basic idea is quite simple and, moreover, illustrated with concrete examples that we can easily imagine as part of Femia’s lived experience of faith. Paradigm cases of Judeo-Christian faith involve two main aspects: trust in or reliance on Jesus or God and a commitment to follow. Each of these forms of response are strongly emphasized in connection with faith, as faith is understood in various places in the Hebrew Bible and Greek New Testament, and both are ways of remaining actively engaged in a relationship. Let us suppose, then, that Femia has faith in Jesus (or in the testimony of the authors of the Greek New Testament) both in the sense that she follows Jesus and in the sense that she trusts in or relies on Jesus. Given this conception of what her faith is or can be, what about the charge that Femia’s faith must be irrational?

V. ACTION-CENTERED FAITH AND EPISTEMIC RATIONALITY

Femia’s faith does not require belief and is therefore not a form of believing on insufficient evidence. However, a more general objection may be lurking here: the charge that Femia’s faith is irrational. But what exactly is the objection here and is there something in such expressions of disapproval that Femia should attend to? In order to see what is at issue here, we need to say a bit in response to two questions.
First, how should we think about rationality? Second, under what conditions, if any, can faith of the sort that Femia has be epistemically and practically rational?

Claims that faith is irrational most often take the form of criticism broadly concerning (1) what one thinks and (2) what one does. Perhaps it is often assumed that there is more leeway concerning (3) what one cares about. Be that as it may, (3) won’t be the focus here, though nothing that I say will preclude further discussion of what is worth valuing.

Suppose that we take Richard Foley’s approach to thinking about rationality as a starting point. As Foley argues:

Rationality is a goal-oriented notion. Questions about the rationality of our decisions, strategies, plans, and projects are essentially questions about how effectively they promote our goals. The same is true of our beliefs. Questions about their rationality are also essentially questions about how effectively they promote our goals. (Foley 1991, 366)

When assessing claims about the rationality (or irrationality) of an agent’s opinion or action, Foley advises that we ask both: “From what perspective?” and “With respect to what goals?” First, our judgments about whether an agent’s opinion or action is rational may vary depending on perspective. For example, we might ask whether Femia’s faith is rational from (1) an egocentric perspective (by her own current lights, what she takes to be effective means to her goals), (2) a reflective perspective (what Femia would, on reflection, take to be effective means to her goals), or (3) an objective perspective (what would in fact be effective means to her goals; or what a knowledgeable observer would take to promote Femia’s goals).

Second, it is important to get clear on what goals are in view when claims are made about the rationality or irrationality of an agent’s opinions or actions. Here again our judgments about whether an agent’s opinion or action is rational may vary depending on what goals are in view. Are a person’s opinions or actions rational in light of only some of an individual’s goals (e.g., in light of Femia’s epistemic goals in contrast to her practical goals or in light of her current or short term goals in contrast to her long term goals)? Questions of epistemic rationality typically focus selectively on an agent’s truth-oriented goals, whereas practical rationality focuses on prudent or moral action. Alternatively, we might ask about the all things considered rationality of an agent’s opinion or action (i.e., when all of an individual’s goals are taken into account).

With this framework in mind, let us focus on the question of whether Femia’s faith can be rational by her own lights. There is a place in our intellectual lives for an activity of reflection the aim of which is to make sober assessments about how likely such and such is to be the case. If we want to understand this activity of forming and managing our opinions (which, following Bas van Fraassen, let us call “epistemic pursuit”) in a philosophical way, we need to ask: “What is the point?” The goal of the activity (some central aim or cluster of aims) sets up standards against which we can judge its success.

