Calvin: Unbelief in the Elect
by John Clark Smith

The problem of doubt and unbelief in the life of the Christian is a familiar one to pastors. This essay on Calvin's understanding of the problem is not only of historical interest but may also be helpful in pastoral counselling today.

Since our experiences in the Christian life are so often moved by creeping doubt and distrust instead of a cocksure boldness in the promises of God, we at first are uncomfortable with and confused by Calvin's constant references to the surety of the Christian believer, his emphasis on the power of faith in achieving a higher knowledge, and his continual stress upon giving oneself over to a complete trust in the mercy of God. We feel we must respond: But what about this lack of confidence which many of us experience? What about the difficulties we have in completely entrusting ourselves to God? Most important, what about unbelief?

The object of this essay is to focus on this problem in Calvin's thought — as it is discussed in the 1559 Institutes — in order to indicate that not only Calvin did stress the positive attributes of the soul's condition in the elect, but he was also quite cognizant of the difficulties centering in unbelief. On the way, we hope to present at least three proposals: that unbelief is a radically separate condition from faith and knowledge; that it is characterized primarily by distrust and lack of confidence; and that unbelief must be distinguished from other struggles of the Christian, such as repentance, regeneration and the suffering of the cross. Finally, this essay's primary purpose is to discuss unbelief in terms of the believer.

In II.8.58, a section in which Calvin attacks the need to distinguish kinds of sin, he states that the motions toward unbelief (diffidentia) come from 'some empty place in the soul'. The image here is the soul as a space which should be filled with 'those things which are required in the law', so that the Christian should be completely intent on fulfilling with a whole heart the demands of the law. But for a number of reasons, resulting primarily from man's fallen nature, there is something always lacking in the soul, some void in the 'space' not filled with God. The void is like a hole in a garment. When the material is under stress, the hole rips more and more open. This emptiness, which has no substance in itself but is always crippling the fabric of the soul, represents in great

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part what Calvin means by unbelief. The soul to him appears as a kind of room where worthy or unworthy impulses can reside, a place whose brilliance is easily dimmed by sin — regardless of the kind or nature of sin. But when the unworthy causes sinful desires, the worthy does not remain, so-to-speak, on the other side of the room without being affected; for the unworthy could not even enact such impulses if the fabric of the soul had truly been protected by the law. Moreover, although worthy impulses cannot result from such a soul, unworthy desires abound. The soul, a mass of many kinds of impulses and thoughts constantly interacting and affecting each other, if improperly held in trust to the requirements of the law, is easily tainted by the slightest unworthy desire or assent (cf. III.3.10). No kind of sin 'slips through' without effect.

This image of constant swarms of conflicting elements is made even clearer in III.2.18, where Calvin speaks of the conflict of flesh and spirit. Man, he says, was corrupted 'from head to foot' (II.1.19) by original sin, and so weakened his nature that vestiges, often with great influence, remain throughout his life. This weakness, which has its origin in Adam, is caused not only by the senses (the flesh), but also by a turning away of the heart and mind. Adam's fall was truly a fall, a degeneration of human nature, not simply the stumbling of a single person (II.6.1). It is important to note again the kind of imagery Calvin uses in this section (III.2.18) to describe the condition of unbelief. He calls it a 'disease' (morbus). Unbelief is something with which the believer must always contend and, according to Calvin's image, something which attacks from the outside, that is, outside of a worthy condition — the condition of faith. Unbelief is not a weakening of faith, nor a diseased faith, but an external force, a disease which attacks and debilitates the soul, and causes it to slip into the state of doubt (III.2.15). It opposes faith, but it is not a condition integral to faith, for faith itself, as a gift of God, is always pure. Faith may be a part of the 'space' which is the soul, but it is a divine gift (just as the void of unbelief is a kind of removal of strength) which must learn to aspire through a thicket of doubt and bitterness common to fallen nature. Unbelief is a condition in which faith must move, but it is not a part of faith itself. 'Unbelief (incredulitas) does not hold sway within believers' hearts, but assails them from without . . . Faith, then, as Paul teaches, serves as our shield' (III.2.21).

