

Faith: A Guide for the Perplexed

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I. A Word Worth Defending

Few words are more often misdescribed than the word *faith*. To its critics it has come to mean believing things without evidence — or, worse, believing them all the harder *because* there is no evidence. Faith, one popular writer declares, is “blind trust, in the absence of evidence, even in the teeth of evidence.”¹ Put that way, faith is plainly a foolish thing, and no one should want it.

The serious form of the charge belongs to W. K. Clifford, whose shipowner silenced his doubts about an unseaworthy vessel, watched her sail with a light heart, and collected the insurance when she went down—a murderer, Clifford judged, whose sincerity aggravated the offense: “it is wrong always, everywhere, and for anyone, to believe anything upon insufficient evidence.” The Catholic verdict on the shipowner is: guilty as charged. He had evidence and smothered it because attending to it would cost him money; that is the vice Scripture calls hardening the heart, and a believer who keeps his belief by stifling honest doubts is doing what the shipowner did. What the parable cannot show is that trusting a credible witness is like ignoring a rotten hull. The believer’s claim is that the witness has been examined—a contingent world, the testimony of the apostles, a Church that survived everything that should have killed it—and found trustworthy: belief on evidence, of the kind courts and historians act on daily. Clifford’s maxim, meanwhile, fails its own test, for it is not itself a truth anyone can establish by evidence; held strictly, it forbids believing Clifford. And where evidence cannot decide and life will not wait, refusing to decide is itself a decision, made on the same insufficiency.

Freud’s account—belief as wish-fulfillment—asks a fair question and proves nothing in either direction, because a wish tells you about the wisher, not the world: a drowning man’s longing for a rope is no evidence there is none. And unbelief has its wishes too. Thomas Nagel, as honest an atheist as philosophy has produced, has written candidly that he hopes there is no God and would not want the universe to be like that—a cosmic authority problem, he calls it. If wish-fulfillment discredited belief, it would discredit unbelief with the same stroke. The evidence has to be weighed on its own.

But there is a problem: no council, catechism, or classical theologian has ever defined faith that way. That definition is not a description of anyone’s actual faith; it is a cartoon drawn up to be knocked down. And it is always easier to defeat a position no one holds than to engage the one people really hold.²

This little book sets the cartoon aside and tries to say plainly what faith actually is — and, in particular, what the Catholic Church means by it. The goal is not to argue anyone into believing, but to clear away the caricatures and misrepresentations so that faith can be judged for what it is. A person who understands faith and still rejects it has done something honest. A person who rejects a cartoon has only rejected a cartoon.

One point of method. To lump all faith together as “blind faith,” and then pour scorn on the blindness, is (in the author's own words) “a very anti-intellectual and convenient way of avoiding intelligent discussion.”³ It saves the critic the trouble of meeting the real thing. What follows tries to state faith at its strongest and to answer the honest objections — including the ones that carry real force.

II. You Cannot Prove Everything — and No One Does

It is best to begin here, because everything else rests on it. Behind the demand “Why should I believe anything I can't prove?” lies a misunderstanding of what proof is.

A proof works by starting from things you already accept and showing that something else must follow. But that means every proof needs a starting point — premises it does not itself prove. And if you demanded a proof for those premises, you would need premises for *that* proof, and premises for those, with no end in sight. An endless chain of proofs is impossible. So proving anything at all depends on starting somewhere you have not proved — with what philosophers call *properly basic* beliefs.⁴

This is not a religious trick; it is just how thinking works. Even the rules of logic and arithmetic cannot be proved, because you would have to use them to prove them. That is why they are called *axioms*: truths we simply see to be so, and build everything else upon. That one and one make two, that the world outside my mind is real, that my memory is not a wholesale lie — no one proves these before breakfast, and everyone stakes their life on them.⁵

So the honest question is never *whether* to accept things you cannot prove — everyone must, and does — but *which* things, and for what reasons. Once that is clear, the charge that faith is uniquely irrational because it goes beyond proof simply collapses. *Going beyond proof is the ordinary condition of every thinking person.* The believer is not doing something strange; he is doing what the scientist, the skeptic, and the mathematician all do the moment they get out of bed.

III. The Caricature: What the Critics Say Faith Is

It helps to lay the caricature out plainly, because its very boldness is what makes it convincing to people who have never examined it. The case against faith usually runs like this. Faith is belief without evidence. Where there *is* good evidence, faith is not needed, since the evidence would settle the matter on its own; so faith is wheeled in only where evidence runs out. That makes it irrational by its very nature — one writer even calls it “a form of mental illness.”⁶ And since (the charge goes) the believer will never say what could change his mind, faith cannot even be argued with.

Stated that way it sounds devastating. But it rests on a small confusion that undoes the whole thing. The philosopher Alister McGrath — himself a former atheist — put his finger on it: the slogan “fails to make the critical distinction between the ‘total absence of supporting evidence’ and the ‘absence of *totally* supporting evidence.’”⁷ Those are not remotely the same. A belief can rest on real evidence that still falls short of proof, and, as we have just seen, nearly everything we believe is exactly like that.

Take an example from the critics' own territory. Physicists today are divided over whether the Big Bang produced a single universe or countless universes — the “multiverse.” Serious scientists line up on both sides, each reading the evidence as best they can. They believe, but cannot prove, that they are right — and no one calls them deluded or diseased for it.⁸ The irony is that the very writer who defines faith as belief the evidence doesn't compel himself holds the multiverse view on evidence that doesn't compel it. By his own definition, that is faith. Welcome, as McGrath dryly says, to the human race.

