Trust me! We tell each other. Have faith in me. Have faith in yourself. Have faith in God. While others object that faith in God is wishful thinking, a harmful farce. We urge ourselves and others to have faith and trust, chide people when their faith or trust is misplaced, for example, bishops who continue to trust priests with the care of vulnerable children after they have shown signs of pedophilia. Some trust and some faith is good and some is bad? What makes the difference? In this paper, I want to explore that question and in particular, the question of how much of a role luck plays in that difference.  

I. Faith and Trust

A number of people have sought to define faith recently. There is some evidence that the term is vague or ambiguous in ways that resist precise definition. I shall give a rough account that seems to fit with what many theorists mean without attempting to capture everything everyone has meant.

Faith, according to many theorists, is some sort of combination of other attitudes: cognitive, conative and dispositional. My account will have this feature. It is to be hoped that these attitudes fit together not simply as a heap but in some unified, organic way. I shall not say much about that relation, however.

So, what are the elements? First, some sort of cognitive element, something like belief. If Caleb has faith that his wife is faithful, we typically understand that he thinks his
wife is faithful. In fact, some treat faith as equivalent to belief. Others, however, argue that the cognitive element here is weaker than belief. Caleb might simply accept the thought that his wife is faith or assume that she is faithful. I shall insist that faith include some such cognitive element, but I'd like to be neutral between those who insist that this element must be belief, and those who allow it to be something weaker.

A second aspect of faith is a conative element, a desire or sense of approval. We have faith in things we want or we approve of. Caleb has faith that his wife is faithful. He does not have faith that his father is dying, even if he has the same confidence in both propositions. That is because he regards his wife's faithfulness with approval or desire; whereas, he is saddened by the thought of his father's death. We have faith that we will have successful careers, that our children will make the right choices, and that our favorite team will win. This suggests that faith involves a positive conative element, such as desire or approval or believe in the goodness of the state of affairs we have faith in.

A natural extension of these two notions is that faith involves a disposition to act in ways that make sense if the cognitive element is true. Because Maria has faith in her 17 year old son's good character, she allows him to stay at home alone while she goes out of town for the weekend; because Bruce has faith in his friend's good character he allows his son to have a sleepover at Bruce's house. Because I have faith in my teaching assistant's ability to teach, I allow her to sub for me when I'm away at a conference. (Incidentally, I

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1 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.


3 Again see Alston, Howard-Snyder, McKaughn, Buchak, etc.
shall sometimes use the terminology of "faith in" a state of affairs or a person as opposed
to "faith that". While there may be important differences between the referents of these
phrases, these differences are not important for my purposes.

A further aspect of faith is some sort of resilience to counter-evidence. An athlete
who has faith in herself is not likely to lose her faith as soon as she loses a race or fails to
qualify for a team. A husband who has faith in his wife won't immediately lose his faith
when he hears some hint of suspicion about her friendship with a neighbor. This sort of
resilience comes in degrees and it's unclear exactly how much is requires; it is clear that it
can go too far and become "blind faith", but something of this sort seems to be part of our
concept of faith. This is perhaps what has earned faith a bad name amongst the likes of
Dawkins, Clifford and Twain. However, if we acknowledge that faith doesn't necessarily
involve a commitment to a single high level of confidence, then we can allow that faith
can vary in its degree of credence (in accordance with the evidence) while still counting
as faith.4

Finally, and this will be crucial in the discussion that follows, faith involves some
element of risk. Faith is often contrasted with sight or certainty.5 We talk about having
faith that we will win the race (in advance). Once we're standing on the podium, wearing
the gold medal, we don’t say that we have faith that we won. A father might say that he
has faith that his daughter won the race, but only if he has not yet heard for sure that she
has won. It seems to me to be at least infelicitous to talk of faith when there is no

4 Kvanvig,(2013) Howard-Snyder, Buchak, 2012
5 1 Corinthians 13:12: “…1"'When I was a child, I used to speak like a child, think like a child, reason like a child; when I became a man, I did away with childish things.12For now we see in a mirror dimly, but then face to face; now I know in part, but then I will know fully just as I also have been fully known. 13But now faith, hope, love, abide these three; but the greatest of these is love."
epistemic possibility of falsehood. (If fallibilism about knowledge is correct, it might be possible to say that I know P and have faith that P.)

Trust is very similar to faith – with perhaps some subtle differences.

"Trusting requires that we can, 1) be vulnerable to others (vulnerable to betrayal in particular); 2) think well of others, at least in certain domains; and 3) be optimistic that they are, or at least will be, competent in certain respects. Each of these conditions for trust is relatively uncontroversial. There … is a further condition which is controversial, however: the trustor is optimistic that the trustee will have a certain kind of motive for acting. Controversy surrounds this last criterion, because it is unclear what, if any, sort of motive we expect from people we trust."  