Unbelief is always, however, integral to sin, including, of course, unpardonable sin (III.3.22). By clarifying in this section what unpardonable sin is, Calvin also helps us to understand the nature of unbelief. He writes that the unpardonable sin results from one who knows in un-
belief, and blasphemes the Holy Spirit. He who is ignorant in unbelief can be worthy of pardon. 'If ignorance joined with unbelief (incredulitas) caused him to obtain pardon, it follows that there is no place for pardon where knowledge is linked with unbelief.' What most interests us here is that the condition of knowledge/ignorance is also separate from the condition of unbelief, in the sense that it is not an element of unbelief. Unbelief is not, in itself, either a state or a vat of ignorance or knowledge. This view of unbelief forms an important parallel to faith, and Calvin's stress on the 'heart' rather than the 'head' as the root of faith (III.2.36, I.5.9, III.2.7-8). Just as faith results in a knowledge sui generis, a knowledge of God which is far superior to the idle speculations of the head (III.2.2, III.2.14, III.2.33), so unbelief is much lower than the ignorance of uneducated folk. As Calvin writes when he attacks the schoolmen, who insist on thinking of faith as 'a bare and simple assent arising out of knowledge', without 'confidence and assurance of heart' (cordis fiducia et securitate), the crucial ingredient is not understanding and knowledge, but fiducia and securitas of the heart (III.2.33). We may have impressed something on our minds, but it is the assurance and trustworthy feelings of the heart which yearn for the promises and bring on a sense of certainty. So, too, unbelief has its roots in the heart, a heart which listens too intently at times to the doubts and speculations of the mind (III.2.37).

Yet though knowledge does not necessarily nurture faith, ignorance does surround it with a stifling atmosphere which causes the seed of faith to appear as if dead, to be in that condition which Calvin calls 'implicit faith' (implicitam fidem) (III.2.4, III.2.20). Implicit faith is the 'preparation for faith' which Calvin finds exemplified in the official who believed Christ when he said the official's son was well (John 4:50) (III.2.5). Although one might think that unbelief has, in some way, a potential toward belief, unbelief is apart from the condition of implicit faith. In fact, as noted above, unbelief's source is a kind of emptiness in the soul, and while it is 'always mixed with faith' (III.2.4), it is neither part of the nature or the condition of faith.

What, however, is the basic principle of unbelief in the believer? Calvin generally uses two terms — diffidentia and incredulitas — which (in the Battles edition) are translated 'unbelief'. We noted above in II.8.58 the use of the former, and the latter was used in III.2.21, also quoted above. The use of these two terms in distinct places, and sometimes, as we shall see, in alternate sentences, offers a number of important distinctions. The words, for example, do have distinct meanings. Incredulitas seems to represent a stronger condition in which there is true and perhaps complete lack of belief, whereas diffidentia implies a
lack of confidence (III.2.15) which results in suspicion, distrust and soon disobedience. In Scripture, both are used to translate *apeitheia* (Col. 3:6, Rom. 11:30,32, Eph. 2:2; 5:6, and Heb. 4:6,11). In the Vulgate, *diffidentia* is used in the two passages from Ephesians. The word *apeitheia* in Scripture (and elsewhere) generally means 'disobedience' (along with *parakoe*), but perhaps because those who disobeyed God's commands were assumed not to believe in the Gospel, *apeitheia* (and *apeitheo*) came to involve 'disbelief'. 2 Neither *incredulitas* nor *diffidentia* has the literal meaning of 'disobedience' in classical literature. 3 The Vulgate also uses *diffidentia* for the more literal source of *incredulitas*, namely *apistia*, in Romans 4:20. Neither of these terms is used in the LXX outside of the Apocrypha. In sum, though these terms have distinct meanings, the Vulgate has used them to translate the same Greek words, one of which is more often defined as disobedience. Jerome has used *incredulitas* and *diffidentia* to translate a Greek term (*apeitheia*) which refers to the source of unbelief rather than unbelief itself (for which *apistia* would have probably been in the text), and Calvin may have been influenced by that decision. The question is: Why did Jerome feel compelled to use both words in his translation of *apeitheia* and *apistia*? Would not one have sufficed? Since this essay is concerned neither with Jerome nor the Vulgate translation, we are able to answer these questions only in the most general way. We can say confidently that Jerome felt a precise difference between *incredulitas* and *diffidentia*. What that difference is would require an exposition of Scripture, a task beyond the scope of this essay.

