

The Millionth-Chance Standard

Pascalian Desperation, William Lane Craig, and the Collapse of Proportional Belief

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Central claim

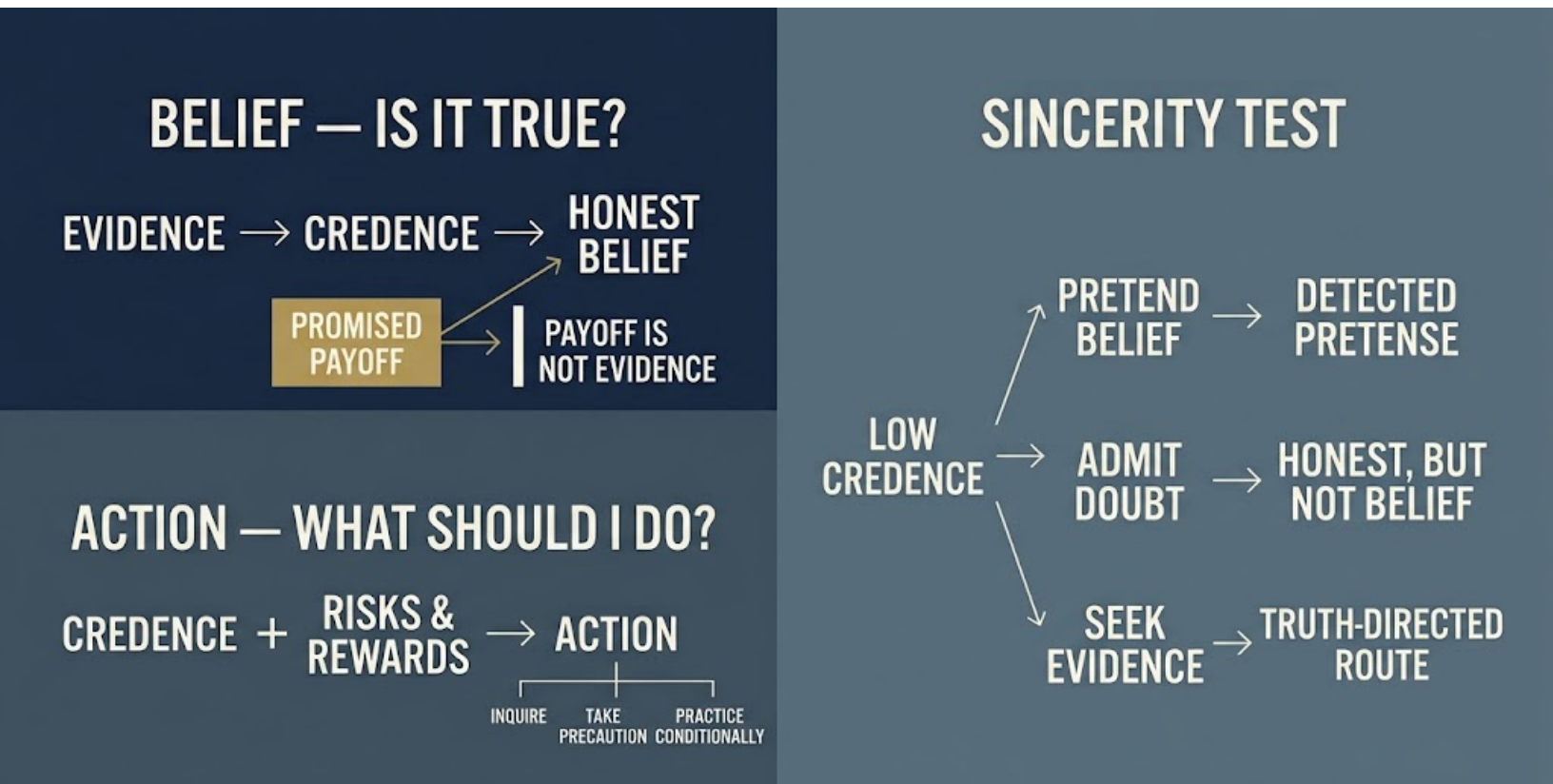
Craig's one-in-a-million rule is intrinsically irrational as a basis for belief. High stakes can rationalize action at low probability; they cannot make a proposition more credible or justify taking it as true. On Christian terms, wagered assent also fails: pretense cannot fool an omniscient biblical deity, while honest low credence concedes that sincere inward belief is absent.

Preview:

Craig's stance	Practical truth	Epistemic verdict	Christian sincerity test
Even an extremely small chance of Christianity can make it worth believing because the promised gain is enormous.	Low probability plus high stakes may justify inquiry, precaution, experimental practice, or another specified action.	Payoff is not evidence. Believing for the payoff while judging the claim overwhelmingly unlikely is epistemically irrational.	Pretended belief would be detected; honest low credence is not the sincere inward belief the wager seeks to produce.

The argument does not treat "one in a million" as Craig's literal probability estimate, demand certainty, or conclude that Christianity is false. It targets the proposed route from acknowledged evidential weakness to belief because of the payoff.

Visual preview:



The visual separates two questions that the slogan joins. In the epistemic lane, evidence fixes a person's credence, and belief must answer to whether the claim is true; promised benefits provide no shortcut. In the practical lane, that same credence is combined with risks and rewards to select an action, so inquiry or precaution may be rational even when belief is not. The final sincerity test applies the distinction internally to Christianity: pretending to believe would not fool a deity who knows the heart, while honestly reporting extremely low confidence concedes that wager-driven assent has not produced sincere inward belief.