IV. What Faith Actually Is: Assent, Trust, and Faithfulness

If faith is not blind credulity, what is it? The word carries three strands, and most of the confusion comes from squashing them into one.

Assent

At its simplest, faith is another word for belief — and belief, as Augustine said in a phrase the tradition loved to repeat, is just “thinking with assent.”⁹ To believe something is to judge it true and to agree to it. A useful working definition of faith is *a free assent of the mind to something it understands but cannot see for itself*. Two things follow. First, you have to *understand* what you believe — no one assents to a string of nonsense syllables, because there is nothing there to agree with.¹⁰ Faith needs understanding; it does not replace it. Second, the assent is *free* — not because the evidence is missing, but because in matters like these the evidence, though real, does not force the hand. You can look at the same evidence and hold back. That is why giving your assent is an act, and not a reflex.

Trust

But Christian faith is more than agreeing to statements. Its critics tend to over-intellectualize it — to treat it as bare “belief-that” when it is first of all *trust in someone*: not merely believing things about God, but trusting God.¹¹ The New Testament word for faith, the Greek *pistis*, carries exactly this sense of trust and reliance — and its matching verb, *pisteuo*, is less “to hold an opinion” than “to entrust oneself.”¹² A homely picture helps. Faith is like the trust you show when you drop an anchor over the side of a boat, trusting there is something solid down there for it to grip. The Christian believes that God, in Christ, is there to anchor to — and trusts that anchor to hold through every storm.¹³

Faithfulness

There is a third strand, easy to miss in English. The biblical words for “faith” also mean *faithfulness* — steady, reliable loyalty. In the Old Testament this is said above all of God, “the faithful God who keeps covenant” (Deuteronomy 7:9). Human faith answers that prior faithfulness: because God has shown himself trustworthy, he can be trusted. Trusting a reliable witness — taking someone's word because they have earned it — is woven right into faith, just as it is into ordinary life.¹⁴

Put the three together and you get something the cartoon never mentions: faith is a confident trust in what one has good reason to hold true — an assent of the mind and a trust of the will, resting on the reliability of the One believed, and showing itself in the way a person lives. Or, in the New Testament's own compact phrase: faith is “the assurance of things hoped for, the conviction of things not seen” (Hebrews 11:1).

V. Nothing Blind About It: Everyone Already Lives by Faith

The plainest answer to the caricature is also the homeliest: everyone already lives by faith — believer and unbeliever alike. Belief is not some exotic religious posture; it is, as McGrath says, “just a normal human way of making sense of a complex world.”¹⁵

Faith, in this everyday sense, is simply a readiness to act as though something were so. Look at the people in any room, sitting on chairs they have never tested. Have you ever seen someone lower himself onto a chair he did not trust? You sit as though it will hold you — that is belief.¹⁶ You believe the friend on the phone who says your house is on fire, not because you can see the flames but because you trust the witness. You believe the sun will rise tomorrow, though no one has proved it. A doctor who hears of a new treatment does not shrug and say, “I have no opinion either way”; he knows he is answerable for the results of *not* believing as much as for believing. And travelers hunting for their gate do not calmly announce, “I'm agnostic about where my plane departs”; they go and find out, because there the cost of not believing is suddenly real.¹⁷

Even science runs on this kind of trust. It reasons from what it has seen to general laws it cannot finish checking — no one has inspected every crow, yet we say crows are black.¹⁸ Deeper still, the whole scientific enterprise rests on a trust no experiment can establish: that the universe is orderly and that our minds can understand it. As one writer put it, science “has approached the world with the quasi-religious faith that the world is” intelligible, “and has maintained its hope against the world itself.”¹⁹ Faith, in this broad sense, is not the enemy of knowledge but often its pioneer — the trust that runs ahead of the proof and makes the proof possible.

And notice the largest class of our convictions — that cruelty is wrong, that people have dignity, that a tyranny is worse than a free society. None of these can be proved by

observation or by logic, yet no sane person calls them blind. They are warranted beliefs held on grounds that stop short of proof — which is to say, they are held by faith. To single out *religious* faith as uniquely irrational, while running one's whole moral and mental life on faith of exactly this kind, is not an argument but a double standard.

VI. Faith and Reason: Two Wings

The deepest mistake in the caricature is the idea that faith and reason are rivals — that the more you have of one, the less you have of the other. The Catholic tradition has always said the opposite. “Faith and reason,” wrote Pope John Paul II, “are like two wings on which the human spirit rises to the contemplation of truth.”²⁰ Try to fly on one wing alone and you get nowhere — like a man in a rowboat pulling on a single oar, going in circles and never crossing. A culture that keeps faith but throws away reason sinks into superstition; a culture that keeps reason but throws away faith cannot even justify the values it lives by. You need both, working together.

This confidence is very old. From its earliest centuries Christianity insisted that faith and reason belong together. Augustine described the life of faith as *faith seeking understanding* — you believe in order to understand more deeply, the way you trust a teacher in order to learn. Anselm took as his motto “I believe so that I may understand.” Thomas Aquinas drew the careful line still used today: reason can reach some truths on its own (that God exists, for instance), while others (such as the Trinity) lie beyond reason's reach — above it, but never against it.²¹ Since truth cannot contradict truth, and both come from the one God, real faith and sound reason can never finally collide.