Like faith, central cases of trust of the form, "A trusts B to F," involve some sort of less than certain cognitive attitude towards the proposition that B will F, some sort of approval of B's F-ing and some sort of disposition to act as if this is true.

Although there are some peripheral cases where we talk about trusting a car or a bridge, it is common to contrast trusting with mere reliance. A conman may rely on his victims to behave predictably, he doesn't trust them to act in these ways… In indicator of this is that he wouldn't feel betrayed if they fail to act in the way he expects. I believe that this difference is grounded in the fact that trust involves an expectation, not just that another will act in the desired way, but that she will do so out of a concern for the well-being of the trustor. If that is correct, then central cases of trust involve a belief (assumption) that the other is well-disposed towards one and will treat one as an end in

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6 Thanks for Trent Dougherty for clarifying this point for me.
oneself rather than as a mere means. If this is right, then statements like, "I trust my car," "I trust the plumber to fix the toilet" are often peripheral or secondary uses of trust. Trust has its place centrally in serious relationships.

In what follows, I shall use examples of faith and trust without marking a difference between them. (although I will leave open the possibility that fine-grained distinctions can be made.)

It is not uncommon to hear people express moral injunctions and moral rebukes or praise about instances of faith or trust or the lack of these. It seems that one can be morally wrong in trusting the wrong people (especially if someone else's welfare is at stake.) And one can be morally wrong in failing to trust or failing to have faith. If this is right, then we might ask what makes the difference between right and wrong faith. A natural answer is that part or all of the difference is the difference between correct and incorrect faith. (i.e., faith where the associated cognitive attitude is true versus faith where the associated cognitive attitude is false.) But if this is right, then it raises the specter of moral luck, because both faith and trust, as I argued earlier, are almost by definition, somewhat risky. We have faith and trust in situations of less than optimal information. It seems that, given our evidential situation, it is always possible to be mistaken.

II. Moral Luck

The Stanford Encyclopedia defines moral luck like this:
"Moral luck occurs when an agent can be correctly treated as an object of moral judgment despite the fact that a significant aspect of what she is assessed for depends on factors beyond her control."8

Following Thomas Nagel, it is now standard to distinguish four kinds of moral luck: circumstantial, constitutive, causal, resultant. Circumstantial luck concerns that circumstances one finds oneself (non-culpably) in – e.g., Nazi Germany. One is morally unlucky if one finds oneself in circumstances where avoiding wrongdoing is very difficult and costly. Constitutive moral luck is luck in the kind of person one is – e.g., if one has been raised in a loving home in which one has learned to be trusting and encouraged to be moral. Presumably, it is much easier for such a person to behave rightly than for someone raised in difficult and abusive circumstances. Causal luck is the sort of luck that incompatibilists worry about. If everything we do is entirely determined by factors outside of our control (such as the way the world was thousands of years ago) it could turn out that whether we act wrongly or rightly was a function of these factors. Those who resist the idea of moral luck will argue that it cannot be true that our behavior is right or wrong in such a situation. Resultant moral luck is luck in the events surrounding the agent that do not cause the agent's base action but which make the difference to how that base action translates into more complex actions. For example, imagine two shooters attempting to commit murder. They both fire a gun at their victim. As far as both can see the circumstances are identical. In the first case, the agent succeeds in shooting and killing his victim. In the second case, a bird flies in the path of the bullet and knocks it off course, so that the shooter is an attempted murderer but not a murderer. Someone who believes in moral luck will say that the lucky (or unlucky) flight of the bird made a difference to the...
degree of wrongness of the shooter. The murderer was more wrong. Or imagine two drivers who are texting while driving on a busy freeway. The evidential situation, intentions, etc. of both are identical, but some factor outside the ken of either enters the situation and leads one to cause a fatal accident and the other to escape scott free. Again, those who are willing to accept moral luck might say that one of the drivers is guilty to a serious moral wrong – negligently causing a death; whereas the other driver is guilty only of a little carelessness.

I would like to consider resultant luck to include cases where the luck factor enters the picture prior to the agent's action as well as after the agent's action – without itself causing the agent's basic action. E.g., imagine two jurors faced with exactly similar evidence in two similar trials. In both the jurors act conscientiously and choose to convict (and suppose that their fellow jurors agree.) But in one case the accused is guilty and the other (freakishly) is innocent (perhaps he's been framed.) The second juror is partially responsible for an injustice. If you believe in moral luck, you might think that she (and her fellow jurors) have done something wrong, whereas the first set of jurors have done nothing wrong.

My focus in this essay will be on resultant luck so understood.