Abstract

William Lane Craig has said that if Christianity had even “one chance in a million” of being true, it would be worth believing. He later clarified that the number was colloquial and distinguished epistemic justification from pragmatic justification. The stronger interpretation is therefore not that a valuable outcome becomes more probable. It is that the value of the Christian outcome can make belief rational despite very weak evidential support. This paper argues that the proposal is intrinsically irrational as a basis for belief: it offers a reason to want or use a belief, not a truth-directed reason to hold it.

The argument turns on a separation between belief and action. Evidence governs credence—how likely a claim appears—and thereby governs honest belief. Risks and rewards govern what to do with that credence. A large benefit can make a specified action rational at a very low probability: one may investigate, take a precaution, try a reversible practice, or accept a working assumption. Yet the action calculation holds the low probability fixed. It gives no rational route from “probably false” to “believe true.” Craig’s free, safe experimental-drug analogy confirms the distinction, because taking a drug with a tiny chance of success is rational without believing that it will work.

The wager also faces an internal Christian problem. The Gospel describes saving confession as joined to belief in the heart, acknowledges honest mixed belief rather than demanding a performance of certainty, and portrays the biblical deity as knowing human hearts. If the wagerer does not inwardly take Christianity to be true, professing belief is pretense that such a deity would detect. If the wagerer honestly reports extremely low confidence, the honesty is commendable but concedes that wager-driven belief has not occurred. Practices may produce new evidence or merely induce confidence: in the first case evidence, not payoff, warrants the later belief; in the second, the belief remains epistemically defective. The rational response to high stakes may therefore be action under uncertainty, but belief should remain proportional to the evidence.

Keywords: William Lane Craig; Pascal’s Wager; pragmatic justification; epistemic irrationality; credence; expected utility; sincere belief; religious commitment

1 The Exact Target

The phrase at issue is vivid. Recalling his response when he first encountered the Christian message, Craig says, “if there is just one chance in a million that this is true, it’s worth believing” (Craig 2022a). He immediately contrasts his attitude with a demand for unusually high assurance: he lowers, rather than raises, the standard Christianity must meet. In the same transcript he explains that “one in a million” is colloquial, not a numerical assignment. What matters is the claim that any reasonable chance can suffice because the promised relationship and eternal life are so valuable.

Craig’s longer clarification removes an easy criticism. He does not claim that a valuable outcome is thereby statistically more probable. He explicitly distinguishes truth-directed epistemic justification from non-truth-directed pragmatic justification. He then offers two routes. On a pragmatic-encroachment route, practical considerations can change the epistemic bar. On a separate route, a belief may be pragmatically justified even when the evidence does not epistemically justify it. His model is an experimental drug with a tiny chance of saving a dying patient, no important side effects, and no price. Taking it seems rational. Craig then compares that action with committing one’s life to Christ and concludes that pragmatic considerations can sometimes outweigh epistemic ones (Craig 2022b). His textbook treatment with J. P. Moreland places the distinction inside a broader account of rationality and worldview commitment (Moreland and Craig 2017).

The criticism therefore does not depend on attributing to Craig a probability error he expressly rejects. It targets the move his distinction preserves: from “the outcome would be enormously valuable if true” to “it is rational to believe despite evidential weakness.” As a basis for belief, that move is intrinsically irrational. Here *intrinsically* means that the defect lies in the proposed basis of the belief

itself. A belief held because it would pay to have it is not held because the proposition appears true. Even if possessing the belief brought comfort, discipline, community, or eternal reward, those benefits would not convert a non-truth-directed basis into a truth-directed one.

This verdict is deliberately dimension-specific. A belief can be prudentially useful while epistemically irrational, just as a costly truth can be epistemically well supported while unwelcome. Calling wagered belief epistemically irrational does not imply that every action inspired by the possibility is irrational. A reason to investigate is not yet a reason to believe. A reason to perform an action that would help if a proposition were true is not yet a reason to take the proposition as true. The separation is not a minor qualification; it is the paper’s governing thesis.

The millionth-chance test

Ask two questions separately. *What should I believe?* Answer from truth-directed evidence. *What should I do?* Answer by combining evidence-supported credence with risks, rewards, costs, and alternatives. A very small probability may rationalize a specified action. It cannot rationalize taking the proposition as true while the same person continues to judge it overwhelmingly unlikely.

The thesis is neutral about whether Christianity is true but not neutral about how belief should be formed. If independent evidence supports Christianity strongly enough, belief may be warranted without the wager. If the evidence remains weak, a modest religious experiment may still be practically rational. What is excluded is adopting or inflating belief *because* the reward is attractive. A benefit can explain why a person wants a proposition to be true and why the person acts on its possibility. It cannot make the proposition more believable in the truth-directed sense.

2 Six Responses Hidden in “Worth Believing”

Ordinary language compresses several possible responses into the phrase “worth believing.” The compression makes a weak practical conclusion sound like a strong epistemic one. The distinctions in Table 1 prevent that slide.

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

Response	What it amounts to	How stakes may matter	What it does not yet say
Inquiry	Spend time acquiring and testing relevant evidence.	Large possible gains or losses can make a neglected question urgent.	The target is probable or true.
Precaution	Take a limited protective step while uncertainty remains.	A low-cost safeguard can be rational at low probability.	The feared or hoped-for outcome is likely.
Experimental participation	Try a practice while monitoring effects and evidence.	Reversibility and learning value may make a trial worthwhile.	The practice’s worldview is established.
Acceptance or reliance	Use a proposition as a working basis in a bounded setting.	Coordination or action may require a temporary operating assumption.	One believes the proposition outright in every context.
Conditional commitment	Undertake specified acts while preserving stated exit and revision conditions.	Practical value may justify more than inquiry when risks are bounded.	A total life commitment is rational.
Belief	Take the proposition to be true, not merely useful to suppose.	This is disputed: some allow pragmatic reasons; others treat truth-directed reasons as governing belief.	The proposition has become more probable merely because it is valuable.

