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Salvation through Implicit Faith: A New Defence

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Abstract

The once-popular thesis that non-Christians who are inculpably ignorant of the gospel can be saved through ‘implicit faith’ in Christ has fallen on hard times. In this paper, we consider objections raised against this position by a range of Catholic critics, including Thomas Crean, Augustine DiNoia, Gavin D’Costa, and Stephen Bullivant. In our judgement, criticisms of ‘implicit faith’ often suffer from a lack of clarity about the nature of such faith, although admittedly this ambiguity was present even in original Scholastic uses of the term. However, in the past few decades, analytic philosophers have explored many forms of belief, which one might call ‘implicit’. Accordingly, we draw on both Scholastic and analytic epistemology to arrive at a more attractive characterisation of implicit faith. We argue that once implicit faith is understood in this way, recent objections to the claim that non-Christians can be saved soluble.

Keywords: belief; epistemology; implicit faith; justification; salvation

1. Introduction

In the mid-20th century, belief that non-Christians could be saved through ‘implicit’ or ‘anonymous’ faith was the theologoumenon *du jour*, endorsed by leading Catholic theologians, including Congar, de Lubac, Rahner, Schillebeeckx, Ratzinger, and von Balthasar.¹ Although some later criticised Rahner’s concept of ‘anonymous Christianity’, at points they all affirmed something approaching the following claim:

Implicit Faith is Salvific (IFS) – Non-Christians who through no personal fault² have not attained explicit faith in the gospel can receive justification in this life (and the fullness of salvation thereafter) by possessing implicit faith in Christian revelation, in addition to the other pre-requisites for salvation.

¹Stephen Bullivant, *The Salvation of Atheists and Catholic Dogmatic Theology* (Oxford: Oxford University Press), pp. 60–7; 80–3.

²We cannot here specify what constitutes ‘invincible’ or ‘inculpable’ ignorance of the gospel – i.e., the circumstances under which someone can non-culpably lack explicit Christian faith. For detailed commentary, see Bullivant, *Salvation of Atheists*, pp. 131–47. Bullivant shows that while Aquinas held that only complete unfamiliarity with the gospel suffices for invincible ignorance, later Dominicans, including

IFS was the product of gradual developments in Catholic soteriology.³ Whilst early Christians entertained various views about the salvation of the unevangelised,⁴ by the 13th century Scholastic consensus held that those living before Christ could be saved through implicit faith in Him.⁵ This position was broadened by 16th-century Scholastics, including Francisco Suárez and Juan de Lugo,⁶ who urged that unevangelised people in the present could likewise be saved through implicit faith. By 1949, the Holy Office held that implicit desire to join the Church suffices for the salvation of those inculpably ignorant of the obligation to enter the Church, if they possess supernatural faith and charity.⁷ The Church's position was further clarified at the Second Vatican Council. *Lumen Gentium* (1964), para. 16 famously taught that,

Those also can attain to salvation who through no fault of their own do not know the Gospel of Christ or His Church, yet sincerely seek God and moved by grace strive by their deeds to do His will as it is known to them through the dictates of conscience. Nor does Divine Providence deny the helps necessary for salvation to those who, without blame on their part, have not yet arrived at an explicit knowledge of God and with His grace strive to live a good life.

Given this increasingly firm teaching that those without explicit Christian faith can be saved, it is evident why theologians were motivated to embrace IFS. IFS reconciles the Church's teaching that faith is necessary for salvation⁸ with the recognition that God offers salvation to all,⁹ including those who have not received a credible presentation of the gospel. Moreover, the suggestion that one can be saved through implicit faith or desire is well established in Catholic theological tradition.

Vitoria and Las Casas, allowed that faith is only mandatory for those who receive a credible presentation of the gospel. Similarly, Pius IX suggested that one can hardly 'designate the limits of [invincible] ignorance, due to the reason and variety of peoples, regions, natural dispositions, and a great many other things' (*Singulari Quadam*, 1854), suggesting a broader scope for 'inculpable ignorance' which influenced the Fathers of Vatican II. We too hold that explicit Christian faith is only obligatory for those who can reasonably judge that faith is intellectually and morally prudent. But a wide variety of circumstances may mean that even those who have encountered the gospel cannot prudently make an explicit act of Christian faith. Relevant circumstances include their broader beliefs, the presentation of the gospel to them, and the behaviour of Christian contemporaries.

³See Francis Sullivan, *Salvation Outside the Church: Tracing the History of the Catholic Response* (London: Chapman, 1992); Bullivant, *Salvation of Atheists*, pp. 43–76.

⁴Sullivan, *Salvation Outside the Church*, pp. 14–43.

⁵Aquinas, *Summa Theologiae* (ST) II.II q2. a. 6–8; Bonaventure, *In Sent.* III d.25 a.1 q.2 in *Opera Omnia*, vol. III (Rome: Quaracchi, 1887), pp. 539–41.

⁶Francisco Suárez, *Tractatus de Fide*, d.12 sec. 4 in *Opera Omnia*, vol. XII, ed. by C. Breton (Paris: Vives, 1858), pp. 350–60; Juan de Lugo, *Tractatus de Virtute Fidei Divinae* d.12, sec.1–4 in *Disputationes Scholasticae et Morales*, vol. I, ed. by J. B. Fournalis (Paris: Vives, 1868), pp. 385–426.

⁷Holy Office, *Letter to the Archbishop of Boston* (1949), in *Symbolorum Definitionum et Declarationum De Rebus Fidei et Morum*, 32nd edn, ed. by Henricus Denzinger and Adolphus Schönmetzer (Barcelona: Herder, 1963) para. 3870, p. 771. Hereafter, 'Denzinger'. Whilst this document represents an advance on the views of Aquinas and some Scholastics, it does not explicitly allow that implicit faith is sufficient for salvation.

⁸*Catechism of the Catholic Church: Revised Edition* (London: Geoffrey Chapman, 1999), para. 161. Hereafter, 'CCC'.

⁹CCC, para. 851.