None of this turns faith into the mere conclusion of an argument. Reason can carry a person up to the door — showing that God's existence is reasonable and the witness to Christ is credible — but it does not shove him through.²² The final act of faith is the free step of a whole person, mind and will together, helped by grace. Reason is faith's good servant, neither its master nor its enemy. Christianity never asks anyone to stop thinking. It asks him to think — and then to trust.

VII. The Faith of Unbelief

Here is a point the critics almost never notice: *unbelief is itself a kind of faith*, and it carries the very same burden the believer is asked to carry. To disbelieve something is not to have no belief at all; it is to be ready to act as though it were false — and that readiness shapes a life just as surely as belief does.²³ As the philosopher Dallas Willard put it, “not acting is acting.” You cannot sit the question out; even declining to decide is a decision, and it has consequences.

This exposes a double standard that runs right through our culture. We assume that if you *doubt* something you owe no account of yourself, while if you *believe* it you must justify every step. “Isn't it true,” Willard asks, “that the person who doubts today is thought automatically to be smarter than the one who believes? Never mind that you can be as dumb as a cabbage and still say, ‘Why?’”²⁴ But the doubter is answerable too. If you disbelieve in a medicine, or a bridge, or a warning, and you are wrong, the cost is just as real as if you had believed a falsehood. The honest rule is simple: whoever doubts must shoulder the burden of proof for his doubt, exactly as the believer must for his belief.²⁵

And this is where the critic's own position turns in a circle. He says he will accept only what reason and evidence can establish — but that rule cannot itself be established by reason or evidence; it is an article of faith he has never put to the test. He trusts that his mind is reliable, that the world is orderly, that his senses tell the truth, that logic holds — none of which he can prove without already using them. So the demand “prove it or I won't believe it” quietly rests on a stack of unproven beliefs the critic has simply chosen to trust. Much of the confident unbelief of our day is, in Willard's blunt phrase, “morally reprehensible faith posing as a scientific worldview” — a faith that never examined its own foundations, and would be recognized as the superstition it often is, but for the fact that the surrounding culture quietly approves it.²⁶

None of this proves the unbeliever wrong. It simply levels the field. Belief and unbelief stand under the same rule: both must reason honestly, seek the best evidence, listen to the other side, and take responsibility for where they land. What is good for the believer is good for the skeptic. Neither gets to pose as the pure voice of reason while treating his own starting points as beyond question.

VIII. Faith Is Not Superstition

A common charge says faith is just superstition in respectable dress — that believing in God is of a piece with lucky charms and magic words. But define superstition and the charge falls apart. Superstition is the belief that some object or action *not really connected to an outcome* can force it anyway — that the right words will make someone love you, that the right dance will bring rain.²⁷ Its heart is *control*: do the ritual correctly and you can bend people, events, even the powers of heaven, to your will.

Christian faith is the opposite of that. It does not try to control God; it trusts him. Scripture itself draws the line sharply, condemning the very idea of buying or commanding divine power — Simon trying to purchase it with money, the sons of Sceva trying to wield Jesus' name like a magic spell (Acts 8 and 19). To rely on a God who gives himself freely is not superstition; it is trust.

There is a sharp irony here, and it cuts against the skeptic. Consider the demand one often hears: “Let God give me a sign, and then I'll believe.” That sounds hard-headed, but look

closely and it is superstition wearing a lab coat. It assumes that God is a mechanism we can operate — that by issuing the right challenge we can oblige him to perform on cue. It treats the Almighty as something we control, which is the very essence of the magical mindset. Genuine faith does not summon God to jump through hoops; it trusts the God who has already made himself known. Superstition tries to *control*; faith is content to *rely*. That is the whole difference between magic and religion, and it is the skeptic's sign-on-demand, not the believer's trust, that lands on the wrong side of the line.²⁸

IX. Faith Is Not Blind: The Biblical Picture

Since “faith” is a Bible word before it is a philosopher's word, it is worth seeing how the Bible actually uses it — especially because the caricature claims a biblical warrant it does not have. Nowhere in Scripture is faith held up as belief *against* the evidence.

Look at the example the tradition puts at the center: Christ himself. Far from demanding blind acceptance, he kept appealing to evidence — to his works, to eyewitnesses, to the fulfillment of what was written (see John 10:37–38; 20:24–29). And he *reasoned*. The Gospels show him arguing with real logical skill — by analogy, by exposing contradictions, by driving an opponent's premise to an absurd conclusion.²⁹ As one study observes, Jesus is a thinker, and to call someone a thinker “is not a dirty word but an essential” one; when the Sadducees tried to trap him with a riddle meant to make the resurrection look ridiculous, he took a premise they accepted and drew from it the very conclusion they did not want.³⁰ If the Lord himself argued from evidence and reasoned closely, his followers can hardly claim his authority for throwing evidence and reason away.

