

# The Gospel Payoff Fallacy

Pragmatic Benefit, Epistemic Responsibility, and the Lowered Bar for Jesus

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## Central claim

Craig's one-in-a-million stance is intrinsically irrational as a basis for belief. A huge possible payoff can make inquiry or precaution rational at very low confidence, but it cannot make Christianity more credible or turn an honestly doubted proposition into sincere belief. This does not show Christianity false; it shows that Gospel benefit cannot lower the truth-directed bar.

## Preview:

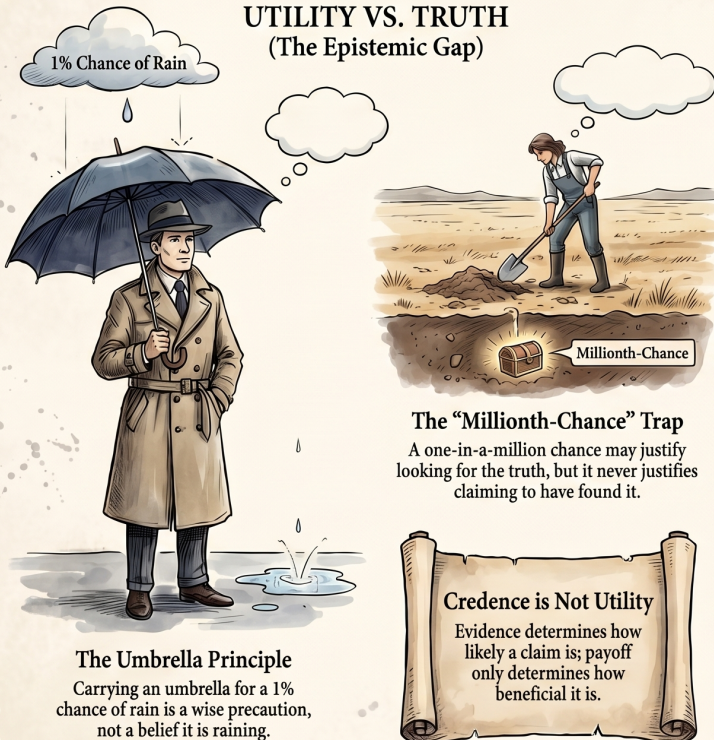
| Payoff claim                                                                                   | Practical truth                                                                               | Epistemic failure                                                                    | Sincere response                                                                                |
|------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| Even a tiny chance can make Christianity worth believing because its promised gain is immense. | Stakes can justify investigation, precaution, or bounded practice while confidence stays low. | Value is not evidence; changing the reward does not raise the supported probability. | Admit the low confidence and act conditionally rather than perform belief one does not possess. |

*The paper grants Craig's distinction between epistemic and pragmatic reasons. Its target is the further claim that pragmatic benefit can rationalize belief itself rather than a specified action under uncertainty.*

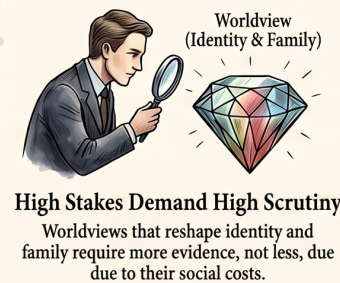
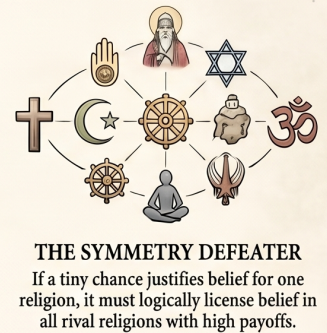
## Visual preview:

## The Gospel Payoff Fallacy: Why High Stakes Aren't High Evidence

### UTILITY VS. TRUTH (The Epistemic Gap)



### THE COST OF LOWERING THE BAR



| RATIONAL RESPONSES TO UNCERTAIN CLAIMS |                                           |                         |
|----------------------------------------|-------------------------------------------|-------------------------|
| Response                               | Justification                             | Does it require Belief? |
| Inquiry                                | The potential reward is worth the time.   | No                      |
| Precaution                             | The cost of being wrong is too high.      | No                      |
| Belief                                 | The evidence makes the claim likely true. | Yes                     |

*The image separates utility from truth through the umbrella and millionth-chance examples, then adds two pressures: a favored Gospel payoff cannot receive a standard denied to rivals, and a life-shaping commitment demands more complete scrutiny than a cheap precaution. It does not estimate Christianity's probability; it shows why practical value and evidential support must remain distinct.*

### Abstract

William Lane Craig has said that if Christianity had even “one chance in a million” of being true, it would be worth believing. His later clarification is more careful: the number is colloquial, epistemic reasons are truth-directed, pragmatic reasons concern costs and benefits, and the immense Christian payoff may radically lower the epistemic bar or pragmatically justify belief without adequate evidence. This paper argues that the clarified position still fails. It offers a reason to want, investigate, cultivate, or act on a belief, not a reason that makes the proposition more credible. As a basis for belief, the stance is intrinsically irrational because it directs confidence toward desirability while leaving the truth-directed evidence unchanged.