However, IFS has received substantial criticism since its heyday. Rahner's terminology of 'anonymous Christianity' was attacked by de Lubac, Ratzinger, and von Balthasar, even if they accepted IFS.¹⁰ More recently, IFS itself has been challenged by Catholic proponents of 'universal access exclusivism': the position that whilst explicit faith is required for salvation, God grants all human persons who co-operate with His prevenient grace the opportunity to attain such faith.¹¹

Such critics fall into two camps. Some traditionalist Thomists urge that Aquinas' position should be followed to the letter. Aquinas allowed that unevangelised non-Christians could be saved through implicit faith in Christ. But this was only possible before Christ's passion and resurrection.¹² Nowadays, no-one can be saved without possessing (in this life) explicit faith in central Catholic doctrines including the Incarnation and Trinity. We will consider this position as recently defended by Thomas Crean, Alan Fimister, and John Joy.¹³ Their thesis will strike many as antiquated, but their arguments are detailed and may convince traditionally-minded Catholics. As proponents of IFS, we believe they warrant a response.

This challenge to IFS is echoed by another party, whose views are more mainstream. Augustine DiNoia, Gavin D'Costa, and Stephen Bullivant reject Rahner's theory of anonymous Christianity and the concept of 'implicit faith' more broadly.¹⁴ Unlike traditionalist Thomists, they are not pessimistic about the salvation of those who die without explicit Christian faith. Rather, they suggest that the holistic salvation (and perhaps, justification) of unevangelised non-Christians is achieved through explicit faith attained after death. Whilst we are in far greater sympathy with this group, IFS is more plausible than they allow.

In this paper, we defend IFS against these critics. We will not specify *which* non-Christians can be saved through implicit faith, but we intend our analysis to be compatible with the salvation of many modern non-Christians in this manner. Having introduced IFS, we assess the challenges it faces in recent literature. In [Section 2](#), we summarise three prominent objections to IFS: (i) the argument that according to Catholic doctrine, salvation requires explicit faith, (ii) the contention that even if implicit faith can be salvific, many non-Christians cannot possess salvific implicit faith, and (iii) the claim that alternative proposals better explain the possibility of salvation for non-Christians. In our judgement, these objections trade on ambiguities surrounding the nature of implicit faith. Accordingly, in [Section 3](#), we characterise implicit faith more precisely, drawing on Scholastic and analytic epistemology. [Section 4](#) then employs our understanding of implicit faith to defuse the objections to IFS.

2. Objections to salvation through implicit faith

The first objection we consider is that authoritative sources of Catholic doctrine teach that explicit faith in Christ is necessary for salvation. Crean, Fimister, and Joy list many

¹⁰Bullivant, *Salvation of Atheists*, pp. 82–3.

¹¹D'Costa, *Christianity and World Religions*, p. 29.

¹²ST II.II 2.6–8.

¹³Thomas Crean, Alan Fimister, and John Joy, 'Can a Person Be Justified by "Implicit Faith" in Christ?', *Divinitas*, 2023–1 (2023), 145–69.

¹⁴Augustine DiNoia, 'Implicit Faith, General Revelation and the State of Non-Christians', *The Thomist*, 47 (1983), 209–41; Gavin D'Costa, *Christianity and World Religions: Disputed Questions, in the Theology of Religions* (Chichester: Wiley-Blackwell, 2009), pp. 19–25; Bullivant, *Salvation of Atheists*, pp. 77–114.

such texts, which we can only summarise.¹⁵ The most powerful passage is the Council of Florence's assertion that salvation requires belief in the Trinity and that 'no persons living outside the Catholic Church' – including pagans, Jews, and heretics – can attain salvation unless they are joined to the Church before death.¹⁶

Alongside Florence, Crean et al. mention several texts which imply that non-Christians will be damned because they have never been reached by missionaries.¹⁷ In our view, such passages are moot, because they ignore the possibility – granted by Crean et al. – that God can save people without a public presentation of the gospel (e.g., by interior illumination). Other texts cited imply that one cannot be inculpably ignorant of the gospel,¹⁸ or that one can fail to receive God's offer of salvation simply because one lacks explicit Christian faith, despite invincible ignorance of the gospel.¹⁹ But modern Catholics should reject these claims, since *Lumen Gentium* 16 teaches that God ensures that lack of explicit faith due to inculpable ignorance is no barrier to salvation, and clearly implies that such ignorance is possible.

Two additional documents mentioned by Crean et al. merit consideration. In 1703, the Holy Office declared that adults must be instructed about the Trinity and Incarnation before baptism even at the point of death, because faith in these mysteries is strictly necessary (necessary 'by a necessity of means') for salvation.²⁰ Additionally, in *Dominus Iesus* (2000) para. 7, the Congregation for the Doctrine of the Faith (CDF) teaches that theological faith involves 'the acceptance of the truth of Christ's revelation'. Since such faith is the 'foundation and root of all justification',²¹ this implies that one cannot be saved without explicit Christian faith.

The contention that explicit faith is required for salvation also receives support from Scripture. Besides the assertion of Hebrews 11:6 that 'without faith, it is impossible to please God', many Biblical passages seemingly imply that one cannot be saved without explicit faith in Christ (e.g., Mark 16:16; Acts 4:12; John 3:18; 6:40). One important text for discussions of implicit faith is Romans 10:11-4:

For one believes with the heart and so is justified, and one confesses with the mouth and so is saved. The scripture says, "No one who believes in him will be put to shame". For there is no distinction between Jew and Greek; the same Lord is Lord of all and is generous to all who call on him. For, "Everyone who calls on the name of the Lord shall be saved". But how are they to call on one in whom they have not believed? And how are they to believe in one of whom they have never heard? And how are they to hear without someone to proclaim him? (NRSV)

This passage appears to indicate that salvific faith involves explicit acceptance of the *kerygma* (v. 11), and additionally implies a key theological principle: faith is an affirmative response to explicit proclamation of the gospel (v. 14). As Paul explains in v. 17,

¹⁵Crean et al., 'Can a Person Be Justified?', pp. 151–4.

¹⁶Denzinger, para. 1351, p. 342.

