

# The Certainty Dividend

Ambiguity Aversion, Identity Protection, and the Flight from Credence

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### Central claim

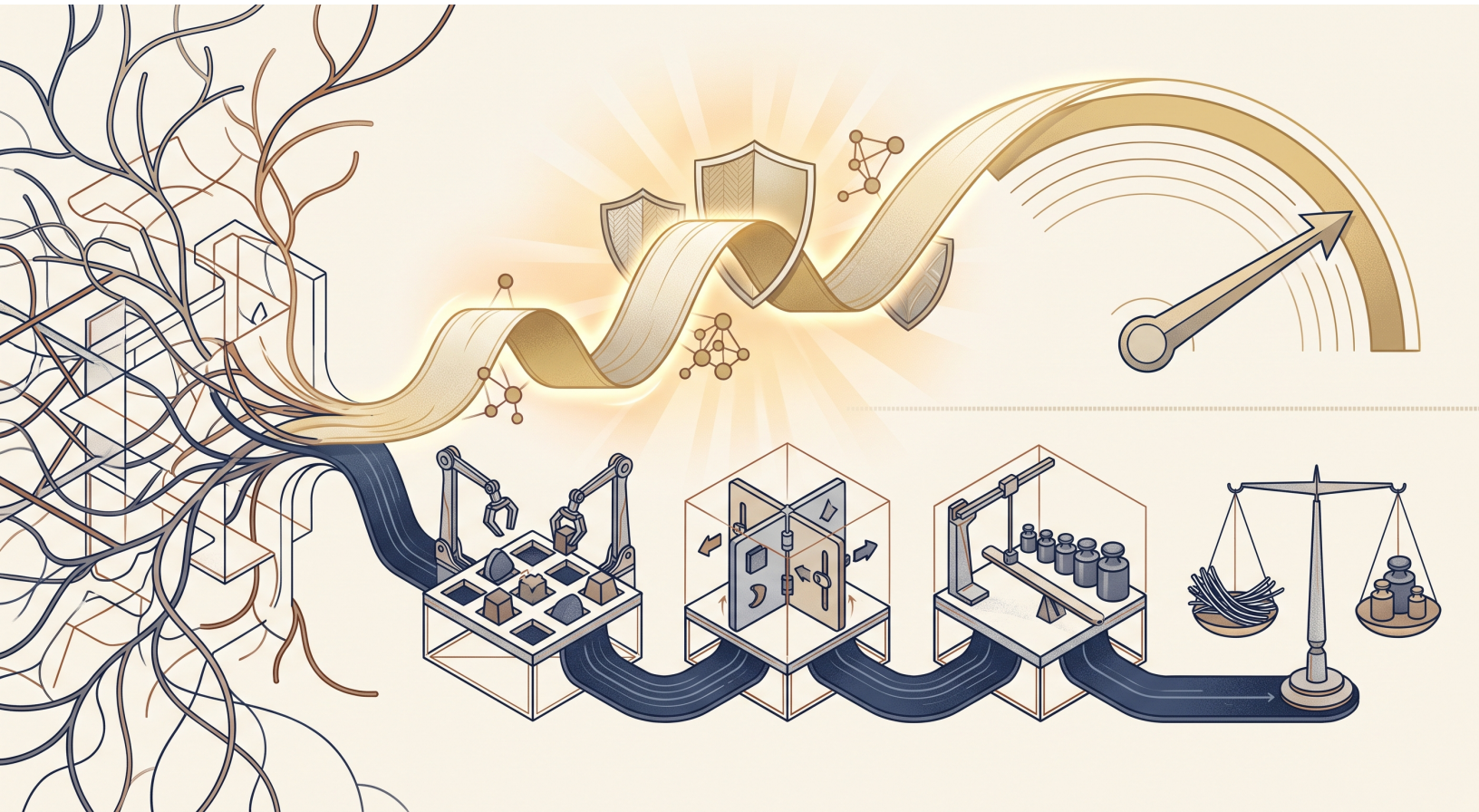
Certainty can deliver immediate emotional relief, identity stability, belonging, hope, and felt control even when evidence warrants only graded confidence. When those benefits also make contrary evidence costly to examine, they can help produce and preserve overconfidence. This psychological explanation does not show the believed proposition false; it shows why felt certainty is not evidence for truth and why calibration must be tested by responsiveness to reasons, rivals, and possible correction.