The classic definition sits at Hebrews 11:1: faith is “the assurance of things hoped for, the conviction of things not seen.” What follows is not a parade of dreamers but a roll call of people who staked their lives on a God who had proved reliable — and were vindicated. In the Gospels' healing stories, faith is not agreement to a doctrine but unreserved *trust* that God's mercy will reach those who turn to him — which is why the anxious are gently rebuked and the trusting are healed.³¹

Perhaps the most honest line in all of Scripture on this subject is the cry of a desperate father whose son Jesus heals: “Lord, I believe; help my unbelief” (Mark 9:24). There is faith as it really lives in a human heart — not serene certainty with no shadow of doubt, but a real trust that knows its own weakness and asks for help. That Jesus answers him, and heals the boy, tells us something the cartoon cannot allow: faith and doubt can share the same heart, and even a faith mixed with unbelief is enough to bring a person to God.³²

X. Gift and Response: The Catholic Shape of Faith

Here the specifically Catholic shape comes into focus, and one common misunderstanding needs clearing away. Catholic teaching holds that faith is *necessary but not sufficient* for salvation, where much of Protestant thought holds it to be both necessary and sufficient.³³ This is not — as it is sometimes painted — a Catholic denial that salvation is God's free gift. It is a claim about what living faith actually is.

Faith, for the Catholic, is first of all a *gift*. “What moves us to believe,” the Catechism teaches, is not that revealed truths look obviously true to our reason, but the authority of God who reveals them, “who can neither deceive nor be deceived.”³⁴ No one reasons the whole way into faith; the last step is the work of grace. Peter Kreeft's image says it well: faith is “more like opening a faucet than passing a test.” Open the faucet and the water of grace flows in; keep it shut and it does not — not because God is stingy, but because he respects the freedom he gave us.³⁵

But faith is also a *response*, and a living response is never idle. That is why the tradition insists that faith without works is dead (James 2:17), and why it can say, without contradiction, that faith alone is necessary and yet is never alone. Luther himself granted the underlying point in a sentence Catholics gladly own: “Faith alone saves, but the faith that saves is never alone.”³⁶ Real faith always flowers into love, and love into action — “faith working through love” (Galatians 5:6). The Catholic “not sufficient” simply means that the faith which saves is the living kind that bears fruit, not a bare tip of the hat that leaves the life untouched. On that, rightly understood, the two traditions are closer than the arguments suggest.

XI. Faith, Hope, and Love: The Living Plant

Faith is never found alone in the Christian life. It stands with hope and love — the three that Paul names together, adding that “the greatest of these is love” (1 Corinthians 13:13). An old image catches their relation. The new life of God in the soul is like a plant: faith is the root, hidden underground; hope is the stem, rising toward the light; love is the flower and fruit, the loveliest part of all.³⁷

The picture explains a good deal at once. It explains why faith is invisible while love can be seen: the root is buried, and you know a plant by its fruit — “by their fruits you shall know them” (Matthew 7:20). It explains why faith without works is dead: roots alone are not yet a plant, and a faith that never flowers into love has not yet become what faith is for. And it explains the order of the three: faith comes first because it is the way in, the opening of the soul to God — but it exists for the sake of what grows from it.

Hope, the stem between root and flower, is easy to mistake for mere optimism, but it is not that. Hope is faith stretched toward the future — a confident expectation of the good God has promised — and it is no wishful daydream, precisely because it rests on faith's

prior trust in a God who keeps his word. The three grow together or not at all. A “faith” that produced no hope and bore no love would be, by the tradition's own account, no living faith — which is exactly why the Catholic insistence that faith be “not alone” is not an add-on to faith but a description of its nature.

XII. Faith and Its Twin Brother, Doubt

The caricature imagines faith and doubt as enemies — the believer being someone who has bullied every uncertainty into silence and now clings to his conclusions come what may. The truth is nearly the reverse. Faith and doubt are more like siblings, and doubt, handled well, is not faith's destroyer but its companion and even its ally.³⁸

A healthy self-doubt belongs in any serious mind. Reminding ourselves of what we do not know guards against the arrogance of the know-it-all, whose certainty seals him off from new knowledge and from correction.³⁹ A mature faith does not pretend to a certainty it lacks; it holds a healthy tension between what we can know and what may be true but is, for now, beyond us.⁴⁰ That is the opposite of the closed mind the critic imagines. There is a fine image of that closed mind, and tellingly it is a *skeptic's*: the bishop who, invited to look through Galileo's telescope, refused — “I don't need to look. I already know.”⁴¹ The refusal to look is not the mark of faith; it is the mark of a mind that has stopped inquiring, and it can afflict the unbeliever as easily as the believer.

It is worth adding that unbelief is not always the cool product of superior reasoning it imagines itself to be. Disbelief, one philosopher noted, is “less often the result of intellectual objections” than of a clash between belief and the mood of an age that leaves little room for God.⁴² There is an old story of a man with two dogs, one white and one black, forever fighting; asked which will win, he says, “the one I feed the most.”⁴³ People tend to feed the conclusion they already want — in what they read, in whom they listen to — and then mistake the result for the verdict of the evidence. That cuts every way; it is as much a caution to the believer as to the skeptic. But it punctures the pretense that unbelief is always dispassionate and faith always driven by need.

None of this makes doubt comfortable, and the tradition does not pretend it does. But it reframes it. The true opposite of faith is not doubt; it is indifference — not caring about the question at all.⁴⁴ A person wrestling with doubt is still inside the drama of faith, still facing the One he struggles with. “Lord, I believe; help my unbelief” is not the voice of someone outside faith. It is one of faith's truest voices. C. S. Lewis put the same truth in the mouth of a devil. Screwtape warns his apprentice that the seasons when God feels absent are the seasons that most defeat hell: “Our cause is never more in danger, than when a human, no longer desiring, but intending, to do our Enemy's will, looks round upon a universe from which every trace of Him seems to have vanished, and asks why he has been forsaken, and still obeys.” Faith that persists through the trough is not credulity

outlasting evidence; it is fidelity outlasting feeling — which is what the word meant all along.