¹⁷John Chrysostom, *Homilies on Romans* 26:3–4; Pope Pelagius I, *Letter to Childebert* (Denzinger, para. 443); Pius X, *Acerbo Nimis* (1910), para. 2.

¹⁸Basil of Caesarea, *Shorter Rule*, reply to question 224; Chrysostom, *Homilies on Romans* 26:3–4.

¹⁹Augustine, *On Rebuke and Grace*, 4–5.

²⁰Denzinger, para. 2380, p. 488.

²¹Denzinger, para 1526, p. 370.

‘faith comes from what is heard [*fides ex auditu*’], and what is heard comes through the word of Christ’. The *fides ex auditu* principle is endorsed in Trent’s description of justification in adults,²² and D’Costa defends it as part of universal access exclusivism, which he terms the ‘official Catholic position’.²³

The second kind of objection to IFS holds that even if *some* species of implicit faith may *sometimes* be salvific, many modern non-Christians cannot possess such faith. Crean et al. provide one argument to this effect.²⁴ They maintain that although before Christ’s passion non-Christians who believed in God’s existence and providence could have implicit faith that God would redeem humanity through some appropriate means (in fact, the Paschal Mystery), this was not possible after the crucifixion. One cannot trust that God *will* perform actions He has already accomplished. Yet this is unpersuasive. Modern unevangelised people can trust that *either* God will secure their redemption, *or* He has already achieved it in some unknown way.

DiNoia develops a more subtle case. On his telling, the focal case of implicit faith in Catholic theology concerns the belief of individual Catholics in doctrines with which they are unfamiliar.²⁵ Such implicit faith is grounded in explicit belief in and practical commitment to the Church’s central teachings and doctrinal authority. It, therefore, rests on someone’s conscious relationship to the publicly identifiable teachings of a religious community.²⁶ By contrast, in IFS ‘implicit faith’ refers to faith which is not grounded in any explicit belief or commitment to the Church. Ascribing implicit faith to non-Christians, therefore, extends the concept of implicit faith beyond its natural range of application²⁷ and should be avoided.²⁸

DiNoia’s analysis finds support from Bullivant. Bullivant characterises implicit faith – in Rahner’s theology, at least – as *unconscious* belief.²⁹ Whilst unconscious mental states appear mysterious, one can sometimes accept their existence to explain human behaviour.³⁰ However, unconscious belief in Christianity is not needed to explain the behaviour of most non-Christians. For instance, whilst Rahner suggests that the implicit faith of atheists is grounded in their respect for absolute moral values, Bullivant objects that atheists’ respect for such values is adequately accounted for by their judgement that moral values exist in God’s absence.³¹ As DiNoia remarks, ‘The concept of implicit faith, when extended to apply to the religious states and dispositions of non-Christians, loses its explanatory efficacy when there is no straightforward and convincing way to link what is said to be implicitly held with an explicit body of beliefs, practices and valuations’.³²

Critics of IFS also suggest that one cannot embrace a personal relationship with God or Christ without consciously employing concepts including ‘God’ or ‘Christ’, which

²²Denzinger, para 1526, p. 370.

²³D’Costa, *Christianity and World Religions*, pp. 29–30.

²⁴Crean et al., ‘Can a Person Be Justified?’, p. 158.

²⁵DiNoia, ‘Implicit Faith’, pp. 222.

²⁶*Ibid.*, p. 223.

²⁷*Ibid.*, p. 224.

²⁸*Ibid.*, p. 227.

²⁹Bullivant, *Salvation of Atheists*, pp. 99–100.

³⁰*Ibid.*, p. 106.

³¹*Ibid.*, pp. 107–10.

³²DiNoia, ‘Implicit Faith’, p. 229.

many unevangelised people lack. Crean et al. assert that, 'It is not possible to repent of an offence against someone without knowing that that is what one is doing, nor is it possible to enter into friendship with someone without being aware of it'. DiNoia makes a similar argument: 'The logic of the concept of faith is such as to exclude the notion of "having faith in someone who is not in some sense known"'.³³

The final form of objection to IFS suggests that there are better explanations of the salvation of the unevangelised. Crean et al. moot one traditional possibility: if non-Christians persevere in obeying natural law, God will send them missionaries. However, it appears incredible that *no-one* in historically unevangelised societies diligently followed natural law. Consequently, they recommend another hypothesis: immediately before death, non-Christians who obey natural law receive 'illumination in a way that [is] not empirically detectable'. Revelation via 'Near Death Experiences' allows non-Christians to reach explicit Christian faith.

DiNoia and D'Costa advance another proposal.³⁴ They suggest that suitably disposed non-Christians encounter Christ after death, so that they can explicitly embrace Him in faith and love. To support his position, D'Costa draws on the Patristic tradition that Christ descended into the *Limbus Patrum* to preach to – and subsequently, baptise and admit to Heaven – just people who died before the crucifixion. Following theological consensus that conversion after death is impossible, he argues that the post-mortem decision to follow Jesus is based on prior dispositions. This decision 'does not require "conversion", but a coming to maturation and completion'.³⁵ Bullivant extends D'Costa's proposal by speculating that the disposition of non-theists to embrace the gospel after death is grounded in their love of neighbours, who secretly mediate Christ's presence (cf. Matthew 25:31–46).³⁶

Both theories enjoy evident advantages. On one hand, these accounts allow that God affords all humans the possibility of redemption, if they co-operate with prevenient grace. Equally, they are compatible with the '*fides ex auditu*' principle, and the claim that salvation requires explicit Christian faith.

3. The nature of implicit faith

To best defend IFS, we should explain what 'implicit faith' means. We begin with 'faith'. Following the *Catechism*, by faith we mean the supernatural virtue by which 'we believe in God and believe all that he has said and revealed to us, and that Holy Church proposes for our belief, because he is truth itself'.³⁷ This virtue is a habit – a stable disposition – which aims at a supernatural good and is graciously infused by God. Although aspects of revelation and correspondingly faith are non-propositional, we explore how non-Christians may have implicit, propositional belief in Christian doctrines through the virtue of faith. According to Aquinas, faith is factive: any belief held through the exercise of faith is true.³⁸ Like Aquinas, we hold that faith is a disposition

³³Ibid., p. 224.