### Preview:

| Evidential condition               | Immediate dividend                                              | Distortion risk                                                 | Diagnostic response                                                                                       |
|------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Several possibilities remain live. | Closure supplies relief, identity, belonging, hope, or control. | Search stops; objections receive harsher scrutiny than support. | Prestate defeaters, compare rivals symmetrically, track predictions, and make revision socially possible. |

*The model concerns confidence that outruns evidential support. It neither treats religion as uniquely biased nor infers that a comforting doctrine is false.*

### Visual preview:



*The gold route depicts a certainty dividend: identity protection, belonging, and relief can raise felt confidence before evidence is sorted. The navy route depicts slower calibration through independent checking, openness to counterevidence, and proportioning confidence to evidential weight. This contrast identifies a possible route to overconfidence; it does not show that comforting beliefs are false.*

## Abstract

Certainty has at least three meanings that arguments often blur: a proposition may be true, a body of evidence may warrant high confidence in it, and a person may feel unable to doubt it. This paper explains how the third can outrun the second. Its central proposal is the *certainty dividend*: the immediate emotional and social returns supplied by a settled answer. Those returns can include anxiety relief, identity consolidation, belonging, hope, moral simplification, and felt control. Work on ambiguity aversion, need for closure, motivated reasoning, uncertainty and identity, system justification, and compensatory control identifies mechanisms through which such returns can influence inquiry.

The paper sharpens the proposal in two ways. First, it blocks a genetic fallacy in both directions. A belief's comforting origin does not make it false, while the comfort it produces does not make it true. Second, it separates the existence of a dividend from a diagnosis of distortion. The relevant evidence is not that a believer experiences peace or community; it is that confidence becomes insensitive to contrary evidence through asymmetric scrutiny, protected stopping rules, identity penalties, or ad hoc reinterpretation. A simple utility model explains why this pattern can be stable: the rewards of certainty are vivid and immediate, while error, rigidity, and foregone search are often delayed, discounted, or borne by others.

Religious examples make the issue concrete, but the model is deliberately symmetric. Political, moral, and secular identities can pay the same dividend. The practical alternative is therefore neither emotional austerity nor permanent indecision. It is disciplined credence: confidence strong enough to guide action but explicit about what would raise, lower, or defeat it. Prospective calibration, independent checking, rival comparison, and communities that do not punish revision make that discipline possible. The result is limited but important: subjective certainty is psychologically explicable without being epistemically self-authenticating, and a credible claim to certainty must survive tests designed to distinguish truth-tracking confidence from benefit-protective confidence.

**Keywords:** certainty; credence; ambiguity aversion; need for closure; motivated reasoning; identity protection; religious epistemology

## 1. Three Questions Hidden in “I Am Certain”

People say that they are certain when they mean importantly different things. A proposition might be true regardless of anyone's attitude toward it. Available evidence might warrant a particular degree of confidence. Or a person might experience doubt as no longer psychologically live. These dimensions can coincide, but none is identical to the others.

Let  $p$  be a proposition, such as “a loving personal creator exists”, “this treatment will help”, or “the defendant committed the crime”. The truth of  $p$  is one question. How strongly the evidence supports  $p$  is another. How settled a person feels about  $p$  is a third. A calm feeling can accompany excellent evidence, but calm is not what makes the evidence excellent. Likewise, anxiety can accompany an accurate judgment without making it inaccurate.

*Credence* is a degree of confidence. It need not be expressed with a fictitiously exact decimal. A person may say that  $p$  is more likely than not, highly probable, within a broad probability range, or too uncertain to rank. The discipline lies in allowing differences in evidence to produce differences in confidence and in identifying what could prompt revision. Philosophical defenses of probabilism make precise coherence and accuracy claims about graded belief; ordinary calibration can remain useful without pretending that every historical or theological uncertainty has a uniquely measurable value (Joyce, 1998).

Action does not require certainty. A physician may recommend treatment because its expected benefits outweigh its risks while acknowledging residual uncertainty. A jury may convict under a demanding but nonmathematical standard without claiming infallibility. A parent may act on a weather forecast while knowing it may fail. The practical question is whether the available confidence crosses the threshold appropriate to the decision, not whether confidence has reached one.

The target of this paper is therefore not conviction, courage, or commitment. It is *dogmatic certainty*: confidence that exceeds the support recognized by the relevant evidence and is protected from the ordinary conditions of revision. The phrase is relational. The same confidence may be calibrated in one evidential setting and dogmatic in another.