III. Reasons to Reject Moral Luck

Immanuel Kant writes: "A good will is not good because of what it effects or accomplishes, because of its fitness to attain some proposed end, but only because of its volition, that is, it is good in itself… Even if, by a special disfavor of fortune or by the niggardly provision of a step motherly nature, this will should wholly lack the capacity to carry out its purpose—if with its greatest efforts it should yet achieve
nothing and only the good will were left (not, of course, as a mere wish but as the
summoning of all means insofar as they are in our control)—then, like a jewel, it
would still shine by itself, as something that has its full worth in itself. Usefulness or
fruitlessness can neither add anything to this worth nor take anything away from it.⁹
(Kant 1784/1998, 4:394)

A different way of putting the same thought is the Control Principle. We are
morally assessable only to the extent that what we are assessed for depends on factors
under our control. (SEP)

A corollary of the Control Principle is the idea that Two people ought not to be morally assessed differently if the only other differences between them are due to factors beyond their control. (SEP)

This seems to motivated by a concern with fairness. Given that the two agents in my above pairs of cases took themselves to be doing the exact same thing and had no control over and no knowledge of the luck factor that made the difference, it seems unfair to treat one as having acted wrongly and the other as having acted rightly. This concern might be somewhat mitigated if one separates wrongdoing from punishableness or blameworthiness, but it still seems somewhat unfair that I turn out to have acted wrongly while you – who acted in the same circumstances, with the same intentions and knowledge, did not.

At least some of this might be motivated by the principle that "ought" implies "can". To adapt a case from my own work, imagine that you are told by some sadistic kidnapper that you can save your friend's life if and only if you win a chess game. You do

⁹ (Kant 1784/1998, 4:394)
everything you can to bone up on chess strategy in the time before the game. At game
time you discover that you are facing a world champion.10

One way of continuing the story has you losing horribly and your friend dying.
Another way of continuing the story, you get lucky. (Let's suppose that your opponent
throws the game in a way completely uninfluenced by you. Perhaps you are not able to
talk to him.)

Theories which say that you acted wrongly in the first case, but rightly in the
second case, seem to be saying – in the first case – that you ought to have accessed the
second scenario – but that was out of your control – due to luck from your point of view.

So, I feel torn: on the one hand, I suspect that whether faith and trust are good and
right are due to the facts of the case even where those facts are not completely accessible
to the agent, and so that sometimes whether an agent is right to have faith or trust, and to
act on her faith or trust, is somewhat a matter of moral luck. On the other hand, I find
myself opposed to moral luck, especially resultant luck.

IV. Morally Momentous Cases of Faith or Trust.

Here are some examples to think about:

A. King Lear has to choose who to entrust his kingdom to (and his own old age).
He chooses to trust his older daughters, Goneril and Regan, and to distrust his youngest
daughter, Cordelia. As we know, these momentous decisions have bad results.

B. Meanwhile: Gloucester trusts his son, Edmund, when he tells him that his other
son, Edgar, is plotting against him, (Gloucester). Again, we see a father choosing to trust
(or to have faith in) the wrong child.

10 Frances Howard-Snyder (1997).
C. Othello trusts his old friend, Iago, and in the process, fails to have faith in his faithful and innocent wife, Desdemona.

D. In Much Ado About Nothing, Claudio trusts Don John (and the evidence of his senses) and comes to believe that his fiancée, Hero, is unfaithful. In so doing, he fails to have faithful in Hero. Confronted with some of this evidence, Beatrice does have faith in her Hero, the cousin.

In each of these cases, we think it would be better if the agent had trusted differently, particularly, we think it would have been better if they had trusted the trustworthy and had faith in the faithful, Lear in Cordelia rather than Goneril and Regan, Gloucester, in Edgar rather than Edmund, Othello, in Desdemona rather than Iago, Claudio, in Hero, etc. We might even go further and say that say, Beatrice's faith in her cousin was virtuous, that Othello's lack of faith in his wife was vicious, that Lear's lack of faith in Cordelia was vicious. We might go even further and say that Lear ought to have had faith in Cordelia, the Othello ought to have faith in Desdemona, the Beatrice did as she ought in trusting her cousin.

Some people will deny the normative claims; but for others, they will seem quite natural. If that is right, and if, we suspect, getting it right in some or all of these cases is a matter of luck, then they might worry that the difference between right faith and wrong faith is a matter of luck.