Credence is also distinct from outright belief. A credence is a degree of confidence: one may assign a proposition a low, medium, or high probability without taking every degree as a separate all-or-nothing belief. Jackson argues that separating credence from belief helps explain high-stakes cases: the rational response may be to rely on a fine-grained credence rather than to say that one's belief has become epistemically irrational (Jackson 2019). This matters here because a millionth-chance argument begins with low credence. It cannot quietly end with confident belief unless a further account explains the change.

The phrase may instead recommend an acceptance wager: act as if Christianity is true, participate in certain practices, or attempt to cultivate belief. Contemporary discussions distinguish a doxastic wager, aimed at belief, from an acceptance wager, aimed at voluntary practice (Jackson 2023). That distinction rescues a practical proposal only by changing its conclusion. Practical reasons fit voluntary action naturally; they do not answer the truth-directed question that constitutes deliberation about belief.

3 Where Probability and Utility Belong

A basic decision model separates uncertainty from value. Let a set of possible worlds describe what may be true. A person's evidence and background information support a probability distribution over those worlds. An action has a result in each world, and the person assigns values—utilities—to those results. Expected utility combines the probability of each world with the value of the action's result there. On the standard model, rational choice favors an action with the highest expected utility among the available actions.

This paper uses expected utility as a diagnostic tool, not as the only possible theory of rational risk. Buchak argues that rational agents may weight risk in ways not captured by orthodox expected utility (Buchak 2013). The present distinction survives that challenge. Whether one maximizes ordinary expected utility, uses risk-weighted utility, gives special weight to worst cases, or adopts another defensible rule, the action rule still needs both an uncertainty input and a value input. A larger payoff can change the preferred action without changing the evidence-supported credence.

The simplest binary case makes the legitimate millionth-chance result clear. Suppose action a yields a gain G if hypothesis H is true and a loss L if H is false, while doing nothing is assigned zero in either world. If p is the probability of H , then a has positive expected utility when

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

or, equivalently, when

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

When G becomes enormous while L stays small, the action threshold can become very low. This is why one may rationally take a cheap precaution against a rare catastrophe or seize a low-cost opportunity with a tiny chance of a tremendous return. The result deserves to be granted in full.

It is nevertheless a threshold for a , the specified action. It is not a threshold for believing H . The formula never says that p increased. Indeed, p is held fixed while G and L determine whether acting is worthwhile. If the probability is one in a million before the payoff is considered, it remains one in a million afterward unless new evidence arrives. The slogan “worth doing” follows; “likely true” does not.

Evidence is contrastive in a related way. An observation supports H over a rival R when it is more expected if H is true than if R is true, relative to the background assumptions. Sober develops this likelihood approach in detail (Sober 2008). A promised benefit is normally not an observation that

discriminates between H and R ; it is a value attached to an outcome if H is true. Increasing that value changes the decision stakes, not the likelihood comparison.

4 Why the Drug Analogy Stops at Action

Craig’s modified cancer example is attractive because its action is separable from its associated belief. A patient can take the drug while saying, “The treatment is very unlikely to work, but it is free, safe, and my remaining options are worse.” That statement is coherent. It combines low credence with rational action. The patient need not believe that the drug will work, much less believe that recovery is probable.

This point strengthens rather than dismisses the analogy. The drug case demonstrates exactly how rational action can outrun rational belief. What makes taking the treatment reasonable is not a license to manufacture confidence. It is the combination of some chance of benefit, almost no cost, no significant side effect, and a restricted action set. The practical conclusion is sound because the proposition and action remain distinct.

Table 2: What must be preserved when the drug analogy is transferred.

Feature	Stipulated drug	Religious analogue	Needed conclusion
Separable act	Swallow the drug without believing it will work.	Attend, read, pray experimentally, or join a bounded practice without claiming certainty.	The analogy most directly supports voluntary practice, not belief.
Cost	Free, with no significant negative side effects.	Time, money, identity, relationships, sexual rules, moral deference, fear, and opportunity costs vary widely.	Costs must be measured rather than stipulated away.
Alternatives	The comparison is often drug versus no drug.	Many Christian, religious, spiritual, and nonreligious practices compete for commitment.	The action set must include live rivals.
Outcome link	Medical facts specify how the drug would affect survival.	Different theologies connect belief, sincerity, practice, grace, and salvation differently.	The causal and theological link needs defense.
Feedback	Effects may be observed and treatment stopped.	Some practices are reversible; identity formation and social entanglement may be costly to reverse.	Reversibility and learning value belong in the model.

Craig’s transition from taking the drug to committing one’s life therefore changes more than the subject matter. It changes the action’s scale, cost structure, alternatives, feedback, and relation to belief. A restricted conclusion remains available: a person may rationally investigate Christianity or undertake carefully bounded practices at a low prior credence. A stronger conclusion—comprehensive commitment, belief contrary to the evidence, or a lowered epistemic standard—cannot be borrowed from the drug case without restoring the missing variables.

The distinction also answers the common insurance analogy. Buying fire insurance does not express the belief that one’s house will burn. It expresses that a low probability multiplied by a severe loss

makes protection worthwhile. If an insurance agent demanded that the customer believe a fire would occur, the agent would confuse the rationale for the policy with the probability of the event. The same error appears when a wager for inquiry is presented as a warrant for belief.

5 Why Payoff-Based Belief Is Intrinsically Irrational

The strongest version of Craig's position does not need utility to alter probability. It says that belief can be pragmatically justified despite inadequate or contrary evidence. That formulation avoids one confusion but exposes another. It treats a reason for wanting, cultivating, or benefiting from an attitude as a reason for holding the proposition true. The first reason concerns the effects of having a belief; the second concerns whether the belief accurately represents reality.

