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Chapter One

Kinds of Religious Luck: A Working Taxonomy

Multi-sided Interest in Problems of Religious Luck

To speak of *religious luck* certainly sounds odd to the ear. But then, so does “My faith holds value in God’s plan, while yours does not.” This chapter will argue that these two concerns — with the concept of religious luck and with asymmetric or sharply differential ascriptions of religious value — are inextricably connected. There is a strong tendency among faith traditions to invoke asymmetric explanations of the religious value or salvific status of the home religion *vis-à-vis* all others. Philosophy of luck and risk will be presented in this book as aiding our understanding of what is going on when persons, theologies, or purported revelations ascribe various kinds of religiously-relevant traits to insiders and outsiders of a faith tradition in sharply asymmetric fashion.

For qualification, this thesis about “what is going on” is not necessarily reductionistic, or indicative of an error theory.¹ Moral, theological, social scientific and epistemological perspectives must all hold place in philosophy of luck. Also, theists and naturalists often share

recognition of common factors – for instance evolutionary, psychological, and sociological factors – that arouse religious faith tendencies, while disagreeing about whether any combination of naturalistically-understood proximate and distal factors are their *sufficient* explanation. For theologians the efficacy of factors of nature and nurture in the development of a religious worldview are in turn explainable teleologically in terms of divine will, ultimate plan, and gifts to the faithful. So my thesis more carefully stated is that philosophers, theologians, and the numerous parties contributing to or drawing from the cognitive science of religion (CSR) will mutually benefit from a focus on concerns that arise with asymmetric attributions of religious value. They will benefit in particular from a focus on what we will describe as the *New Problem* of religious luck, which is concerned with the logic and illogic of such attributions in connection with a broader study of *inductive risk*, or the epistemic risk of ‘getting it wrong’ in an inductive context. As contemporary philosophers like Heather Douglas understand and apply it, “inductive risk is the risk of error in accepting or rejecting hypotheses.”² We will return to develop the connections between luck and risk, as these connections will be important in later chapters.

Although there has been little written to date that speaks directly to problems of religious luck, certain aspects them described in other terms have a long and voluminous history. Some of these problems are moral, others epistemic; but they are never entirely disconnected. One indication of the inter-relation among luck-related problems which I hope to convince the reader are a needed focus today is how they are described in the literature in overlapping ways: intra-religiously, inter-religiously, and counter-religiously. Let’s start with an example of each of these three ways of addressing problems of religious luck, letting these examples introduce issues we can later develop in more depth.

One of the first attempts to connect philosophical discussions of luck to concerns within philosophy of religion and theology was a 1994 paper by Linda Zagzebski, "Religious Luck." Like many others, Zagzebski finds it troubling that people might be the proper objects of moral evaluation, including praise and blame, and reward and punishment, because of something that is partly due to luck, and to that degree outside of their control. Unlike some who deny the phenomenon of moral luck, Zagzebski believes that these problems do exist and, writing as a Christian philosopher, "that they exist for Christian moral practice and Christian moral theories as well." The author's focus is explicitly intra-religious in that her topic "is a problem internal to the concepts of moral responsibility, reward, and punishment as understood by the Christian." Her central thesis is that Christianity has at least two core traditional teachings, those of "eternal heaven and hell" and of "grace" that potentially "magnify the problem of luck to infinity."³ Thus, Zagzebski finds it useful to engage philosophy of luck from the direction of moral theory by drawing upon previous work on the impact of moral luck by Joel Feinberg and Thomas.

Taking discussion in a comparative direction, Jewish philosopher Charlotte Katzoff (2000), in "Religious Luck and Religious Virtue," compares the role of luck in two accounts of divine election, that of Paul and of Rabbi Judah Loeb. Katzoff agrees that God conferring religious value/status on persons without necessary reference to efforts or deeds is "perplexing." But she argues that Paul's account more than Rabbi Judah's suffers from concerns Zagzebski raises about the concept of grace. To say that the greatest religious virtues are infused by grace meant to Paul that faith, by its very nature, is not under the control of its possessor.⁴ In emphasizing that God's plans are paramount and may be indifferent to human will and exertion, Paul presents the virtues as "divine gifts, fortuitous, accidental, as it were." Katzoff points out how this impedes the attribution of religious value to the individual on the basis of those virtues.

But she argues that this worry is lessened on an account like Rabbi Judah's where the virtues adhere essentially to the character of the individual.⁵

What we called a contra-religious or sceptical focus includes certain problems of luck discussed not just within theological circles, but as challenges to the coherence of divine attributes or to the reasonableness of beliefs of a certain kind. Some of these challenges involve primarily moral concerns, while others lead us into connections with epistemic luck. Counter-religious can mean here that a writer raises *de facto* or *de jure* objections. A *de facto* challenge raises reasons for thinking a particular religious teaching must be false; a *de jure* challenge raises reasons for thinking that a certain range of beliefs or attitudes are morally and/or epistemologically irresponsible and rationally unacceptable.⁶ With a focus on epistemic luck, John Stuart Mill writes,

[T]he world, to each individual, means the part of it with which he comes in contact; his party, his sect, his church, his class of society . . . [I]t never troubles him that mere accident has decided which of these numerous worlds is the object of his reliance, and that the same causes which make him a Churchman in London, would have made him a Buddhist or a Confucian in Pekin[g].... Nor is his faith in this collective authority at all shaken by his being aware that other ages, countries, sects, churches, classes, and parties have thought, and even now think, the exact reverse.⁷

There is an implicit luck-related *de jure* argument in this passage highlighting the strong contingency of certain kinds of belief on people's found epistemic location — their family or

culture, or their time in history. It may suggest some kind of debunking, or it may suggest only the need for epistemic humility. It is hard to say just what Mill's point is, or if and why variance with what we can call *epistemic location* should be thought more troubling for the well-foundedness of religious beliefs than for others he mentions, such as party (political orientation) and class. We will later look closer at other more carefully-formulated demographic contingency arguments. It is enough that we initially take Mill as raising a religious *epistemic* luck-related concern. But to anticipate just a little, we can say that especially strong epistemic luck-related worries arise for theologies which claim that God saves only those who adhere to one particular religious identity or who assent to one particular religious creed among the many. Thus Hartman (2014) refers to doxastic requirements on salvation as raising "the soteriological problem of geographic luck." For if this purported saving knowledge is not uniformly distributed then as a condition of salvation one must be environmentally or evidentially lucky; otherwise that religious identity will not plausibly even be what William James referred to as a live option for them. This suggests to me that we should best interpret contingency arguments as challenging certain uncritical or dogmatic *ways* that we might hold our beliefs, rather than as intending to undercut the justification for whole *domains* of belief on account of their being more deeply conditioned than others by one's epistemic location.

To summarize this introductory section, problems of religious luck are common-ground for theologians and philosophers of religion, though individual thinkers will approach them in substantially different ways. They may be debated as problems of theological adequacy either intra-religiously or inter-religiously. They may also be posed as challenges to particular teachings, to particular conceptions of faith, or to the coherence of divine attributes. Our next step will be to set in place a functional taxonomy of different kinds of religious luck, so that we

can set the New Problem against this background. The taxonomy provided in the next section may turn out to be far from complete, but it substantially reflects the extant literature on moral and epistemic luck. This task will also provide opportunity to identify certain specific problems that each kind of religious luck is associated with.