³⁴Ibid., p. 240; D'Costa, *Christianity and World Religions*, pp. 161–211.

³⁵D'Costa, *Christianity and World Religions*, p. 179.

³⁶Bullivant, *Salvation of Atheists*, pp. 149–80.

³⁷CCC, para. 1814.

³⁸ST II,II q1. a3. Translations from English Dominican Province, trans., *The 'Summa Theologica' of St Thomas Aquinas*, 2nd rev. edn (London: Burns, Oates & Washbourne, 1922–35).

to believe propositions which God has *actually* revealed (or, will reveal) as opposed to those which one believes He has revealed. Exercising this disposition – i.e., believing revelation through the virtue of faith, whether explicitly or implicitly – constitutes an act of faith.

But what is *implicit* faith? Modern theologians are unhelpfully vague on this point. In what follows, we canvass extant accounts of non-explicit belief, before outlining two species of implicit faith which non-Christians can possess.

Scholastic authors distinguished explicit from implicit acts of faith, providing an analysis which extends to acts of belief in general. On their understanding, one makes an explicit act of faith in some revealed proposition *p* whenever one forms what analytic philosophers call occurrent belief that *p* (see below) through the virtue of faith. Similarly, one explicitly believes *p* if one has occurrent belief that *p*. As Aquinas states, ‘we are ... said explicitly to believe certain things when we affirm those things about which we are actually thinking’.³⁹

By contrast, an *implicit* act of faith in *p* does not involve occurrent belief. On most Scholastic accounts, it involves explicit faith in some other revealed proposition(s) *q*, which ‘virtually’ or ‘confusedly’ contains *p*. Suárez’s definition is typical: ‘[F]aith is called implicit in respect to other things [propositions?], which are contained virtually or confusedly in something else which is believed explicitly’.⁴⁰ In Aquinas’ words, ‘We believe these same things implicitly when we affirm certain other things in which they are contained as in general principles’.⁴¹

In *De Veritate* 14.11, Aquinas explains that ‘implicit’ is applied to faith by analogy. Properly speaking, it signifies the possession of ‘virtual’ properties in a simple reality. Aquinas has in mind the way in which, according to Aristotelian metaphysics, causes virtually possess their effects: causes can bring about particular effects because they possess sufficient reality and power to do so. Similarly, general principles contain conclusions – i.e., they have the power to bring those who study the former to knowledge of the latter. Aquinas is presumably thinking of the principles of Aristotelian sciences, in which ‘essential facts are in some way expressed in the definition of a subject, and from these other derivative facts are demonstrated’.⁴² Accordingly, when Scholastics describe beliefs as ‘contained’ in others, perhaps they mean that those beliefs are *entailed* by others, just as the conclusions of syllogisms are entailed by their premises. Standard examples of implicit faith include the belief of uneducated Catholics in Church teaching with which they are uninformed, the Church’s belief in doctrines before their definition in creeds, and the salvific faith in Christ possessed by some people before the Incarnation.

But why might explicit belief in *q* constitute implicit belief in *p*, just because *q* entails *p*? After all, it is often difficult to perceive what one’s beliefs entail. Here, we meet a second aspect of implicit faith in Scholastic thought: implicit belief involves a *commitment* or *disposition* to explicit belief. The idea is perhaps that if one believes some propositions, one is disposed to believe their entailments – at least, if one becomes aware of the latter. In this way, people are described as *committed* to propositions they

³⁹Aquinas, *De Veritate* 14.11, co.

⁴⁰Suárez, *De Fide* d.6, sec. 3, n. 8 (*Opera Omnia* vol. XII, pp. 173).

⁴¹Aquinas, *De Veritate* 14.11, co.

⁴²John Jenkins, *Knowledge and Faith in Thomas Aquinas* (Oxford: Oxford University Press, 1997), p. 12.

do not explicitly espouse, since those propositions are entailed or made probable by their broader beliefs. If upon realising the relevant entailments someone did not form explicit belief in those propositions, they would typically exhibit an epistemic vice: inconsistency.

The nature of implicit belief as disposition or commitment to believe becomes clear elsewhere in Scholastic discussions of implicit faith. Describing the duty of uneducated Catholics to believe obscure doctrines, Aquinas writes that they are not 'bound to believe them explicitly, but only implicitly, or to be ready to believe them', insofar as they are prepared to believe whatever is taught in Scripture as interpreted by the Church.⁴³ In this example, those with implicit belief do not explicitly believe any proposition which entails the truth of those propositions they embrace with implicit faith; rather, they commit themselves to believe whatever the Church actually teaches. Other Scholastic discussions indicate that implicit faith is a disposition by equating or associating it with the desire to believe whatever God reveals (*fides in voto*).⁴⁴

We suggest that disposition or commitment ('being ready') to believe *p* is necessary for the possession of implicit belief that *p*, on the Scholastic understanding. To see that explicit belief that *q* is insufficient for implicit belief that *p*, even if *q* entails *p*, consider cases where someone believes *q*, but would never come to believe *p* even if informed that *q* entails *p* (say, due to cognitive malfunction or stubbornness). Perhaps, a naturalist firmly believes that there are objective moral facts, but if she were shown that this proposition entails God's existence, she would abandon moral realism. The naturalist's cognitive and volitional commitments are so divorced from theism that one should not attribute to her even implicit belief in God.

One might therefore wonder whether some suitable disposition to believe *p* is sufficient for (or, constitutes) implicit belief that *p*, even absent belief in any proposition which entails *p*. Scotus held this position, maintaining that 'an act is possessed implicitly when a habit is possessed'.⁴⁵ On this basis, he argued that children, or adults with severe cognitive disabilities, can receive justification at Baptism if neither they nor their baptisers make any explicit act of faith.⁴⁶ Whilst justification requires an act of faith, by receiving the habit of faith at baptism, baptised people make implicit acts of faith. Scotus likewise holds that adults with the habit of faith thereby have implicit faith in all Catholic doctrines.⁴⁷

Still, the claim that one can have implicit faith or belief which is not grounded in explicit belief is contentious. Most Scholastics held that some explicit belief – minimally, in God's existence and providence – is necessary for the salvation of adults with fully-functional cognitive capacities. Aquinas argued that even when infants or adults with cognitive disabilities receive justification through Baptism, they appropriate the

⁴³Aquinas, *ST II.II 2 a5, resp.*

⁴⁴E.g., Suárez, *De Fide*, d. XII, sec. 4, n. 19 (*Opera Omnia* Vol. XII, p. 357), 'explicit faith is virtually contained in implicit [faith], and in the will's commitment to fulfil everything necessary [for salvation]' (our translation).

