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DISCUSSION NOTE

Faith, Trust, and Proportionate Resilience: A Discussion Note on "How Does Trust Relate to Faith" by McKaughan and Howard-Snyder

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Abstract
In this brief discussion of McKaughan and Howard-Snyder's "How Does Trust Relate to Faith?" I call into question the authors' finding that faith is necessarily resilient while trust is not. To do this, I demonstrate how the constraints of McKaughan and Howard-Snyder's inquiry screen out a particular kind of trust, two-place trust, which does manifest resilience. Turning then to two-place trust, I offer two positive reasons—proportionality and the value of relationships—to think that trust may be essentially resilient after all. If this is correct, it takes us a step closer to understanding how trust relates to faith.

Keywords: trust; faith; resilience; proportionality; two-place trust

1. Introduction

In their insightful paper "How Does Trust Relate to Faith?" McKaughan and Howard-Snyder answer their title question by comparing faith as "Resilient Reliance" with a range of philosophical accounts of trust. While some accounts suggest a closer relation than others, McKaughan and Howard-Snyder ultimately conclude that trust and faith are either distinct states (with no necessary relation), or that faith is a species of trust (so that faith entails trust). A central reason for their conclusion is their finding that while *faith is necessarily resilient, trust is not.* In this discussion, I suggest that we have a reason for rethinking that premise. If I am correct, this does not mean that faith and trust are identical; my argument just demonstrates that resilience is not the relevant point of distinction between the two. But this matters because it supports resolving McKaughan and Howard-Snyder's disjunctive conclusion in favor of an entailment relation, so commending the study of trust as a potential source of insight into faith.

To this end, I summarize McKaughan and Howard-Snyder's project (2), articulate some concerns (3), and offer two positive reasons—concerning *proportionality* and *the value of relationships*, respectively—in support of trust's resilience (4). Taken together, these reasons support the plausibility of the second arm of McKaughan and Howard-Synder's disjunctive conclusion about how faith relates to trust: faith entails trust. I close with summary remarks and suggestions for future inquiry (5).

2. Terms and Constraints of the Original Inquiry

McKaughan and Howard-Snyder adopt a working definition of faith as "Resilient Reliance," which they outline as follows:

> *Resilient Reliance*. For you to have faith in someone for something is for you to be disposed to rely on them to come through with respect to it, with resilience in the face of challenges to doing so, because of your positive stance toward their coming through (2022, p. 4).

The "positive stance" indicates a two-part requirement that the person of faith be in some *positive cognitive state* as well as some *positive conative state* toward the relevant party coming through (McKaughan & Howard-Snyder, 2022, pp. 2–3). This is a description of faith as a "role-functional psychological state":

> …one that takes as input any of a wide variety of combinations of positive stances toward someone coming through and gives as output a disposition to rely on them to do so, with resilience in the face of challenges (McKaughan & Howard-Snyder, 2022, p. 4).

Adopting the *Resilient Reliance* model allows McKaughan and Howard-Snyder to hold fixed a given conception of faith in order to compare and contrast it with a number of philosophical theories of trust. Before embarking on that endeavor, however, McKaughan and Howard-Snyder further define the terms of their inquiry in two important ways.

First, they explain that they are concerned with "relational" faith, or trust in someone for something, as opposed to "propositional" faith or trust—faith or trust that something is the case (McKaughan & Howard-Snyder, 2022, p. 2). Second, they acknowledge that the philosophical literature on trust countenances one-, two--, and three-place trust. These indicate, respectively, that a person can have a generally trusting attitude, trust someone, or trust someone *for* something. McKaughan and Howard-Snyder understand these to correlate with plausible structures of faith relations, stating that "someone can be a person especially characterized by faith, a 'faithing person' if you like, or have faith in someone, or have faith in someone for something" (2022, p. 1). They choose to focus their inquiry on the last of these, three-place faith, and its correlation, three-place trust. With their conceptual target accordingly narrowed, they proceed with their comparative analysis. They evaluate which models of trust offer a plausible fit with their model of faith—and so might be viable for an entailment relation—and which are out of the running owing to features that contradict their model (e.g., eschewing reliance, or requiring outright belief instead of just an adequate cognitive state). In the end, the models of trust they find most congenial are those that can be framed similarly to *Resilient Reliance*—that is, models where trust involves positive cognitive and conative states in addition to reliance.