XIII. The Standard Objections, and the Replies

A few objections come up often enough to deserve a straight answer. Each is put here in its strongest form and then met.

“Faith means letting go of reason — like a man who falls off a cliff, catches a branch, and is told by God to let go.”

There is a well-worn story used to picture faith this way. A man slips off a cliff, catches a shrub on the way down, and hangs there over the drop. He cries out, “Is anyone up there?” A voice answers: “I am God. Do you trust me? Then let go of the branch.” After a long pause the man calls back, “Is there anyone *else* up there?” The story is meant to show faith as a blind letting-go — abandoning the one solid thing you can feel because a voice tells you to. But that is a picture of exactly what Christian faith is *not*. Real faith does not ask you to let go of reason, or of every visible support, on no grounds at all. It is not a leap into empty air; it is the reasonable trust of someone who has good grounds to think the voice can be relied on. Faith and reason are the two wings; this cartoon cuts one of them off and calls the crash “faith.” The believer’s answer to the voice is not a blind plunge but the considered trust of a whole person — mind included — in a God who has shown himself worthy of it.

“Faith is belief without evidence, even against the evidence.”

This is the master caricature, already answered above, but worth summarizing. No serious Christian thinker holds it; it is built for ridicule. Faith rests on evidence that is real but not compelling — the crucial difference between having no evidence and having evidence that stops short of proof. Believing on good-but-incomplete grounds is the ordinary condition of nearly all human conviction, in science and morals no less than religion. To define faith as belief against evidence and then attack the definition is to fight a straw man.

“Faith is irrational — a crutch for people who can’t face reality.”

This is less an argument than an insult, and it rebounds. The rule “I’ll trust only what I can prove” cannot itself be proved; it is a faith of its own. Every outlook, atheism included, rests on things it cannot prove — that the mind is reliable, that the world makes sense, that the senses can be trusted. As for the “crutch,” everyone leans on something in the dark hours — money, status, distraction, or sheer confidence in oneself — and all of those are more fragile than they look. Belief in the self saves no one from death or loss. To call faith a crutch is only to say, “I would rather lean on myself than on God” — a preference, not a proof. The question is not whether you lean, but on what.

“Religious faith is the great source of violence and war.”

The record does not bear this out. When historians actually catalogue the wars of recorded history — as Phillips and Axelrod do in their three-volume *Encyclopedia of Wars* — fewer than 7 percent turn out to have been primarily religious; take away the wars fought in the name of Islam and the figure falls to around 3 percent.⁴⁵ The overwhelming majority were driven by land, money, power, and tribe. And the bloodiest century in human history was dominated not by religion but by militant atheist and neo-pagan regimes — Stalin's, Mao's, Hitler's — which together killed in the tens of millions. The real culprit is fanaticism, the treating of any cause as beyond question, and it fastens onto secular creeds as readily as sacred ones. Faith is no more the cause of war than reason is the cause of the atom bomb. The abuse of a thing is not an argument against its right use.

“The unbeliever is simply following the evidence; the believer is the one making a leap.”

This gets the situation exactly backwards, as we saw earlier. Unbelief is itself a stance that shapes a life, and it carries the same burden of proof as belief. The confident skeptic trusts, without proving any of it, that his reason is sound, that the world is intelligible, that only physical things are real — and then treats those unproven trusts as though they were simply “the facts.” That is a faith of its own, and often an unexamined one. The believer and the unbeliever stand on level ground: both live by trust beyond proof, and both are answerable to reason for where they place it. Neither may pose as pure reason while smuggling in a faith he never inspects.

“The Bible itself praises believing without seeing — ‘blessed are those who have not seen and yet believe.’”

The verse (John 20:29) is real, but it does not mean what the objection needs. It is spoken to Thomas — who has just been *given* the evidence, the risen Christ standing before him, inviting him to touch the wounds. The blessing is not on believing with no grounds; it is on those later disciples who, without the singular privilege of seeing the risen Lord in person, will believe on the trustworthy testimony of those who did. That is not credulity but the ordinary, reasonable reliance on reliable witnesses by which we accept nearly everything we know about history and about the world beyond our own small experience. The verse commends faith grounded in testimony, not faith grounded in nothing.

“Your faith is an accident of your birth—you would hold a different one had you been born elsewhere.”

This is the strongest of the objections, and it deserves more than a paragraph. Whatever reasons a believer gives, the best predictor of which God he worships is where he was born; and a faith held only because it was handed over is not held for any reason at all. John Stuart Mill put the observation in a sentence—“the same causes which make him a Churchman in London, would have made him a Buddhist or a Confucian in Pekin”—and

John Loftus has built a whole test upon it: examine your own faith with exactly the skepticism you already bring to the others, since you dismiss every rival creed for want of evidence and then stop one short of your own.⁴⁶ The correlation is real, and a Christian who has never once examined what he was given ought to be unsettled by it.