⁴⁵Scotus, *Lectura III*, d. 25, q. un., n. 19, in C. Balic, ed., *Opera Omnia* Vol. XXI (Vatican City: Vatican Press, 2004), p. 163.

⁴⁶Richard Cross, 'Baptism, Faith and Cognitive Impairment in some Medieval Theologies', *International Journal of Systematic Theology*, 14 (2012), 420–38, p. 433.

⁴⁷Scotus, *Lect. III*, d. 25, q. un., n. 19 in *Opera Omnia* Vol. XXI, p. 163.

explicit faith of others.⁴⁸ However, some Late Scholastics countenanced that adults baptised as children could be justified if they possessed the habit of faith but lacked opportunity to make any act of explicit faith before death.⁴⁹

In sum, Scholastic discussions of ‘implicit faith’ are messy. A clearer characterisation of this concept would detail *which* dispositions to believe *p* are necessary and/or sufficient for implicit belief that *p*. Moreover, if implicit belief that *p* requires explicit belief that *q*, such a characterisation should explain how *p* and *q* must be related.

The ambiguity of ‘implicit belief’ becomes further evident when we consider analytic epistemology, which uses the term ‘belief’ itself with latitude. There is no analytic consensus on the nature of belief, but we here consider two prominent positions: representationalism and dispositionalism. According to representationalism, for *S* to believe that *p*, *S* must have a representation of *p* in her mind. Typically, this is characterised as a linguistic token. Other representationalists have argued that a linguistic token is unnecessary; instead, *S*’s belief-representation might be described as a ‘map’.⁵⁰

Representationalists distinguish *occurrent* from *dispositional* beliefs. Many of our beliefs (i.e., mental representations) are not present to our consciousness at any given moment. Suppose belief that *p* involves possessing the concept *p* and judging it to be true. Since humans only consciously entertain a few propositions at once, most of our beliefs are not held through conscious endorsement. Rather, representationalists suggest, many judgements are stored in our minds. Occurrent beliefs are judgements present to our consciousness, whereas dispositional beliefs are judgements stored unconsciously.

The main alternative to representationalism is the dispositionalist view that beliefs consist of dispositions. On Eric Schwitzgebel’s account, one believes a proposition if one possesses enough relevant phenomenal, behavioural, and cognitive dispositions.⁵¹ For example, one might be a theist because one possesses some of the following: the disposition to form the conscious judgement ‘God exists’, the disposition to pray when anxious, and the disposition to infer ‘naturalism is false’ from ‘God exists’.

Representationalists and dispositionalists agree that ‘belief’ has different senses. We now canvas some forms of belief which might be described as ‘implicit’:

1. *Belief without linguistic representation.*

Some representationalists hold that the mental representations required for belief need not be linguistic. Perhaps, a wolf’s belief that his pack is ‘that way’ is represented by a map-like image depicting the pack’s direction, although no linguistic item in the wolf’s mind represents the proposition ‘my pack’s over there’.

2. *Belief without conceptual representation*

Jerry Fodor and Daniel Dennett argue that one can have beliefs without *any* conceptual representation.⁵² This is especially intuitive for dispositionalists who

⁴⁸ST III q.68 a8 ad2.

⁴⁹Suárez, *De Fide* d. 10, sec. 2, n. 10.

⁵⁰Elisabeth Camp, ‘Thinking with Maps’, *Philosophical Perspectives*, 21 (2007), 145–82.

⁵¹Eric Schwitzgebel, ‘A Phenomenal, Dispositional Account of Belief’, *Noûs*, 36 (2002), 249–75.

⁵²Jerry Fodor, *Psychosemantics* (Cambridge: MIT Press, 1987); Daniel Dennett, *Brainstorms* (Cambridge: MIT Press, 1978).

believe that beliefs can consist solely in phenomenal and/or behavioural dispositions. Consider a chess player who holds rudimentary beliefs about how to begin the game. Following these beliefs, she never develops her queen early. However, as a very young player, her mind cannot represent the proposition 'one should not develop one's queen until the middle-game', linguistically or otherwise. Accordingly, she is not disposed to affirm that proposition. One might nevertheless say that in some sense, she believes that one should not develop one's queen until the middle-game.

3. *De re belief*

Thus far, we have considered what analytic philosophers call '*de dicto*' belief. This species of belief concerns propositions. Roughly, ascribing *de dicto* belief to someone involves stating that they believe some proposition preceded by a 'that' clause.⁵³ Tyler believes *that* his son, Ezra, loves him. By contrast, '*de re*' belief concerns entities or 'things'. *De re* belief is belief *about* a thing; belief *that* the thing has some feature, even if the believer does not recognise the thing under a specific description which in fact applies to it. A stranger seeing Tyler and Ezra might believe *of* Ezra that he loves Tyler (*de re* belief), without knowing Ezra's name and thus believing that 'Ezra loves Tyler' (*de dicto* belief).

4. *Tacit belief*

There are many occurrent beliefs which one has never formed, although one would form them if one were to reflect on the relevant proposition(s). For instance, many people will spontaneously affirm that 'pangolins are larger than termites' upon questioning, even if they have never previously formed that judgement. It is natural to say that people believe such propositions, despite their lack of occurrent belief. Representationalists may hold that such beliefs are not strictly *dispositional* beliefs, for since one has not previously assented to the relevant propositions, there are no representations of them (or, of one's assent) stored in one's mind. Rather, as Robert Audi suggests, we should term these beliefs *tacit* beliefs or *dispositions to believe*.⁵⁴

Two points follow from this survey. Firstly, there are many forms of belief one might call 'implicit'. Secondly, one can develop accounts of implicit faith using any of the latter. One might argue that having *de re* belief in God is sufficient for a salvific relationship with Him. Alternatively, maybe cognitively disabled Christians can have *de dicto* belief in revealed propositions without possessing linguistic or conceptual representations of them. Since there are many kinds of 'implicit belief', one can develop IFS in different ways. Critics of IFS should acknowledge the diversity of 'implicit' forms of belief and consider the possibility that each may be salvific. To reject IFS without doing so appears premature.