Here are some more cases:

E. In Sons of Anarchy, we meet a character Jax Teller who bears some striking resemblances to Hamlet but who is the leader of a vicious motorcycle gang. He is married to a woman, Tara, who comes from a very different background and who is a surgeon.
She has two young sons and desperately wants to remove them from the gang life and in particular from the influence of Jax's mother and their grandmother, Gemma. So, she somehow manages to fake a miscarriage and to frame Gemma for causing it. Jax trusts Tara in this matter, and signs a document, effectively depriving her of access to her grandchildren. In this situation, Gemma is entirely innocent. Again, Jax seems to have trusted (and had faith in) the wrong person.

F. We might also consider the case of the Impressionists in Paris in the mid nineteenth century— who had faith in themselves in spite of the contempt heaped on them by the gurus of the art world and by the market. In Moral Luck, Bernard Williams describes a slightly fictionalized story of Paul Gauguin choosing to act on his faith to leave his family and pursue his artistic career in Tahiti.\textsuperscript{11} Williams offers this as a case of moral luck. We think that Gauguin's choice was justified (or much more justified) given that he was in fact a great painter than if he had been a mediocre painter. For my purposes, we can think of this as a case in which his faith in himself and his decision to act on his faith, was in turn a matter of moral luck. Given what he had to go on, there is some real sense in which he could have been completely wrong. Perhaps it will be objected that it is a necessary truth that the particular sensory experiences he had when he looked at his own paintings couldn't have been had if he had been a mediocre painter – perhaps it is a necessary truth that those images constitute great art. But it is also true that a different painter could have looked at her own work and felt the same sort of confidence in her talent that Gauguin felt and been wrong.)

G. A mother suspects her son has stolen money from her purse. (Suppose the evidence is somewhat ambiguous.) She reads his diary and searches his room to find out.
He is outraged at her violation of his privacy but mostly at her lack of trust in him.

Consider two continuations of the story.

(i) First scenario. He is innocent. He feels outrage and resentment and perhaps resolves not to be trustworthy in the future.

(ii) Second scenario. He is guilty. Her suspicions were correct. His outrage must feel a bit hollow to him. You can't really say, "How dare you not trust me?" when you know yourself to be untrustworthy.

H. Two believers in different religions, both equally good and serious and scrupulous about finding the truth. One believes the true religion and the other believes a false religion.

In light of these examples, here's an intuitive although controversial suggestion: moral facts about faith and trust are subject to moral luck, because whether an instance of faith or trust (or acting on faith or trust) are morally right depends (at least in part) on the facts of the matter, about which the agent is often fallible.

V. First rejoinder: Faith is Always Good and Right

One response would be to say that faith and trust are always good and right, even when they turn out badly – analogous to Kant's good will – which sometimes has unfortunate results but nevertheless also gleams like a jewel.

While we do often admire faith and trust even when it fails -- for example, we might admire a parent or wife who continues to have faith in a faithless child or husband, this response cannot deal with all cases. Many of the above cases involve a choice of whom to trust. Othello cannot trust both Iago and Desdemona. Jax Teller (Sons of

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11 Bernard Williams, Moral Luck
Anarchy) cannot trust both his wife and his mother. If he trusts his wife, then he has to give up his faith in his mother. If he continues to have faith in his wife, he is forced to recognize that his wife has lied and cease to trust her.

Moreover, sometimes it just seems wrong to put one's faith or trust in someone who one has good reason to believe is untrustworthy. This seems especially so when someone else's welfare is at stake. An archbishop who continued to trust a priest under his authority with the care of children would be severely negligent. The same could be said of a school principle with a coach or a teacher; a parent with a babysitter. It may be objected that the person in authority could have faith without acting on the faith, that is, he could have the mental states associated with faith – belief, approval, without actually entrusting children to the suspect's care, but this seems an odd sort of faith. I have faith that you would never harm a child, but I'm not going to entrust a child's care to you. (While it seems that we can have faith that P where the stakes are low and not have faith that P where the stakes are high – e.g., I might have faith in your ability to cross Niagara Falls on a rope when pushing my computer in your wheelbarrow but not when pushing my baby – nevertheless, it seems bizarre if not self-deceptive to have the attitude of faith without the action.)

Even in cases where no one else's welfare is at stake it seems foolhardy to trust someone with one's own welfare if there is lots of reason to suspect that the person is not trustworthy. At the very least, it seems permissible to withhold trust in such cases.

**VI. Second Rejoinder: Faith and Trust are always Bad and Wrong.**

We could go to the opposite extreme and say that faith and trust are always wrong, or always permissible to withhold. This is sometimes said by atheists who are hostile to
the concept of religious faith (Dawkins letter). Perhaps we should always accord our degree of belief and our willingness to act exactly in accordance with the evidence.¹²

But this seems too strong. Critics of religion presumably trust their spouses and their children and friends. It would be an unsatisfactory marriage in which a husband never allowed his wife to enter the company of other men without supervision or never allowed his adolescent children any privacy on their own or with members of the opposite sex. If you couldn't allow your children to spend the night at sleepovers for fear they might be sexually abused or never allow them to be supervised by coaches or camp leaders or youth group leaders, they would lose out on valuable experiences.