Many epistemologists (including van Fraassen 2002) follow William James here, at least as a first pass, in taking the point of epistemic pursuit to be centered around the joint aims of believing what is true (or empirically adequate—true with
DANIEL J. MCKAUGHAN

respect to the observable phenomena) and avoiding falsehoods (not believing what is false). However, these aims stand in tension and thus do not themselves constitute a well-defined goal for opinion—facile ways of achieving success at either extreme are of little value to us. For example, paranoid about avoiding falsehood, I might only believe tautologies or, only slightly better, repeatedly measure the length of blades of grass in the yard. Or, with zealous enthusiasm for the truth, I could believe that everything is true, so as to ensure that there are no truths to which I fail to opine. Such considerations lead van Fraassen to take the chief aim of epistemic pursuit to be the search for a well-balanced body of opinion (van Fraassen 2002, 87) or what Foley refers to as an accurate and comprehensive set of opinions (Foley 1991, 376). Like van Fraassen, I am also thinking of rationality in terms of permission rather than obligation. In seeking opinions that are properly responsive to experience, we face choices about under what conditions and how far we will go beyond experience in our interpretive judgments and in how we will conduct our intellectual lives (e.g., in our ampliative inferences, in how much evidence we require of belief, etc. van Fraassen 2002, 97).

While there is much more that could be said about epistemic rationality, if we take something roughly along these lines to be the goal of epistemic pursuit we can also begin to see how we might go about assessing our conduct in this part of our intellectual lives. For example, we can ask about the extent to which a given opinion fits or accords with the facts—with what is actually the case. Agreement with experience is a rock bottom criterion for success, but we can also ask about the coherence of the body of opinions that we hold. Logical consistency and probabilistic coherence (synchronic and diachronic) will be desiderata, as will be the strategies or policies that we employ for changing our opinions over time in response to experience and to relevant new ideas. We can also ask about whether the resources that one has invested in gathering information about the matter at hand is appropriate given how important it is and how easily relevant new information that might be expected to make a difference could be acquired. But even if we elaborate this conception in a more nuanced perspective on epistemic pursuit, which would especially include close analysis of the role that value judgments play in inquiry, nevertheless it seems to me that the best means for Femía to achieve success in this epistemic activity is to adopt epistemic opinions that conform to her current total evidence (i.e., with respect to a given proposition \( p \), to hold an opinion that fits the considerations that bear on the likely truth or falsity of \( p \) available to her at the time). It is true that in order to be successful in achieving her aims, Femía’s perceptual and cognitive faculties will need to be functioning properly or reliably and also that the world will need to cooperate. I am in agreement with van Fraassen that responsible intellectual conduct “pertains only to how I shall manage what is in my power” (van Fraassen 1995, 22).

If we accept a sharp distinction between belief (or epistemic opinion more broadly) and action for the purposes of evaluating epistemic and practical rationality, the following sort of picture emerges. Epistemic opinion (assessment with respect to considerations that bear on likely truth or falsity) and action are subject to very different criteria of appraisal. Epistemic rationality, on this view, is solely a matter of finding yourself with a credence level or subjective probability judgment
that fits the evidence. Evidentialists, for example, will take it that the only relevant factors that should go into the determination of one’s opinion are evidential considerations—factors that bear on how likely a proposition is to be true or false—and that one ought to proportion one’s belief to the evidence. Questions about the rationality of one’s opinions can be evaluated with respect to the extent to which one has effectively pursued the goal of forming an epistemic opinion—evaluating how effective one has been in that activity by the extent to which one’s belief or opinion conforms to or fits with what one’s overall evidence supports.

Practical rationality, in contrast to epistemic rationality, is a different matter and will be addressed in Section 6. Here is what I take to be the upshot, when it comes to epistemic rationality. Typically, an evidentialist policy—roughly Hume’s advice that we proportion our epistemic opinions to the evidence (considerations that bear on likely truth or falsity of $p$)—will be the best way for an agent to achieve her epistemic goals. Femia can do no better than to conduct her intellectual life in such a way that she does her level best to have her sober epistemic opinions (e.g., credences or subjective probability judgments) conform to the evidence available to her and to properly investigate what evidence might be available in a manner appropriate to how much any given topic matters to her relative to her other concerns.

There are a lot of nuances we could add here, but the important point to see is that nothing in Femia’s faith, as I have characterized it above need inhibit this epistemic pursuit. Femia’s action-centered faith, as characterized in the previous section, leaves her entirely free to follow the arguments and evidence where it leads. Although there are, of course, many ways in which Femia could fail to be epistemically rational there is nothing inherent in action-centered faith that leads her into epistemic irrationality. I conclude, therefore, that Femia will count as epistemically rational in the main sense that matters provided that she does her level best to form epistemic opinions that track her evidence and to inquire responsibly on things she cares about. The key move by which this result is achieved is to locate Femia’s faith primarily in the domain of action. So it is to considerations of practical rationality that we now turn.