Accounts of Luck: A Methodological Aside

Philosophers of luck today use more accounts than lack of control, as we will see in the next section which will address both moral and epistemological judgments. Nicholas Rescher's book *Luck* (2001) employs a probabilistic account.⁸ Thomas Nagle (1979) adopted a *lack-of-control* account of luck. Nagle and many other writers take moral luck to be salient to moral evaluation when a person's degree of moral responsibility for an act or for a personal trait goes beyond the degree to which s/he controls it.⁹ "Where a significant aspect of what someone does depends on factors beyond his control, yet we continue to treat him in that respect as an object of moral judgment, it can be called moral luck."¹⁰ More formally, Nagle articulates the problem of moral luck in terms of violation of the *Control Principle* and *Control Principle-Corollary*.

(CP) We are morally assessable only to the extent that what we are assessed for depends on factors under our control.

(CP-Corollary) Two people ought not to be morally assessed differently if the only other differences between them are due to factors beyond their control.

While control theory has been the most common approach in work on moral luck, the study of epistemic luck typically employs one or another variant of a modal account. Duncan Pritchard writes that at least for the kinds of luck at issue in epistemic evaluation, “The degree of luck involved varies in line with the modal closeness of the world in which the target event doesn’t obtain (but where the initial conditions for that event are kept fixed). We would thus have a continuum picture of the luckiness of an event, from very lucky to not (or hardly) lucky at all.”¹¹

Some ethicists have been tempted to deny moral luck, while others think the concept is a doubtful one for philosophers to employ more generally. The interest dependence of attributions of luck—the sense in which an event might be improbable, yet not lucky if nobody’s interest were promoted by it—is handled in a number of different ways by philosophers of luck. A philosophy of luck such as ours that ranges over several domains need not be given to any one account. Luck attributions can be studied psychologically, and like some other “folk” concepts it might be challenged by an error theory. In a review article on recent work on moral luck, Dana Nelkin counters attempts to dismiss the concept of moral luck: “[I]t seems that there are countless cases in which the objects of our moral assessments do depend on factors beyond agents’ control. Even though ‘moral luck’ seems to be an oxymoron, everyday judgments suggest that there is a phenomenon of moral luck after all.”¹² Social psychology studies of moral judgment show that people’s actual moral judgments are sensitive to the relationship between culpability and lack of control. The concept of moral luck has practical, reformatory potential as well, as it allows us to ask if one or more of these control principles are perhaps violated by an ascription of blame or culpability in a particular legal or moral practice.

On the other hand, Hales and Johnson (2014) are critical of “philosophy of luck” generally. They hold that there is no fact to be no fact to be discovered about whether someone is

objectively lucky or objectively through the application of the probability, modal, or control theory of luck. On this basis they claim that “luck is a cognitive illusion and assignments of luck are merely a way to subjectively interpret our experiences; our encounters with the world do not include the detection of a genuine property of luck...”¹³ We will discuss what may be correct in ‘debunking’ accounts of luck-ascriptions in all three of ‘folk,’ theological, and philosophical of luck in Chapters 3 and 4, but rest here with the simple point that we will avoid the extremes of the debate between proponents and skeptics about theoretical work that uses concepts of luck and/or risk. Empirical studies of attribution, and attribution theory in psychology should inform philosophy, but what they tell us falls far short of ground for concluding that judgments of luck are either wholly objective or subjective. By contrast with that sort of question, our use of the concept is primarily *diagnostic*, and what is meant by that will emerge by degrees through the course of the book. As mentioned earlier, luck and risk are closely connected concepts on the present account, and our translation of problems of religious luck into terms of inductively risky inference in later chapters should show the worth of both concepts.

Methodologically, then, I will take it that the value of the concept of religious luck must be demonstrated, not assumed, and in later chapters we will attempt to demonstrate it through a) the genuineness of the *problems* it allows us to articulate and illuminate, b) the fruitfulness of the new diagnostic *questions* it helps generate, and c) the *broad-based discussion* about these problems and questions that it invites.

A Working Taxonomy

Earlier writers have referred to “religious” (Zagzebski), “salvific” (Davidson 1999) and “soteriological” luck (Anderson 2011). Using “religious” as the unifying term, this section aims

at a more detailed and comprehensive taxonomy. One reason for this is that attention to different kinds of luck raises more theoretical problems and diagnostic questions to be illuminated.

Another reason is simply that serious philosophic interest in moral and epistemic luck both took off only *after* comprehensive taxonomies for those kinds of luck were introduced, but this has not yet been done for religious luck.

Although we are focussing on developing a taxonomy rather than on articulating the ins and outs of specific debates, we should note that there has been lively debate over luck and soteriology (the doctrine of salvation) especially among Christian thinkers. Some have been between conservatives about binary, eternal, retributive hell (Craig 1989) and escapist or other alternative speculative theologies (Jones 2007, Buckareff and Plug 2009); others bring up religious luck in connection with the understanding of predetermination, divine foreknowledge, or free will from Catholic, Open theist, Sceptical theist, Reformed, and Molinist perspectives (see especially Hartman 2014). We will concern ourselves with these theological debates only as far as necessary to show a context in the literature for each particular kind of religious luck.

Constitutive Religious Luck is the term we can use to describe kinds of (good/bad) religious luck that people enjoy or suffer from when they are ascribed as having or lacking religious value for reasons of inborn traits or inherited social standings. Moral theorists recognize a kind of (good/bad) luck that affects persons by manner of what inborn morally-relevant capacities they have or lack (biological inheritances), or by what advantageous or disadvantageous social groupings they are born into (cultural inheritances). When this involves being ascribed religiously-relevant inclinations, capacities, temperament, or inherited religious identity, we can term it constitutive *religious* luck. To the degree that having or lacking these traits is outside of people's control, but matters to them, it is good/bad luck from a methodologically neutral CSR

perspective, regardless of how deterministic the theological explanation might be that ascribes these traits to people. Indeed, the more deterministic or even fatalistic is the given explanation on the theological side, the more will the good/bad constitutive endowment appear beyond human control from a neutral or CSR perspective. For a philosophy of religious luck these are not always mutually-negating explanations, but are better seen as co-existing ‘flip-side’ religiously committed and religiously neutral perspectives on the same subject matter: particular instances of religious trait-ascription.

Problems of religious luck are not restricted to any one family of religions; indeed their salience across religions and in comparative studies greatly increases the utility of these problems as a focus of study. In karmic religions (good/bad) karma is claimed to accrue to an individual as a result of past actions through previous incarnations. Its forward-looking sense provides a more just world than is experienced over the course of one lifetime, and is connected with the long-term religious goal of universal liberation/enlightenment. But the more so as the concept or “law” of karma is appealed to in its backwards-looking sense to explain and justify what an individual experiences as their found social conditions, such karmic explanations are examples of *constitutive* religious luck-attributions.