In the above examples, I think we do think well of Beatrice for trusting Hero, and we do think that Othello ought to have had faith in Desdemona. Moreover, if we put ourselves in the position of the person trusted or distrusted, it feels like an insult to be distrusted, particularly if we are trustworthy.

Frost-Arnold cites the phenomenon of therapeutic trust. Apparently evidence suggests that those who are trusted (sometimes in spite of imperfect trustworthiness) often respond well.¹³ The attractive image of themselves conveyed by the trust makes them want to live up to it, and so can become more trustworthy as a result of being trusted. It seems natural to suppose that the reverse would be true, that those who are not trusted respond by acting in an untrustworthy manner. College campuses that set up honor codes, and especially those who ask students to sign the codes, experience significantly lower rates of cheating than those who try to prevent cheating in less trusting ways.¹⁴

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¹² Clifford (1877).
¹⁴ Christian Miller (2013). See the chapter on cheating.
So, this rejoinder fails miserably.

VII. Rejoinder 3: Expected Utility to the Rescue.

So, suppose we agree that faith and trust are sometimes morally required, sometimes optional and sometimes wrong. It doesn't follow that what makes the difference are the objective facts of the matter. Just as opponents of moral luck with respect to the moral status of other sorts of action appeal to expected utilities – what the agent had to go on or the agent's subjective probabilities – to determine the moral status of actions, so too someone uncomfortable with moral luck in the case of faith and trust might appeal to something similar. In my paper, "It's the Thought that Counts," I imagine an agent who is driving down a hill towards a busy intersection when her brakes fail.15 She has the choice between continuing into a busy intersection or swerving off the road into a gently up sloping field that appears to be empty of any people or livestock. It seems that the right thing for her to do is to swerve into the field. Continuing into the intersection seems wrong. And this continues to seem true (perhaps slightly less obviously so) if it turns out that there is a family hidden in the field who are (would be) killed when she goes into the field; and if it turns out that she does (or would) sail through the intersection without incident. It seems natural to say that she did the right thing and did not do the wrong thing although the results were extremely unfortunate in the first case; and that she did the wrong thing (although she was fortunate enough not to suffer or cause death or injuries) in the second case. So, we might apply this framework to the case of faith and trust.

15 Frances Howard-Snyder (2005).
As I insisted above, faith and trust arise in situations of imperfect information, but there is usually some information. So, if a preschool director has heard numerous complaints about one of her employees mistreating little children, she should no longer trust the employee. The right – appropriately cautious – approach, depending on the circumstances, would be either to fire the employee or to investigate her behavior very closely, perhaps surveilling her interactions with the children. Like swerving into the field, this seems the right approach even if it turns out that the employee is entirely trustworthy.

Lara Buchak develops an account of appropriate faith along these lines. Speaking in the third person, she describes her view like this: "Faith that p requires that one is willing to take risks on p – that one is willing to acts that do best if P is true over acts that do best if P is false. What is distinctive about her view is that one commit to these acts without looking for further evidence whether P".16

Buchak points out that there are cases where it is practically rational to cut off investigation in such cases – this would be a function of overall expected utilities, including my initial credence in the proposition, as well as the costs of further investigation, which could include time, money, loss of an opportunity and especially interpersonal costs. Letting someone know that I don't trust him could create tension between us and make him less likely to behave in a trustworthy fashion. Perhaps I also need to consider how likely it is that new information will be helpful and not misleading, and what is at stake ---e.g., the welfare of a dog is a lower stake than the welfare of preschoolers.

16 Faith and Reason, Encyclopedia article draft.
And just as it may be practically rational to choose to have faith (or act on faith) in some cases, and it may be practically rational to refrain from having faith or acting on faith, so it may be morally right in similar sorts of circumstances (perhaps we need to shift from probability of maximizing my interests to the probability of maximizing moral ends.)

If this can explain all the difference between morally wrong faith (or trust) and morally right faith (or trust), then this would make moral facts about faith and trust dependent on factors that are within the agent's ken and control and hence, not a matter of luck.

VIII. How this Helps

I think this suggestion does help explain our different reactions to some examples. We don't hear a lot of details about King Lear's family life prior to the events described in the first scene. However, a natural extension based on what we do know would suggest that Lear has enough evidence to trust (have faith in) Cordelia in spite of her slightly churlish response to his challenge. He thinks of her as his favorite. This suggests that she would have been kind to him in situations where her self-interest was less obviously at stake and that she would have been consistently so. As her father, he would have had lots of opportunities to observe her behavior towards himself, her siblings, servants etc. Everything he would have seen would have contributed to a portrait of her as gentle, considerate, modest, etc.