But notice what the argument costs to run. Taken strictly it reaches every conviction a person has, and not only the religious ones. Confident secular naturalism is clustered by time and place as tightly as any creed—dense in Western Europe and the American university, effectively absent from most of recorded history, and no likelier to occur to a man born in Riyadh than Anglicanism is. A test that discredits every position on the map discredits none of them. Nor is there an outsider's chair to sit in and judge from: the skepticism of the outsider is not a view from nowhere but a particular and recent stance with a family tree of its own, and stepping out of one tradition means stepping into another.⁴⁷

Take the moderate version of the test, though, and the Church agrees without hesitation, because it is what she has always claimed to invite. Faith is never credited here for going unexamined. Natural theology, the preambles to faith, an apologetics addressed to people who are standing outside—the whole apparatus exists so that the claim can be weighed by someone who does not yet accept it. An inheritance that asks to be tested is not the same thing as a prejudice.⁴⁸

And the factual premise leaks. People change, in very large numbers, and the fastest Christian growth of the last century has been where the faith was not inherited from anybody. The writer of this essay is a small instance of it: the child of non-religious parents, baptized a Baptist as a boy on his own initiative, baptized a Jehovah's Witness at sixteen against his parents' determined resistance, and received into the Catholic Church in 2013. Whatever else that is, it is not an accident of birth.

XIV. Putting It All Together

Clear away the cartoon and a steady picture stands out. Faith is not belief against the evidence, nor belief with no evidence at all. It is a free assent of the mind, deepened into trust in a person, and answered in a faithful life — the act of a whole person, mind and will together, resting on grounds that are real though not compelling, and helped at last by grace.

So understood, faith is not reason's rival but its partner — the second of the two wings. Reason takes the mind to the door; faith, trusting the God reason has shown to be trustworthy, steps through. It is not superstition, because it seeks not to control God but to rely on him. It is not blind, because it rests on evidence, on testimony, and on the plain reasonableness of trusting a reliable witness. It is not some uniquely religious foolishness, because everyone — scientist, skeptic, and saint — lives by warranted beliefs that run past

proof. And it is not the enemy of doubt, because a living faith can hold its uncertainties honestly and still say, with the father in the Gospel, “Lord, I believe; help my unbelief.”

In its Catholic shape, faith is a gift before it is an achievement, and a living response before it is a settled possession — necessary but never alone, the root from which hope rises and love flowers. In the end it is less like passing a test than like opening a faucet; less like finishing a proof than like dropping an anchor over the side of the boat and trusting there is something solid below to hold. The Christian stakes his life on the conviction that there is.

The critics are free to reject that conviction. What they are not free to do — not honestly — is reject it under a false description, knock down a straw man, and call it a victory over faith. Faith deserves to be judged for what it is. Judged that way, it turns out to be not the surrender of reason its detractors need it to be, but one of the most ordinary and most human things in the world: the reasonable trust of a creature in a Creator who has shown himself worthy of it.

Endnotes

1. Richard Dawkins's much-quoted definition of faith as “blind trust, in the absence of evidence, even in the teeth of evidence.” Discussed and criticized in Alister McGrath, “There is nothing blind about faith” (2011); it traces to Dawkins's *The Selfish Gene* (Oxford: Oxford University Press, 1976) and later works.
2. On the caricature as a polemical construction rather than a description of any faith Christians actually hold, see McGrath, “There is nothing blind about faith.”
3. The author's own formulation: “Faith is not a leap in the dark; it's the exact opposite. It's a commitment based on evidence ... It is irrational to reduce all faith to blind faith and then subject it to ridicule.”
4. The impossibility of an infinite regress of proofs, and the necessity of “properly basic” premises, from the essay “Everyone except a true nihilist has faith in something,” drawing on Roy Clouser, *The Myth of Religious Neutrality* (Notre Dame: University of Notre Dame Press).
5. On the axioms of logic and mathematics as unprovable because presupposed by every proof, and on intuition as the noninferential recognition of truth; *ibid.* Cf. David H. Taylor, “The Definition of Faith,” on empiricism itself being held without empirical proof.
6. Dawkins's description of faith as approaching “a form of mental illness,” cited in McGrath.
7. McGrath's central distinction between “the total absence of supporting evidence” and “the absence of *totally* supporting evidence” — the point on which the New Atheist argument fails.
8. The single-universe versus multiverse debate in cosmology, offered by McGrath as an example of serious scientists holding beliefs the evidence does not compel; the irony that Dawkins himself favors the multiverse on inconclusive evidence is McGrath's.
9. Augustine's definition of belief as *credere est assensione cogitare*, “to believe is to think with assent”; see also Taylor, “The Definition of Faith.”
10. Taylor's point that one cannot assent to what one does not understand: “No one believes the sentence ‘Na sploot flammant scarbatchney’ is true (or false).”
11. Terence Penelhum, ed., *Faith* (Philosophical Topics; New York: Macmillan, 1989), Introduction, on the objection that the standard view “overintellectualizes” faith by treating it as belief-that rather than trust-in; and Richard Swinburne, *Faith and Reason* (Oxford: Clarendon Press, 1981), ch. 4.
12. On the Greek *pistis* (“faith, trust, reliance”) and its verb *pisteuo* (“to trust, to entrust oneself”), see F. R. Tennant, *The Nature of Belief* (London: Centenary Press, 1943), and the “Faith and Reason” apologetics outline (apologeticsinfo.org), which notes that *pistis* connotes belief, confidence, commitment, and trust, and *pisteuo* to have faith or trust in.

