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Propositional Faith Without Closure

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Abstract

Propositional faith is often taken to require belief, yet faith also appears compatible with doubt and continued inquiry. If belief settles whether p, these claims seem inconsistent. I argue that the tension arises because settlement has been treated as a single condition. I distinguish doxastic, practical, and zetetic settlement. Faith that p requires doxastic settlement: the subject believes p rather than suspending judgment. It also requires practical settlement: p is available as a default in relevant reasoning and action. Faith need not, however, impose unconditional zetetic closure. The subject may end routine inquiry while remaining disposed to reopen the question when significant defeaters arise. This account explains how faith can resist counterevidence without dismissing it and why inquiry from within belief differs from neutral reconsideration. It also blocks the inference from faith's compatibility with doubt to a non-doxastic theory of propositional faith. The argument uses ordinary and religious cases but does not offer a complete theory of faith or assess the rationality of any particular religious belief.

1 Introduction

Daniel has spent the past year recovering from a serious leg injury. He now aims to complete a marathon the following spring. His physiotherapist regards the goal as demanding but realistic, and his training has progressed steadily. Maya, a close friend who has watched his rehabilitation, believes that he will finish. She books travel and accommodation and plans to meet him at the finish line. Her belief is not certain: another injury, a loss of confidence, or a change of mind could prevent him from running. A missed week of training would not make her abandon the belief, but Daniel's announcement that he has withdrawn would require her to reconsider.

It is natural to say that Maya has faith that Daniel will complete the marathon. Her attitude involves belief, but it also contains uncertainty. She relies upon his progress and perseverance without treating success as guaranteed. She may ask how training is going, pay attention to a temporary setback, or wonder whether the goal remains realistic. None of this need show that she has ceased to believe. It may instead express a commitment that remains open to correction.

The case raises a familiar difficulty about propositional faith. A person who has faith that p appears to take p to be true, although faith is commonly associated with doubt, risk, and possible failure. The tension sharpens once belief is understood as a settling attitude. Friedman (2019, p. 296) calls belief a "settling" attitude: believing p ordinarily changes the subject's relation to whether p and permits her to take p for granted in relevant reasoning. If belief settles the question, it may seem incompatible with continued doubt or inquiry. If faith permits both, perhaps faith does not require belief after all.

The resulting dilemma is straightforward. A doxastic theory may insist that faith that p requires belief that p. If belief fully settles whether p, however, faith appears incompatible with genuine doubt and continued inquiry. Alternatively, one may preserve faith's compatibility with doubt by denying that

propositional faith requires belief. Faith could then consist in acceptance, hope, trust, or practical commitment while the subject suspends judgment about p.

The disagreement concerns the kind of attitude faith is and the role it plays in reasoning. Doxastic theories treat belief as necessary for propositional faith, usually alongside affective, evaluative, motivational, or resilient elements (Author & Coauthor, 2024; Malcolm & Scott, 2022; Mugg, 2022). Non-doxastic theories allow faith that p without belief that p when the subject has an appropriate commitment or reliance (Howard-Snyder, 2019; Howard-Snyder & McKaughan, 2022). Hocknull's (2024, p. 131) value model likewise permits faith to remain practically significant without belief in the relevant proposition. Faulkner (2023) distinguishes propositional from relational faith and clarifies how each relates to belief and trust. I do not try to settle that entire debate. My question is narrower: what kind of settlement can belief contribute to faith if doubt remains?

The dilemma's first premise is contested. Friedman (2019) links belief to the termination of inquiry, but Beddor (2025, p. 834) notes that "ascriptions of unsettled beliefs are commonplace." Lee (2026, pp. 1–2) explains how: "having some doubt" means recognising possible error while retaining p as a default answer, whereas "being in doubt" leaves the subject without a default. The former can coexist with belief; the latter cannot.