Truth governs belief in a way it does not govern action. When a person sincerely asks, "Should I believe Christianity?" the transparent answer addresses whether Christianity is true and what the evidence supports. Shah calls this feature the transparency of belief: first-person deliberation about whether to believe a claim settles on the truth question (Shah 2003). Offered a cash prize for believing that the moon is made of silver, one may have an excellent reason to want the belief and no reason at all to judge the proposition true. Replacing cash with eternal benefit magnifies the incentive but does not change its kind.

That category difference grounds the intrinsic verdict. Let the evidence support only a minute credence in H . If a person increases confidence in H only because the payoff attached to H has increased, the new confidence is less responsive to the person's own view of the evidence. It is therefore worse as belief, even if better as self-protection. The epistemic defect persists in the success case: were the belief accidentally true, the payoff would still not have been a truth-indicating basis for it. A lucky guess adopted for a prize does not become a rationally formed belief merely because it wins.

The proposal also faces an agency problem. People can choose to investigate, attend worship, repeat a creed, seek a community, or avoid counterevidence. They normally cannot choose belief directly as they choose to raise a hand. Hieronymi explains how belief can remain subject to agency without becoming an action performed at will (Hieronymi 2006). A wager therefore tends to migrate from "believe" to "do things intended to cause belief." Pascal acknowledges such an indirect route through habituating practices (Pascal 1995). But changing the mechanism does not erase the epistemic question.

The indirect route produces a decisive fork. If the practices expose the person to genuinely new, truth-directed evidence and that evidence raises the person's credence, then the later belief is warranted by the evidence, not by the original payoff. If the practices merely generate confidence through repetition, selective attention, social reinforcement, or avoidance of criticism, then they have produced conviction without improving its truth-directed basis. In the first branch the wager is epistemically unnecessary; in the second it is epistemically corrupting.

Rinard defends an anti-exceptionalist position on which practical considerations can be reasons for belief, and James defends a restricted passional permission in live, forced, momentous cases that cannot be settled intellectually (Rinard 2017; James 1897). Those views deserve acknowledgment, but they do not overturn the dimension-specific judgment here. At most they support calling a belief prudentially rational in some broader all-things-considered sense. They do not make the promised payoff evidence for Christianity, nor do they make one-in-a-million credence amount to honestly taking Christianity as true. The paper's claim is precisely that calling such a move *epistemically* rational confuses the reasons for action with the reasons for belief.

The cultivation fork

A wager can direct voluntary practices, not belief itself. If those practices provide new evidence, that evidence must do the epistemic work. If they produce confidence without new evidence, the resulting belief is motivated rather than truth-directed. Either way, the enormous payoff never becomes a reason that makes Christianity more believable.

6 Permissive Evidence Is Not a Millionth-Chance License

Epistemic permissivism is the view that one body of evidence can sometimes rationally permit more than one attitude. On a difficult philosophical or historical question, reasonable people may share much evidence yet differ because the evidence does not force a unique response. Jackson offers permissivism as a reply to the irrationality and involuntariness objections to a doxastic wager (Jackson 2023). But the view cannot turn extreme evidential weakness into epistemic permission.

Permissivism begins with evidential permission. It does not say that any positive probability creates permission. A proposition can have a nonzero probability while the total evidence still makes outright belief unreasonable. Lotteries provide the familiar structure: a ticket may win, but its nonzero chance does not make it rational to believe that it will win. If the evidence genuinely leaves Christian belief open, that evidential fact—not the payoff—is what prevents belief from being epistemically irrational. The benefit may explain which permitted practical posture a person prefers, but it does not supply the posture’s truth-directed warrant.

The resulting argument has two premises, not one:

1. the person’s evidence rationally permits Christian belief; and
2. Christian belief is pragmatically preferable to the other permitted attitudes.

The payoff supports, at most, the second premise. Arguments, experiences, testimony, and assessment of counterevidence must support the first. If they do, the phrase “one in a million” becomes not merely misleading but idle: the evidence has already placed belief within a rational range. If they do not, the practical premise cannot repair the epistemic failure. Permissivism therefore offers no route from admitted near-disbelief to rational belief.

This point also distinguishes epistemic possibility from mere logical possibility. Almost any contingent proposition is logically possible in the weak sense that it contains no contradiction. Rational belief cannot follow from that fact plus a sufficiently attractive reward. Otherwise fabricated super-religions, lottery promises, and imagined benefactors could manufacture reasons for belief simply by attaching ever larger benefits to consistent stories.

7 What Pragmatic Encroachment Can and Cannot Supply

Pragmatic encroachment holds, roughly, that practical features can affect epistemic statuses such as knowledge or justified belief even when the person’s evidence is held fixed. The literature is diverse. A common high-stakes intuition is that more is required before relying on a belief when the cost of error is severe. Fantl and McGrath defend a close relation between knowledge and rational action under uncertainty (Fantl and McGrath 2009). Jackson’s dualist account instead explains many cases by saying that belief may remain rational while reliance should track the more precise credence (Jackson 2019).

Craig accepts encroachment for argumentative purposes but reverses the usual high-stakes pressure. The promised Christian benefit is said to lower the bar rather than raise it. Whether such positive pragmatic encroachment is possible cannot be settled by definition. Yet three limits remain even if it is granted.

First, encroachment is not probability inflation. The evidence-supported credence can remain fixed while the appropriateness of belief or reliance changes. Second, encroachment is sensitive to the whole practical situation, not one selected benefit. Costs of false belief, harms to others, foregone alternatives, and the value of accurate self-understanding can press in the opposite direction. Third, encroachment does not identify which proposition receives favorable treatment. Competing religions can each attach momentous stakes to belief, disbelief, allegiance, ritual, or sincerity.