Although the caste system in India is on a path to being de-institutionalized today through a wide-spread “cast out caste” movement, the privilege or servility that comes from high/low birth are rationalized by the Law of Karma in traditional Hindu thought; so are the lack of social mobility and economic opportunities experienced by *shudras*, and especially by those born into classification as ‘spiritually polluted’ *untouchables*. Deep concern with the potentially *post-hoc* and surreptitious nature of appeals to people’s accrued karma to explain social inequities or to justify caste duties is reflected in the Buddhist critique of Hinduism. Both groups understand

karma as offering a kind of a way to understand suffering *vis-à-vis* the religious goal of liberation (*moksa; nirvana*). But Buddhists reject caste and repudiate its justification in terms of a law of karma.

In Abrahamic religions, predetermination teachings are one natural focus for ascriptions of differential religious value that appeal to constitutive luck. One already is, in a sense, impacted by constitutive luck if, according to one's theology, the afterlife is bifurcated between heaven in hell, in contrast to one where the distinction is between heavenly reward and mere annihilation. This would still be a sheer separation, or dichotomy, but assuages the moral objection to a theological bifurcation between eternal reward and eternal suffering. Immanuel Kant made this point:

[F]rom the most ancient times there have been two systems concerning the future eternity: one of them is the *monistic* view of eternity, which grants all... eternal blessedness; the other is the dualistic view, in which *some* are chosen for blessedness, but all *others* are condemned to eternal damnation... [O]ne could ask, why were the few, indeed, why ...was a single person created if their only reason for being was to be lost for eternity, which is even worse than simply not to exist?¹⁴

The damned ones who, as Kant describes them were unlucky to ever have been born at all if the afterlife is dualistic, arguably suffer from bad constitutive luck, whatever character-traits they developed or sins they committed during their life, for which they might be judged morally culpable. Kant's question might be answered in some other way than Kant does ("worse than

simply not to exist”); but while the difference in value between finding myself born into a monistic or dualist afterlife would seem to be net neutral for those who are in either scenario heaven-bound, it is an infinite disvalue for the unsaved to find themselves in binary, heaven-or-hell afterlife. Whatever else one may say of them, they are so constituted that they will not simply die when they die.

Kant’s distinction between “systems concerning the future eternity” leads him to a very widely-flung objection. Most of the problems about constitutive religious luck in Abrahamic thought and traditions are more specific than this. Theodicies of reprobation has also received much criticism as morally doubtful. One may distinguish God’s judgment of the dead from God’s “reprobating” before creation, but when God is reprobating there are not as yet any vicious or virtues people in existence. Many have found it perplexing to consider how God could judge as immoral or unfaithful the character of the reprobate – those predetermined from the beginning of time for damnation. Predetermination makes it perplexing to understand how anyone can be deserving of damnation on account of their having a fixed or settled character that rejects God.

For in a predetermined world, people arguably must get their fixed character when placed among the elect or the damned, rather than being saved or damned *because* of their fixed character. But this means that in a religiously deterministic world, it is always God or gods who do the ‘fixing.’¹⁵ So in general the more a religious worldview devolves towards fatalism or meticulous providence, the less that human will *can* matter, and the more the person comes to resemble an actor on a stage playing out a pre-set cosmic script for the pleasure of its author.

In a broader sense, the Christian interpretation of the narrative of *Genesis* in terms of humankind’s separation from God and from the Garden, arguably explains the human condition

in terms of a kind of bad constitutive luck. Ascription of bad constitutive luck is one way to look at the strong doctrine of “effects of sin” inherited from the first humans. The influential Augustinian view of the ‘fallen state of man’ involves negative views of human sinfulness and just deserts inherited from *original sin* as Augustine interpreted humankind’s expulsion from the Garden in *Genesis*. Here the human condition is theologically characterized in terms of effects outside of our control. This Augustinian interpretation in turn shaped attitudes and teachings especially strong in Calvinism highlighting that humans do not deserve heavenly reward, but that God offers grace as unmerited gift and to his own praise.¹⁶

Relatedly, another teaching re-describable in terms of constitutive religious luck ascriptions are ascriptions to people of either a properly functioning or damaged *sensus divinitatis*. This is a purported sixth sense appealed to especially in Calvinist thought that theologically explains the felt certitude and reliable aetiology of theistic belief among believers, and the otherwise perplexing *lack* of belief among non-theists. Paralleling asymmetric attribution of a properly working *sensus divinitatis* is attribution of “work of the Holy Spirit” in some individuals but not others, purportedly infusing specifically Christian beliefs into them. The main point here is that claims concerning *infused* beliefs at either the general theistic or religion-specific level carry the sense of being irresistible and hence outside of one’s will or control. Due to their passivity and attendant externalist religious epistemology, they have the logical character of *constitutive* trait-ascriptions.¹⁷

Character epistemologists hold that there is an *ability constraint* on knowledge. Knowing has to be substantially creditable to an ability, or competence of the agent. Kegan Shaw notes that, “This looks to be in considerable tension, though, with putative *faith-based* knowledge. For at least on the Christian conception, when you believe something truly on the basis of faith

this *isn't* because of anything you're competent to do. Rather faith-based beliefs are entirely a product of divine agency." Shaw finds that "there was no accounting for this even on a weakened conception of the ability constraint, so long as we were restricted to a kind of 'internalism' about cognitive processing." But like Alvin Plantinga he takes an externalist approach to Christian apologetics. Utilizing work on extended knowledge, he argues that this tension overcome by conceiving of faith "as a form of extended knowledge by virtue of its being produced by an *extended cognitive ability*. The idea is that people who know things on the basis of faith believe truly as they do on account of a cognitive ability of theirs that actually *consists* in the activity of the Holy Spirit in conjunction with the deliverances of Scripture."¹⁸ Reformed theological views such as this also clearly raise problems of constitutive luck.

Finally, in a more general sense the problem of the "hiddenness of God" raises concerns about constitutive luck. All separation from God is suffering or evil from the theological point of view, meaning that a just god would want a personal reciprocal relationship to obtain between itself and every person capable of it. "Non-culpable non-belief" thus seems incompatible with the conditions necessary for human–divine reciprocity; but under conditions of a hidden God we must predict there will be non-believers for no moral fault of their own. So argues J.L. Schellenberg (1997 & 2007), who develops the hiddenness problem and its implication of non-resistant non-believers as grounds for a *de facto* challenge to the existence of the god of monotheism.¹⁹ Assuming the god of monotheism, non-culpable non-believers suffer from bad religious luck in that they are so constituted, or so situated, etc., that through no necessary moral or intellectual fault they remain unable to know God, and outside God's grace. This problem is greatly exacerbated when it overlaps with what we can call the *Doxastic Component Problem*: the problem of why a just God would require a strong theistic or creed-specific cognitive

component as a condition of heaven, and exclude from heaven, or damn, those who failed to meet it through no necessary intellectual or moral fault.