### The calibration principle

The strength of confidence should answer to the strength of evidence. Emotional value may properly affect what one does, seeks, or risks; it does not by itself increase the probability that the comforting proposition is true.

This distinction matters especially in religion because religious commitments can coordinate an unusually wide range of goods: mortality, guilt, family, community, identity, moral order, and hope. A *Christian God-concept* will here mean a specified cluster of claims about a personal creator's character, intentions, and actions, not merely the undefined word "God". A developed Christian God-concept might be true and might receive strong evidence. The present argument neither assumes nor denies that. It asks what follows when a felt inability to doubt is treated as though it were itself evidence for the cluster.

## 2. The Dividend and the Two Genetic Fallacies

A dividend is a return received from holding a confidence state, apart from whether the proposition is true. Certainty may reduce anxiety, settle a threatened identity, preserve family membership, simplify moral conflict, sustain hope, or create felt control. These benefits are often real. Calling them non-epistemic does not call them trivial; it means only that they do not, by themselves, bear on truth.

Two invalid inferences surround such benefits.

| Mistake                     | Invalid move                                                                      | What can properly follow                                                                                   |
|-----------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| <b>Comfort-to-truth</b>     | "Believing $p$ gives me peace; therefore $p$ is probably true."                   | The belief has psychological value for this person. Independent truth-directed evidence is still required. |
| <b>Genealogy-to-falsity</b> | "I can explain why believing $p$ is comforting; therefore $p$ is probably false." | The explanation may reduce the evidential force of felt certainty. It does not settle $p$ 's truth.        |

The second error is a form of genetic fallacy: evaluating a claim solely by its origin. The first is its apologetic mirror: upgrading the felt consequence of belief into support for the belief. If a grieving Christian reports peace from confidence in reunion, a critic has not refuted reunion by explaining the peace. Yet the believer has also not confirmed reunion by experiencing it. The experience matters as an effect and perhaps as a good; its evidential role needs a separate argument.

This yields a useful asymmetry. The certainty dividend can undercut one alleged source of warrant—"I could not feel this certain unless the belief were true"—without undercutting every other argument for the belief. If historical, philosophical, experiential, or testimonial evidence independently supports  $p$ , it remains available. What disappears is only the inference from the intensity or utility of conviction to truth.

The point also protects believers from crude reduction. Religious participation may provide friendship, ritual, moral formation, mutual aid, art, and language for grief. Sociological and ethnographic work describes how communities and practices sustain worlds of meaning and train religious perception (Berger & Luckmann, 1966;

Luhmann, 2012). Such formation is not automatically manipulation. Every intellectual tradition has teachers, exemplars, routines, and interpretive habits. The diagnostic question is whether those supports leave room for evidence to revise confidence.

### 3. How Certainty Pays

No single psychological theory establishes the certainty dividend. Classical work on judgment under uncertainty shows that assessment predictably uses simplifying heuristics, but the certainty dividend is a claim about motivation and identity, not simply a claim about limited processing (Tversky & Kahneman, 1974). Several research programs identify distinct ways in which uncertainty, identity, and desired conclusions can affect judgment. Their convergence motivates a structural model, while their differences constrain it.

#### 3.1 Ambiguity is not merely low probability

Ellsberg's classic choices distinguish a known risk from an ambiguous one. People may prefer an urn with a known color ratio to an urn with an unknown ratio even when their separate choices resist representation by one sharp probability distribution (Ellsberg, 1961). This is not a direct experiment on religious belief, and it should not be inflated into one. It establishes a narrower point: people respond not only to expected outcomes but also to how settled and trustworthy the underlying probability information feels.

That distinction helps explain why "I do not know" can feel worse than assigning a low probability. Uncertainty about death, purpose, or moral order may involve uncertainty about the space of possibilities itself. A doctrine that presents a complete narrative can remove that second-order ambiguity. The reduction in ambiguity is psychologically important even before the narrative's evidential status is assessed.

#### 3.2 Seizing and freezing

Kruglanski and Webster describe need for cognitive closure as a desire for definite knowledge that can be stable across people or evoked by circumstances. Their model distinguishes urgency, which favors securing an answer quickly, from permanence, which favors keeping the answer once reached (Kruglanski & Webster, 1996). Those tendencies provide a mechanism for both premature acceptance and later resistance.