- 13.** The anchor image is the author's: "Faith is a verb ... it describes the trust that is in evidence when you heave an anchor over the side of your boat, trusting that there is something there to anchor to." Cf. Hebrews 11:6.
- 14.** Carl Olson, "Why Believe? An Apologetic of Faith," *Catholic Answers Magazine*, on trust in testimony and witness as "an essential part of a theological understanding of faith"; and Avery Cardinal Dulles, S.J., *The Assurance of Things Hoped For* (New York: Oxford University Press, 1994).
- 15.** McGrath, "There is nothing blind about faith": "belief is just a normal human way of making sense of a complex world. It is not blind."
- 16.** Dallas Willard, "Irresponsible Disbelief," *Veritas Forum*: "Belief is a readiness to act as if something were so ... Look at how these people are sitting on these chairs. Do you think they trust those chairs?" The chair example is also developed in Olson, "Why Believe?"
- 17.** The doctor and the airport-gate illustrations are from Willard, "Irresponsible Disbelief," showing everyday contexts in which the cost of *not* believing is real and disbelief is felt to carry its own burden.
- 18.** The "all crows are black" example of the incompleteness of induction is from Taylor, "The Definition of Faith."
- 19.** F. R. Tennant, *The Nature of Belief*, ch. VI, on the "quasi-religious faith" underlying inductive science; reprinted in Penelhum, ed., *Faith*. Cf. Sir Isaiah Berlin's threefold classification of human convictions (the empirically establishable, the logically demonstrable, and those provable by neither), summarized by McGrath.
- 20.** Pope John Paul II, *Fides et Ratio* (1998), opening line: "Faith and reason are like two wings on which the human spirit rises to the contemplation of truth." The image of rowing with one oar and going in circles is adapted from a comment by Raymond Hudon quoted in the source material.
- 21.** Augustine, on *fides quaerens intellectum* ("faith seeking understanding"); Anselm, *credo ut intelligam* ("I believe so that I may understand"); Thomas Aquinas, on the "preambles" and "articles" of faith and the "twofold truth" that cannot finally conflict. See James Swindal, "Faith and Reason," *Internet Encyclopedia of Philosophy*.
- 22.** Carl Olson, "Why Believe?": "Reason and logic can take man to the door of faith, but cannot carry man across the threshold"; cf. *Catechism of the Catholic Church* 156.
- 23.** Willard, "Irresponsible Disbelief" and "The Faith of Unbelief": "not acting is acting"; belief — and disbelief — is "a readiness to act as if something were so," and both govern behavior and its consequences in the same way.
- 24.** Willard, "Irresponsible Disbelief": "Isn't it true that the person who doubts today is thought automatically to be smarter than the one who believes? Never mind that you can be as dumb as a cabbage and still say, 'Why?'"

25. Willard's rule for the morally responsible skeptic: "assume the burden of proof for your disbelief." See "Irresponsible Disbelief" and "The Faith of Unbelief."

26. Willard, "Irresponsible Disbelief": "Much if not most of the unbelief ... is morally reprehensible faith posing as a scientific worldview." Cf. "The Faith of Unbelief," thesis IX, that such unbelief "would be recognized as the superstition it most often is, but for the fact that it is vaguely endorsed by the socially prevailing intellectual system." On the impossibility of a neutral, presupposition-free standpoint, see Clouser, *The Myth of Religious Neutrality*.

27. Definition of superstition from *The American Heritage Dictionary of the English Language*, 3rd ed., as cited by the author in "Faith versus superstition."

28. The author's argument that the skeptic's demand for a sign is itself a kind of superstition, since it assumes God can be controlled or obliged by our requests; cf. Don Talafous, O.S.B., *The Risk in Believing* (Collegeville: Liturgical Press, 1982), and the Woody Allen line quoted there — "if He would just cough!" The contrast of control (superstition) with reliance (faith) is developed in the author's "Faith versus superstition."

29. The "Faith and Reason" apologetics outline and Dallas Willard, "Jesus the Logician," *Christian Scholars' Review*, on Christ's use of analogy, the law of non-contradiction, and *reductio ad absurdum* (e.g., Matthew 12:25–30; Luke 20:27–40).

30. Willard, "Jesus the Logician": "We need to understand that Jesus is a thinker, that this is not a dirty word but an essential work." On the Sadducees' resurrection riddle (Luke 20:27–40), Jesus "tak[es] a premise that the Sadducees accepted" and "draws the conclusion that they did not want."

31. Penelhum, ed., *Faith*, Introduction, on the Gospel healing narratives in which faith is "unreserved trust" rather than doctrinal assent.

32. Ruth A. Tucker, *Walking Away from Faith* (Downers Grove: InterVarsity Press), Preface, on Mark 9:24 and the coexistence of belief and unbelief in a single heart.

33. The author's note: "Protestants say faith is sufficient as well as necessary, and Catholics say it is necessary but not sufficient."

34. *Catechism of the Catholic Church* 156, quoted in Olson, "Why Believe?"

35. Peter Kreeft, on faith as "more like opening a faucet than passing a test," from "What is Faith – Like a Plant."

36. Martin Luther, as quoted in the "Faith and Reason" apologetics outline: "Faith alone saves, but the faith that saves is never alone." Cf. James 2:17; Galatians 5:6.

37. Peter Kreeft, "What is Faith – Like a Plant": faith the root, hope the stem, love the fruit; cf. 1 Corinthians 13:13; Matthew 7:20; James 2:17. On "We believe, because we love," see John Henry Newman, "Love the Safeguard of Faith against Superstition," and *Catechism of the Catholic Church* 155, 143.