The argument distinguishes evidence, credence, outright belief, acceptance, profession, and action. Decision theory explains why a tiny probability can rationalize a cheap precaution or valuable experiment: the probability remains tiny while the payoff changes the preferred action. Craig’s free experimental-drug analogy therefore supports taking the drug while expecting failure. It does not support believing that the drug will work, much less transferring that conclusion to a costly, identity-forming religious commitment. Pragmatic encroachment, epistemic permissivism, Jamesian permission, and indirect belief cultivation do not close the gap. If a practice produces new evidence, that evidence warrants any later belief; if it merely produces confidence, the epistemic defect remains.

The wager also faces an internal Christian problem. If the invoked Gospel benefit requires sincere inward belief and the biblical deity knows the person’s actual attitude, overstating belief is detectable pretense, while honestly reporting extremely low confidence concedes that wager-driven belief is absent. Rival religious payoffs and the costs of false commitment further defeat one-sided bookkeeping. The bounded conclusion is not that Christianity is false or that evidence-based Christian belief is irrational. It is that high stakes can justify action under uncertainty but can never, by themselves, lower the evidential bar for honest belief.

**Keywords:** William Lane Craig; pragmatic justification; epistemic rationality; credence; expected utility; Pascal’s Wager; sincere belief; Christian apologetics

## 1 The Claim, Charitably Stated

The sentence is arresting: “if there is just one chance in a million that this is true, it’s worth believing” (Craig 2022a). Craig immediately says that his response is to lower, rather than raise, the epistemic standard Christianity must meet. He later clarifies that “one in a million” was colloquial, not a numerical estimate. His intended point is that any reasonable chance may be enough because the promised Christian relationship and eternal life would be enormously valuable.

The clarification matters because it removes a shallow objection. Craig does not simply multiply a low probability by a large utility and announce that the proposition has become probable. He explicitly distinguishes epistemic justification, which gives truth-directed reasons to think a belief true, from pragmatic justification, which concerns the costs and benefits of holding it. He then defends two routes. Practical considerations may lower the standard for epistemically justified belief, or they may justify holding a belief that remains epistemically unjustified. His central analogy is a free experimental drug with a tiny chance of saving a dying patient and no important side effects. Taking the drug is rational; Craig asks whether, under the human death sentence, committing one’s life to Christ is similarly rational (Craig 2022b). The epistemic/pragmatic distinction also appears in Craig’s broader philosophical framework with J. P. Moreland (Moreland and Craig 2017).

That is the strongest target. The issue is not Craig’s rhetoric, a literal probability, or a demand that belief wait for certainty. It is the proposal that an immense Gospel payoff can rationalize *belief* when the truth-directed case remains very weak. The proposal is intrinsically irrational as a basis for belief. Here *intrinsic* means that the defect lies in what the agent treats as the ground of the attitude: desirability is being asked to govern confidence. The belief may comfort, motivate, coordinate, or even prove accidentally true. None of those benefits makes the payoff a truth-indicating reason.

The conclusion is dimension-specific. Practical rationality asks which action best handles the agent’s uncertainty, values, costs, and alternatives. Epistemic rationality asks whether an attitude toward a proposition responsibly tracks the evidence bearing on its truth. Some philosophers argue that practical considerations can affect knowledge or justified belief, and others deny that belief is uniquely restricted to epistemic reasons (Fantl and McGrath 2009; Rinard 2017). Those disputes deserve serious treatment. They do not erase the simpler point that Craig himself labels pragmatic reasons non-truth-directed. If those reasons are what move confidence, the resulting confidence has not been improved as a representation of reality.

A *God-concept* will mean a specified conception of a deity. The Christian God-concept relevant here includes the doctrinal claims and benefit conditions invoked by Craig. The paper does not treat theism as one undifferentiated hypothesis, and it does not assume that every Christian forms belief pragmatically. Independent historical, experiential, testimonial, or philosophical evidence may support a Christian conclusion. When it does, that evidence must carry the epistemic case. The Gospel payoff cannot do the evidence’s job.

### The governing separation

Ask two different questions. *What should I believe?* Answer from the total truth-directed evidence. *What should I do?* Combine the evidence-supported credence with risks, rewards, costs, and alternatives. A tiny probability can make a specified action worthwhile while leaving belief unwarranted.

## 2 What “Worth Believing” Can Mean

The phrase “worth believing” hides several responses. Each can be rational under different conditions, but the conditions do not transfer automatically. Table 1 keeps the targets separate.

Table 1: Distinct responses to a high-value uncertain claim.

| Response   | Immediate object                                   | How stakes may matter                                                     | What it does not establish                                     |
|------------|----------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------|
| Inquiry    | A question and a plan to seek evidence             | A large possible gain can make neglected investigation urgent.            | The favored proposition is probably true.                      |
| Precaution | A limited protective action                        | A small cost can be worth paying against a rare severe outcome.           | The feared or hoped-for outcome is likely.                     |
| Acceptance | A proposition used as a bounded working assumption | Coordination or experimentation may require acting as if it is true.      | The person takes it as true outside that role.                 |
| Profession | A public statement or social identity              | Community or strategic benefits can motivate the statement.               | The inward attitude matches the words.                         |
| Belief     | A proposition taken to be true                     | The benefits of having the attitude are philosophically disputed reasons. | The proposition became more credible because it was desirable. |

Credence adds needed precision. A credence is a degree of confidence that a proposition is true. An agent may assign a claim a low but nonzero probability without taking it to be true. Belief-credence dualists use this distinction to explain high-stakes cases: a coarse belief may remain stable while fine-grained credence governs whether reliance is appropriate (Jackson 2019). Whatever one thinks about dualism, a millionth-chance argument begins by highlighting extremely low confidence. It cannot quietly end with outright belief unless a further premise explains how the attitude changed.