Religious settings can activate either tendency without religion being their unique cause. A crisis sermon can make delay feel dangerous: decide now, before death or judgment. A community can then make permanence virtuous: steadfastness signals faithfulness, while reconsideration signals rebellion. The same structure appears when a political movement treats immediate alignment as moral courage and later revision as betrayal.

#### 3.3 Desired conclusions recruit reasons

Kunda's account of motivated reasoning does not portray people as simply choosing fantasies. A desire for a conclusion shapes which memories, rules, and inferential strategies are recruited, but the reasoner remains constrained by the need to construct an apparently defensible justification (Kunda, 1990). This explains why sincere argument and motivated selection can coexist. A person need not be lying when supportive evidence feels decisive and contrary evidence feels defective.

The observable signature is asymmetric scrutiny. A believer may demand a complete natural history for every challenge to a miracle claim while accepting a thin testimonial bridge for the miracle. A skeptic may dismiss every religious report as social conditioning while treating congenial secular testimony as transparent. A partisan may discover methodological sophistication only when a study threatens the party. Kahan's work is especially important here because it resists a simple intelligence story: reflective capacity can be recruited to

defend identity-consistent conclusions rather than reliably dissolve polarization (Kahan, 2013). Identity-based political cognition supplies a broader, nonreligious comparison (Van Bavel & Pereira, 2018).

### 3.4 Identity, order, and control

Uncertainty can concern the self as much as a proposition. Uncertainty–identity theory proposes that strongly bounded groups can reduce self-uncertainty by supplying prototypes that tell members who they are and how they should act (Hogg, 2007). System-justification research describes motives that can support existing arrangements even when some features disadvantage the person defending them (Jost et al., 2004). Compensatory-control research finds that diminished personal control can increase support for external systems of order, including religious and governmental order (Kay et al., 2008).

None of these results entails that a particular religion was adopted for one motive, much less that its doctrines are false. Together they make a narrower prediction plausible: when confidence stabilizes identity and perceived order, evidence that threatens the confidence may be processed as a threat to the person and group. Under those conditions, epistemic revision has a psychological price not represented in the argument’s premises.

Table 1: Components of the certainty dividend and what would make each diagnostically relevant.

| Component               | Immediate return                                | Possible distortion                                                     | Evidence needed for diagnosis                                                    |
|-------------------------|-------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| <b>Anxiety relief</b>   | A difficult question feels settled.             | Relief is mistaken for confirmation; inquiry stops when distress falls. | Confidence tracks emotional relief more closely than new evidence.               |
| <b>Identity</b>         | The answer secures a stable self-description.   | Contrary evidence is classified as disloyal or corrupting.              | The same evidence receives different treatment when group labels change.         |
| <b>Belonging</b>        | Confidence earns trust, warmth, or status.      | Public avowal outruns private assessment; doubt is concealed.           | Social penalties predict expressed confidence or resistance to revision.         |
| <b>Hope and control</b> | Events acquire purpose, agency, or moral order. | Desired order is treated as a likelihood advantage.                     | Loss of control increases commitment without new truth-directed evidence.        |
| <b>Closure</b>          | Search and comparison become less demanding.    | The first acceptable answer is seized and later frozen.                 | Alternatives are not generated, or stopping rules protect only the favored view. |

The last column is essential. A benefit is not a diagnosis. Peace after conversion, cohesion in worship, or confidence during grief may coexist with careful inquiry. The model becomes evidentially relevant when benefit and insulation move together.

## 4. A Model of Subjective Selection

Let  $C$  represent dogmatic certainty in  $p$ , and  $K$  calibrated credence in  $p$ . The subjective advantage of  $C$  over  $K$  can be represented as

$$\Delta U_{C,K} = A + I + B + H + P - E - R - S,$$

where  $A$  is anxiety relief,  $I$  identity consolidation,  $B$  belonging,  $H$  hope, and  $P$  perceived control. The subtracted terms are expected error cost  $E$ , rigidity cost  $R$ , and suppressed-search cost  $S$ . Each symbol represents

the difference between certainty and calibrated credence for that component, not an independently measured psychological unit.

*Plain-English annotation.* An agent may prefer certainty when its immediate relief, identity, belonging, hope, and control feel greater than the error and rigidity costs the agent presently expects. The equation organizes possible causes; it does not measure them or determine whether the proposition is true.