38. “Faith as trusting teachableness”: “Doubt is not an enemy of faith; it is a product of it and can be brought in alliance with it.” Cf. the summary of Kierkegaard, “The opposite of sin is not virtue, but faith.”

39. *First Things*, August/September 2018, p. 68, on self-doubt as a quality “any bright person should cultivate.”

40. The author's “True faith is a kind of insight into the nature of reality ... It reduces our religious certainty by maintaining a healthy tension between what we can know and what might be true but which we cannot at present know.”

41. Dallas Willard, “The Faith of Unbelief”: “As the bishop said to Galileo, ‘I don't need to look. I already know.’” — a picture of the closed mind that refuses inquiry, here a skeptic's.

42. William J. Wainwright, “Why Disbelief?” in *God and the Philosophers*, ch. 5, citing D. Z. Phillips: disbelief is “less often the result of intellectual objections than of the clash between religious beliefs and attitudes and sensibilities” shaped by a secular environment.

43. The “two dogs” (or two wolves) anecdote, recounted by the author from Mark Miller: asked which of the fighting dogs will win, the man answers, “the one he feeds the most” — an image for how people feed the conclusion they already favor.

44. F. R. Tennant, *The Nature of Belief*: “The opposite of hope is fear or despair: the opposite of faith is mental inertia or indifference.”

45. Charles Phillips and Alan Axelrod, *Encyclopedia of Wars*, 3 vols. (New York: Facts on File, 2005). Of the 1,763 wars catalogued, about 123 (roughly 7 percent) are classifiable as primarily religious; removing the wars waged in the name of Islam lowers the figure to a little over 3 percent. A second reference work, Gordon Martel, ed., *The Encyclopedia of War*, independently arrives at about 6 percent. On the deadliest modern regimes being explicitly atheist or neo-pagan, and on fanaticism rather than religion as the operative cause of mass violence, see also the discussion in Olson, “Why Believe?”

46. John Stuart Mill, *On Liberty* (1859), ch. 2; the spelling “Pekin” is Mill's, and his subject is opinion in general, religion being his sharpest case. The modern argument is John W. Loftus, *The Outsider Test for Faith: How to Know Which Religion Is True* (Amherst: Prometheus Books, 2013), which sets out the fact of religious diversity and the fact of religious dependency and derives the test from the pair. Loftus's argument is summarized here rather than quoted.

47. That the demand for an outsider's standpoint offers no standpoint of its own is the objection Roy Clouser presses in *The Myth of Religious Neutrality* against the possibility of a presupposition-free view of anything. The point is not that the skeptic is therefore wrong, only that he is standing somewhere too.

48. First Vatican Council, *Dei Filius* (1870), ch. 2, on God being knowable with certainty by the natural light of human reason; quoted at *Catechism of the Catholic Church* 36. On

the *praeambula fidei*—those truths reason can reach on its own, which prepare the way for faith without compelling it—see 35–38.

49. C. S. Lewis, *The Screwtape Letters* (1942), Letter VIII, quoted exactly — including its comma before “than” — from the copy in the site’s reference library.

For Further Reading

The Allure of Gentleness—Defending the Faith in the Manner of Jesus, by Dallas Willard—on irresponsible disbelief.

Renewing the Christian Mind—Essays, Interviews, and Talks, by Dallas Willard, edited by Gary Black Jr.—contains “The Faith of Unbelief”.

The Myth of Religious Neutrality—An Essay on the Hidden Role of Religious Belief in Theories, by Roy A. Clouser.

The Outsider Test for Faith—How to Know Which Religion Is True, by John W. Loftus—the accident-of-birth argument, stated by its leading advocate.

On Liberty, by John Stuart Mill—the “Churchman in London” passage is in chapter 2. Free online at <https://www.gutenberg.org/files/34901/34901-h/34901-h.htm>.

Faith, Freedom, and Rationality, Edited by Jeff Jordan and Daniel Howard-Snyder.

Faith and Rationality—Reason and Belief in God, Edited by Alvin Plantinga and Nicholas Wolterstorff.

When Faith Is Not Enough, by Kelly James Clark.

Faith and Reason, by Richard Swinburne.

Faith—Philosophical Topics, Edited by Terence Penelhum.

Reason and the Reasons of Faith, Edited by Paul J. Griffiths and Reinhard Hütter.

The Screwtape Letters, by C. S. Lewis—Letter VIII on faith in the troughs.

The Ethics of Belief, by W. K. Clifford (1877)—“it is wrong always, everywhere, and for anyone, to believe anything upon insufficient evidence”: the essay the modern faith-versus-evidence dispute descends from; free at Wikisource.

*Now faith is the assurance of things hoped for,
the conviction of things not seen.*

— Hebrews 11:1

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*Glory be to the Father, and to the Son, and to the Holy Spirit,
as it was in the beginning, is now, and ever shall be,
world without end. Amen.*

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A Note on Authority

This essay represents the author's articulation of the Christian, and particularly Catholic, understanding of faith, drawing on Scripture, the *Catechism of the Catholic Church*, the Church Fathers, and the philosophical and theological tradition. It is offered as a personal defense, not as an official statement of the Church's teaching. Where this defense is fortunate enough to align with the magisterial teaching of the Church, the credit belongs to the tradition that formed it. Where it falls short, the responsibility is the author's alone.