This problem extends also to differences of individual temperament, under conditions of what philosophers of religion call *religious ambiguity*.²⁰ Contemporary psychology seems to confirm how “good people can disagree about religion and politics,” as Jonathan Haidt’s work on philosophy and moral psychology argues. John Stuart Mill says that as we evaluate one-another’s “experiments of living... free scope should be given to varieties of character.”²¹ It sounds counter-intuitive to have to hold that God does otherwise, by favor in divine judgment one particular character type among the many. To be under conditions of ambiguity is for theory selection to be underdetermined by the facts that they purport to explain. These are conditions of uncertainty, objectively speaking. If this is correct, it opens apologies for a religion-specific doxastic component to problems of constitutive luck. For, as this line of reasoning goes, a god who places people in richly ambiguous epistemic circumstances, then judges people’s faith by something in one’s character, is a god who judges *rather than* gives free scope of temperament.²² If God’s judgement is supposed to be characterological in a sense connecting judgment with religious and moral *virtue*, then how does it work that judging *character* ignores differences in temperament *among the virtuous*? A model of faith such as this exposes itself to problems of *constitutive religious luck*.

We will concern ourselves substantially further with aspects of each of these problems in coming chapters, but they are deeply intertwined, and pursuing them at this point would necessitate digressing from our task from laying out our working taxonomy. But for more on these issues and debates, also see Appendix A.

Resultant Religious Luck we can define as the (good/bad) luck of ending up on one side or another of divine judgment under conditions of “close moral gaps.” From God’s perspective, is there always a sharp line between the moral and the immoral, or faithful and faithless? How can God be fair in regards to judgments meted out if there must be close gaps between many people’s on-balance moral character? This *problem of close gaps* raises at least three distinct moral objections about proportionality in soteriologies of divine judgment. These three are: a) objections to the morality of divine *punishment*; b) objections to theologies that teach of *binary* heaven/hell; and c) objections to theologies that teach of *eternal* hell. It would be all the more lucky for you to benefit from a close-gaps comparison with me, or me with you, when the differences in our respective post-mortem existence are describable as reward for one of us and punishment for the other; and/or when the judgment settles a condition that each of us will necessarily remain in *eternally*.

Criterial Religious Luck overlaps with resultant religious luck. Criterial luck we can define as enjoying benefits or suffering harms through being judged, rewarded, or punished on a basis 1) which is not principled in such a way that it will be consistently employed across like cases (CRL₁); or 2) which the persons judged do not have a clear conception of (CRL₂); or 3) which the persons judged might not even be aware that they are subjected to (CRL₃). When this regards a purported judgment of souls by a god or gods, it is criterial *religious* luck. For kings and tyrants of ancient times, consenting to issue only edicts that follow criteria was often interpreted as a limitation of ‘real’ power; by contrast, the more willful or whimsical the ruler’s decrees the more all-powerful he was often perceived to be. Arguably, there are contemporary theologies which reject the moral determinability of criteria for the number and traits of the elect, and which instead substantially mirror such a ‘whimsical’ model of power in their conception of the divine

attributes. Zagzebski acknowledges this criterial concern when she writes, “Christian moral theory replaces the concept of moral wrongdoing by the concept of sin, an offense against God, and the concept of an abstract state of moral worth which may or may not be determinable is replaced by the concept of one's moral state as judged by God. And presumably that *should* be determinable....”²³ Theologies whose conception of sovereignty denies this raise especially strong *moral* concerns that they place God’s creatures under a burden of moral luck.

Not only a criteria-free conception of God’s sovereignty or “power,” but also the penchant of apologists to draw an *ad hoc* between all the things they claim we can know about divine will and plan, and where, as skeptic theists say, we must just accept that God’s will and plan are beyond human knowledge or comprehension. On the present analysis of religious luck this puts at least some sub-kinds of criterial religious luck on the *aleatory* side of the aleatory/epistemic distinction uncertainty: Given that God does not reveal his criteria to humans and it is beyond human comprehension, it is more akin to genuine randomness from the creaturely perspective, than to one’s having insufficient evidence due only to contingent factors that one could plausibly overcome by improving their epistemic perspective.²⁴

Many theists presume that a just and loving God would want his creatures to understand clearly what is demanded for salvation, would want his moral like his cognitive expectations of humans to conform with human perspectives on doxastic responsibility and virtue, and would want humans to have at least some amount of control in being able to will welcoming or resisting God’s grace. If a soteriology takes divine sovereignty as submitting grace and/or divine judgment of humans to criterial luck, this threatens to undermine each of these expectations. Inculpable ignorance can defeat one’s opportunity to develop the religious value God seeks in

people as their highest good. It can defeat one's prospects for heaven, and in a binary afterlife, that means saddling them with hell.

Thus far we have primarily been talking about religious exclusivist attitudes towards virtuous religious aliens and non-culpable non-believers as *morally* objectionable: objectionable in terms of fair access, just and proportional punishment, reasonable accommodation of different intellectual temperaments, etc. But belief acquisition, and maintenance are of course also epistemic matters, involving the study of our cognitive faculties and abilities, and the limits of the conditions under which we reliably and responsibly employ them. In order to explore the true significance for philosophy of religion of problems of religious luck, we will need to migrate to issues of epistemology, including debate over the epistemic significance of disagreement.

Evidential Religious Luck we can define as any kind of (good/bad) luck that plays a significant role in religious explanations for how persons differ in respect to being situated to discover purported religious truths. It is evidentially lucky if one is situated so as to have experiences or have available sources of evidence that others do not, and religious evidential luck if the experiences or evidence are of such a nature as to contribute to their store of religious beliefs or to their value in God's eye. Where a wide or narrow *distribution* of access to purported saving knowledge is a concern, the previously-mentioned problem of divine hiddenness, or standing religious ambiguity, raises evidential and environmental, as well as constitutive luck concerns. These issues will be discussed further in Chapters 2 and 3.²⁵

Some theologians and philosophers may hold that being advantageously situated to receive theistic evidence is uniformly a question of evidential luck, which when it leads to an acquired true belief is "benign" luck. This means that while I may be lucky to have a certain belief, there is no problem with my rationality, or (on assumption that the belief is true), on my having

propositional knowledge. But the facts of religious disagreement and of epistemic risk strongly suggest that we cannot make such a blanket assumption, or confer on ourselves such easy knowledge. We have to look far more carefully at agents' belief-forming cognitive strategies, and at their broader epistemic situation in order to assess whether the kind of epistemic luck operating in particular real or imagined cases is benign, or instead *malign*, i.e., undercutting of positive epistemic status.

Whether or not the individual holds that God directly controls and guides their access to evidence or experience of a religious dimension, this access was at least a contributory cause of their eventual assent to the religious truths and saving knowledge they purport to have. As a matter of degree or likelihood, then, the eventuality of the individual or group's advantaged access is all the luckier given the proportional balance the individual perceives to hold between the evidentially advantaged and disadvantaged, and also in the degree that it contributes to the religious or salvific status of oneself in contrast to others.²⁶

In epistemology, evidential luck is generally understood as person being in a position to know, or to certain evidence, where the luck is of a *benign* sort: its effect on the agent enables the agent to have a true belief, and it does not undercut the epistemic status of the belief or beliefs: their positive epistemic status as knowledge. But one key question we will want to ask is whether the kind of luck involved in ascriptions of religious value are of a benign sort. Describing the kinds of epistemic luck epistemologists consider *malign* – particularly two kinds of *veritic* epistemic luck – while at the same time shifting to a modal account of luck will help us unpack these important issues.²⁷ Duncan Pritchard holds that externalist (including mixed) epistemologies try to preclude cases of coming to have a true belief through a process dependent on veritic luck from counting as instances of knowing. Epistemologists may seek to do this by

way of an ability condition on knowledge, a modal safety condition, etc. (see Pritchard 2015; 2005; Coffman 2015; Engel, 2017). Debate is ongoing as to how many and what type of conditions are needed to preclude veritic luck, but it is generally conceded to split into two distinct kinds: *intervening* luck, and *environmental* luck, which both need to be accounted for in an adequate analysis of knowing.