The temporal distribution matters. Relief and belonging can be immediate. Epistemic error may remain invisible, be reinterpreted, or impose costs years later. Search costs are often opportunity costs: the agent never encounters the better explanation and therefore never experiences its absence as a loss. Some costs are external. A leader may receive status from certainty while followers bear failed decisions. The dividend can therefore remain positive in experienced utility even when its long-run epistemic balance is negative.

The model explains selection, not justification. Suppose two people receive the same public evidence about  $p$ . One inhabits a community in which doubt risks a marriage, vocation, or family identity; the other can revise without social loss. If the first person's confidence remains higher, the difference may be intelligible through  $I$  and  $B$ . Yet intelligibility is not warrant. To make the greater confidence epistemically appropriate, one needs additional truth-directed evidence, not merely a larger payoff for believing.

The model also distinguishes confidence from assertion. A person may privately hold calibrated credence yet publicly speak with certainty because social rewards attach to avowal. Another may inwardly feel certain while carefully qualifying public claims. Research must therefore avoid reading motives directly from rhetoric. The proper evidence includes patterns across time: how reasons are searched for, how objections are handled, what costs revision carries, and whether confidence changes when those costs are reduced.

#### **The selection–warrant distinction**

An explanation of why an agent selects or retains confidence level  $c$  is not yet an account of why the evidence warrants  $c$ . Non-epistemic value may explain the confidence; only a truth-directed bridge can justify the confidence as a response to truth.

## **5. Worked Cases: What the Model Does and Does Not Show**

The following cases are schematic. Their quoted lines are hypothetical composites, not statements attributed to particular people. Their purpose is to make recurring argumentative moves visible.

### **5.1 Bereavement and reunion**

Consider a Christian grieving a spouse who says, “I know we will be reunited; otherwise I could not endure this loss.” The sentence may express love, hope, and a practical way of surviving grief. It also contains an invalid evidential move if the inability to endure the alternative is offered as support for reunion. The cost of disbelief explains the attraction of confidence; it does not change the probability of the afterlife claim.

A humane response does not require stripping away the hope at the funeral. The epistemic diagnosis concerns a later, calmer question: would the person's confidence change if the historical, philosophical, or experiential case changed? If yes, the hope may accompany calibrated belief. If no conceivable evidence could matter because the emotional cost is intolerable, the confidence is insulated.

## 5.2 Doctrinal identity and selective standards

Suppose a believer says, “Apparent contradictions only show that we have not yet found the reconciliation, but one difficulty is enough to dismiss every rival religion.” The problem is not confidence in Christianity as such. It is the asymmetric stopping rule. The favored tradition receives indefinite interpretive credit; rivals receive none.

Reverse the labels. Would the same harmonizing move be accepted if offered by a Muslim, Hindu, Latter-day Saint, or secular ideologue? A negative answer is evidence of identity protection, though not a deductive proof of it. The appropriate repair is a common standard: specify in advance how much tension a view may absorb, how auxiliary explanations are assessed, and what pattern would count against each candidate.

## 5.3 Threat reclassified as evidence

Consider the hypothetical line, “The fact that this objection makes me anxious shows that it is a spiritual attack.” The move converts the emotional signature of threat into confirmation of the protected belief. It is self-sealing: the stronger the objection feels, the more it is reclassified as evidence against taking the objection seriously.

The claim is not impossible. A Christian God-concept might include hostile spiritual agency. But using that possibility diagnostically requires independent criteria that distinguish spiritual attack from ordinary anxiety, cognitive conflict, or fear of social loss. Without such criteria, the explanation predicts every possible response and therefore discriminates none.

## 5.4 Prediction failure and a caution about a famous case

Failed predictions provide unusually clear tests because the expected observation is stated in advance. The famous field report *When Prophecy Fails* claimed that a small apocalyptic group responded to disconfirmation with renewed conviction and proselytizing (Festinger et al., 1956). That story has often served as a vivid illustration of belief protection, including in discussions of religion.

It should no longer be repeated as secure evidence. Recent archival work argues that the report’s central narrative was false: the leader recanted, the group dissolved, and proselytizing ceased (Kelly, 2026). This correction is not peripheral to the present paper. It exemplifies the very discipline being defended. A congenial story should lose evidential weight when its record deteriorates. The general possibility of dissonance or rationalization must stand on evidence beyond one celebrated case.