Faith scholarship supplies both settlement and openness. Buchak (2012, p. 225) associates faith with "terminating one's search for further evidence," and her later work emphasises steadfastness under counterevidence (Buchak, 2017). Malcolm (2025, p. 9), however, argues that a faithful subject "does not judge that the truth of p is irrefutable." Del Rosario (2026) presses further, contending that some religious faith survives suspension when reasons for belief and disbelief are incommensurable.

Together, these views leave the settlement profile of doxastic faith unresolved. Saying that faith requires belief does not tell us everything the subject has settled. Saying that faith permits doubt does not tell us whether p still functions as her answer. Nor does the end of active evidence-gathering show that the question has been closed permanently.

My thesis is that doxastic propositional faith has a mixed settlement profile. It is doxastically settled because the subject believes p rather than suspending judgment or believing not-p. It is practically settled because p functions as a default in relevant deliberation and action. It is only defeasibly settled with respect to inquiry: routine investigation may cease, but serious defeaters can reopen whether p.

This is a conditional claim about doxastic theories rather than a complete analysis of faith. If propositional faith that p requires belief, then the attitude must combine endorsement and practical reliance with a defeasible stance toward inquiry. That profile preserves the difference between faith and suspension without turning faith into unconditional closure.

The argument is conceptual rather than theological. Ordinary interpersonal cases identify the distinctions before they are applied to religious faith. Positive evaluation, personal significance,

motivation, and resilience may be further necessary conditions of faith. I also make no claim that any particular religious belief is rational. The aim is to identify the kind of settlement that a doxastic theory should attribute to propositional faith.

Section 2 explains why a settling conception of belief appears to generate the dilemma and then distinguishes doxastic, practical, and zetetic settlement. Section 3 develops the partial-settlement view, separates resistance from dismissal, distinguishes four forms of inquiry, and answers objections from acceptance, suspension, and dogmatism. Section 4 draws out the result for doxastic theories of faith.

2 The Settlement Problem

2.1 Why Belief Seems to Close Inquiry

The thought that belief settles a question has considerable appeal. When a person believes that p, she normally does not return to the question whether p whenever she reasons about a related matter. If I believe that the meeting begins at ten, I plan my journey from that proposition. If I believe that the door is locked, I leave the house without repeatedly checking it. Belief permits reasoning to move forward.

This functional role helps distinguish belief from nearby attitudes. A high credence in p may coexist with reluctance to use p as a premise. A hypothesis may be entertained without being endorsed. A proposition may be accepted temporarily for purposes of argument without being believed. Belief appears to supply a default answer that these attitudes do not necessarily provide.

Friedman (2019, pp. 296–299) argues that belief bears a constitutive relation to inquiry: once a subject believes an answer, further inquiry into the same question becomes prima facie inappropriate. The view generates the present pressure only if such settlement excludes every form or resumption of inquiry.

Applied to faith, the settling view creates the dilemma introduced above:

If faith that p requires belief that p, and belief fully settles whether p, faith is incompatible with doubt and continued inquiry.

If faith is compatible with doubt and continued inquiry, faith that p need not require belief that p.

The first option preserves doxastic faith at the cost of making it appear closed. The second preserves doubt by moving faith toward acceptance, hope, trust, or another non-doxastic attitude.

Neither conclusion follows unless settlement is uniform. Beddor's cases challenge that assumption. We often attribute belief when someone remains unsettled in another respect: she believes her team will win but declines to stake much on it; believes a medical diagnosis but seeks a second opinion; or believes a historical claim while recognising gaps in the evidence. These cases do not show that belief never settles. They show that belief need not settle every practical and zetetic question (Beddor, 2025, pp. 834–840).

Lee’s distinction clarifies what is happening. Maya has some doubt if she recognises both that Daniel may finish and that he may fail, and this recognition prevents an entirely unqualified affirmation. She may nevertheless treat his finishing as the default answer. By contrast, she is in doubt if she treats neither possibility as the default. She may then be unable to plan around either outcome without first resolving the question (Lee, 2026, pp. 1–2).

Compare three versions of Maya's attitude:

In the first, Maya believes that Daniel will finish the marathon and plans accordingly. His steady rehabilitation and training support her belief, but she recognises that he could fail. She remains responsive to relevant evidence. This is the faith case.