Positive encroachment therefore requires a net-practical argument. It must show not merely that the Christian outcome is wonderful if true, but that adopting the proposed attitude is preferable across the relevant worlds and compared with the relevant alternatives. Even if that argument succeeded prudentially, it would not remove the epistemic defect identified above: the person's confidence would be calibrated to the desired outcome rather than the truth-directed evidence.

8 The Christian Wager's Sincerity Dilemma

The wager faces a further problem from within the Christian framework it invokes. The point is conditional rather than a complete theory of salvation: if the promised Christian benefit requires sincere inward belief, and if the biblical deity knows the person's heart, then strategic profession cannot substitute for the missing belief. Both conditions are natural to the texts most relevant to the wager. Romans 10:9–10 pairs outward confession with believing “in your heart”, while Acts 15:8 describes the biblical deity as the one who knows the heart (*The Holy Bible, English Standard Version* 2025).

Consider a person who sincerely assesses Christianity at one chance in a million and adopts Craig's payoff reasoning. In ordinary terms the person judges Christianity overwhelmingly unlikely. The person can now respond in two ways.

1. **Profess more belief than is present.** The person may say the creed, use the language of certainty, or present commitment as belief. Yet if the inward attitude remains one-in-a-million confidence, the profession is a performance. An omniscient biblical deity would detect the mismatch. On the wager's own assumptions, strategic presentation cannot secure a benefit conditioned on sincere inward belief.
2. **Report the attitude honestly.** The person may say, “I hope Christianity is true, I judge the possible stakes enormous, and I am acting while profoundly uncertain.” This response preserves honesty. It also admits that the practical calculation has not produced belief in the relevant sense. The person is managing risk, not taking Christianity to be true.

The dilemma does not require certainty or a numerical threshold for Christian belief. The Gospel itself presents an honest speaker acknowledging both belief and unbelief, which leaves room for struggle and mixed confidence (*The Holy Bible, English Standard Version* 2025, Mark 9:24). But one-in-a-million credence is not merely the absence of certainty; it is an assessment that the proposition is almost certainly false. The paper need not decide exactly how much confidence counts as saving faith. It needs only the weaker point that openly treating *H* as overwhelmingly unlikely is not transformed into sincere inward assent by noticing that the reward would be large.

An attempted third route—practice until belief arrives—returns to the cultivation fork. If prayer, study, worship, or experience supplies evidence that the person sincerely judges truth-indicating, the new evidence can raise credence and support honest belief. If the practices only induce confidence because the person wants the reward, the biblical deity posited by the wager would know that history as well. Self-induced conviction is not hidden from an all-knowing judge.

This internal argument makes the word “believing” especially unstable. If the Christian benefit is instead available for honest inquiry, hopeful openness, conduct, or grace without current belief,

then a wager may support those actions but no longer establishes that belief is required. If inward belief is required, neither pretense nor an honest admission of near-total doubt satisfies it. On either interpretation, the payoff does not rationally produce the belief Craig’s wording recommends.

9 Rival Worlds and the Completeness Test

Pascalian arguments face a familiar many-religions problem. It is often presented too quickly: a critic imagines a rival with an equal infinite reward and declares a tie. The probabilities, requirements, compatibilities, and outcomes need not be equal. Jackson surveys finite and infinite wagers, responses to rival religions, doxastic and acceptance versions, and the technical difficulty of comparing infinite values (Jackson 2023). Hájek argues that the canonical wager encounters deep decision-theoretic problems and requires reformulation rather than casual repetition (Hájek 2003). Jordan provides a sustained defense of pragmatic religious arguments while examining their epistemic, ethical, and decision-theoretic challenges (Jordan 2006).

The fair objection is therefore not “every religion is exactly symmetrical.” It is a completeness test: have all materially live states and actions been included before the optimum is announced? A decision model comparing Christian commitment only with noncommitment in a Christian world and a non-Christian world is incomplete if the agent assigns serious probability to other religious or nonreligious possibilities with different consequences.

Table 3: The rival-world completeness test.

Required element	Incomplete version	Complete question	Why it matters
Worlds	Christianity true / Christianity false.	Which Christian, rival-religious, nonreligious, and uncertainty states are live for this agent?	A binary world set may hide outcomes that reverse the ranking.
Actions	Believe / do not believe.	Are inquiry, suspension, plural participation, conditional practice, and rival commitments available?	A dominated-looking option may cease to be dominated when alternatives expand.
Probabilities	“Any reasonable chance.”	What comparative credences are assigned, and on what evidence?	Positive probability alone does not rank the live options.
Utilities	Eternal life versus ordinary loss.	What are the benefits and costs of each action in each world, including false commitment?	Selecting one promised benefit is not a complete payoff table.
Dependence	Belief secures the benefit.	Does the posited deity reward belief, honest inquiry, trust, conduct, grace, or some combination?	The action-outcome link is a theological premise, not a free entry.

Infinite utilities make completeness more urgent, not less. Ordinary arithmetic does not safely rank multiple acts when each has an infinite expected value, when probabilities may be infinitesimal, or when rival worlds attach infinite losses to different choices. Finite models avoid some mathematical problems

but restore a positive threshold that depends on actual costs and comparative credences. Either route needs more than the assertion that the prize is tremendous.

The symmetry test should thus be used as a demand for even treatment. If an apologist rejects a rival wager by asking for evidence, source credibility, doctrinal detail, and realistic cost, those are proper questions. The same questions should govern the favored wager. The point is not that all religions win. It is that no religion receives a decision-theoretic exemption from specifying the problem.

10 The Costs of Belief and Commitment

Craig's drug is stipulated to be free and safe. A belief or whole-life commitment is not a pill with an independent effect and no spillover. It reorganizes attention, testimony, trust, identity, relationships, moral priorities, and future evidence gathering. Some effects may be deeply beneficial. Others may be costly. The direction and magnitude are empirical and person-specific; they cannot be settled by calling the costs minimal.