Intervening Veritic Religious Luck is the religious analogue for the kind of definitely malign luck that Gettier cases are closely associated with in contemporary epistemology. I believe at least some defences of religious exclusivism can be described, by close attention to their formal logical structure, as plying or ‘leaning’ on asymmetric attributions of this intervening kind of epistemic luck. A prime example is Paul J. Griffiths’ influential articulation and defence of religious exclusivism. He uses Karl Barth’s theology as a paradigm example of how to articulate the grounds for a Christian exclusivism. Although of course he is not thinking in these terms, his Barthian argument, I argue, formally parallels the way to construct a Gettier case. A person’s initial personal or prima facie justification for a target belief is, in an instance of bad epistemic luck, defeated (whether the defeater is recognized or not). But this defeated status is then ‘reversed’ by a second instance of epistemic luck, this time *good* epistemic luck, such that what the person comes to have is a true belief after all. According to Griffiths’ reading of Barth,

1) Religion is part of culture, and every theist is roughly equally subjectively justified on historical, philosophical, and phenomenological grounds in accepting the divine authority of their home religion’s scriptures, sacred narratives, prophets, etc.

2) But God views all religions that have ever existed as “nothing more than idolatry, something to be judged and rejected.”

3) Yet in a turn of events more fortuitous for some than for others, God *intervenes*: The Christian religion is “chosen by God as the locus of revelation... God transforms an idol into a means of salvation, but without God’s free choice to do so, it would remain an idol.”²⁸

This exclusivist argument could formally run the same way whether it is the Christian or simply the “home” religion posited as uniquely favoured of God. While *ex hypothesis* the agent’s epistemic justification in believing the Christian or any other purported testimonial tradition is defeated through the first, bad luck event of how God initially views their value, the subsequent intervention by God coming betwixt the agent and the world results in the Christian (but none other) having a *true* belief about the divine authority of their scriptures. Intervening luck as described in Gettier cases is of just this kind. This strongly suggests that any apologist’s re-description of the case as one merely of benign evidential luck is epistemologically flawed. In both the Christian exclusivist and the standard Gettier case we witness a clear disconnect between the agent’s intellectual *efforts* and the *success* of her belief. The agent’s coming to hold a true belief or system of beliefs is something the cognitive abilities of the agent in the end had little to do with. It is not explained as merit or cognitive achievement on her part, but instead as *felix culpa* – truth attained (only) through a ‘fortunate fault’!

I suggest describing Barth’s interesting faith-based assertion in 3) as *meta-fideism*.

Whatever description it is given, the Barthian view is a clear example of asymmetric religious-

status attributions that raise worries about ‘leaning on’ luck. Still more troubling is that the specific *kind* of epistemic luck Barth’s explanatory narrative invokes is widely regarded by philosophers and lay audiences alike as *malign* epistemic luck in the sense of being *knowledge-precluding*. Griffiths to his credit does note objections to exclusivism,²⁹ but he articulates this Barthian apologetic for religious exclusivism without noting any such logical or epistemic concerns.

Environmental Veritic Religious Luck will be our religious analogue of the kind of malign epistemic luck that operates in Fake Barn cases. Environmental luck is characterized by getting something right through a process of belief-formation that in the agent’s epistemic situation is an unsafe and/or insensitive process. Summarizing the epistemological lessons he draws from the much-discussed Barney in Fake Barn County case, Pritchard writes,

Cases like that of ‘Barney’ illustrate that there is a type of knowledge-undermining epistemic luck, what we might call environmental epistemic luck—which is distinct from the sort of epistemic luck in play in standard Gettier-style cases.... [I]n cases of environmental epistemic luck like that involving Barney, luck of this intervening sort is absent—Barney really does get to see the barn and forms a true belief on this basis—although the epistemically inhospitable nature of the environment ensures that his belief is nevertheless only true as a matter of luck such that he lacks knowledge.³⁰

A majority of philosophers think that the agent does not know in the barn case, despite the belief arising from the usually reliable faculty of sight, under normal-enough conditions apart from the inductive reasoning data Barney is in a first scenario unaware of.

Let's call this first scenario an *unenlightened Barney* case: one where Barney has no recognition that he is under conditions that may make his forming a visual belief unreliable, that is, that he using that faculty in but a slightly modified case he might easily have gotten as false rather than true belief. While we might add a second scenario where Barney becomes aware of his unsafe epistemic environment for barn beliefs, *enlightened Barney* cases in order to compare them, but that need not concern us here. Now it seems easy to construct *testimonial transmission* cases that are strongly analogous to fake barn cases. All unenlightened Barney does, after all, is see the one barn within eyesight, and say, 'That's a real barn.' So we have merely to swap out 'the one real barn' for the exclusivist notion of 'the one true theology,' and 'perceived by eyesight from a distance' for 'believed on the basis of the purported special revelation dominant at one's epistemic location.' Now, to the extent it is agreed that one would more often get false than true beliefs by this process of belief-acquisition, we again have a luckily true belief, a (by hypothesis) true religious belief but one generated on an unsafe basis. If this is correct, it is not difficult to construct *religious* or more simply testimonial environmental luck cases, cases analogous to the original barn case where Barney is lucky and gets it right, though he easily could have looked as any number of different barns and gotten it wrong.

A Tess Case of Testimonial Environmental Veritic Luck

Imagine Tess, a good friend of Barney, travelling to visit relatives in Lake County. In the base case, this is Tess's first visit, and she does not know that others refer to this county as Fake News County. Scattered about on corners of the town and the whole county are brightly-coloured metal or plastic, free publication newsstands, each advertising their

wares. Sometimes there were several such boxes at the same corner, but most often just one. Tess is picked up by her uncle Sal at the train station, and before they get to his car they pass a corner with a blue metal box. Tess's uncle goes to the box and get them each a copy. They have much to talk about, and Tess doesn't make much of this, though she finds it a bit quizzical that Sal says, "Blue box –Yes, this one you can trust." That night when she retires to the guest bedroom, she find the paper on her dresser, and reads in in bed. It contains many tales about the county and it's founding citizens that Tess finds quite moving and even profound. Although there were some fantastical elements to these stories, Tess remembers her uncle's claim that the paper is trustworthy, and she accepts this, or at least does not form doubts about the veracity of the stories. When taken back to the station, Tess notices a different coloured box from the car, then another, and another. Walking into the station she even finds several such boxes in a row. Having been so enamored of the first, Tess starts walking up to a red plastic one to get an issue for some reading on the way home. But Sal stops her with a warning: "All these other boxes are from different publishers, and they give only fake news. They are worthless. Only trust the paper in a blue box. It tells you all you need to know." It saddens Tess a bit that she won't get more such stories, but out of respect for her uncle she refrains from gathering more papers. One the way home, though, she pulls out her blue box paper and readings it again. It is growing on her, and when she tells her sister about her trip, much of what she relates about it as factual is what she learned in her paper.