3. Concerns about the Constraints of the Original Inquiry

McKaughan and Howard-Snyder decide—rightly, I think—to concern themselves with relational faith and trust, focusing on faith-*in* rather than faith-*that.* What puzzles me is their making that decision *in conjunction* with choosing to focus on three-place faith and trust. In light of their concern with relational faith and trust, *two-place* trust appears a more apt selection. Although three-place trust is relational in the sense of taking a person rather than a proposition as its object, its object is a conjunction of a person and a circumscribed performance (or delimited domain). One cannot infer from an instance of three-place trust to a two-place trust relationship (Faulkner, 2017, p. 120). A two-place trust relationship, on the other hand, *does* infer a disposition to engage in some significant range of three-place trust relations (Faulkner, 2017, p. 120; Simpson, 2023b, pp. 158–163). Why choose the *less* directly relational of the two structures?

One good reason for the choice to compare faith with three-place trust is that until recently the philosophical literature theorized almost exclusively on the basis of a three-place construction of trust. It is understandable that McKaughan and Howard-Snyder should want to go along with the three-place construction to make available an "apples to apples" comparison with the variety of trust accounts they canvas. Yet, engaging with the widest number of accounts does not necessarily promise to illuminate the kind of trust that might align most meaningfully or

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interestingly with faith. Recent scholarship suggests that two-place trust may be a more explanatorily basic trust construction (Domenicucci & Holton, 2017, p. 153) and may have axiological priority (Simpson, 2023a, p. 89). Furthermore, two-place trust seems a better candidate to scale up, as it were, to religious faith. Despite not making it the sole focus of the paper, McKaughan and Howard-Snyder clearly do have religious faith within their purview (e.g., reference to biblical language, discussion of Mother Teresa's doubts, and so forth See 3, 5–6, respectively). They aim to elucidate the relationship between relational faith and trust, mundane and religious. Certainly, three-place trust is an important part of our social and relational landscapes; however, we might wonder whether three-place faith really targets the essential dimensions of some self-consciously relational religious faith where interaction with trust language is commonly found. Christians, for instance, might trust in God to forgive their sins. Yet, many will certainly insist that they do so *because* they trust in God himself (we should notice how naturally trust and faith could be interchanged here).

While we might reject this as a folk characterization, I think it deserves serious consideration. We might think that such self-reported outright trust has implicit third values or domains: God is trusted as Savior, to be a good Heavenly Father, and so forth. However, I think this is unnecessarily reductive. Can relational faith or trust not be more like love, which resists this kind of itemization? As Domenicucci and Holton put it, "hardly anyone…thinks that we should understand what it is for Antony to love Cleopatra in terms of the three-place relation 'Antony loves Cleopatra for her _____'" (2017, p. 150). Considerations of this kind offer support to the folk intuition expressed above. However, some philosophers will insist that a domain is *always* present (D'Cruz, 2018, p. 243). Suppose that is correct and we must posit a domain: we might characterize the domain as "comprehensive." If more limited domains are called upon it is to identify exceptions within this otherwise encompassing trust (as in the case of love, we will want to say Antony loves Cleopatra (no domain), even if we know he does *not* love her spending habits (exception domain). There is a point at which identifying domains of trust gives way to identifying exception domains. Perhaps that point marks the threshold of two-place trust. Regardless, through this discussion, I want to suggest that the two-place relational structure captures something important about the kind of faith (or trust) that secures the distinctive value brought about through relationships of mutual faith and faithfulness which McKaughan and Howard-Snyder explicitly aim for their account of relational faith to secure (2022, p. 14).