VI. ACTION-CENTERED FAITH AND PRACTICAL RATIONALITY

Questions about the rationality of actions (practical rationality), in contrast, are questions about how effectively an agent is promoting her ends. Decisions about how to act are not subject to further epistemic appraisal (that work, we presume, has already been done with respect to the epistemic opinions that factor into the decision matrices) but are instead proper targets for moral and practical evaluation.

Decision theory is one of the most important ways of thinking about practical rationality currently on offer. If we can show that the kind of faith that I am exploring can be practically rational by those lights, this is an important thing to notice. By the lights of decision theory, 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).
Decision theory invites us to consider four factors when assessing the practical rationality of Femia’s actions: (1) the alternative actions, (2) the possible states under consideration, (3) Femia’s personal probabilities for each of the possible states, and (4) some sort of judgment about the value or utility that Femia assigns to each possible state.

**Table 7. Decision Theoretic Analysis of the Practical Rationality of Femia’s Action**

<table>
<thead>
<tr>
<th>Live Possibilities</th>
<th>S₁ = K</th>
<th>S₂ = ¬K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actions</td>
<td>P₅(K) = n</td>
<td>P₅(¬K) = 1 - n</td>
</tr>
<tr>
<td>Outcomes</td>
<td>U₁</td>
<td>U₂</td>
</tr>
<tr>
<td>A = S follows the way</td>
<td></td>
<td></td>
</tr>
<tr>
<td>¬A = S does not follow the way</td>
<td>U₄</td>
<td>U₃</td>
</tr>
</tbody>
</table>

Expected Utility of Action A for Femia = \[ nU₁ + (1 - n)U₂ \]

Expected Utility of ¬A for Femia = \[ nU₃ + (1 - n)U₄ \]

Recall Femia’s condition. Femia is confronted with a testimonial source that proclaims some core religious teaching K that invites the response: follow religious way W. For simplicity, we stipulated that Femia regards only Christianity and a thoroughgoing naturalism as live possibilities and that following a Christian way and not following are the alternative courses of action.

So we construct a decision table, like Table 7, that includes as columns each of the states that she regards as live possibilities: \{K, ¬K\}. Let W be whatever life to which Christianity calls one to live—following Jesus and walking in God’s ways, living in ongoing reconciled relationship with the God of Abraham, Isaac, Jacob, and Jesus. The actions that Femia decides between, in her case to follow W or not to follow W, are represented by rows on the table: \{SAs, ¬SAs\}. Femia is deciding whether or not to trust the testimonial source that God exists and to seek to actively engage in a committed relationship with God. In order for her to do this, given the modern predicament that she faces, let’s take following W to include both following and relying on or trusting in Jesus as well as the entire package of attitudes (A), (B), and (C) elaborated in Section 4. That is, by following W, Femia also has faith in (trusts in or relies on) Jesus. Part of what is involved in this faith is a trust in or reliance on Jesus (or other testimonial source) to testify accurately or reliably concerning K (which includes the presupposition that God exists). Given that this sort of interpersonal faith (trust or reliance) grounds Femia’s propositional faith concerning the content of K, Femia also has faith in (trusts in or relies upon) God.

Decision theory represents Femia’s epistemic opinions in terms of personal probability. Femia’s personal probability for a state measures how likely she
thinks that the state of affairs in question obtains. For the live possibilities under consideration in this example, Femia’s personal probabilities are represented as follows: \( P_S(K) = n, P_S(\neg K) = 1 - n \), where \( n \) is some real number between 0 and 1. With respect to her purely epistemic opinion, Femia’s personal probability for \( K \) may be quite low—lower, perhaps even substantially lower, than her personal probability for naturalism.