A clean hypothetical remains useful. A teacher predicts publicly that an event will occur by a date. After the date passes, the teacher says, “The failure proves the prediction worked spiritually rather than physically.” Whether that is a defensible reinterpretation depends on prior specification. If no observation could have counted as failure, the original prediction did not expose the doctrine to risk. The diagnostic defect is the protected test, not the religious topic.

## 5.5 The secular mirror

Imagine a partisan who says, “Reports from my side deserve trust because our cause is just; reports against us must be propaganda.” Or imagine an investor who says, “I cannot reconsider this company now; admitting error would mean that years of sacrifice were wasted.” Identity, belonging, hope, and sunk self-conception can protect secular commitments as effectively as religious ones. Work on political cognition and resistance to correction makes this symmetry empirically important (Ecker et al., 2022; Van Bavel & Pereira, 2018).

If the certainty-dividend critique were used only against out-groups, it would become another dividend-paying identity practice. Its credibility depends on applying the same diagnostic tests to the critic’s own favored claims.

Table 2: Hypothetical certainty moves and the missing epistemic bridge.

| Hypothetical statement                                                          | Dividend-protective move                              | Question that reopens inquiry                                                       |
|---------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------------------------------------------|
| “Without this belief my life would have no meaning, so it must be true.”        | Converts existential cost into evidential support.    | What truth-directed evidence changes when the belief becomes costly?                |
| “Doubt proves that the adversary is attacking the truth.”                       | Reclassifies disconfirmation as confirmation.         | What independent observation distinguishes attack from ordinary error or anxiety?   |
| “Our apparent failures are mysteries; their apparent failures are refutations.” | Applies unequal standards to favored and rival views. | Would the same rescue be accepted after exchanging group labels?                    |
| “Nothing could change my mind, and that steadfastness is a virtue.”             | Makes confidence immune to possible correction.       | Is the claim being offered as evidence-responsive belief, identity pledge, or both? |

## 6. From Benefit to Distortion: The Needed Evidence

The existence of non-epistemic benefits is nearly universal and therefore weak evidence by itself. Scientists gain prestige, skeptics gain group identity, believers gain fellowship, and everyone can gain relief from a settled view. A serious diagnosis must connect a particular benefit to a particular failure of calibration.

Four evidential patterns are especially relevant.

1. **Confidence changes with the benefit while truth-directed evidence is held fixed.** If expressed certainty rises when group approval is visible and falls in private or in a low-cost setting, social reward is a plausible contributor.
2. **Standards change with the conclusion.** The same testimonial weakness, auxiliary hypothesis, or predictive failure is treated leniently for the favored view and harshly for a rival.
3. **Search stops at emotional relief.** Inquiry ends when anxiety falls rather than when a stated evidential threshold is met; alternatives remain ungenerated or untested.
4. **Revision costs predict insulation.** The greater the threatened loss of family, status, vocation, or identity, the more readily disconfirming information is avoided or reinterpreted.

These patterns support a causal explanation defeasibly, not deductively. Alternative explanations remain possible. A group may converge because its evidence is strong; a person may scrutinize an objection harshly because it is genuinely weak; a stable belief may have survived many fair tests. The burden is comparative: does the dividend model explain the observed handling of evidence better than truth-tracking stability does?

Prospective evidence is more informative than retrospective storytelling. Before inspecting a disputed source, a reasoner can state what finding would raise confidence, what would lower it, and what would leave it unchanged. Afterward, the reasoner can compare the actual update with the declared rule. This does not eliminate interpretation, but it makes convenient changes of standard visible.

The same logic supports calibration across repeated judgments. A person who routinely labels claims “high confidence” can later ask how often those claims survive independent checking. The numerical accuracy of a theological credence may be difficult to score, but component claims often create observable expectations: a historical document should have certain provenance, a prediction should occur within a window, a healing claim should survive medical comparison, or an interpretive method should not validate incompatible conclusions with equal ease.

## 7. A Practical Calibration Protocol

Disciplined credence is not a mood of hesitation. It is a practice that links confidence to possible correction. The following protocol can be used by a believer, skeptic, scholar, congregation, or political group.