So why think this distinction between two- and three-place trust matters so much for McKaughan and Howard-Snyder's conclusion about how faith relates to trust? Because this initial decision constrains the inquiry in such a way that the kinds of cases where trust is most relevantly like faith are largely screened off from consideration. If it is in thicker, two-place cases that trust and faith *relationships* are most relevantly similar, then taking thinner, three-place instances as the material for comparison is inapt. To anticipate, it seems to me that it is precisely because two-place trust relationships are filtered out of the evidence pool that trust fails to appear notably resilient. For these reasons, I worry that McKaughan and Howard-Snyder's conclusion is practically secured by the constraints of their inquiry. Their project demonstrates that relatively thick instances of faith and *a range of thin forms of trust* come apart with respect to notable resilience. However, their inquiry, I think, is *not* sufficient to establish that *relevantly similar kinds and strengths of faith and trust* differ necessarily with respect to their resilience.

4. Reasons To Rethink How Faith Relates to Trust

In this penultimate section, I want to suggest two interlocking reasons that resilience is not the relevant point of disjunction between faith and trust, so giving us reason to rethink how faith relates to trust. The reasons I want to sketch here concern a proposal about proportionality and a suggestion about value in two-place relationships.

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4.1. A Proportionality Proposal

On the face of it, we appear to have good reasons for thinking that resilience is not an essential feature of trust. Do we not have everyday instances of trust in which we are *not* inclined to resist challenges, particularly the challenge of counter-evidence? McKaughan and Howard-Snyder consider several examples—like asking directions from a stranger, a common example used in the trust literature—and conclude that a disposition to remain resilient (resisting evidence that suggests the trust is misplaced) is not an essential feature of trust since it is not manifest in all instances of trust (2022, p. 13). However, trust—like faith—admits of degrees. If in trust, like faith, the relevant cognitive and conative inputs output a disposition to persist under challenge, might we not expect this disposition to have a strength proportionate to those inputs?[1]

Supposing that such is the case, let us take the example of asking a stranger for directions. How invested are we in this instance? Suppose that we chose this stranger because they were near at hand, we are not in a hurry, and nothing critical is at stake. We are not, as in an action film, racing the clock to defuse a bomb at our destination. Under these conditions, I propose that the strength of trust involved is very low. Our psychological state is sufficiently positive for us to set out in the indicated direction and *persist* when we feel unsure that certain intersections match the stranger's description. However, after a few minutes, we decide we took a wrong turn, whether by the stranger's fault or our own, and seek further guidance. This seems to me a degree of resilience proportionate to the strength of trust we placed in the exchange with the stranger. In such cases, trust is barely distinguishable from mere reliance (if at all) and we clearly want to allow for less than a dogged, "death first!" resilience. McKaughan and Howard-Snyder make exactly such an allowance: the degree of resilience in view need not overcome *all* challenges but must "have at least a little firmness to it" (2022, p. 3).

Therefore, not all trust exchanges are of equal importance. Why would we expect to see more than a minimal degree of resilience in cases of minimal trust? Rather, we should expect proportionate resilience, that is, the resilience that covaries with the overall strength of the disposition—which in turn correlates to the disposition's cognitive and conative inputs. If this is correct, we would expect the same with regard to faith. Both, I suggest, display resilience in proportion to the strength of their inputs.

However, this picture is too simple. For we can imagine that in spite of strongly trusting our friend not to tell our secrets, when it comes to a particularly sensitive secret we confided, we are less resilient to counter-evidence, that is, evidence that they might not hold their tongue this time. This indicates that there is another factor needed in this too-simple proportionality proposal: perceived value or stakes. Thus, it might be more adequate to say that resilience depends on the strength of the disposition in proportion to (or weighted against) what is at stake. Thus, A might strongly trust B—let us mark A's trust at .8—in a significant range of domains, including highly valued X. Supposing that domains W, Y, and Z each fall within a value range of .4–.6. In that case, A's .8 trust will register high (and so high resilience) in domains W, Y, and Z as it is more than sufficient for their value range but will register low or just sufficient (and so low resilience) for domain X which holds a .8 value. Therefore, proportionality here actually involves a calculus of the strength of trust's inputs weighted in relation to differing stakes and values across various domains of trust relevant to the occasion—and the tolerances, perceived values, and domains will vary by individual.