We can imagine several variations on this base Tess Case. Perhaps she learns that had she listened to Sal's neighbour, she would have picked up a red box paper, and been told that that was the reliable one. Perhaps all the people in Sal's family trust the blue box paper,

but most people in the county trust the yellow, or vice versa. All of these seem to be cases strongly analogous to Barney, and although it is testimony rather than eyesight that is in question, this means that they are clearly environmental luck cases if Tess acquires true beliefs from blue box if she would not have gotten true beliefs had she chosen or been directed to a different coloured box. What about specifying, externally, that there *is* but one true paper in the county? Wouldn't this make it more analogous to the Barney case? Not really. All of the elements to determine luck are already present without this. With Barney cases it makes sense to posit from an objective perspective that Barney saw the only genuine barn in Fake Barn County. You can posit this with testimonial cases also, but the epistemologically interesting ones may be where testimony transmitted contains lots of disagreement, and there is no objective or external posit of which if any are true. Positing truth makes sense even with testimonial cases, if what is testified to in an empirical claim. But if it is not, and the truth of one is posited, these cases arguably move further rather than closer to our human epistemic condition. What is more interesting may simply be where Tess does collect several papers and compares them herself. She would arguably be more enlightened, yet less sure about the truth of the original blue one, by discovering their contradictions. Even more so, one might suppose, if she found printed on the back of each the same warning: Remember, trust only the news from this box. All of the other boxes contain fake news."

Now people's intuitions seem to be mixed over whether Barney knows that what he sees is a barn, and one's intuitions about Tess might parallel this, or even throw light on the epistemic standing of Barney's belief that he sees barn. A majority of philosophers think that the agent does not know in the Barney case, despite the belief arising from the usually reliable faculty of

sight. I would agree, and my analysis of this would be that those who grant Barney knowledge are conflating between brute and inductive knowledge. They are not paying attention to what is really most interesting about such cases, which is that the friendliness or hostility of our epistemic environment is properly a major concern with inductive, or any sort of reflective, as opposed to what in the literature is called brute or animal knowing.³¹ I think this is all the more clear-cut in the Tess case, and regardless of whether or not one but not one but not other of the news boxes is posited as providing genuine news. If she was in Fake News County, or State, or World, the positive epistemic standing of her belief is impacted by this fact, and even if she was unenlightened to this fact.

Note that analyzing testimonial cases that parallel the Barney eyesight case does not depend on testimonial knowledge being inductive or inferential; it could precede neutrally with respect to debates between reductionists and anti-reductionists. In the primary sense what characterizes environmental veritic luck as malign is simply the presence of potential *defeaters to justification* (such as the presence of fake barns). It is this that transforms a person's context into an inductive one, (so that, again, characterizing Barney as having a justified *visual* belief misses the need for the agent to know of and to weigh the impact such potential defeaters in their environment). But if (as I think) testimonial uptake indeed *is* inferential, then this further substantiates logical connections between belief-acquisition through home religion testimonial authority assumption and high inductive risk.

This strongly suggests that the positive epistemic status of beliefs based on testimonial transmissions is not guaranteed, even if it is posited that the testimonial chain involved in the target beliefs to be analyzed is a true or trustworthy testimonial chain. It is not guaranteed any more than that Barney's true belief that he sees a red barn has positive epistemic status. That

depends not just on the object, and his process, but upon a third factor that renders situates his inference into an inductive context. What in a simple, non-fake barn country scenario would certainly seem to have positive epistemic status, is more problematic in Barn County. For now, whether recognized or not, one is in an epistemic environment in which there are defeaters to personal justification. From both internalist and externalist perspectives it is no virtue of the agent that she ignores or is ignorant of defeaters in her environment. That environmental luck is a serious worry, and that the context of inquiry is an inductive one, are nearly synonymous.

To review, intervening and environmental luck, while subtly different, are both forms of what Pritchard refers to as veritic luck. In Pritchard's influential account, evidential luck is not veritic luck, and does not threaten the status of epistemic states and standings. The intervening form is the form of luck that we find in standard Gettier cases such as the famous sheep-in-the-field case. Environmental luck by contrast is the kind that we find in 'fake barn' cases. Environmental epistemic luck, understood as veritic luck as distinct from simply evidential luck, is not compatible with knowledge. If so, this is because Barney's belief, considered modally, appears to be neither safe nor sensitive.

Like Gettier-cases, Fake Barn cases were often first constructed and discussed as counter-examples to some analysis of knowledge. But their use goes well beyond that traditional project in epistemology. The epistemic strategy he chose—that of trusting his visual perception and background knowledge of its reliability in normal conditions—*isn't* reliable in Fake Barn County. Indeed, it is radically *unreliable*, depending of As we will later extend this theory, high risk derives from epistemic situations inhospitable to the epistemic strategy one is employing. Riskiness marks epistemic luck as veritic and malign. Environmental luck *is* veritic luck, and the

epistemic standing of Barney's luckily true belief is doubtful because given the epistemic situation in which he came to form his belief, "that is a barn," was neither safe nor sensitive.³²

As this applies to the religious luck and the standing of religious belief, we have only tried in this chapter to lay out key problems, not to take a specific stance on their implications for religious epistemics. So it has not been claimed that appeals to religious luck fall all on one side or the other of the evidential-veritic, or benign-malign luck distinctions. Some people will find certain problems religious luck quite serious, while others will not. My point is that the defense of their view would be cast in terms of their reason to think the luck involved to better described one way rather than the other. Some will predictably dismiss all problems of luck because the very concept is an affront to their understanding of God's sovereignty. But the taxonomy we have supplied at least invites debate, and of course in describing these various problems of religious luck we have not treated them all as equally serious, or as impugning religious belief in some general way.

So to review, philosophers of religion have begun to articulate "luck-free" or "luck-minimizing" theologies as a goals to be achieved, or at least aimed at. Categories of epistemic luck will apply to religious-belief as well. There may be considerable more difficulty in assessing the kinds of luck salient in the aetiology of religious beliefs, than in the aetiology of, say, beliefs about apples. Simple evidential luck does not violate the safety principle; it is the luck of being situated in a way that others might not be to have supporting evidence for a true belief. Ernest Sosa uses the simple paradigm example of coming to hold the true belief that there is a crow in the yard, but only because one happened to glance out the window at that particular moment it flew by. By contrast, environmental luck does violate the safety principle. It is the luck that one's belief *is true*, given a set of modal or other epistemic circumstances that are

inhospitable to the reliability of the utilized doxastic strategy (mode of belief-uptake). What is importantly different between intervening (Gettier) and environmental luck cases is that in the former it is no matter of ability or competence or achievement that a true belief is acquired, whereas in environmental luck cases the agent's beliefs are the product of the exercise of a cognitive ability that *in more cooperative epistemic circumstances* might provide more positive epistemic status to their beliefs, beyond merely being true. Risk is salient in the aetiology of the true belief, and in environmental luck cases, whereas in Gettier cases risk is not really an issue, and luck but not risk is salient in the denial of knowledge and understanding to the agent. The concept of luck/risk helps us analyse how agents achieve or fall short of more valuable epistemic states or standings –rationality, personal justification, knowledge, understanding, etc.