Acceptance is more voluntary than belief. A research team may adopt a working model for a project while treating a rival as equally or more plausible. A physician may proceed with the best available treatment while openly judging success unlikely. A person may attend services, read apologetic works, pray experimentally, or test a community's claims without pretending that the whole worldview has already been established. Such responses preserve the practical force of Craig's invitation while refusing the verbal upgrade from "worth trying" to "worth believing".

Profession is different again. It can report belief, express loyalty, or function as a condition of group membership. Yet a profession can outrun the speaker's inward attitude. This distinction becomes decisive when the proposed payoff is explicitly Christian. A wager that rewards performance would need one theology; a Gospel promise conditioned on inward trust or belief requires another. The action and the benefit condition cannot be left unspecified.

Truth-directed deliberation explains why the belief case is special. When a person sincerely asks whether to believe a proposition, the question normally becomes whether it is true. Shah calls this the transparency of belief: deliberating about whether to believe settles on the truth question rather than on the advantages of the attitude (Shah 2003). A prize for believing that a sealed box contains gold may create a strong reason to want the belief. It does not create a reason to judge the box's contents differently. An eternal prize magnifies the incentive but does not change its kind.

### 3 Probability Stays Put When the Prize Grows

Decision theory gives the millionth-chance argument a legitimate home. Let  $H$  be a hypothesis,  $p$  the probability supported by the agent's evidence, and  $a$  a proposed action. In a simple two-outcome model,  $a$  yields gain  $G$  if  $H$  is true and loss  $L$  if  $H$  is false. Relative to doing nothing, the action has positive expected utility when

$$pG - (1 - p)L > 0,$$

which is equivalent to

$$p > \frac{L}{G + L}.$$

If  $G$  grows while  $L$  stays small, the action threshold falls. This is why it can be rational to buy inexpensive insurance against a rare catastrophe, carry an umbrella when rain is unlikely, or try a safe treatment with little chance of success. Risk-sensitive theories may rank choices differently from ordinary expected-utility theory, but they still distinguish uncertainty from value (Buchak 2013). The important conclusion survives: the payoff changes which action is preferable while the evidential probability remains an input.

That last clause is the whole dispute. If  $p$  is one in a million before the reward is considered, it remains one in a million afterward unless new evidence arrives. The calculation may yield "take the action." It never yields "the hypothesis is now more likely." To treat the action threshold as a belief threshold is to read a decision rule as though it were an evidential update.

Evidence relates hypotheses to observations. On a likelihood approach, an observation favors  $H$  over rival  $R$  when the observation is more expected under  $H$  than under  $R$ , given the background assumptions (Sober 2008). A promised payoff is not normally an observation that discriminates between Christianity and its rivals. It is a value assigned to an outcome if Christianity is true. The payoff may be psychologically powerful and practically relevant while remaining evidentially silent.

This is why the fallacy is not simply bad arithmetic. Craig's clarification avoids the claim that utility literally raises probability. The deeper mistake is normative: a non-truth-directed reason is allowed to relax the standard for taking a proposition as true. But lowering a standard does not improve the

representation. If a measuring instrument is too insensitive to detect a signal, declaring the signal more important does not improve the instrument. It gives us a reason to acquire better measurements.

The distinction also blocks a familiar verbal escape. One might say that “belief” here means only willingness to proceed. If so, the argument has become an acceptance or action wager. That proposal may be defensible, but its conclusion is no longer belief in the ordinary truth-directed sense. If “belief” retains that ordinary sense, then value has been asked to govern an attitude whose success consists in truth.

#### 4 Craig’s Drug Analogy Reverses the Conclusion

Craig’s experimental-drug case is persuasive because the action is separable from the belief. A patient can coherently say: “This treatment is almost certain to fail, but it is free, safe, and my alternatives are worse; therefore I will take it.” The decision preserves the low credence. Indeed, the explanation sounds rational precisely because the patient does not pretend that taking the drug makes success likely.

The analogy therefore establishes the orthogonality of action and belief. An action can be worth taking because of its payoff profile even when belief in success would misstate the evidence. Craig moves from “take the drug” to “commit one’s life to Christ in faith” (Craig 2022b). That move changes the object, scale, costs, alternatives, feedback, and relation to inward belief. Table 2 displays what must be restored before the analogy can support more than bounded experimentation.