The fact that she doesn't want to play his game of describing her love for him as a way to convince him to give her a large inheritance should not undermine that portrait. There is a much better explanation for her behavior. A reasonable person would trust
Cordelia in such circumstances. Even if we imagine we are in a parallel possible world where Cordelia's outward appearance is exactly as it seems – and as I have imagined it to be in the past, but her inner heart and mind are as cruel as her sisters', even if, that is, we imagine this to be one of those cases in which appearances are deceptive, it seems that it would be appropriate for Lear to trust Cordelia in that case.

Similarly, although perhaps less obviously, it seems reasonable not to trust Goneril and Regan. It is unlikely that they would have been able to fake goodness and trustworthiness throughout their lives. Although they are deceptive, they would probably have allowed their selfishness and malice to show at some points and this should have been apparent to their father. Perhaps this is less clear than in the case of Cordelia. Lear might reasonably be able to explain away their bad behavior when very young. And as they grew older, they may have become more convincing liars.

As for Othello, we do learn that he and Desdemona had a long courtship. So, he would have gained some insight into her character. He knows that she admired him for his courage and other virtues, which is some indicator of her own virtue.

At the same time, he has evidence supplied by Iago, who seems to be an old friend, that she is unfaithful. Perhaps he has no reason to distrust Iago, but given what he knows of Desdemona, given his love for Desdemona, it would seem that the expected utility view would at the very least favor a very careful investigation of the data before leaping to the conclusion that Desdemona is unfaithful.

Of course, it might be objected that whether one is capable of noticing these things might itself be a matter of luck in one's intellectual capacities and character. Perhaps Lear is senile and has forgotten some of what he knew of his daughters from earlier years; or perhaps he is blinded by his pride. Similarly, perhaps Othello is insecure
enough to believe that Desdemona couldn't really love him. So, he is quicker than most to accept the suggestion that she is unfaithful.

So, even if the expected utility view is correct, we may be unable to escape the worry about moral luck.

In the *Sons of Anarchy* case, we might suppose that the expected utility view would actually give Jax's choice a stamp of approval. His experience tells him that his mother has been complicit in the various nefarious activities of the biker gang, including participating in murdering her first husband. He also knows that she adores her son and grandsons and that she has a very bad temper.

At the same time, his experience with his wife suggests that she is less part of the crime world, that she is a doctor whose professional obligations are to do no harm. The idea of faking a miscarriage is not one that is likely to occur to most normal people. So, it seems that the evidence suggests that Gemma is at fault and Tara, his wife, is the injured party. Although as a matter of fact, this is an incorrect interpretation of the facts, it is the one a reasonable person would make.

So, once again, the expected utility can explain judgments about when trust is right.

IX. Difficult Cases

The Impressionists faced an uphill battle.¹⁷ Their work was almost always rejected by the Paris Salon, the universally recognized arbiter of taste. Let's imagine some

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¹⁷ See Malcolm Gladwell (2013) for a very interesting and inspiring description of the struggles of the Impressionists.
individual early Impressionist, call him Paul, whose work is rejected by the Salon; when he tries to sell his work, prospective buyers mock it as childish, laughable, etc. Unable to hang his paintings, and unable to sell them, Paul has a hard time convincing his wife that the time and he money he spends on materials are worth it, particularly given how strapped they are for cash. Maybe Paul knows one or two others who appreciate his work, or maybe he has not yet connected with them, but either way, it seems that the evidence suggests that he really is not a good painter and that he is wasting his family's resources on this endeavor. However, he believes that his work is glorious. Suppose it is – suppose he is as talented by Manet or (the later) Gauguin or Van Gogh. But suppose that what he is to go on is no different from what millions of other bad artists have to go on.

You might think that he is justified in his act of faith given the great good to be gained – even if he is wrong – but in calculating utilities we have to include the costs and benefits and likelihoods, and the costs can be raised if we imagine his family's welfare is in jeopardy.

A purely rational approach to this might argue that our Impressionist should have given up and taken a job as a law clerk or a tapster. And yet we are glad that he didn't. I would go further and say that he was right not to do so.

Here's a second, and perhaps more compelling case. Based on somewhat ambiguous evidence, a mother suspects that her teenage son has been stealing money from her. She asks him about it; he denies it; she then searches his room and reads his private diary.
He is outraged. "How dare you violate my privacy! You should have trusted me. I hate you forever! If you don't trust me, why should I be trustworthy?" etc. Now let's imagine two continuations of the story. In (i) he is innocent. In (ii) he is guilty.