As an important methodological aside, the most recent work by Pritchard (2016; 2017) translates anti-luck epistemological concerns into anti-*risk* concerns. Starting with the next chapter, we will connect problems of religious luck to concerns about inductively risky belief-uptake, or belief acquisition or maintenance that violates norms of inductive reasoning and inference. Also, we will support Pritchard's turn to anti-risk epistemology by trying to show that relating ingroup-favoring appeals to religious luck in terms of formally ascending degrees of inductive risk, supplies a plausible account of how to distinguishing between benign and the malign modal luck over a significant range of cases.³³

Conclusion: Emerging Philosophical Questions

Epistemic luck is ubiquitous, and has some salience in our true as well as false beliefs. It is the *kind* of luck that is salient that most affects the positive epistemic standing of a belief. Any

philosophy of luck has to recognize that there are many aspects of being in a position to know that may be characterized as lucky, but where the luck is of a benign sort. But how can we say whether what affected on belief was standard evidential, or instead, veritic luck? Philosophers of religion would do well to suggest and debate answers to this question. How can theologians and philosophers parse in a principled (i.e., non- *ad hoc*) way between contexts of benign evidential and malign veritic luck? Primarily, a philosophy of luck aim to articulate the fair ground rules for that debate, since it has been little discussed in either secular or religious epistemology.

Correct description of the kind of luck salient in the aetiology of a belief really matters. It seems essential for assessing epistemic significance of religious disagreement. It can feature prominently in what are called aetiological challenges, or challenges to the well-foundedness of an agent's belief. In the next chapter the New Problem will be constructed to help us address these issues.

END

Notes to Chapter 1

¹ It is possible to take the etiological symmetry of religions of revelation, together with the generated contrariety (divergent teachings) as grounds for a stronger *de facto* challenge. From a large number of the generated beliefs necessarily being wrong (as shown by the contradictions among them), one concludes it more likely that all are wrong, than that some of them are, yet one might be true uniquely. I discuss this stance further in my book, but a strong articulation of it is Philip Kitcher's 2013 Terry Lectures, published (2015) as *Life after Faith*. One might find strong analogies here with David Hume's treatment of miracles, though I find Hume himself to hang a

bit ambiguously between making just a claim-focused *de jure* challenge, and making a challenge to the very *existence* of miracles. By restricting myself to a well-qualified *de jure* challenge I am trying to avoid such ambiguity, as well as indicate my permissivist but responsibilist stance on the ethics of belief. Also, though many religious skeptics might insist the luck-based problems I articulate could be taken much further, in this study my comments about avoiding reductive naturalism stand. The presence of a plausible naturalistic explanation does not in itself *disprove* the claims of supernaturalism.

² Douglas 2000, 560-561. See Douglas for a fine overview of the uses of the concept of inductive risk.

³ Zagzebski, 397-398; 402.

⁴ Katzoff cites Paul, “Even before they had been born or had done anything good or bad, (so that God’s purpose of election might continue not by works but by his call) she was told, ‘The elder shall serve the younger.’ As it is written, ‘I have loved Jacob, but I have hated Esau.’” Paul’s account of election “may be likened to divine command theory in morals, according to which what is morally right or wrong is determined by God’s will...[and] subject to no constraints, guided by no independent criteria.” Katzoff, 102.

⁵ Jewish and Christian accounts Katzoff thinks hold much the same view of *religious value*: “The lack of agreement between what a person deserves and how he is treated by God is fundamental to both accounts.” But at least in terms of *attributing* religious virtue to the individual, Rabbi Judah’s account Katzoff presents as less problematic, since unlike Paul, the virtues can coherently adhere to the character of the individual.

⁶ See for instance Imran Aijaz and John Bishop (2004).

⁷ Mill, 10-11.

⁸ See Rescher 2001.

⁹ *Stanford Encyclopedia of Philosophy*, “Moral Luck,” by Dana Nelkin, <http://plato.stanford.edu/entries/moral-luck/>. Bernard Williams’ “Moral Luck” (1981) was also an influential early paper.

¹⁰ Nagel 1979. Page reference is to the reprint of chapter 3 in Statman 1993, 59.

¹¹ Pritchard (2015). J. Adam Carter (2017b) similarly points out, “There are many advantages to thinking about luck in terms of counterfactual robustness rather than control, and these advantages recommend a modal account of luck.” Ian Church (2013) explores several specific ways to model degrees of luck in modal terms.

¹² Nelkin (2013) “Moral Luck.” Note that lack of control makes more sense in ethics than epistemology. Also, in philosophical ethics, adopting lack of control account of luck should not mean that one must deny compatibilism or embrace the purported confusions that Frankfurt cases aim to root out.

¹³ Hales and Johnson, 2014, 526. The authors hold that philosophers should take seriously the possibility that “there is no such thing as luck, and that worrying about luck in epistemology, ethics, political philosophy and other areas has been a red herring” (506). But I think this view results from their not considering the risk or luck-related family of concepts from being considered diagnostic of multiple types of norms the philosophers are appropriately interested in. They arguably conflate folk attributions which might be explained as error with the theoretical interests that include risk, contingency, modality, etc. I would grant experimental philosophy its studies of luck/risk attributions, but will maintain that philosophers often illuminate the nature of the problems they study when they case these in terms of problems of luck/risk.

¹⁴ Kant, “The End of all Things,” in *Perpetual Peace and other Essays*, 94.

¹⁵ We have been using the intuitively plausible but limited “lack of control” account of luck. But problems of luck are not all on the side of religiously determinist views. Steven Cowan in “Molinism, Meticulous Providence, and Luck” (2009) constructs a dilemma for theodicies on which God grants free will and relies on “middle-knowledge,” or counter-factuals of freedom. Cowan distinguishes between two ways that God could use middle-knowledge to construct a world that would fit his divine plan, and tries to show that one of these way is inconsistent with the meticulous providence Molinists hold God to exert over human history, while on the other way the Molinist must attribute to divine luck that one possible creation of free agents like ourselves in fact act to realize the divine plan.

¹⁶ Miller (2016) is highly critical of the Augustinian interpretation which influenced later Christianity greatly. Augustine he thinks “reinterprets the received tradition coming from 1 Timothy 2:4 that God wills to save all people [compare Titus 2:24: “For the grace of God has

appeared, bringing salvation to all men”]. . . . Augustine maintains that God’s will to save all people means either that those who are saved are those God wills to save or that God wills to save some from every class of human beings. God’s justice is also altered. For Augustine, God does not will the salvation of all people and justly elect those whom God knows will respond favorably to God’s grace; rather, by the sin of Adam and Eve, the whole human race has become a mass of perdition or a damned mass corrupted in its root. By the standards of justice, God does not need to save anyone, but God in mercy chooses to destine some for eternal life, the rest God justly lets go to eternal damnation. In his grounding God’s election in God’s sovereignty, Augustine limits the love of God.” (141) Augustine’s hostility to philosophy was not as strong as Tertullian’s, perhaps, but his comments suggest using Greek and Roman philosophy in an *ad hoc* way, eliminating its independent normative force and instead treating it as theology’s handmaiden, able to support but not to challenge faith-based dogmas.