Table 3: Tests that distinguish evidence-responsive confidence from benefit-protective confidence.

| Test                          | Procedure                                                                           | Failure signal                                                        | What success shows                                          |
|-------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------|
| <b>Defeater precommitment</b> | State in advance what result would materially lower confidence.                     | Every possible outcome is redescribed as confirmation.                | The claim is exposed to at least one genuine risk.          |
| <b>Label reversal</b>         | Apply the same rule after replacing the favored group's label with a rival's.       | The rule becomes unacceptable only after reversal.                    | The standard is less likely to be identity-specific.        |
| <b>Rival generation</b>       | Formulate the strongest live alternatives before choosing among them.               | Only caricatured or individually weak rivals are considered.          | Comparative confidence is based on a fuller field.          |
| <b>Independent checking</b>   | Use records, experts, methods, or observers not controlled by the same commitment.  | All acceptable checks presuppose the disputed conclusion.             | At least part of the support can discriminate across views. |
| <b>Update record</b>          | Record confidence and reasons before and after new evidence.                        | Confidence is unchanged while the stated rationale repeatedly shifts. | Revision is connected to an inspectable history.            |
| <b>Social-cost audit</b>      | Ask what relationships, roles, income, or self-description revision would threaten. | The cost is denied or treated as proof of truth.                      | The reasoner can separate evidential and practical stakes.  |

Considering the opposite can reduce some forms of biased social judgment more effectively than a general instruction to be fair (Lord et al., 1984). The protocol operationalizes that insight without claiming a universal cure. Motivated reasoning can appropriate debiasing language, and independent checks are never independent of every background assumption. The goal is partial independence: routes whose errors and incentives do not perfectly coincide.

Intellectual humility is also more specific than low self-esteem or indecision. It concerns recognition that one's beliefs may be wrong. Empirical work associates it with openness, curiosity, tolerance of ambiguity, and lower dogmatism; in studies involving religious disagreement, it also relates to less certainty and less judgment of people by their religious views (Leary et al., 2017). These associations do not prove that the less certain person is correct. They identify dispositions that make correction less socially and psychologically expensive.

Communities matter because calibration can be individually heroic but institutionally punished. A church that permits members to distinguish doctrine, interpretation, and confidence range makes updating less threatening. Leaders can model changed judgment without treating it as moral collapse. Families can preserve love across belief change. Secular institutions need the same practices. If belonging is conditional on certainty, members receive a standing incentive to report more confidence than inquiry warrants.

## 8. Objections and Limits

### 8.1 "Faith is trust, not certainty"

Many Christian traditions distinguish faith from psychological certainty. Trust may involve acting under acknowledged uncertainty; lament, doubt, and mystery may be integral to religious life. If so, the certainty-dividend criticism does not apply merely because the commitment is religious. Indeed, such traditions may possess resources for calibrated commitment. The target remains the stronger move in which unwavering confidence is praised as evidence or protected from possible revision.

## 8.2 “Some certainty is warranted”

Yes. Strong evidence can warrant extremely high confidence, and ordinary language may reasonably call that certainty. The paper does not impose a universal ceiling below one or demand doubt for its own sake. It asks whether the confidence is proportioned to evidence and whether contrary evidence could, in principle, matter. Stability after severe testing is not the same as insulation from testing.

## 8.3 “Psychological explanation is self-refuting”

If every judgment were dismissed because it has motives and social causes, the present argument would dismiss itself. It does not use that rule. The model is evidentially relevant only when independent patterns show that non-epistemic benefits predict asymmetric processing or resistance to correction. Its own claims remain subject to the same tests: label reversal, rival comparison, source correction, and prospective updating. The revised treatment of *When Prophecy Fails* is one such correction.

## 8.4 “Religion supplies epistemic goods too”

It can. Communities preserve testimony, train attention, pool expertise, transmit criticism, and sustain long inquiries. A theological tradition may generate hypotheses, interpret experiences, or preserve historical memory. These functions can increase epistemic value. The certainty-dividend model does not assign every communal influence to *B* as a bias. It asks whether the influence improves discrimination between truth and error or instead rewards confidence independently of that discrimination.

## 8.5 “People must commit before all evidence arrives”

Correct. Life does not wait for complete information. William James’s familiar concern about forced and momentous options captures part of the practical pressure, while Clifford’s warning against belief beyond evidence captures a different risk (Clifford, 1877; James, 1896). The present distinction permits action at less than certainty. One may marry, worship, leave a tradition, or remain undecided while stating honestly what one takes the evidence to support. A decision threshold answers “What should I do now?”; it need not inflate the answer to “How probable is this proposition?”