Yet, for present purposes, we develop a characterisation of implicit faith as tacit belief and use it to defend IFS. We focus on tacit belief because it resembles the Scholastic concept of implicit belief and offers prospects for arguing that those without explicit faith can (implicitly) hold a wide range of Christian beliefs.

⁵³Ted Poston and Trent Dougherty, 'Divine hiddenness and the nature of belief', *Religious Studies*, 43 (2007), p. 185.

⁵⁴Robert Audi, 'Dispositional Beliefs and Dispositions to Believe', *Noûs*, 28 (1995), 419–34.

Tacit beliefs involve dispositions to occurrent belief. Unfortunately, it is difficult to decide *which* dispositions constitute tacit belief, because some dispositions to believe *p* appear insufficient for tacit belief. One type of disposition to believe a proposition which does not constitute tacit belief is an *unstable* disposition. William Lycan imagines an ‘opinionated man’, who upon entertaining any proposition, ‘immediately affirms the proposition or denies it, depending on what else is going on in his global psychology at the time’.⁵⁵ Because his dispositions to believe depend on his fluctuating psychology, they are inconsistent across time and space. Accordingly, we should not hold that he tacitly believes whatever propositions he is presently disposed to believe.

If so, one might follow Scotus’ lead in suggesting that one has tacit belief that *p* if one has an intellectual virtue⁵⁶ which disposes one to believe that *p*, in appropriate circumstances.⁵⁷ Because virtues are stable dispositions, they avoid Lycan’s problem. Accordingly, one might suggest that someone has implicit salvific faith just if one has the virtue of faith, since the virtue of faith inclines one to believe divine revelation. We term this species of tacit (secular) belief or (supernatural) faith ‘Scotist’ tacit belief or faith. Such faith is distinctly *Christian*. Since God has definitively revealed Himself in Christ, Scotist tacit faith involves the disposition to assent to Christian revelation in particular.

One might object that ‘Scotist tacit belief’ that *p* is not sufficient for tacit belief that *p*. Imagine that a history student has never studied Napoleon, but given her intellectual virtues, she is disposed to form the proposition ‘Napoleon was the last warrior king’. If she were to consider its truth, she would conduct research in her college library and affirm it after studious reflection. Plausibly, the student lacks tacit belief concerning this proposition, because her present beliefs and cognitive capacities do not themselves incline her to *any* particular beliefs about Napoleon. She is only disposed to believe ‘Napoleon was the last warrior king’ because of her current cognitive capacities, beliefs, and her context (proximity to the library). Her cognitive capacities, beliefs, and experiences do not intrinsically incline her to believe or disavow that proposition. Her situation differs from someone asked whether ‘pangolins are larger than termites’, since many people will naturally infer that proposition from their previous beliefs.

This argument assumes that tacit beliefs must be determined by one’s internal mental states and cognitive capacities. But regardless, Scotists have an available response. Although most intellectual virtues do not incline one to believe individual propositions, according to Scotus the virtue of faith *itself* disposes the faithful to assent to the particular propositions which God reveals – at least when those propositions are appropriately presented as credible.⁵⁸

One might further object that it is implausible that someone can tacitly believe a proposition which does not appear probable on their available evidence. Yet on the Scotist account, this is possible. If one accepts this criticism, one can remedy the ‘Scotist’ account of implicit belief as follows: one tacitly believes that *p* iff one has a

⁵⁵William Lycan, ‘Tacit Belief’, in *Belief: Form, Content and Function*, ed. by Radu Bodgan (Oxford: Oxford University Press, 1986), p. 65.

⁵⁶Perhaps tacit beliefs can be grounded in other cognitive habits, but we set this aside.

⁵⁷On intellectual virtue, see Heather Battaly, ‘Virtue Epistemology’, *Philosophy Compass*, 3 (2008), 639–63.

⁵⁸Scotus, *Lect. III*, d. 23, q. un., n. 38 in *Opera Omnia* Vol. XXI, pp. 111–2; cf. Cross, ‘Baptism, Faith’, pp. 434–4.

belief or experience e and an intellectual virtue v , such that v disposes one to believe that p on the basis of e , in appropriate circumstances. One has Thomist tacit faith in a revealed proposition p iff one has a belief or experience e and the virtue of faith, such that the habit of faith disposes one to believe that p on the basis of e , in appropriate circumstances. Because most Scholastics, including Aquinas, assumed that implicit beliefs must be grounded in explicit beliefs, we term this form of tacit belief/faith 'Thomist' tacit belief/faith.

In the remainder of this article, we defend IFS by arguing that non-Christians with Scotist or Thomist tacit faith can be saved. But first, we make two important observations about both forms of faith. Firstly, it is consistent with these accounts that one can have tacit belief that p whilst explicitly believing p 's negation. This might sound strange, and Aquinas and Scotus may have demurred.⁵⁹ But it is not unheard of to say that someone has tacit belief in a proposition which they explicitly disavow, if their fundamental beliefs and cognitive habits incline them to affirm it. Say that Eleonore has firm feminist convictions which, given her cognitive habits, dispose her to believe on reflection that surrogacy is immoral. However, unexpectedly asked about this matter, she makes a snap judgement to the contrary. In an intelligible sense, Eleonore nonetheless believes that surrogacy is wrong: her evidence and fundamental cognitive habits incline her to that position. Another feminist might protest her endorsement of surrogacy: 'Eleonore, you don't *really* believe that!'. By parallel, Catholic theologians usually hold that Christians who believe propositions contrary to revealed doctrine because they misunderstand the Church's teachings ('material heresy') do not thereby forfeit faith or justification.⁶⁰