¹⁷ Even in Catholic tradition, Aquinas’ understanding of faith as “an act of the intellect assenting to the truth at the command of the will” strongly suggests that intellect is passive, and its role is to accept the *gift* of grace. The passivity aggravates constitutive luck concerns, because if one isn’t rightly equipped to receive or follow the ‘command of the will’ then for reasons outside their control they will lose out on truth, and also on salvation.

¹⁸ K. Shaw (2017), “Faith as Extended Knowledge.”

¹⁹ “If there were a perfectly loving God, He would see to it that each person capable of a personal relationship with Him reasonably believes that He exists, unless a person culpably lacks such belief. But there are capable, inculpable nonbelievers. Therefore, there is no perfectly loving

God.” This is the syllogistic description of Schellenberg’s that turns to a strategy akin to sceptical treatment of the problem of evil, such that if the problem is substantial enough, then the God of the ‘Three O’s’ cannot exist. See Howard-Snyder and Moser (4); also Maitzen 2006.

²⁰ Robert McKim begins his book *Religious Ambiguity and Religious Diversity* (2001) by noting, “The religious ambiguity of the world has many aspects, one of which is the hiddenness of God.” Various soteriologies may subscribe to the value of mystery and fideistic assent, criticizing as faithlessness the attitude of ‘doubting Thomases’ along the way. But the exclusivist claim that God demands a religion-specific cognitive component under conditions of ambiguity of total evidence is especially threatening to the rationality and morality of God as so conceived.

²¹ J.S. Mill *On Liberty*, Chapter 3.

²² In *A History of God*, Karen Armstrong (2017)[1992] develops a four-fold model of divinity, consisting of two crossed distinctions. The first is the distinction between *Transcendent* and *Immanent*. This is a question of divinity’s standing relative to our lived natural and social world. The second is the distinction between *The Personal* and the *Ineffable*. This is a question about how we as humans relate to divinity. What James calls our “live options” arguably are always situate themselves somewhere on this model. This is why we should take taxonomies of faith such as Armstrong’s as a source of diversity or multiplicity in models of faith.

²³ Zagzebski (1994, 402).

²⁴ Thus criterial luck might also be called aleatory luck, its seriousness as a philosophical and theological problem underlined by the close connection between aleatory and veritic, where

veritic luck as luck coming ‘betwixt the agent and the world’ is considered a defeater to the epistemic status of any beliefs affected by it. “Randomness in the world and lack of certainty in a judgment have different sources. Randomness is a property of events in the world independent of the judge and uncertainty a property of a mental state of the judge...Randomness refers to a principled and fixed limit on the accuracy of [in this case, human] prediction, whereas uncertainty can be reduced with more knowledge or expertise.” S.A. Slomann, “Taxonomizing Induction” in A. Feeney and E. Heit (eds.) *Inductive Reasoning: Experimental, Developmental, and Computational Approaches*. Cambridge University Press, 2007, p. 330.

²⁵ The hidden-god problem involves why an all-good and loving God would not improve our epistemic positions *vis-a-vis* rational knowledge of its existence and expectations upon us. If divine hiddenness is a serious problem, this impacts the kind and degree of cognitive commitment that a just God could plausibly place on people as a condition on salvation. Given hiddenness, why should God demand for salvation a form of faith that distinguishes theism (a god who intervenes in human history) from deism, pantheism, or other basic options? How could s/he expect assent to a particular creed, something at once far more demanding than picking out monotheistic belief?

²⁶ An historical example may serve. Richard Cross acknowledges this problem when he argues that Duns Scotus upgrades the value of human testimony in a way that introduces a strong element of luck into his account of faith. We need human testimony in order to have faith in special revelation at all, and who ends up being exposed to the right testimony depends to a large degree on luck in one’s epistemic location. The basis for faith looks considerably *weaker* when it

is not based on an appeal to “infused” faith, but where we have to compare and assess the testimonial reliability of particular sources by more general and religion-neutral standards. Richard Cross and Christina Van Dyke debate, “Testimony, Error, and Reasonable Belief in Medieval _” Oxford University online podcasts.

²⁷ Mylan Engel Jr. (1992) I believe originally drew the distinction between two kinds of epistemic luck, evidential luck and veritic luck, and gave the first articulations of its epistemological significance. See his (2017) “Epistemic Luck” article for an excellent updated overview of these issues and the debate that surrounds them. Coffman (2015) offers more in-depth treatment of different kinds of epistemic luck and how they bear on the positive epistemic status of belief.

²⁸ Griffiths, 152-153. Barth himself writes, “No religion *is* true...A religion can only *become* true.... The true religion, like the justified human being, is a creature of *grace*.... Revelation can adopt religion and mark it off as true religion. And it not only can. How do we come to assert that it can, if it has not already done so? There is a true religion: just as there are justified sinners. If we abide strictly by that analogy-and we are dealing not merely with an analogy, but in a comprehensive sense with the thing itself- we need have no hesitation in saying that the Christian religion is the true religion.” “[O]n the question of truth and error among the religions only one thing is decisive...*the name Jesus Christ.*” *Church Dogmatics Vol.1.*

²⁹ Griffiths notes that many theists and no-theists today find salvific exclusivism morally repelling: “You might think, for example, thnat, since people’s religion is usually given to them by causes beyond their control (parents, teachers, local culture) it is unfair that their eternal

destiny should depend upon it. Or you might think it is so obvious that nothing of deep importance of anyone can really be beyond their control that when you come across a view (like exclusivism) that claims just this, and does so in very stark terms, the fact that it makes such a claim is enough to make you reject it” (2001, 151). Griffiths goes on to say why he confirms exclusivism in the face of these moral objections.

³⁰ Pritchard 2010, 47. For his recent turn from anti-luck to anti-risk epistemology, see Pritchard 2017).

³¹ If I put my dog’s food dish in amongst many identical others, but he runs straight for the genuine article and doesn’t even appear to notice the others, I am not likely to deny that in an animal sense, Fido knows. But this is because he doesn’t have what is distinctive about “reflective” knowledge, the wherewithal to consider one’s doxastic strategy and how well or poorly it operates in one’s epistemic environment.

³² As we will later extend Pritchard’s ‘turn to risk,’ (see his 2017 and epistemic dependence papers), I argue that high risk derives from epistemic situations inhospitable to the epistemic strategy one is employing. Riskiness marks epistemic luck as veritic and malign. Note that the sensitivity principle imposes a modal constraint on true belief: if the proposition believed were false, one would not believe it. Sensitivity requires is that one would not believe P by the same method were P false. The safety principle imposes a somewhat different modal constraint: if the agent forms a belief, not easily could it have been false. Both will be important going further, but it is not claimed that they map directly onto the two kinds of veritic luck.

³³ “Our judgements about knowledge are ... sensitive to the modal closeness of error as opposed to its probabilistic closeness.” Modal accounts characterize possible worlds in the standard way in terms of a similarity ordering.