Table 2: What changes between a free experimental drug and Christian commitment.

| Feature      | Drug case                                                        | Religious case                                                        | Result                                                        |
|--------------|------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------|
| Action       | Swallow a pill.                                                  | Investigate, worship, profess, join, obey, or reorganize a life.      | The proposed action must be named before it can be evaluated. |
| Belief       | Success may remain extremely unlikely.                           | Craig’s wording recommends belief or faith.                           | Taking the drug directly supports action without belief.      |
| Cost         | Free, safe, and without significant side effects by stipulation. | Time, money, identity, authority, family, and opportunity costs vary. | The low-cost premise cannot be transferred by analogy.        |
| Alternatives | Drug versus no drug.                                             | Many Christian, rival-religious, and nonreligious paths compete.      | A binary choice omits live actions and worlds.                |
| Feedback     | Medical effects may be observed and treatment stopped.           | Some practices teach; others entrench; exit costs may rise over time. | Learning value and reversibility belong in the calculation.   |

The same structure appears in the umbrella example. A person carries an umbrella because a small inconvenience is worth avoiding a larger possible loss. The person need not believe rain is likely. If someone insisted on believing it was raining merely to motivate carrying the umbrella, the belief would be unnecessary and badly calibrated. Sensible risk management uses the probability as it stands.

Religious practice may also produce evidence. A person might join a community provisionally, study its historical claims, test its moral practices, or seek experiences the tradition predicts. That possibility creates a cultivation fork. If the practice supplies genuinely new evidence that the person responsibly judges truth-indicating, then the evidence—not the original payoff—raises credence. If the practice merely raises confidence through repetition, selective exposure, group pressure, or wishful attention, then the person has become more certain without gaining a better reason.

Pascal openly considers indirect strategies for acquiring belief through practice (Pascal 1995). Hi-eronymi’s account of control over attitudes helps explain why this route is indirect: belief is answerable

to reasons and judgment even when it is not chosen like an ordinary bodily action (Hieronymi 2006). One can choose attendance, reading, confession, and social exposure. One cannot guarantee sincere belief on command. The fork remains: evidence does the epistemic work, or the confidence is produced without improving the truth-directed case.

## 5 Why Payoff-Based Belief Is Intrinsically Irrational

The strongest defense says that no probability confusion is involved. The belief is pragmatically justified because having it would be beneficial, even though the evidence does not epistemically justify it. This formulation is coherent as a distinction between kinds of value. It is not a defense of the belief as truth-directed.

Consider two reasons. The first is “The available evidence makes Christianity more likely than its serious rivals.” The second is “It would be wonderful if Christianity were true and costly if I missed its benefit.” The first bears on truth. The second bears on desire and policy. If an agent’s confidence rises because of the second while the first remains unchanged, the confidence becomes less faithful to the agent’s own evidential assessment. That is the intrinsic defect.

The defect is present even if the belief is true. A guess chosen for a prize can land on the correct answer without becoming well grounded. Epistemic assessment concerns not only the proposition’s truth but the relation between the attitude and the reasons that produced or sustain it. Clifford’s severe ethics of belief and James’s more permissive account disagree about when non-intellectual considerations may enter, but both make the believer’s situation and basis central (Clifford 1877; James 1897). The present claim is narrower than Clifford’s universal maxim: when a person explicitly regards the truth-directed support as extremely weak, selecting belief for the payoff is not a truth-responsive solution.

Rinard’s anti-exceptionalism supplies a strong objection. If practical reasons can justify actions, intentions, emotions, and other attitudes, perhaps belief should not be uniquely exempt (Rinard 2017). Grant the broader vocabulary for argument’s sake. A belief might then be rational *all things considered* because it protects health, coordinates a community, or produces courage. Yet the epistemic verdict remains: the payoff has not made the proposition more credible. The paper’s use of *intrinsically irrational* is explicitly epistemic. It identifies a mismatch between belief’s representational role and the non-truth-directed basis offered for it.

This matters because “pragmatically justified belief” can conceal two very different claims. One is that having the attitude is useful. The other is that the person is rationally entitled to take the proposition as true. The first does not entail the second. A comforting falsehood can be beneficial; a painful truth can be well supported. Erasing that possibility would turn epistemic evaluation into a branch of preference satisfaction.

Nor does pragmatic encroachment automatically reverse the result. High-stakes theories often hold that more is required before knowledge or reliance is appropriate when the cost of error rises (Fantl and McGrath 2009). Craig uses the promised benefit to push the standard downward. Even if positive encroachment is possible, it must assess the whole practical situation. Costs of false belief, effects on others, foregone alternatives, and the value of honest self-understanding can press upward. Selecting only eternal benefit is not encroachment; it is incomplete accounting.

## 6 The Christian Sincerity Dilemma

The payoff argument invokes a specifically Christian benefit, so its own account of the recipient matters. The following critique is conditional rather than a complete theology of salvation. Suppose the promised benefit requires sincere inward belief, and suppose the biblical deity accurately knows the person’s inward attitude. Those assumptions are natural to the texts most often used to connect salvation with belief:

Romans 10:9–10 links outward confession to belief in the heart, and Acts 15:8 describes the biblical deity as knowing hearts (*The Holy Bible, English Standard Version* 2025).

Now consider an agent who honestly regards Christianity as having only an extremely small chance of being true. The payoff calculation does not change that assessment. The agent faces two responses.

1. **Overstate the attitude.** The agent may profess belief, speak with confidence, or enter a community as though the proposition were taken as true. If the inward attitude remains near-disbelief, the profession exceeds the belief. A deity stipulated to know hearts would detect the mismatch. Strategic performance cannot satisfy a condition of sincere inward belief.
2. **Report the attitude honestly.** The agent may say: “I hope Christianity is true, I take the stakes seriously, and I am willing to investigate or act while judging it very unlikely.” This is honest and may be practically rational. It also concedes that the wager has not produced the belief Craig’s wording recommends.