In the second, Maya treats Daniel’s finishing and not finishing as equally live possibilities. She does not organise her plans around either outcome. This is the suspension case.

In the third, Maya insists that Daniel will finish even after he tells her that he has withdrawn from the race and cancelled his entry. She dismisses this evidence solely because accepting it would threaten her view of him. This is the dogmatic case.

All three versions may involve care for Daniel. Faith and dogmatism share belief; suspension does not. Faith and suspension acknowledge fallibility; dogmatism refuses appropriate revision. Lee's distinction explains the pattern: having some doubt need not dislodge p as the default answer, whereas being in doubt does (Lee, 2026, pp. 7–10).

The second horn still needs an answer. If the subject continues to inquire, perhaps her attitude is better understood as acceptance or hope. Addressing that concern requires greater precision about what is settled. The language of settlement conceals distinct relations among an attitude, a proposition, and a question.

2.2 Three Dimensions of Settlement

The first dimension is doxastic settlement. A subject is doxastically settled on p when she believes p rather than suspending judgment or believing not-p. She takes p to represent how things are. This need not involve certainty, maximal confidence, or an inability to imagine error. It requires p to function as her answer to whether p. Maya can acknowledge that Daniel may fail while continuing to take it as true that he will finish. In suspension, neither answer is endorsed.

The second dimension is practical settlement. A proposition is practically settled when the subject is disposed to rely on it in relevant deliberation and action. Maya does not merely say that Daniel will finish; she books travel and plans to be at the finish line. Reliance does not require her to act as if success were certain or to ignore the costs of failure. It requires p to function as a default premise, subject to ordinary risk management. This settlement is dispositional and context-sensitive: faith need not produce a visible action at every moment, but p must be available for use when a relevant decision arises.

Doxastic and practical settlement can come apart. A person may believe a proposition that has no current practical relevance. Conversely, she may accept a proposition for practical purposes while remaining agnostic about its truth. Cohen (1989) treats acceptance as a policy of taking a proposition as a premise in a context, while recent work emphasises that acceptance can guide reasoning ‘without believing [the accepted propositions] in the normal sense’ (Quigley, 2025, p. 1). A lawyer may proceed on the assumption that a witness will attend because the trial requires a working plan, even though she suspends judgment about whether the witness will appear. Practical reliance alone therefore does not establish belief.

The third dimension is zetetic settlement, which concerns inquiry. A question is presently zetetically settled when the subject is no longer conducting an open inquiry into its answer. She sees no current need to gather more evidence or deliberate again about whether p.

Zetetic settlement can itself be more or less defeasible. A question is defeasibly settled when inquiry has ceased but sufficiently strong counterevidence would make reconsideration appropriate. It is closed in the stronger sense when the subject treats a relevant class of potential defeaters as incapable of reopening the question simply because they threaten p. The contrast is between conditional closure and evidential immunity, not between finite agents who stop inquiring and the implausible refusal to acknowledge any logically possible challenge.

Flamini's (2025, pp. 732–734) reasons-based account supplies a normative analogue of this distinction. An epistemic state committed to p can provide a reason not to inquire without generating a duty not to inquire. It may sometimes ground permission to refrain from inquiry, but never an absolute right against renewed inquiry (Flamini, 2025, pp. 735–739). Defeasible zetetic settlement can therefore explain why routine inquiry ends without making later inquiry impermissible.

Maya may be zetetically settled in the defeasible sense. Once Daniel’s rehabilitation and sustained training support her belief, she stops investigating whether he will finish. She need not inspect every training record, contact his physiotherapist, or ask for constant reassurance. The matter is settled for present purposes. However, this settlement has conditions. A serious new injury, a continuing collapse in training, or Daniel’s withdrawal from the race would reopen the question.