4.2. Relationships and Value

Moreover, there seems to be another way in which the value at stake enters the calculation. In many instances of trust—two-place trust in particular—as the relationship gains value, the relationship itself begins to register as a value at stake for the trustor. This potentially raises the threshold for

[1]Notice, this is proposing a descriptive rather than normative claim; one concerned with what inputs and outputs, not "appropriateness."

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counter-evidence or impacts one's evidential weighting policy (Paul & Morton, 2018, pp. 78–80). However, we should notice that the same value can also reinforce or add to the conative input of the disposition, strengthening the overall disposition. Thus, relational embeddedness potentially plays into the resilience calculus in multiple ways.

This brings two-place trust and faith to the fore again. It appears there is something about the *relationship* in which two-place faith and trust are embedded which supports the characteristic resilience with which this discussion has been concerned. Relational embeddedness (or lack thereof) is a difference notable in several examples employed by McKaughan and Howard-Snyder, for example, trusting a stranger for directions in contrast to Mother Teresa having faith in Jesus as (in the role of) Lord. One possibility, then, is that it is—at least in part—the value of the relationship itself that makes the participants resistant to too hastily abandoning their trust or faith. That is, it factors into making their faith or trust *resilient*.

In light of these suggestions, it is interesting that Katherine Dormandy proposes that the difference between relationships of reciprocal two-place trust and faith[2] is that the latter is ongoing and the participants value the relationship intrinsically or "for its own sake" (Dormandy, 2023, p. 74). So if reciprocal two-place trust characterizes an ongoing relationship that participants value more than instrumentally, it becomes indistinguishable from faith—on Dormandy's account, it just *is* faith. Notice that the ongoing nature and value of the relation is where Dormandy locates the distinction—not the resilience. If she is correct and this kind of faith relation entails trust—relationally enriched—the proportionality proposal ventured above makes good sense. If faith is a relationally "enriched" variety of trust we will expect its tendency toward resilience to be proportionately higher. We can make this claim without denying that trust, too, is proportionately resilient. Furthermore, the apparent interchangeability of faith and trust locutions in such thick relational contexts can be explained by transition as participants' way of valuing the relationship undergoes changes (with both parties not necessarily in sync). The result is that both trust and faith feature resilience in a complex proportionality to their inputs, stakes, and relational embeddedness, but that we preserve a distinction between faith and trust: relationships of the former kind—but not the latter—are necessarily valued *intrinsically*.

5. Conclusions

In conclusion, I have suggested that McKaughan and Howard-Synder's terms of inquiry inadvertently led them to focus on the contexts where trust and faith appear most easily distinguishable. I have tried to show that even at their most distinct, faith and trust of similar input strength and relational embeddedness cannot be so easily distinguished. This proposal of proportionality leads us into a discussion of how the value of relationships might contribute to resilience and distinguish faith from trust. In doing so, I shifted our focus to the contexts where faith and trust are the most difficult to prise apart: in two-place relationships of faith and trust. This move makes sense particularly if, with McKaughan and Howard-Synder, we want to pick out the value of faith in terms of bonds of mutual faith and faithfulness (2022, p. 14). That is, the faith and faithfulness of spouses, friends, lovers, and people and their gods—reciprocal two-place relationships not reducible to whatever range of things (however broadly construed) that they trust one another *for*. Accordingly, I suggest that the most fruitful lines of inquiry for future research on the relationship between faith and trust will center on two-place relational frameworks, and—in light of the entailment relation supported by this discussion—take seriously the study of trust as a resource for illuminating faith.

[2]My term "reciprocal" marks Dormandy's language of "trust-trustworthiness" and "faith-faithfulness" relations, by which she designates that relational participants both trust one another and manifest trust's reciprocal complement, trustworthiness, toward one another.

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