In (i) it seems that the son's accusations ring true. He feels outraged. Insofar as she is in sympathy with him, she should acknowledge that outrage and feel a corresponding guilt or shame. But in (ii) it seems that the son's accusations ring hollow. He cannot really resent her lack of trust given his lack of trustworthiness. She has simply discerned the truth. And the same thing could be said of her. If she knows that she was right, she might feel sad about the situation, but she needs to feel no guilt or shame at her lack of trust.

The difference between (i) and (ii) is not discernible at the time of acting.

I anticipate a potential objection: "the words "right" and "wrong" are dangerously ambiguous here. The mother was right, in the sense of correct, in thinking that her son was untrustworthy. It doesn't follow that it was rational or morally right for her to think this. It is possible to have a true belief and be wrong for doing so (either because it shows a bad character to so believe in spite of the evidence or because of how one acquired the belief.)"

I am not (I hope) trading on that ambiguity.

Suppose two people are in a close relationship – marriage, siblings, parent/child, friendship, call them Adam and Eve. Suppose that Adam ceases to trust Eve. This seems to undermine or endanger the relationship. Adam fails to see Eve as someone who cares for him, as someone who takes his interests seriously, as someone who will be honest. This changed perception seems to injure both Eve and the relationship. It seems unjust. To say, "I no longer trust you," is to say, "I no longer see you as good, reliable, someone
who cares about me as an end. I see you as the enemy whom I have to monitor and try to control." This is a blow – a lack of love.

However, if Eve is already sneakily acting against Adam's interests, then she has already damaged their relationship, perhaps irreparably. Moreover, Adam's reaction is the appropriate reaction to the situation. Vigilance and self-preservation are the only appropriate responses to Eve's ill will. (Perhaps forgiveness can come in later after everything is out in the open.)

"I don't trust him," said to a third party sounds like a complaint about his lack of trustworthiness. Presumably, put into the second person, "I don't trust you" can have that quality as well. But it also seems to have the effect of an insult or a blow – a breaking of a relationship.

When the person who is not trusted (assuming the statement is true and believed) hears this, she will feel differently if she is trustworthy than if she is not. She will feel injured if she is innocent; on the other hand, she will perhaps feel disappointed if she is guilty but she will not feel injured, indignant, outraged.

Kenny Boyce raised the following objection: Maybe the guilty son lacks standing to complain about his mother's lack of trust. It doesn't follow that she isn't wrong for failing to trust him.

I agree that the fact that one person lacks standing to complain about some behavior does not mean that the behavior is not wrong. To see this consider a simple case: Mary doesn't have the standing to complain about Agnes's cruel rumor-mongering.
about the neighbors because Mary is guilty of something similar herself. It clearly doesn't follow that Agnes's cruel rumor mongering is not wrong.

Let's think about this case some more. Imagine that Mary criticizes Agnes for some spectacularly nasty comment. Agnes quickly retorts, "You're a fine one to talk. You do it just as much as I do." Or, "People who live in glass houses shouldn't throw stones." Or "Look at the pot calling the kettle black."

So, Mary shuts up. But perhaps she continues to think, "Gosh, that sort of cruel rumor mongering is really wrong – ugly, awful, despicable." It seems to me that Mary shouldn't withdraw this thought when she realizes that she has no standing to voice it. In fact, the thought may form a premise in an argument by analogy for why she should change her own behavior. (An argument that would be sound and very helpful to her life.)

So, let's focus on the guilty son's thoughts rather than his words. When he learns that his mother distrusts him, it seems to me that he would (or should if he's not self-deceptive) feel that her distrust is warranted. She believes him to be untrustworthy and acts accordingly. He is in fact untrustworthy. Her beliefs and her behavior accord with reality. He has already damaged the relationship. He cannot hold it against her that she is acting as if that relationship is damaged. He cannot think that she has wronged him.

Objection: maybe she has acted wrongly even if she hasn't wronged him. (By analogy here imagine an irresponsible juror who neglects the evidence but votes to convict after tossing a coin. Imagine also that the juror happens to be right – the accused is guilty. In that case, the accused perhaps cannot complain of being wronged, and yet the juror has clearly acted wrongly. Irresponsible juror who votes to convict and gets lucky.) Response: even if this is true, the difference between wronging him and not seems morally significant. Robert Adams writes: "If I trust A but not B, being well acquainted
with both, but can't explain why, that is terrible if B is in fact trustworthy and A is
treachery; but it is at least less terrible if my attitude is factually correct – that is, if B is
treachery and A is trustworthy."18

And a little later on the same page: "if you are in fact honest and trustworthy you will feel
offended (justly) if someone distrusts you on moderate grounds (not just because they're
attitude is unjustistifed."