The dilemma does not demand certainty. The Gospel tradition itself portrays a person acknowledging a mixed state of belief and unbelief in Mark 9:24 (*The Holy Bible, English Standard Version* 2025). Degrees of confidence, struggle, and doubt are therefore not excluded by the internal argument. The point is comparative: openly judging a proposition overwhelmingly unlikely is not transformed into sincere inward assent by noticing that the reward would be large.

An indirect strategy does not create a third branch. If study, prayer, worship, or experience supplies evidence that raises credence, the later belief is evidence-responsive. If the practices generate conviction mainly because the hoped-for benefit motivates selective cultivation, the deity posited by the wager would know that causal history as well. An omniscient evaluator is precisely the wrong audience for manufactured certainty.

The dilemma exposes a theological fork. If honest seeking, hopeful openness, conduct, or grace can secure the relevant benefit without current belief, then those actions may be rational while belief remains absent. The wager no longer supports *belief*. If sincere inward belief is required, neither a strategic profession nor an honest report of near-total doubt satisfies it. Either way, Gospel payoff does not bridge the gap between practical commitment and sincere belief.

This is more than a tactical problem for apologetics. The wager can pressure a person to describe confidence dishonestly in the name of a deity presumed to value truth and know the heart. The method’s promised success therefore depends on the very opacity its theology denies. What might fool a community cannot fool the deity specified by the argument.

## 7 Rival Payoffs and Incomplete Bookkeeping

Pascalian reasoning faces the familiar problem of rival religions, but the objection should not be caricatured as exact symmetry. Rival claims need not have equal probabilities, equal payoffs, or identical demands. The proper requirement is completeness: before an action is declared optimal, the materially live worlds, available actions, comparative probabilities, and consequences must be included. Hájek shows why canonical wager arguments become unstable when infinite utilities, rival strategies, and decision rules are treated casually; Jordan develops a sustained defense while acknowledging the wager’s epistemic and decision-theoretic burdens (Hájek 2003; Jordan 2006). Jackson’s survey similarly distinguishes finite and infinite, doxastic and acceptance versions of pragmatic arguments for theism (Jackson 2023).

The symmetry point is procedural. If a Christian apologist dismisses a rival wager by asking for evidence, source reliability, doctrinal detail, realistic costs, and a defensible benefit condition, those are proper demands. The favored wager should meet them too. The conclusion need not be that all religions are equally likely. It is that no tradition may bypass comparative evidence merely by enlarging its promised reward.

Table 3: The Gospel payoff completeness test.

| Variable      | One-sided model                        | Complete question                                                                                   | Why the omission matters                                    |
|---------------|----------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| Worlds        | Christianity true or false             | Which Christian, rival-religious, nonreligious, and uncertainty states are live?                    | An omitted world may change which action performs best.     |
| Actions       | Believe or reject                      | Are inquiry, suspension, conditional practice, plural exploration, and rival commitments available? | A false binary can make one option appear dominant.         |
| Probabilities | Any reasonable chance                  | What comparative credences does the evidence support?                                               | Positive probability alone cannot rank incompatible claims. |
| Utilities     | Eternal benefit versus negligible cost | What are the benefits and harms of true and false commitment in every live world?                   | A favored payoff is not a complete value table.             |
| Benefit link  | Belief secures the reward              | Does the specified deity reward belief, trust, honest inquiry, conduct, grace, or something else?   | The action-to-outcome link is a theological premise.        |

Infinite value does not solve the problem. If several incompatible options receive infinite expected value, ordinary arithmetic may fail to rank them. If the model is made finite, a decision threshold returns and depends on the actual probabilities and costs. Either way, “the prize is enormous” is not a complete decision procedure.

The cost side is especially important. Craig stipulates a free safe drug, then describes the ordinary costs of Christian belief as minimal relative to its benefits (Craig 2022b). But religious commitment can allocate time, money, sexuality, authority, family loyalty, political judgment, education, and the treatment of outsiders. Some effects may be beneficial; others may be harmful or opportunity costs. Their size and direction are empirical and person-specific. They cannot be set to zero by analogy.

False belief also has a value. Accuracy affects whom we trust, how we explain suffering, what testimony we accept, and which future evidence we seek. A wager that counts the value of truth only when the favored doctrine is true but ignores the cost of self-deception when it is false has built preference into the ledger twice: once as reward and again as an omitted loss.

## 8 The Strongest Replies

### 8.1 The number was colloquial, not literal

Agreed. The paper does not treat one in a million as Craig’s measured probability. The phrase displays the structure Craig later defends: a very weak truth-directed case may be outweighed by an immense pragmatic benefit. The critique targets that structure, not the literal number.

### 8.2 Christianity has good independent evidence

If so, present the evidence and calibrate belief to it. Natural theology, resurrection arguments, testimony, religious experience, and other evidence can be assessed in the ordinary way. Success would make the payoff argument unnecessary. Failure cannot be repaired by saying the conclusion would be valuable. The reply returns the debate to evidence, which is exactly where it belongs.