With this brief introduction, we can, however, examine Calvin's use of these terms in the 1559 *Institutes*. While we may understand *diffidentia* as 'unbelief', in the sense that it represents the source of unbelief, it is important to probe more precisely into the principle or force of 'unbelief' for Calvin. He clarifies this, in part, in III.2.23-24, where Calvin attempts to explain how we should place all our trust in God through fear and trembling. 'Fear' is not something to dishearten us to the point where we do not see clearly God's mercy, but rather a way for God in his mysterious ways to turn us to him and away from ourselves.

For nothing so moves us to repose our assurance and certainty of mind in the Lord as distrust (*diffidentia*) of ourselves, and the anxiety occasioned by the awareness of our ruin (III.2.23).

One could translate *diffidentia* as 'lack of confidence' in ourselves.

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Christian fear then is not an element of unbelief, but, on the contrary, by causing *diffidentiam* in ourselves, promotes faith. Calvin makes this distinction again in III.2.27, where the wicked fear punishment, but the believer fears to offend. The fear of the believer is burgeoned through faith, but the fear of the unbeliever exhibits lack of trust and confidence in God’s mercy. The products of unbelief are quite separate from faith, for unbelief produces a condition which is not the result of a failing faith, but of a fallen nature.

In the next section (III.2.24), Calvin responds again to those who think ‘assurance’ (*fiducia*) can be ‘mingled with unbelief’ (*incredulitas*). Unbelief is always mixed with faith (III.2.4), but assurance, he writes, can never be ‘mingled’ with unbelief. What is the difference between unbelief’s relationship to faith and its relationship to *fiducia*? III.2.24 was added to the *Institutes* in the edition of 1543, while III.2.4 was not a part of the text until 1559. Moreover, we note that Calvin adds to III.2.24 a couple of sentences at the end (in the 1559 edition) which are meant perhaps to clarify these two thoughts. In III.2.24, Calvin basically disapproves of the dichotomous way certain thinkers have set up hope and fear in the Christian soul. By perpetuating the idea that the Christian turns from one to the other, in an endless whirl of confusion, they have presented a false image of the work of Christ in us. Calvin sees Christ in an ‘indivisible bond of fellowship’, but with a wonderful communion, day by day growing ‘more and more into one body with us, until he becomes completely one with us’. Because of this omnipresent Christ, the potential of faith can never be marred by unbelief. The divine power of faith itself is unaffected by unbelief, and thus can be ‘mixed’ with it. Assurance, however, a by-product (so to speak) of faith and the presence of Christ, cannot describe the condition of a soul if that soul is influenced by unbelief. Assurance then would not be assurance. This does not imply that unbelief is not still a potential threat; rather, that the unbelief is properly under control in the Christian’s soul through the power of faith. Therefore, the soul appears ‘assured’, even though the threat of unbelief lurks within its nature.

The basic key to this whole discussion seems to be the omnipresent Christ within us — working, battling and protecting for us, and conflicting with the problems which the soul, with its myriad weaknesses, owns. Instead of the image of omnipresent hesitation and ‘intermittent’ wavering, so that assurance, in Calvin’s opinion, is never truly assurance, Calvin prefers the image of the omnipresent Christ, who battles ‘certain interruptions of faith occasionally’, yet ‘whatever happens, it (the soul) ceases not its earnest quest for God’.

This seems to accord with III.2.4, where the disciples are viewed as
Calvin: Unbelief in the Elect

experiencing the growth process of faith, but are nevertheless confronted by certain obstacles, that is, are set back (but not overcome) by unbelief. Calvin denies the picture of the soul in which 'diffidentia' and good hope must alternately reign in your mind' (III.2.24). Fundamentally, the soul of the elect is a growing organism of faith which, through the direction of God, fights its way and continues to aspire, despite the weakness of its nature and the consequent feelings of distrust and lack of confidence. In the last quotation, diffidentia might be translated 'lack of confidence', rather than 'unbelief'. But if this translation is allowable, it is only if the reader realizes that this 'lack of confidence' in God to help us (and thus in Christ's power in us) is the very root of unbelief.