This distinction preserves what is plausible in Buchak's stopping-search account without turning faith into permanent closure. Buchak (2012, p. 225) argues that faith involves "terminating one's search for further evidence" and acting on the supposition that p. Partial settlement permits the end of routine or open-ended evidence-gathering while retaining conditions under which inquiry should resume.

The three dimensions permit several combinations. A person may believe p without relying upon it practically. She may accept p practically without believing it. She may believe and rely upon p while continuing to double-check. She may also cease inquiry for poor reasons without possessing adequate evidence. Settlement in one dimension does not guarantee settlement or rationality in the others.

Taken together, the distinctions identify the profile a doxastic account needs: p remains the subject's answer and practical default, while whether p is closed only conditionally. This profile is not yet sufficient for faith; positive evaluation, personal significance, or resilience may also be required. Its role is narrower: it shows how a belief can sustain commitment while remaining corrigible. Section 3 develops that notion of corrigibility by distinguishing resistance from dismissal.

3 Propositional Faith as Partial Settlement

3.1 Epistemic Openness and Resilience

The proposed settlement profile is:

Settlement thesis. If S has doxastic propositional faith that p, then (i) S believes p; (ii) S is disposed to rely on p in the deliberative and practical contexts to which it is relevant; and (iii) S treats whether p as settled only defeasibly.

The account contains two forms of firmness. First, p functions as the subject's answer. Maya does not merely hope that Daniel will finish or entertain his success as one favourable possibility. She believes that he will finish. Second, she allows p to shape what she does without reconsidering it at every step. Neither form of firmness requires unconditional certainty. Maya knows that Daniel's recovery is vulnerable to setbacks. This recognition can structure the attitude itself. She relies upon his progress while understanding that failure remains possible.

Author and Coauthor (2024) defend a doxastic account on which doubt is necessary if faith is to count as a virtue. Faith in what is regarded as wholly certain lacks the risk and resilience that ordinarily make the attitude valuable. Malcolm (2025, p. 9) develops a related argument concerning the proper objects of propositional faith: a person can have faith that p only if she 'does not judge that the truth of p is irrefutable'. Resilience makes sense only where challenge is possible.

Possible error does not by itself determine how a faithful subject should respond to a challenge. Resistance accords counterevidence its initial evidential weight but judges it weak, misleading, or outweighed by the total evidence. Dismissal screens it off because accepting its force would threaten the commitment. The distinction concerns why the belief survives, not merely the fact that it survives (Malcolm, 2025, pp. 9–10).

Suppose Daniel misses an important week of training because of a minor illness. Maya may reasonably retain her belief. The setback bears upon his prospects, but it is compatible with recovery and with the larger pattern of disciplined rehabilitation. Faith does not require that every counterconsideration produce an immediate reversal.

Now suppose Daniel tells Maya that he has withdrawn from the race and cancelled his entry. If she continues to insist that he will finish because 'Daniel never gives up', her response has changed. She is

no longer weighing the new information against his earlier perseverance. She is using her prior conception of him to deny the most direct evidence available. The belief has become self-protective.

Steadfastness matters because long-term commitments would be unstable if every temporary setback forced wholesale reconsideration (Buchak, 2017, pp. 113–118; Jackson, 2021). But that value does not license evidential immunity. Challenges must be capable of changing confidence, prompting inquiry, or defeating belief when their weight warrants it; otherwise resilience has become closure (Malcolm & Scott, 2022).

The same point clarifies inquiry from within faith. Defeasible zetetic settlement allows ordinary inquiry to stop while preserving conditions for reopening it. Unconditional closure removes those conditions. Four activities often grouped under "inquiry" bear differently on belief:

Confirmatory inquiry checks whether an already accepted answer remains supported. Maya may ask whether Daniel's training still progresses as expected or whether a minor setback has passed. Her belief supplies the default from which the inquiry begins.

Deepening inquiry asks how or why p is true rather than reopening whether p. A believer may inquire into the meaning or implications of a commitment without becoming neutral about its truth.

Reopening inquiry asks again whether p because a putative defeater has made renewed assessment appropriate. The subject may begin from p as her existing answer, although sufficiently strong defeat may soon dislodge it.