### 8.3 James allows belief in forced and momentous options

James argues that a live, forced, momentous option may permissibly be decided by the passional nature when intellectual grounds cannot settle it (James 1897). Three restrictions matter. A claim the agent rates near one in a million may not be psychologically live. Many religious choices are not binary or forced because inquiry, suspension, and provisional practice remain available. Most importantly, Jamesian permission does not make the preferred proposition more probable. At best it permits a commitment under a restricted evidential stalemate; it does not convert payoff into evidence.

### 8.4 Epistemic permissivism leaves room for belief

Permissivism holds that the same evidence can sometimes rationally permit more than one attitude. That view cannot begin with admitted extreme evidential weakness and manufacture permission from utility. If the total evidence already permits Christian belief, the evidential permission—not the payoff—prevents epistemic irrationality. If it does not, preference cannot create the missing permission. The argument needs two premises: the evidence permits belief, and practical considerations favor belief among the permitted attitudes. Craig's payoff supports at most the second.

### 8.5 Practical reasons can justify belief directly

This is the deepest disagreement. Grant that a belief can be pragmatically justified in the sense that having it improves the agent's life. The paper still asks whether it is rational *as belief*—as an attitude purporting to represent truth. A reason concerning the attitude's effects is not a reason indicating the proposition's truth. Calling both reasons for belief does not make them interchangeable.

### 8.6 Commitment can precede confidence

Yes. Action-centered or acceptance wagers may recommend bounded practice while uncertainty remains. That is why the paper's conclusion is not paralysis. The agent can investigate, experiment, hope, or conditionally commit. The rescue works by changing the target from belief to action. It therefore confirms the paper's distinction rather than defeating it.

### 8.7 A loving Christian deity would honor sincere openness

That possibility strengthens the constructive response. If honest openness rather than current belief is sufficient, then the agent can seek without pretending. But the concession abandons the claim that the payoff makes belief worth adopting. If belief is required, the sincerity dilemma returns; if openness is sufficient, wagered belief is unnecessary.

### 8.8 The paper raises the evidential bar too high

No standard of certainty, personal apparition, or deductive proof is imposed. The demand is proportionality: do not report confidence above what the total evidence supports, and do not label a decision threshold an epistemic threshold. Ordinary testimony, historical reasoning, experience, and inference may all matter. What cannot matter as evidence is the attractiveness of the conclusion.

## 9 A Proportional Response Policy

The constructive alternative preserves urgency without dishonest belief. It assigns each response its proper evidence and decision conditions.

This policy shows why rejecting payoff-based belief is not indifference. High stakes can demand more inquiry, faster action, stronger precautions, or carefully bounded experiments. They can also demand scrutiny of the action's side effects and alternatives. What they cannot demand is a false report about the evidence or the agent's inward attitude.

Table 4: A proportional response ladder for a high-stakes religious claim.

| Response             | Evidence condition                                                          | Practical condition                                                | Integrity rule                                         |
|----------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------|
| Investigate          | The claim is live enough to merit attention.                                | The possible gain and learning value justify the time.             | Seek both confirming and disconfirming evidence.       |
| Take precaution      | Confidence may remain low.                                                  | The act is cheap, bounded, and protective across relevant worlds.  | Do not redescribe the precaution as belief.            |
| Experiment           | The practice may generate evidence or understanding.                        | Risks, alternatives, reversibility, and exit costs are acceptable. | Distinguish learning from confidence induction.        |
| Accept provisionally | Evidence permits a working assumption.                                      | Coordination or exploration needs an operating stance.             | State the domain, duration, and revision conditions.   |
| Commit conditionally | Support and value justify defined commitments.                              | Costs and rival options have been assessed.                        | Keep commitments defeater-sensitive and proportionate. |
| Believe              | The truth-directed case makes taking the proposition as true proportionate. | Stakes may govern associated actions, not missing support.         | Never report more confidence than is honestly present. |

Hope also has a legitimate role. A person may deeply want Christianity to be true while judging the evidence unsettled. Hope can sustain inquiry without pretending to be a probability estimate. The honest sentence “I want this to be true and am willing to test it” is both intellectually cleaner and, under the Christian sincerity assumptions, theologically safer than a profession designed to outrun belief.

The policy makes room for revision. If new evidence raises credence, belief may rationally strengthen. If counterevidence accumulates, credence should fall even when the hoped-for payoff remains enormous. That update condition is the mark of truth-directed inquiry: the reward can stay fixed while confidence moves with evidence.

## 10 Conclusion

Craig’s clarification sharpens rather than dissolves the problem. He distinguishes truth-directed epistemic reasons from non-truth-directed pragmatic reasons, then argues that Gospel benefits may radically lower the epistemic bar or justify belief despite inadequate evidence. That is the Gospel payoff fallacy. The value of a belief’s consequences is made to substitute for the reasons that bear on whether its proposition is true.

The drug and umbrella analogies expose the mistake. A person can rationally take a free, safe, nearly hopeless treatment or carry an umbrella against unlikely rain while continuing to expect failure or dry weather. The probability remains low; the payoff changes the action. This is not a concession at the edge of the argument. It is the governing distinction.

As a basis for belief, the one-in-a-million stance is intrinsically irrational. It directs confidence toward desirability while the evidence stays put. Indirect cultivation yields the same fork: if practice supplies evidence, the evidence warrants any later belief; if it merely induces confidence, the epistemic defect persists. Rival payoffs, omitted actions, unmeasured costs, and uncertain benefit conditions make the practical case less complete than the slogan suggests.