At least five cost classes belong in a serious model. There are direct costs such as time, money, and restricted activities. There are opportunity costs: hours and loyalties devoted to one tradition cannot be devoted in exactly the same way to another inquiry or community. There are epistemic costs, including selective exposure and resistance to counterevidence. There are social costs, which can include both the loss of a religious network and the pressure imposed by one. Finally, there are moral costs if a false doctrine licenses harmful conduct or if an accurate doctrine demands costly reform. A balanced model must allow positive and negative values in each class.

This is not an argument that Christian commitment has negative expected value. It is an argument against deciding its value before filling the table. A person may reasonably judge that a particular community provides love, discipline, service, and meaning at acceptable cost. Another may face coercion, fear, financial demands, or family rupture. A millionth-chance standard that ignores this variation is not practically humble; it is practically underdescribed.

Belief itself can also impose a cost when false. Accuracy is not merely an academic luxury. False beliefs influence testimony, voting, parenting, health decisions, education, and the treatment of outsiders. Even a theorist who permits pragmatic belief should include the value of living without self-deception. A payoff argument that counts truth's value only in the favored world and not falsity's cost in the rival worlds builds its conclusion into its bookkeeping.

11 A Proportional Response Ladder

The constructive alternative is not "ignore low-probability high-value possibilities." It is to match the response to two independent assessments: what the evidence supports and what the decision problem recommends. Table 4 gives a practical ladder.

Table 4: Proportional responses under uncertainty.

Response	Evidence condition	Practical condition	Integrity safeguard
Investigate	The claim is live enough to merit attention.	Information value exceeds the cost of inquiry.	Seek strong sources and relevant counterevidence.
Take a precaution	The outcome is possible but not necessarily likely.	The step is cheap, bounded, and protects against a serious loss.	State the low credence openly.
Try a practice	The worldview is unsettled.	The practice is reversible and may yield information or benefit.	Do not treat emotional benefit as proof of doctrine.
Accept provisionally	Evidence permits but does not compel a working assumption.	Coordination or exploration requires an operating stance.	Specify domain, duration, and revision conditions.
Commit conditionally	Support and practical value are substantial enough for defined commitments.	Costs, rivals, and exit conditions have been assessed.	Keep commitment proportional and defeater-sensitive.
Believe	The truth-directed case makes taking the claim as true a proportionate response.	Practical stakes cannot supply missing evidential support.	Never report confidence as higher than it honestly is.

This ladder preserves the existential urgency in Craig’s remark. A person need not wait for certainty before investigating or acting. Most decisions occur under uncertainty. Yet the ladder also preserves intellectual accounting. A low credence may support a low-cost inquiry. A higher credence plus favorable values may support conditional commitment. Outright belief should remain proportional to the truth-directed case rather than being adjusted to the size of the hoped-for prize.

Hope has a secure place in this scheme. A person may hope that Christianity is true, value its promises, and participate in a community while acknowledging unresolved evidence. Hope does not become counterfeit belief unless it is presented as confidence it does not possess. The honest sentence “I deeply want this to be true and am willing to explore it” protects both intellectual integrity and the sincerity that the Christian wager presupposes.

12 Objections and Replies

12.1 Objection 1: The argument attacks a literal number Craig disavows

It does not. The numerical example is used only to display the structure of a low probability combined with a large payoff. The central critique targets Craig’s clarified propositions: practical considerations may lower the epistemic bar, may pragmatically justify belief without epistemic justification, and may justify Christian commitment by analogy with a free safe treatment. Each claim is addressed on its own terms.

12.2 Objection 2: Everyone acts on beliefs, so the action-belief distinction is artificial

Action depends on an agent’s uncertainty, but it need not depend on outright belief in the relevant outcome. A person can carry an umbrella while judging rain unlikely, insure against a fire while expecting no fire, and take an experimental drug while expecting it to fail. Credences guide action without requiring a binary belief that the favorable outcome will occur. The distinction explains ordinary risk management rather than distorting it.

12.3 Objection 3: Practical reasons can be genuine reasons for belief

Practical reasons can make *having* a belief beneficial, and some theories use “rational” for an all-things-considered endorsement that includes those benefits. The present verdict concerns epistemic rationality: whether the attitude is responsibly aimed at truth. On that dimension, utility does not become evidence. Calling payoff-driven belief prudentially advantageous does not answer the charge; it restates the very separation the paper defends.

12.4 Objection 4: The Christian benefit is infinite, so finite costs are irrelevant

That move creates technical problems rather than ending them. Multiple actions can receive infinite expected value; rival religious worlds can assign incompatible infinite outcomes; and standard subtraction or ranking may become undefined. Hájek’s analysis shows why the canonical wager cannot simply rely on an infinite term and ordinary expectation (Hájek 2003). A revised decision rule may succeed, but it must be supplied and defended.

12.5 Objection 5: Rival religions are too improbable to matter

That may be the agent’s considered conclusion, but the claim requires evidence. Once comparative probabilities are doing the work, the wager no longer bypasses the epistemic task. The completeness test does not assign equal probabilities to all rivals; it requires material rivals to be included and dismissed for stated reasons rather than omitted by design.

12.6 Objection 6: A loving Christian deity may honor sincere openness rather than present belief

If so, honest inquiry, moral practice, hope, or openness may be the rational action under uncertainty. That is a humane theological possibility, but it abandons the conclusion that one should *believe* because of the payoff. If inward belief is required, pretense fails; if sincere openness without belief is sufficient, wagered belief is unnecessary. Either branch supports an honest action rather than manufactured assent.