Neutral reconsideration treats p and not-p without a default answer. The subject is no longer assessing a challenge from within belief. She has become suspended between the possibilities.

Confirmatory and deepening inquiry are plainly compatible with belief. Reopening inquiry may coexist with belief at its outset so long as p remains the subject's default answer; it becomes suspension when that default is lost. Neutral reconsideration is therefore the boundary at which doxastic settlement has ended rather than another form of inquiry from within belief.

Lee's distinction helps explain these differences. Inquiry sustained by having some doubt can coexist with belief because the subject retains a default answer. Inquiry sustained by being in doubt cannot, because neither answer functions as a default (Lee, 2026, pp. 1–2, 9–12). Rabenberg (2024) reaches a related result in the epistemology of trust: trust and inquiry pull in different directions without always excluding one another.

Buchak's claim that faith terminates evidence-gathering is best read as the end of routine, open-ended search, not a decision that no future information can warrant renewed inquiry. Demanding daily proof may show that p has not become a practical default; attending to a significant defeater shows no such failure of faith. The relevant question is what makes inquiry resume, not whether it ever resumes (Buchak, 2012, p. 225).

The same structure applies to religious faith, although religious cases introduce additional questions about evidence that cannot be settled here. Consider a person who has faith that God is good. She believes this proposition and permits it to shape worship, conduct, and her understanding of suffering. She may nevertheless acknowledge that the problem of evil is serious, examine arguments that challenge her belief, and revise some of her assumptions about divine action.

Her inquiry need not begin from neutrality. She may ask how divine goodness is compatible with suffering while retaining divine goodness as her default commitment. This is a form of inquiry from within faith. If her reasons become sufficiently undermined, she may eventually reopen the proposition itself. Until then, the presence of inquiry does not show that she merely imagines, accepts, or hopes that God is good.

Weinberg and Meskin (2025) argue that many religious attitudes are beliefs rather than imaginative states even where their evidential sensitivity differs from paradigm cases. That psychological classification does not establish their rationality. The present account adds a structural constraint: if an attitude is doxastic faith rather than dogmatic immunity, putative defeaters must remain capable of prompting reassessment. Whether any particular religious belief meets that constraint is a further question.

3.2 Objections and Limits

A first objection is that the account describes acceptance rather than belief. A person can use p as a premise, organise action around it, and remain prepared to revise it without believing p. Cohen (1989) distinguishes belief from acceptance understood as a policy adopted for reasoning in a context. Quigley (2025, p. 1) develops the point in cases of opaque deference, where a person may rely upon a proposition ‘without believing [it] in the normal sense’. If practical settlement can be supplied by acceptance, it may seem unnecessary to add belief.

The objection shows why practical settlement cannot replace doxastic settlement. The partial-settlement account treats them as separate conditions. Maya does not merely decide that it is useful to proceed as though Daniel will finish the marathon. She takes it to be true that he will. Her attitude shapes spontaneous expectations outside the particular decision to travel. If someone asks what she thinks will happen, she answers that Daniel will finish rather than saying only that she is planning on that assumption.

A second objection is that continued inquiry excludes belief. Inquiry into whether p may appear to presuppose that the subject has not answered the question. If Maya investigates whether Daniel will finish, perhaps she cannot already believe that he will. Del Rosario’s (2026) account sharpens the challenge by allowing religious faith to coexist with suspension of judgment when the reasons for belief and disbelief are incommensurable. The apparent lesson is that faith under serious doubt should be understood non-doxastically.

The objection is convincing in cases of neutral reconsideration. If Maya treats Daniel's finishing and not finishing without either as a default, she has suspended judgment. The conclusion does not extend to every inquiry. She may ask whether a training setback has passed while continuing to take his eventual completion as the default. Lee (2026, pp. 9–12) describes this as the difference between double-checking from an endorsed answer and reconsidering from scratch. The content of the inquiry and the attitude sustaining it matter.