The specifically Christian appeal adds a final irony. If sincere inward belief is required and the biblical deity knows the heart, strategic profession cannot pass as belief. Honest near-disbelief preserves integrity but concedes that the wager has not produced the demanded attitude. If honest openness is sufficient, then inquiry and conditional action are available without pretending belief. The payoff argument loses either way.

This is not a disproof of Christianity or a verdict on every Christian believer. Independent evidence may support Christian belief, and practical considerations may rationalize serious engagement. The conclusion is narrower and harder: Gospel benefit cannot lower the truth-directed bar. The greater the stakes, the more urgent the inquiry may become; the belief must still follow the evidence.

## A Formal Reconstruction of the Central Thesis

### A.1 Ordinary-language argument

- P1.** Evidence and background information determine an agent's truth-directed credence in Christianity; the promised payoff is not itself evidence for Christianity.
- P2.** Increasing the payoff while holding the evidence fixed does not increase the evidence-supported credence.
- P3.** A large payoff can nevertheless make a specified action rational at low credence because action depends on probability, value, cost, and alternatives.
- P4.** The practical rationality of that action does not entail the epistemic rationality of believing the proposition on which the action is conditioned.
- P5.** If confidence is increased solely because the payoff grows, the confidence is calibrated to desirability rather than truth-directed support.
- P6.** Therefore, belief adopted on that basis is intrinsically epistemically irrational, even if the action or possession of the belief is prudentially useful.
- P7.** If an indirect practice supplies new evidence, that evidence warrants any later belief; if it supplies no new evidence, the epistemic defect remains.
- P8.** If the invoked Christian benefit requires sincere inward belief and the biblical deity knows the heart, outward profession without inward belief cannot satisfy that condition.
- P9.** Honest low confidence avoids pretense but concedes that the wager has not produced sincere belief.
- P10.** Therefore, a tiny chance may justify inquiry, precaution, or conditional practice, but payoff alone cannot make belief rational.

The inference is valid once practical and epistemic rationality are kept distinct. Premises 1–5 are conceptual claims about evidence, value, belief, and action; Premise 7 is a dilemma about indirect cultivation; Premises 8–9 are conditional on the Christian sincerity assumptions. The conclusion does not entail that Christianity is false, that every Christian belief is irrational, or that practical considerations never matter to action.

### A.2 Symbols

- $H$ : the proposition that Christianity is true in the sense relevant to the wager.
- $E$ : the agent's truth-directed evidence.
- $B$ : the agent's background information and modeling assumptions.
- $P$ : the probability function representing evidential support.
- $p$ : the evidence-supported credence in  $H$ .
- $\Omega$ : the set of materially live possible worlds.
- $A$ : the set of materially available actions.

- $a$ : one action in  $A$ ;  $w$ : one world in  $\Omega$ .
- $u(a, w)$ : the practical value of action  $a$  if world  $w$  is actual.
- $EU$ : the expected-utility function used to compare available actions.
- $G$  and  $L$ : the gain if  $H$  is true and the loss if  $H$  is false in a simple binary action model.
- $\tau_a$ : the low-probability threshold at which action  $a$  has positive expected utility.
- $\theta_B$ : a simplified evidence level at which outright belief in  $H$  is proportionate; no exact universal number is assumed.
- $\text{Rat}_P(a)$ : action  $a$  is practically rational in the stated model.
- $\text{Rat}_E(\text{Bel}(H))$ : believing  $H$  is epistemically rational on the evidence.
- $\text{Cult}(H)$ : the agent undertakes practices intended to cultivate belief in  $H$ .
- $E^+$ : genuinely new evidence that may be acquired through those practices.
- $\text{Obt}(E^+)$ : the agent actually obtains that new evidence.
- $D$ : the biblical deity posited by the Christian wager.
- $\text{Knows}(D)$ :  $D$  accurately knows the agent's inward attitude.
- $\text{Req}_D(H)$ : the invoked benefit requires sincere inward belief in  $H$ .
- $\text{Avow}(H)$ : the agent outwardly professes belief in  $H$ .
- $\text{HonRep}(p)$ : the agent honestly reports the evidence-supported credence  $p$ .
- $\text{SincBel}(H)$ : the agent sincerely holds the inward belief in  $H$  at issue.
- $\text{Mis}_D(H)$ : the biblical deity detects a mismatch between the avowal and the inward attitude.
- $\text{Benefit}_D$ : the agent receives the belief-conditioned Christian benefit.

### A.3 Annotated formal steps

#### 1. Define evidence-supported credence.

$$p := P(H \mid E, B).$$

*Plain-English annotation.*  $p$  records how strongly the evidence and background information support Christianity. The definition says nothing yet about how valuable Christianity would be if true or what action the person should take.

#### 2. Hold evidence fixed while the payoff changes.

$$E, B \text{ fixed and } u \mapsto u' \not\Rightarrow P(H \mid E, B) \mapsto P'(H \mid E, B).$$

*Plain-English annotation.* A larger reward changes the practical value function from  $u$  to  $u'$ . It does not, by itself, change the probability supported by the same evidence. The slashed arrow means “does not imply.”