12.7 Objection 7: The paper sets the epistemic bar too high

No demand for certainty, personal apparition, or deductive proof appears here. The paper asks only that the conclusion be proportional to the evidence and that a practical argument include its material variables. Ordinary testimony, historical argument, experience, and inference can all contribute. What is rejected is an evidential discount generated solely by the attractiveness of the conclusion.

12.8 Objection 8: One-in-a-million confidence may still count as belief

If every positive credence counts as belief, then a person believes every live possibility, including mutually incompatible ones. The term would no longer identify taking a claim to be true. Ordinary belief and the Gospel’s inward-belief language are stronger than merely assigning a proposition a probability above zero. No exact numerical threshold is needed to see the difference between struggling faith and judging a claim false with probability 0.999999.

13 Conclusion

Craig’s clarification makes the target exact. The phrase “one in a million” is colloquial, and Craig explicitly distinguishes epistemic from pragmatic justification. The problem is therefore not an accidental insertion of utility into a probability calculation. It is the claim that the size of a hoped-for outcome can make belief worth adopting when the truth-directed case remains very weak.

As a recommendation about belief, that stance is intrinsically irrational. Belief purports to represent what is true. A payoff describes what would be desirable if a proposition were true. Raising the payoff can rationally alter an action while the evidence and credence remain unchanged; it cannot rationally alter the belief. The drug analogy proves the separation: taking a nearly hopeless but free and safe treatment may be entirely rational while believing it will work would misstate the patient's evidence.

Indirect belief production does not escape the result. If religious practice generates new evidence, that evidence—not the prize—supports the later belief. If it generates confidence without evidence, it has trained the attitude away from the person's truth-directed grounds. Nor can wagered assent satisfy the Christian framework by performance. A biblical deity who knows the heart would detect feigned belief, while an honest report of near-total doubt concedes that the inward belief at issue is absent. The wagerer may sincerely hope, inquire, pray, or act under uncertainty, but those are not belief by another name.

The rational policy is separation without paralysis: let evidence govern confidence; let credence, risks, rewards, costs, and alternatives govern action; and describe each response honestly. A one-in-a-million possibility may deserve urgent investigation or inexpensive precaution. It does not deserve belief merely because losing the wager would be terrible. Enormous stakes can make inaction foolish while leaving disbelief epistemically correct.

A Formal Reconstruction of the Central Thesis

A.1 Ordinary-language argument

- P1.** A person's evidence fixes a truth-directed credence in Christianity; the promised payoff is not part of that evidence.
- P2.** Increasing the payoff while holding the evidence fixed does not increase the evidence-supported credence.
- P3.** A large payoff may nevertheless make a specified action rational at very low credence because actions are evaluated by combining probability with risks, rewards, costs, and alternatives.
- P4.** The 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 is increased, the confidence is calibrated to desirability rather than truth-directed evidence.
- P6.** Therefore, adopting belief for the payoff while retaining very weak evidential support is intrinsically epistemically irrational, even if the belief or associated action is prudentially useful.
- P7.** If an indirect practice supplies new evidence, the evidence rather than the payoff warrants any later belief; if it supplies no new evidence, the epistemic defect remains.
- P8.** If sincere inward belief is required for the Christian benefit and the biblical deity knows the heart, professing a belief one lacks cannot satisfy that condition.
- P9.** Honestly reporting one-in-a-million credence avoids pretense but concedes that the practical calculation has not produced sincere belief.
- P10.** Therefore, the rational response to the wager may be inquiry, precaution, or another action under uncertainty, but not belief made rational by the size of the prize.

This is both a positive and a negative argument. Positively, it explains why low-probability action can be rational. Negatively, it identifies an intrinsic mismatch between payoff and epistemic belief,

then shows why strategic assent fails under the Christian sincerity assumptions. It does not derive Christianity's falsity, demand certainty, or condemn evidence-based Christian belief.

A.2 Symbols

- H : the target proposition that Christianity is true in the relevant sense.
- E : the agent's evidence.
- B : background information and modeling assumptions.
- P : the probability function used to represent evidential support.
- p : the agent's evidence-supported credence in H , defined as $P(H \mid E, B)$.
- Ω : the set of materially live possible worlds.
- A : the set of materially available actions.
- w : one possible world in Ω .
- a : one action in A .
- $u(a, w)$: the utility, or practical value, of taking action a if world w is actual.
- EU : the expected-utility function; $EU(a \mid E, B)$ is the expected utility of action a given the probabilities supported by E and B .
- G : the gain from a binary action if H is true.
- L : the loss from that action if H is false, where $G > 0$ and $L > 0$.
- τ_a : the probability threshold at which the specified action a has positive expected utility.
- Δ : a change in the quantity that follows it, such as a change in utility or confidence.
- θ_B : a simplified minimum evidential level at which outright belief in H is proportionate. The argument requires no exact numerical value for it.
- $\text{Rat}_P(a)$: action a is practically rational in the stated decision model.
- $\text{Rat}_E(\text{Bel}(H))$: outright belief in H is epistemically rational on the evidence.
- $\text{Cult}(H)$: the person undertakes practices intended to cultivate belief in H .
- E^+ : genuinely new evidence acquired through those practices.
- D : the biblical deity posited by the Christian wager.
- $\text{Avow}(H)$: the person outwardly professes belief in H .
- $\text{HonestReport}(p)$: the person openly reports the low credence actually held.
- $\text{SincBel}(H)$: the person sincerely holds the inward belief in H at issue in the Christian condition.
- $\text{KnowsHeart}(D)$: D accurately knows the person's inward attitude.
- $\text{Requires}_D(\text{SincBel}(H))$: the promised benefit is conditioned on sincere inward belief.
- GetsBenefit_D : the person obtains that belief-conditioned benefit.