But following the religious way \( W \) given \( K \) is also Femia’s “pearl of great price” (Matthew 13:45–46) in the sense that she values it so highly that she is willing to forego many (perhaps any) other potential goods to pursue it. If \( K \) is true, we are assuming, there is nothing else that Femia would rather do than to follow Jesus (and to walk in God’s ways) and to rely on or place her trust in Jesus (and in God). At the risk of putting matters more crassly than they are for Femia, in decision-theoretic terms, the value or “utility” that she assigns to \( U_1 \)—the possibility of living in an ongoing reconciled relationship with God—is some very large, if finite, value. These need not be for selfish reasons but rather might be motivated by love for God and the enormous value she places on engaging positively in relationship with her Creator through acts of repentance, prayer, worship, obedience, seeking justice and to love her neighbors, and so on. Femia’s utility for an action given some state is the value (positive or negative) that state has for her if it obtains. So her utilities for the various outcomes she regards as live given some action are:

\[
\{ U_1[SAs & K]^{+}, U_2[SAs & \neg K]^{+}, U_3[\neg SAs & K]^{+}, U_4[\neg SAs & \neg K]^{+} \}.
\]

Femia will count as practically rational, from a decision theoretic perspective, if she does the action with the highest expected utility (EU). The expected utility of action \( A \) for Femia = \( nU_1 + (1-n)U_2 \) and the expected Utility of \( \neg A \) for Femia = \( nU_3 + (1-n)U_4 \). We can now compare the expected utilities of each course of action:

\[
EU(SAs) > EU(\neg SAs) \text{ if and only if } n(U_1 - U_3) > (1-n)(U_4 - U_2) \text{ (see Mougin and Sober 1994)}
\]

As we have said, Femia places a very high (if finite) value on \( U_1 \). Notice then that the high value placed on \( U_1 \), in contrast to \( U_2, U_3, \text{ and } U_4 \) does most of the work in determining the expected values. Even if she has a low subjective probability for \( K \), because she places such value on (has such a large utility assignment for) the truth of the proclamation, her action—following the way—will come out as practically rational. Indeed, \( A \) can be practically rational even for very low but non-zero (maybe non-negligible) values of \( n \) (e.g., subjective probabilities for Judaism or Christianity) (see Swinburne 1969 and 2005; Poston and Dougherty 2007; see also Poston 2009; Buchak 2012; and Dougherty 2014).

I conclude that for Femia, someone to whom only one religious way is a live possibility (in contrast to naturalism) and who values that religious way as a “pearl of great price” (Matthew 13:45–46) in the sense that she values it so highly that she is willing to forego many (perhaps any) other potential goods to pursue it, a decision to follow that religious way can be practically rational under a wide range of evidential circumstances (even situations in which she takes the truth of
K to be significantly less probable than \( \neg K \). Even if Femia has a low subjective probability for God’s existence and the gospel proclamation, because she places such value on (has such a large utility assignment for) the truth of the proclamation, her action—following the Way—will come out as practically rational. Similarly, if you place a high value on starting and owning your own business or becoming a great author or great artist or having a career in baseball, it could be rational to pursue those goals even if you knew or believed that your own chances of success were very slim.

The point to see here, as Pascal realized, is that it just is a fact about standard decision theory that when you have a big discrepancy between the valuations of the outcomes then it can be rational to follow a Christian Way even if you think an alternative such as naturalism is more likely given the evidence available to you. But several features of the use that I am making of decision theory as a defense of the practical rationality of action-centered faith are worth emphasizing, in part because they allow us to sidestep some standard objections to traditional discussions of Pascal’s wager.

First, what has been shown is not that her faith is rationally required, for Femia or anyone else. Pascal’s wager has sometimes been put forward as an attempt to show libertines everywhere that they would be irrational not to take this bet, an appeal to the basest forms of self-interest that treats discussions of faith much as one would approach deliberations about whether to buy fire insurance. The Many Gods objection is especially problematic for versions of the wager seeking to show that embarking on a particular religious way is rationally required. My claim is the far more modest one that, according to standard decision theory, in following the Way Femia’s actions can be rationally permissible by her own lights. In particular, Femia’s decision to follow Jesus can be practically rational by her own lights despite her having significant doubts about central ontological presuppositions or claims of the gospel (e.g., that God exists, that Jesus rose from the dead). I suspect that my points about permissibility by the lights of decision theory rationality, in contrast, can be generalized to cases in which someone who regards her own religious tradition (however broadly or narrowly construed) as a live possibility and values it significantly more than other alternatives she regards as live by adding more columns and rows to the decision matrix. Femia might well place a high relative value on the existence of the Judeo-Christian God, in comparison to the existence of a Flying Spaghetti Monster, without claiming that those with other preferences are irrational.