### 3. State the practical calculation.

$$EU(a \mid E, B) = \sum_{w \in \Omega} P(w \mid E, B) u(a, w), \quad a \in A.$$

*Plain-English annotation.* The condition  $a \in A$  says that  $a$  is one of the available actions. For each live world, multiply that world's evidence-supported probability by the value of taking action  $a$  there, then add the results. Probability and value both matter to action, but they remain separate inputs.

### 4. Derive the simple action threshold.

$$pG - (1 - p)L > 0 \iff p > \frac{L}{G + L} =: \tau_a.$$

*Plain-English annotation.* In the two-world example, take action  $a$  when its chance-weighted gain exceeds its chance-weighted loss. A huge gain and a small loss make  $\tau_a$  very low. This explains why a tiny chance can justify a cheap precaution.

### 5. Separate the action threshold from the belief standard.

$$p > \tau_a \quad \wedge \quad p < \theta_B \implies \text{Rat}_P(a) \quad \wedge \quad \neg \text{Rat}_E(\text{Bel}(H)).$$

*Plain-English annotation.* The same low probability can be high enough to justify a particular action and too low to justify taking  $H$  as true. There is no contradiction because practical and epistemic rationality answer different questions.

### 6. State the cultivation fork.

$$\begin{aligned} \text{Cult}(H) \wedge \text{Obt}(E^+) &\implies p^+ := P(H \mid E \cup E^+, B), \\ \text{Cult}(H) \wedge \neg \text{Obt}(E^+) \wedge p < \theta_B &\implies \neg \text{Rat}_E(\text{Bel}(H)). \end{aligned}$$

*Plain-English annotation.* The symbol  $\text{Obt}$  means that new evidence was actually gained; merely doing the practice is not evidence by definition. If practice produces new evidence, that evidence may raise credence and support later belief. If practice produces confidence without new evidence while the old credence remains below the belief standard, the epistemic shortage has not been repaired.

### 7. State the conditional Christian assumptions.

$$\text{Knows}(D) \quad \wedge \quad \text{Req}_D(H).$$

*Plain-English annotation.* This line does not assert a complete theology. It states the two assumptions needed for the internal critique: the biblical deity knows the person's inward attitude, and the payoff invoked by the wager requires sincere inward belief in  $H$ .

### 8. Test an outward profession without inward belief.

$$\text{Avow}(H) \wedge \neg \text{SincBel}(H) \wedge \text{Knows}(D) \wedge \text{Req}_D(H) \implies \text{Mis}_D(H) \wedge \neg \text{Benefit}_D.$$

*Plain-English annotation.* The person says that  $H$  is believed while inward belief is absent. A deity who knows the heart detects the mismatch, represented by  $\text{Mis}_D(H)$ . If the benefit is conditioned on sincere belief, the outward profession cannot satisfy the condition.

### 9. State the combined conclusion and its limit.

$$\begin{aligned} p > \tau_a \wedge p < \theta_B &\implies \text{Rat}_P(a) \wedge \neg \text{Rat}_E(\text{Bel}(H)), \\ p < \theta_B \wedge \neg \text{SincBel}(H) \wedge [\text{Avow}(H) \vee \text{HonRep}(p)] &\implies \text{Mis}_D(H) \vee [\text{HonRep}(p) \wedge p < \theta_B]. \end{aligned}$$

*Plain-English annotation.* The first line is the paper’s main separation: action may be rational while belief is not. The second line concerns a person who responds either by avowing belief or by reporting the low confidence honestly. The avowal creates a detectable mismatch; the honest report concedes that the belief standard is unmet. Silence is another possible behavior, but it does not produce the belief Craig recommends. Neither branch makes payoff into evidence, and neither proves  $H$  false.

## A.4 Validity, support, and scope

The core separation is deductively valid under the definitions. Steps 1–5 show that an action threshold can be crossed while the belief standard is not. Step 6 is an exhaustive epistemic fork for cultivation with respect to new evidence: either truth-directed evidence changes or it does not. Steps 7–9 are a conditional internal critique rather than an independent proof of Christian doctrine.

The argument’s soundness depends on three substantive claims: payoff is not itself truth-directed evidence, one-in-a-million-style credence lies below any ordinary standard for taking a proposition as true, and the specified Gospel benefit is linked to inward sincerity rather than strategic profession. A theorist may use “rational” broadly enough to call useful false belief prudentially rational. That terminological choice leaves the paper’s epistemic conclusion intact.

The formal result is deliberately bounded. It permits low-probability inquiry, precaution, experimental practice, and conditional commitment when their own costs and alternatives support them. It does not infer the falsity of Christianity, deny that Christian evidence may exist, or claim that every believer’s confidence exceeds the evidence.

A numerical example makes the separation concrete. Let  $p = 10^{-6}$ , let a cheap action yield  $G = 2,000,000$  practical-value units if  $H$  is true, and let its loss be  $L = 1$  if  $H$  is false. The action calculation is

$$pG - (1 - p)L = 2 - 0.999999 = 1.000001 > 0.$$

The model therefore recommends the action. Yet the evidence-supported credence remains  $10^{-6}$  because no evidential term changed. The calculation contains no instruction to replace that credence with a higher one, and it supplies no premise from which outright belief follows. This is the exact sense in which a millionth chance can clear an action threshold without approaching a belief standard.

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