Inquiry can also change the subject's state as it unfolds. Maya may begin by checking a minor setback while believing Daniel will finish, discover that he has withdrawn, and end by suspending or disbelieving. The fact that belief does not survive the whole inquiry does not show that it could not coexist with its earlier stages. Mental states need not remain fixed throughout an investigation.

Suspension can coexist with other attitudes plausibly called faith: religious practice, hope that p, trust in a person or community, or the valuing of acting as if p. Hocknull's value model occupies this space because its practical significance does not require belief that p (Hocknull, 2024, p. 131). The partial-settlement account need not deny those cases. Its comparative claim is that doubt does not force a non-doxastic reading where p remains the subject's default answer. Where neutrality replaces that default, a practically serious form of faith may remain, but it is not the doxastic propositional attitude analysed here (Del Rosario, 2026; Faulkner, 2023). This marks the boundary of the paper's target rather than privileging one use of "faith."

A third and more serious objection is that defeasible settlement licenses dogmatism. Almost anyone could call an attitude resilient and insist that no challenge is yet strong enough. No context-free evidential threshold can resolve the problem. Defeat depends on the subject's total evidence, the source's credibility, the centrality of the challenged assumption, and the available alternative explanations.

A structural distinction remains. Rational resistance responds to the evidential character of a challenge. Dogmatic dismissal responds chiefly to the threat it poses to the commitment. Resistance asks whether the challenge is credible, strong, or outweighed; dismissal blocks it because revision would be costly. Malcolm's (2025, pp. 9–10) distinction helps locate this difference.

Defeasibility is a counterfactual disposition rather than a verbal assurance. Resistance is evidentially discriminating: changes in a challenge's source, strength, and fit with the total evidence would alter the subject's confidence or inquiry. Dismissal is commitment-protective: challenges are discounted in a way that remains fixed across those evidential changes because accepting them would threaten p. A subject need not formulate a precise threshold in advance, but sufficiently strong evidence must be capable of making whether p a live question again.

In Maya's case, a missed week of training may reasonably be outweighed by Daniel's progress and the likelihood of recovery. His explicit withdrawal from the race is different. If she rejects his own statement only because failure would be painful to accept, her belief is no longer resilient in an epistemically

defensible way. The distinction concerns the manner in which a belief survives, not whether it happens to remain true. A subject may carefully consider counterevidence and retain faith, or maintain a true belief through a dogmatic process.

Faith's resilience therefore imposes responsiveness, not merely a demand for a post hoc explanation. Because the subject need not yield to the first counterconsideration, variations in a challenge's source, strength, and fit with her total evidence must be capable of changing her confidence or inquiry. Under suitably stronger versions of a challenge, she must be disposed to seek clarification, reopen the question, or relinquish p. This condition does not provide a complete theory of defeat, but it prevents "defeasible" from becoming a label that any dogmatist can claim (Buchak, 2017; Jackson, 2021; Malcolm, 2025).

The objections fix the account's boundaries. Practical reliance without truth-directed endorsement is acceptance; neutrality between p and not-p is suspension; and refusal to let evidential differences affect one's response is dogmatism. Partial settlement combines a default answer with corrigibility.

4 Conclusion

The marathon case shows what the abstract dilemma obscures. Maya can believe that Daniel will finish and plan on that basis while recognising circumstances in which reconsideration would be required. Her attitude is settled as an answer and a practical default but is not insulated from defeat.

The distinction among doxastic, practical, and zetetic settlement explains this combination. Doxastic propositional faith requires the first two and only a defeasible form of the third: routine evidence-gathering may cease, but significant defeaters can reopen inquiry. Doubt remains compatible with belief while p functions as the default; suspension begins when no answer occupies that role.

This argument neither shows that a particular faith commitment is rational nor excludes non-doxastic attitudes that are also called faith. Its conclusion is narrower: compatibility with doubt and inquiry does not by itself force a non-doxastic theory. The relevant contrast is between corrigible belief and unconditional closure.

Declarations

Author Contribution

M.A. wrote and reviewed the main manuscript text.

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