Similarly Elizabeth Anscombe writes, "It is an insult and may be an injury not to
believe someone… but only a megalomaniac would complain if the thing not believed
were not true."19 P9. 2008

Here's an analogy: Imagine two boys who each receive a box of chocolates for
Christmas. The younger, Noah, gobbles his up quickly. The older prefers to save his for
consumption over a month. After a week, Joseph notices chocolates missing from his
box at a faster rate than he has been eating them. He confronts Noah about it, but Noah
denies stealing them. Joseph then sprinkles a fine sheen of super hot sauce on the
chocolates. The next evening Noah is wailing about pain in his mouth. Assuming we're
just talking about pain (and not more serious injury) it seems that Noah has only himself
to blame for this result. He shouldn't have stolen his brother's chocolates. He wouldn't
have suffered this way if he hadn't.

Similarly, the son in my story is experiencing the natural consequences of his
untrustworthiness.20

20 My son, William, pointed out that this is not a perfect analogy. Joseph's system
involves no guesswork. If Noah is innocent, he will not be penalized. If he is guilty, he
will be penalized. Joseph is not risking any sort of harm to Noah. The mother in my story
Yoaav Isaacs objected to my story about the teenage son like this: Suppose the mother has ten sons and she figures that one of them has stolen her money. She decides to treat them all the same and to search each of their rooms, etc. (Suppose she has the same evidence for thinking each is guilty. One of them, say, Carl, turns out to be the guilty one. Yoaav's view was that her treatment of Carl was no better or worse, morally speaking, than her treatment of Bob or Derek, etc. Perhaps it will be judged that she wrongs all of them; or that she wrongs none of them, but it seems strange to say that she wrongs Bob but not Carl. In fact, it might be more just to treat them all the same way.

Are we supposed to imagine that all ten sons are perfect duplicates and all her information about each is exactly like her information about all of the others. Perhaps think of a version of the question where this is true and a version where it is false.

In a case the sons are not perfect duplicates, perhaps Bob can say (or think) "Don't you know me better than that, Mom? Don't you know I would never steal from you? You know how different I am from Carl."

If, per impossible, they are all evidential duplicates, I guess I'll have to say what I said above that Carl ought to feel that his mother's treatment of him was just and hence, not wrong. Whereas, Bob et al can feel wronged.

One last worry: Anne Jeffrey wondered if we might explain the moral difference in these cases in some other moral terms beside right and wrong. Perhaps it is a worse state of affairs to distrust the innocent than the guilty; perhaps it even shows a worse character. If so, we might explain some of the moral emotions that attend the awareness is risking harm to her son (in this case, the harm of being wrongfully accused) and so may be acting wrongfully whether or not the son is guilty. I say: no analogy is perfect.
that one has been unfairly mistrusted, or that one has falsely accused someone (and hence, distrusted him) without evoking a normative difference. Perhaps the sorts of resources used to explain our different reactions to the driver who causes a fatal accident while texting and the driver who gets lucky and has a near miss while texting.

Perhaps we can think about a case where the evidence is more evenly balanced. An elderly man babysits his ten year old grandson on a daily basis. One day the boy tells his mother that his grandfather has touched him inappropriately. Suppose both her father and her son are pretty reliable, trustworthy, decent people so far, and there is no possible way to interpret the case as one of a misunderstanding. The grandfather denies the charges; both swear the other is lying.

It seems a momentous case. If the woman trusts her father, she must believe her son is lying and perhaps leave him in her father's care – there is no reason not to do so if the old man is innocent. On the other hand, if she trusts her son, she must distrust her father, and must perhaps undermine thirty years of a relationship with him, deprive him of access to the grandson that he loves and perhaps to herself. The effect of this would be devastating to him. The effect of disbelieving her son, in itself, isn't as serious – little kids lie and are forgiven – but leaving him alone with a potential pedophile could be very serious indeed.

It's possible that the right step is to bring the police in to investigate. but that itself is a momentous step. We could add to the story that the police cannot prove that either the boy or the old man is lying.

I can't help but think that the woman would think that she had acted wrongly if she chose to side with her son, but twenty years later, discovered that he had been lying. Obviously
the son would bear much of the responsibility, but if I were the woman, I would feel that I
had wronged my father in that case.

XI. Conclusion

Faith and trust and acting of faith and trust are often morally momentous. They can be
right or wrong, good or bad, morally exemplary or morally appalling. How we classify
them morally depends at least in part on whether we are right, whether the objects of our
faith and trust are faithful and trustworthy. When we have faith, we see through a glass
darkly, taking a leap, a chance, a risk. It seems that this makes our moral lives risky too.21

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