# 9. Living Without the Dividend of Overstatement

The rational alternative to dogmatism is not emotional coldness. If certainty functions as medication, badge, shelter, and social bond, removing it without replacement can impose serious harm. Training for uncertainty must therefore include emotional and institutional support, not only arguments.

At the individual level, useful practices include confidence ranges, explicit defeaters, reflective journals, exposure to strong disagreement, and records of past predictions. At the interpersonal level, friendships that survive revision reduce the identity price of inquiry. At the institutional level, transparent correction, leadership accountability, and permission to say “I do not know” prevent certainty from becoming a membership fee.

Calibrated credence also preserves hope. Hope is a practical orientation toward a valued possibility; it need not masquerade as a probability report. A person can hope intensely for reunion, justice, healing, or providential meaning while distinguishing that hope from the evidence presently available. The distinction protects both inquiry and the dignity of hope. Hope no longer needs to defend itself by claiming more knowledge than it has.

This posture is not weak. It accepts the cost of leaving uncertainty visible and gains something in return: resilience. When confidence is graded, new evidence can change the map without necessarily destroying the self. Revision becomes a normal consequence of learning rather than an existential defeat.

## 10. Conclusion

Certainty can pay before it proves. It can relieve anxiety, stabilize identity, secure belonging, sustain hope, simplify moral conflict, and restore felt control. These returns help explain why confidence sometimes becomes stronger and more resistant than the evidence warrants. They also explain why a direct argument may be experienced as a threat to a life rather than as one more item of information.

The explanation has strict limits. Comfort does not imply truth, and a comforting genealogy does not imply falsity. Religion is not uniquely vulnerable; political, moral, and secular identities pay their own dividends. Nor is commitment under uncertainty irrational. The defect begins when a confidence state is insulated by unequal standards, protected stopping rules, identity penalties, or reinterpretations that no possible observation could defeat.

The practical question is therefore not simply, “Why do I believe this?” It is, “What would happen to my confidence if the evidential support changed while the emotional and social stakes remained the same?” A view that can answer that question with explicit defeaters, fair rival comparison, independent checks, and a genuine history of revision has done more than feel certain. It has made its confidence answerable to reality.

## Formal Reconstruction of the Central Thesis

### Symbols

- $p$ : the proposition under assessment.
- $k$ : the confidence level warranted by the relevant evidence.
- $c$ : the agent's actual confidence level.
- $M(c, p)$ : the agent's confidence in  $p$  is miscalibrated relative to that evidence.
- $N(c)$ : the non-epistemic benefits attached to confidence level  $c$ .
- $Q$ : independently observed benefit-protective processing, such as asymmetric scrutiny, protected stopping rules, identity penalties, or ad hoc reinterpretation.

### Symbolic form

- P1.  $c > k$ .
- P2. If  $c > k$ , then  $M(c, p)$ .
- C1.  $M(c, p)$ .
- P3.  $N(c) > N(k)$ .
- P4.  $Q$  is better predicted when  $N(c)$  helps retain  $c$  than when it does not.
- P5.  $Q$ .
- C2. The certainty dividend defeasibly explains the retention of  $c$ .
- P6.  $M(c, p)$  and the causal role of  $N(c)$  do not entail  $\neg p$ .
- C3. The model undercuts felt certainty as self-authenticating evidence but does not show  $p$  false.

*Plain-English annotation.* The first conclusion is deductive once the evidentially warranted level and the higher actual level are granted. The second is an inference to the better causal explanation and can be defeated by evidence that the confidence is instead tracking stronger reasons. The final conclusion marks the scope limit: explaining overconfidence is not refuting the proposition believed.

P1 is the case-specific premise and cannot be established by psychology alone. It requires an audit of the relevant evidence and of the confidence actually held. P2 states the definition of evidential miscalibration. C1 therefore follows validly by modus ponens.

P3–P5 provide a defeasible explanatory argument rather than a deductive demonstration. P3 says that certainty supplies more non-epistemic value than calibrated credence for the agent. P4 connects that value to observable processing. P5 records the processing pattern. Rival explanations—superior private evidence, stable expertise, or an independently reliable revelation—must still be compared. C2 is warranted only to the degree that the dividend hypothesis predicts the observations better than those rivals.

P6 prevents the genetic fallacy. A proposition may be true even when someone believes it too strongly or for bad reasons. Conversely, a proposition may be false even when belief in it is costly and carefully held. The formal result concerns the relation among evidence, confidence, and causal retention; the truth of  $p$  remains a separate question.

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