Second, nothing about evaluating Femia’s actions in this way requires that her values/utilities stem crassly from self-interest. Indeed, Femia need not have used decision theory in her own deliberation at all. Decision theory might only come into the discussion as part of an assessment of the charge that Femia’s action-centered faith is practically irrational. Decision theory is a widely used and influential approach to practical rationality and what I have shown is that action-centered faith can qualify as practically rational by that standard.

Third, Pascal’s wager is often presented as a choice between courses of action that one might undertake in the hopes of coming to believe the proclamation (e.g., going to mass, taking holy water, seeking fellowship with other “believers”). Pascal
did not claim that we were so made that believing is ordinarily under our direct voluntary control. But the steps he recommends that you take in order to “stupefy yourself” are clearly aimed at exerting indirect control over belief formation, whether the beliefs are formed in accordance with the evidence or not. Obviously I do not deny the value of evidentially grounded belief. But on the view I am exploring, the act is *constitutive* of Femia’s faith and decision theory comes in as a response to the accusation that Femia’s action-centered faith is irrational. Although in my view various of our cognitive judgments and values are often to some extent under our control, the points I have made about the rationality of Femia’s action-centered faith will go through even if both our personal probabilities and values are based on beliefs and desires that turn out to be largely passive psychological states that we for the most part just find ourselves in rather than items that we choose to have.

Fourth, others can use the same reasoning in application to other religious traditions. In attempting to think through these issues from within the tradition(s) with which I am most familiar (the Judeo-Christian tradition), I wish to leave serious and respectful conversation about the significance of religious diversity for another occasion. I nevertheless welcome the observation that (with perhaps only minor adjustments) the arguments here applied to Femia could be run, for example, by a Jewish Ayala or an Islamic Aladdin and wish to leave serious and respectful discussion about the significance of religious diversity for another occasion. For better or for worse, similar arguments might also be extended to readers for whom, like Linus from the *Peanuts* comic strip, the Great Pumpkin or Flying Spaghetti Monster are living and valued possibilities.

**VII. CONCLUSION**

This paper explicates a characterization of Judeo-Christian faith in terms of *active commitment*, which involves interpersonal trust or reliance and a commitment to remain actively engaged in a relationship. Using the example of Femia, I have shown that despite her deep doubts about the central Christian proclamation there is a form of voluntary response available to her that can constitute a non-trivial form of Judeo-Christian faith. Not only is action-centered faith under one’s direct voluntary control and compatible with extreme forms of doubt, I have moreover argued for several significant conclusions about the rationality of such action-centered faith. First, because nothing in action-centered faith requires a person to do anything other than proportion one’s beliefs or opinions to the evidence in matters of epistemic evaluation, her faith can be epistemically rational even under a wide range of subpar evidential circumstances. Second, given the strong attraction to and value that she places on the message of good news, as long as she continues to regard Christianity as the only live possibility (in contrast to naturalism)—or more generally as the live possibility that she values far above all others—Femia’s action-centered faith can also be practically rational by the lights of one of the most influential contemporary approaches to evaluating practical decision making.
ACKNOWLEDGMENTS

This project was made possible through the support of a grant from Templeton Religion Trust. The opinions expressed in this publication are those of the author and do not necessarily reflect the views of Templeton Religion Trust. I would like especially to thank Lara Buchak, Trent Dougherty, Dan Howard-Snyder, Yoav Isaacs, Jonathan Kvanvig, Sam Lebens, Michael Pace, Bradley Rettler, and the participants in the 2015 Faith Project Summer Seminar for discussion and feedback on an earlier version of this project.

BIBLIOGRAPHY