Secondly, we observe that someone can possess tacit belief that p even if their disposition to believe that p cannot easily be realised. Standard examples of tacit belief in analytic literature suggest that those with tacit belief that p would readily form an occurrent belief that p if quizzed about p . However, one can also speak of people having tacit belief in propositions which they would not easily affirm on reflection. This might be because they are unfamiliar with relevant concepts, or because they would need additional information to infer those propositions from their broader beliefs or evidence. In this way, historical authors are sometimes said to implicitly endorse propositions on the grounds that they would affirm the latter if they were acquainted with modern concepts, evidence, or other relevant information. Thus, one might opine that John's Gospel implicitly affirms Nicene orthodoxy, or hold that given knowledge of modern embryology, Aquinas would believe that humans possess rational souls from conception. Out of charity, when ascribing such implicit beliefs, we consider what historical figures were disposed to believe if presented with *accurate* relevant information. Likewise, when we speak of someone with Scotist or Thomist tacit faith being disposed to believe divine revelation in *appropriate circumstances*, we mean (in part) that because they possess the virtue of faith and other beliefs or experiences, they are disposed to believe revealed propositions if given accurate relevant information (including a presentation of them as credible). The latter may far surpass their current information.

⁵⁹ Aquinas, *ST II.II* q.5 a.3; Scotus, *Lect. III*, d. 25, q. un., n. 23–4 in *Opera Omnia* Vol. XXI, p. 164.

⁶⁰ E.g., Ludwig Ott, *Fundamentals of Catholic Dogma* (Rockford, IL: TAN, 1974), p. 311.

4. Responses to the objections

We can now reply to the objections facing IFS. We begin with the charge that Biblical and magisterial texts show that explicit Christian faith is necessary for salvation. In our view, the passages cited by Crean et al. prove too much. If the Bible teaches that salvation requires explicit faith, this undermines Aquinas' suggestion that before Christ, people were saved through implicit faith. Equally, if Florence requires that all non-Catholics must be united to the Church before death to receive salvation, D'Costa's theory of post-mortem salvation is false.

More importantly, none of these texts were written in contexts where the possibility of salvation through implicit faith was under immediate consideration. Accordingly, one can reasonably interpret them as teaching that *Christian* faith (which *Dominus Iesus* terms 'theological') is necessary for salvation, without denying that such faith may be implicit. The chief exception is the Holy Office's judgement that explicit faith in the Incarnation and Trinity is required for baptism, even for those who are conscious but gravely ill.⁶¹ However, this judgement concerns those (barely) capable of explicit Christian faith. It does not address the possibility of salvation through implicit Christian faith for those who cannot reach explicit faith. One might object that since the Holy Office describes explicit faith in the Incarnation and Trinity as *strictly* necessary for salvation (necessary by 'necessity of means'), it implies that no-one can presently be saved without it. But this inference is false, since Scholastics commonly recognised that 'necessity of means' is not absolute. Suárez and de Lugo allowed that explicit faith in these mysteries is necessary for salvation *qua* 'necessity of means' but held that it is only absolutely required for those capable of explicit faith.⁶²

Additionally, given our analysis of implicit faith as Scotist or Thomist tacit faith, we can explain why IFS does not contradict the principle that faith 'comes from what is heard'. The appropriate presentation of revealed truth is a manifestation condition for the disposition which constitutes implicit faith. In a sense, therefore, implicit faith comes from hearing. But just as implicit faith consists in an unactualised disposition to believe, so it 'comes from' a hypothetical reception of the gospel. Critics might reply that implicit faith is only '*ex auditu*' in an analogous sense. We respond that the Biblical dictum that 'faith comes from what is heard' must be applied analogously in different contexts by *any* adequate account of faith. In Romans 10, Paul is rhetorically asking how anyone can believe without hearing apostolic preaching in this life. Yet critics of IFS themselves maintain that one can attain salvific faith without such evangelism, via private or post-mortem revelation.

The second family of objections to IFS relies on the claim that implicit Christian faith must be grounded in explicit belief in the Church's authority and/or practical commitment to Christian living. But as illustrated above, many forms of implicit belief do not require explicit beliefs and commitments, or even the possession of relevant linguistic concepts. In particular, Scotist tacit faith does not require possession of *any* explicit beliefs or commitments. Thomist tacit faith involves possession of *some* beliefs or experiences which appropriately dispose one to explicit belief in Christian revelation, but these beliefs or experiences need not be explicitly Christian.

⁶¹Denzinger, para. 2380, p. 488.

⁶²Suárez, *De Fide*, d. XII, sec. 4, n.18–19 (*Opera Omnia* Vol. XII, p. 357); De Lugo, *De Virtute Fidei*, d.12, sec. 4, n.106–7 (*Disputationes*, pp.425–6).

Critics also urge that one cannot have a meaningful relationship with God/Christ unless one is a theist/Christian, since one cannot have interpersonal faith or friendship with someone unless one believes that they exist. This seems false, as philosophers have argued in response to John Schellenberg's argument from 'divine hiddenness'.⁶³ The following example illustrates the possibility of having a personal relationship with someone, without believing that they exist:

Gerald's parents buy a robot to keep him company. Unbeknownst to them, another child, Gavin, slips into the robot. For several weeks, Gavin controls the robot from inside, using it as his avatar. In this way, Gavin bonds with Gerald and develops a friendship. Gerald naturally imagines he is playing with a robot which lacks personhood. Nonetheless, one day, Gavin emerges from the robot and reveals to Gerald that he was inside all along. Much to Gerald's delight, the boys continue to play and deepen their relationship.⁶⁴

Lastly, we emphasise that because we understand implicit faith as a disposition to explicit faith, under potentially remote circumstances, implicit faith need not produce distinctive behaviour in everyone who possesses it. Accordingly, we do not hold that implicit faith necessarily involves unconscious belief which should only be posited to explain the behaviour of non-Christians.