A.3 Annotated formal steps

1. Define the evidence-supported credence.

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

Plain-English annotation. p records how strongly the evidence and background information support Christianity. This definition does not yet say what action should be taken or how valuable Christianity would be if true.

2. Hold evidence fixed while changing the payoff.

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

Plain-English annotation. Changing how desirable an outcome would be does not, by itself, change the probability supported by the same evidence. The slashed arrow means “does not imply.” New evidence could change p ; a larger reward alone does not.

3. State the practical calculation.

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

Plain-English annotation. For each live world, multiply that world’s probability by the value of action a in that world, then add the results. Probability and value both matter, but they remain separate inputs.

4. Rank actions inside the stated model.

$$a^* \in \arg \max_{a \in A} EU(a \mid E, B).$$

Plain-English annotation. a^* names an action with the highest expected utility among the actions actually included. The formula cannot show that an omitted action is worse or that an omitted world is irrelevant.

5. Derive the simple low-probability 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 tiny loss make τ_a very small. This is the genuine practical force behind a millionth-chance example.

6. Keep the action conclusion local.

$$p > \tau_a \implies \text{Rat}_P(a).$$

Plain-English annotation. Crossing the threshold establishes only that this particular action is rational under the stated assumptions. It does not establish that every larger commitment is rational or that H is likely.

7. 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 very same low probability can be high enough to justify a cheap, valuable action and too low to justify taking H as true. This is not a contradiction because practical rationality and epistemic rationality answer different questions.

8. Apply the point to the drug analogy.

$$\text{Rat}_P(\text{take drug}) \not\Rightarrow \text{Rat}_E(\text{Bel}(\text{drug will work})).$$

Plain-English annotation. A patient may rationally take a free safe treatment while still judging failure overwhelmingly likely. The analogy demonstrates rational action under low credence, not rational confidence in success.

9. State the intrinsic epistemic defect.

$$[E, B \text{ fixed}] \wedge [\Delta \text{Bel}(H) \text{ is based only on } \Delta u] \wedge p < \theta_B \implies \neg \text{Rat}_E(\text{Bel}(H)).$$

Plain-English annotation. Δ means a change. The formula describes a person whose evidence stays the same but whose confidence changes only because the hoped-for reward becomes larger. Since the evidence remains below the belief standard, the new confidence is calibrated to desirability rather than truth and is therefore epistemically irrational.

10. Show the evidence-producing branch of cultivation.

$$\text{Cult}(H) \wedge E^+ \implies p^+ := P(H \mid E \cup E^+, B), \quad p^+ \geq \theta_B \implies \text{Rat}_E(\text{Bel}(H)).$$

Plain-English annotation. Suppose religious practice leads to genuinely new evidence E^+ . If the enlarged evidence raises credence to a proportionate belief level, the later belief may be epistemically rational. The new evidence does the supporting work; the promised reward does not.

11. Show the confidence-inducing branch without new evidence.

$$\text{Cult}(H) \wedge \neg E^+ \wedge p < \theta_B \implies \neg \text{Rat}_E(\text{Bel}(H)).$$

Plain-English annotation. If the practice produces confidence through repetition, desire, or social pressure but supplies no new truth-directed evidence, the original evidential shortage remains. Feeling more certain is not the same as gaining a better reason to think H is true.

12. State the conditional Christian assumptions.

$$\text{KnowsHeart}(D) \quad \wedge \quad \text{Requires}_D(\text{SincBel}(H)).$$

Plain-English annotation. This step does not assert a complete theology. It states the two assumptions needed for the internal critique: the biblical deity accurately knows inward attitudes, and the particular benefit invoked by the wager requires sincere inward belief.

13. Test a profession that exceeds the person's actual belief.

$$\text{Avow}(H) \wedge \neg \text{SincBel}(H) \wedge \text{KnowsHeart}(D) \wedge \text{Requires}_D(\text{SincBel}(H)) \implies \neg \text{GetsBenefit}_D.$$

Plain-English annotation. The person says that H is believed while inward belief is absent. A deity who knows the heart detects that mismatch. If the benefit is conditioned on sincere belief, the outward profession cannot satisfy the condition.

14. Test the honest one-in-a-million response.

$$p \ll \theta_B \implies \text{HonestReport}(p) \wedge \neg \text{SincBel}(H).$$

Plain-English annotation. The symbol $\ll$ means “far below.” An honest person may report the tiny credence, hope that H is true, and act because of the stakes. The report is sincere, but it also concedes that the wager has not produced the inward belief being discussed.

15. State the combined conclusion.

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

Plain-English annotation. The first line is the paper’s main separation: a low-probability action may be rational while belief remains epistemically irrational. The second line is the Christian sincerity dilemma: without inward belief, the person either overstates the attitude or reports the doubt honestly. Neither option turns payoff into belief.

A.4 Validity, soundness, and application

The core inference is valid once practical and epistemic rationality are distinguished. Steps 1–5 derive the action result; Steps 6–9 block its transfer to belief; Steps 10–11 exhaust the cultivation fork: new evidence does the work, or no epistemic improvement occurs.

Steps 12–15 are conditional and assume no revealed numerical threshold. If the benefit requires sincere inward belief and the biblical deity knows the heart, pretense cannot satisfy the condition, while honest low credence admits that wagering has not produced belief.

Soundness turns on truth-directed reasons, the gap between one-in-a-million credence and taking H as true, and the cited Christian concern with inward sincerity. A broader prudential use of “rational” leaves the epistemic verdict intact; rejecting the theological conditions removes the wager’s claim that belief is required for the benefit.

Application remains action-specific. Low credence may rationalize inquiry, experimental prayer, or a reversible precaution, with costs and alternatives still included. None of those actions licenses confidence above the evidence.

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