And so, whether adversities reveal God's wrath, or the conscience finds in itself the proof and ground thereof, thence unbelief (incredulitas) obtains weapons and devices to overthrow faith. Yet these are always directed to this objective: that, thinking God to be against us and hostile to us, we should not hope for any help from him, and should fear him as if he were our deadly enemy (III.2.20).

When these two things (God's precept and promise) have been established, it is certain that those who try to wriggle out of coming directly to God are not only rebellious and stubborn but are also convicted of unbelief because they distrust the promises (sed etiam incredulitatis convinci: quia promissionibus diffidunt) (III.20.13).

This last quote is particularly effective in indicating how Calvin saw the relationship between diffidentia and incredulitas, for the verb diffido is the root of diffidentia. Lack of hope, trust and confidence — all essential to the meaning of diffidentia — represent the principles by which incredulitas holds its grip on the soul. Diffidentia, therefore, is the main principle, the actuating force, of incredulitas.

Diffidentia, Calvin continues to write, does not eliminate Christ in us, as if Christ were, in some way, outside us or not in us. Christ is in us, giving to us assurance and confidence to fight the ever present seeds of distrust and suspicion regarding God's promises. The presence of the promise always before him is very important.

The nature of faith could, seemingly, not be better or more plainly declared than by the substance of the promise upon which it rests as its proper foundation. Consequently, when that promise is removed, it will utterly fall, or rather vanish (III.2.41).

Calvin continues to come back again and again to the distinction which he draws in III.2.4 and III.2.24 between the scholastic notion of a soul caught between doubt and hope, and moving alternately from
one to the other, as if unbelief and assurance could, in some way, operate together; and his own view, that the soul of a believer includes a constant struggle of faith to aspire to be out of the thickets of unbelief. In the former, unbelief has almost a legitimate position, according to Calvin, whereas in Calvin's thought, unbelief is a nonentity, a disease, an emptiness or a kind of boil which is being cured (but subject to relapses) by the Word and Christ in us. And the catalyst of which direction the believer's soul will take is 

Surely, while we teach that faith ought to be certain and assured, we cannot imagine any certainty that is not tinged with doubt, or any assurance that is not assailed by some anxiety. On the other hand, we say that believers are in perpetual conflict with their own unbelief (diftidentia) (III.2.17).

Later in this section (III.2.17), Calvin uses David as an example of one who experienced the everyday torment of the true believer. Calvin wrote that David was angry 'with his own unbelief (incredulitas). Then, in the very next sentence, after a quotation from the Psalms, he wrote, 'Surely, that very dismay (of David) was an open sign of unbelief (diftidentia), as if he thought himself forsaken by God.' We have noted above that incredulitas is used by Calvin to describe a general but intense lack of belief in the souls of believers and unbelievers. When it affects believers, its essential force is in difftidentia. In each case examined, it has been the failure of the believer to trust with a whole heart in God's promises,
to refrain from doubt, to maintain confidence. These are, in fact, the elements which Calvin points out in his exposition of David's troubles. It becomes clear from this that unbelief is not a simple neglect or refusal to believe in laws, doctrine or the Gospel of Christianity (as we might expect of unbelief in the reprobate), but is a condition which extends to Christian growth itself, a state of affairs which the believer will confront again and again with varied degrees of strength and influence, and over which he must triumph. Thus, unbelief for the believer is the necessary test for the elect. To settle all doubts on this, Calvin distinguishes David's struggles from those of Ahaz — the difference of unbelief in a believer and in an unbeliever. The difference lies primarily in the effect expected. Ahaz expected punishment from unbelief, whereas David hoped for mercy. There is no question that sin continued to dwell in a man such as David, but it no longer reigned (III.3.10-11), and this represents a pivotal distinction for Calvin. The fomes peccati is, in the true believer, controlled through the reliance on the mercy of God (III.2.43, III.3.10).