Finally, we should examine alternative models for the salvation of the unevangelised presented by critics of IFS. Here, our aim is modest. We welcome efforts to show that those who have not culpably rejected the gospel can be saved, and we do not claim that God cannot save people in these ways. Yet we argue that it is more fitting for God to justify non-Christians through implicit faith.

Crean et al. suggest that appropriately disposed non-Christians might encounter the gospel in Near Death Experiences. But this is doubly objectionable. Firstly, it multiplies miracles beyond necessity, making a claim which is inadequately supported by available evidence. To our knowledge, there is no indication that those who diligently follow natural law are especially likely to receive Christian NDE's. Secondly, as Rahner argued, this theory implausibly makes the lives of those non-Christians relatively unimportant for the determination of their eternal destiny.⁶⁵ This is because for Crean et al. such non-Christians do not receive an offer of sanctifying grace until they are at the point of death.

We find D'Costa's suggestion that God allows people to respond to Christian revelation after death more convincing; it seems fitting that non-Christians are allowed to exercise explicit faith before receiving beatitude. Yet we depart from D'Costa in emphasising that those with implicit faith can receive justification in this life, in line with recent magisterial teaching. In *Evangelii Gaudium* (2013), para. 7, Pope Francis

⁶³E.g., Matthew Benton, 'God and Interpersonal Knowledge', *Res Philosophica*, 95 (2018), pp. 421–77.

⁶⁴Our thought experiment is consistent with – though does not require – Rahner's concept of anonymous Christianity. Perhaps, those without explicit Christian faith can foster an unconscious relationship with Christ through the practice of non-Christian religions. However, just as Gerald eventually attains a conscious relationship with Gavin, so such 'anonymous Christians' would come to know Christ explicitly after death and thus enjoy a conscious relationship with Him.

⁶⁵Karl Rahner, *Theological Investigations*, vol. XIV (New York: Seabury, 1976), p. 286.

explains that ‘Non-Christians, by God’s gracious initiative, when they are faithful to their own consciences, can live “justified by the grace of God”, and thus be “associated to the paschal mystery of Jesus Christ”’.

By contrast, D’Costa is vague about whether non-Christians can be justified before death. On one hand, he denies their need for post-mortem ‘conversion’ and indicates that grace is present in their earthly lives.⁶⁶ But he does not unequivocally embrace DiNoia’s suggestion⁶⁷ that non-Christians can be justified before receiving post-mortem revelation.⁶⁸ Whilst Bullivant appears more open to affirming that non-theists can be justified before death,⁶⁹ it seems hard for any of these authors to adopt this position without either holding that one can be justified without faith or else embracing a role for implicit faith.

Moreover, Catholic theology holds that one can receive the grace imparted by a sacrament – including justification, bestowed through Baptism and Penance – before receiving that sacrament, provided that one has the required dispositions (i.e., the theological virtues and explicit or implicit desire for the sacrament).⁷⁰ By parallel, it is plausible that one who possesses tacit Scotist or Thomist faith can be justified, if they meet the other requirements for salvation.⁷¹

Lastly, we note that on Eleonore Stump’s reading of Aquinas, God *immediately* justifies those who cease to resist His ever-present offer of sanctifying grace.⁷² Accordingly, since those with tacit faith and the other pre-requisites for salvation have ceased resistance, they too should be justified instantly. This position seems correct: Scripture describes God as a generous Father who runs to embrace his prodigal child when they are still on the road home (Luke 15:20). But this is not the case according to D’Costa’s post-mortem model of salvation, unless D’Costa grants that properly disposed non-Christians are already justified.

Some readers might reasonably regard the positions of DiNoia, D’Costa, and Bullivant as so close to our own that our defence of IFS constitutes a development of their views, rather than an alternative to them. Like us, D’Costa and Bullivant hold that the post-mortem salvation of non-Christians depends on their present practices or dispositions, and Bullivant and DiNoia allow that non-theists can be justified before death. We hope, therefore, that these authors would welcome our account of tacit faith as a way of understanding how appropriate dispositions to accept divine revelation are themselves a form of (implicit) faith. Our account would also allow them to explain how, whilst faith is the ‘foundation and root of all justification’, those with the relevant dispositions can be justified in this life.

Where we differ most clearly from DiNoia, D’Costa, and Bullivant is in our desire to rehabilitate the language of salvation through implicit faith, which they reject. But why do these authors criticise talk of ‘implicit faith’? We suspect that they are fundamentally concerned to reject the view, perhaps held by Rahner, that some or even many non-Christians can be saved through some mysterious form of unconscious

⁶⁶D’Costa, *Christianity and World Religions*, pp. 177, 179.

⁶⁷DiNoia, *The Diversity of Religions: A Christian Perspective* (Washington, DC: CUA Press, 1992), p. 105.

⁶⁸D’Costa, *Christianity and World Religions*, p. 191.

⁶⁹Bullivant, *Salvation of Atheists*, pp. 172–4.

⁷⁰Karl Rahner, *Theological Investigations*, vol. XII (New York: Seabury, 1976), pp. 166–74.

⁷¹Holy Office, *Letter to the Archbishop of Boston* (1949), Denzinger para. 3870, p. 771.

⁷²Eleonore Stump, *Aquinas* (London: Routledge, 2003), p. 403; cf. Aquinas, *ST I.II q.113 a.7*.

belief that Christianity is true. Happily, our defence of IFS does not require that this is true.

5. Conclusion

We have not argued that God *in fact* saves many non-Christians through implicit faith. Unlike radical traditionalists, we disclaim exhaustive knowledge of God's ways! However, we have employed Scholastic and analytic epistemology to show that recent objections to IFS fail. In both traditions, 'implicit belief' can describe various forms of non-occurrent belief. But we have shown that there is an available understanding of implicit faith which makes IFS plausible.

On our account, implicit faith is a disposition to explicit Christian faith in appropriate circumstances, which is grounded in the virtue of faith alone (Scotist tacit faith) or in that virtue together with the believer's broader beliefs and experiences (Thomist tacit faith). Once implicit faith is understood in this way, many objections to IFS are undermined. Nevertheless, implicit faith orders people to their supernatural end in Christ: it is salvific.⁷³

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