The intermediate causes of the uprooting and control of unbelief are the Word and the sacraments. If we can imagine the condition of the soul of the believer as a seed planted in a forest of thorns and darkness, then we can easily visualize how any support given to nurture this seed would offset, and, if the seed should sprout into a great oak, eventually choke and destroy the harmful influences. This miraculous nourishment in the midst of darkness and ignorance is provided through the ministry of the Church and private meditation by the hearing of the Word, whose spiritual power enables faith to aspire beyond its enemies. What does the soul hear? Through the teaching of Christ — whether revealed in the New Testament or the Old Testament — it hears the promise of mercy, which is precisely the message the soul needs, and needs again and again. For this reason, Calvin will even write 'that there is a permanent relationship between faith and the Word' (III.2.6). Moreover, 'we ask only what faith finds in the Word of the Lord upon which to lean and rest' (III.2.7). And the Word offers even more:

It not only enjoins us to refer our life to God, its author, to whom it is bound; ... it also adds that Christ, through whom we return into favour with God,

4 On the role of the sacraments in the Christian life, see the discussion and the texts cited in Ronald S. Wallace, Calvin's Doctrine of the Christian Life (Oliver and Boyd, 1959), 207-210. The sacraments help to grow in faith and guide us to a closer union with Christ. The Word is sealed by the sacraments.

5 Wallace, 207.
The Evangelical Quarterly

has been set before us as an example, whose pattern we ought to express in our life (III.6.3).

The Word both nurtures faith and shows us the way. The Word assures the heart on the promises, that is, on those things in which it may find hope and confidence, and thrusts into the heart the principle of the imitation of Christ (cf. III.10.6). Before the Word, doubt — one of the strongest elements of unbelief — falters, distrust is quenched and lack of confidence withers away. The Word cures the disease through the power of the Spirit. Just as Christ has given the Scripture to draw men to the promises of God and his great mercy, and the Spirit has been sent to bond men to Christ — our only door to God — so also believers respond to and experience, through a life-long process of struggle, and according to the capacity of each believer (III.8.5, III.2.4), an increasing magnetic attraction to the Lord.

So then, all the passages that keep occurring in the Scriptures, in which calling upon God is enjoined upon us, are as so many banners set up before our eyes to inspire us with confidence (III.20.15).

Despite the continuous presence of unbelief and the "natural instinct" which inclines toward it (III.2.20), the condition of unbelief must be sharply delineated from other Christian struggles and processes within the Christian life with which it could easily be confused. For example, we should note that unbelief is not connected with the process Calvin called "mortification and vivification", the two aspects of repentance.

Mortification they explain as sorrow of soul and dread conceived from the recognition of sin and the awareness of divine judgment . . . Vivification . . . means the desire to live in a holy and devoted manner, a desire arising from rebirth . . . (III.3.3).

Since the entire process of repentance and regeneration is a gift of God, and under the sway of God, and because repentance is "inseparable from faith", we need to separate repentance and regeneration from the condition of unbelief as clearly as we have separated faith (III.3.21). Repentance does not result from a struggle with unbelief, nor does any element or quality of unbelief transform itself, in some way, into an urge toward repentance. Thus, there is no formula in Calvin's thought that would recognize distrust, doubt, disobedience, or lack of confidence as possessing some potential toward repentance or conversion. In fact, the hatred of sin — the basis for mortification — can only result when one "has previously been seized with a love of righteousness" (III.3.21). It is the self-development of faith alone, through the constant help of the Holy Spirit, which accounts for any progress or achievement of the Christian.
Nor is unbelief the kind of tribulation to which Calvin refers when he discusses why 'we must pass our lives under a continual cross' (III.8.2). No act of God has its basis in unbelief, not even those acts which cause sufferings and travails among us. The sufferings and chastenings brought on by God are tests (III.8.1) and discipline for endurance and repentance (III.8.6). Consequently, Christian suffering itself, which we might incorrectly assume has its basis in the conflict of faith and unbelief, or indeed in the presence of unbelief alone, results from a source or agent quite apart from sin or distrust, namely, God himself.

Both of the examples concerning repentance and the trials of the cross indirectly guide us to the true agent of unbelief. The impetus and continuing development of the condition of repentance and regeneration result from a gift of God, and the sufferings which often strike the believer toward repentance and self-abasement have a similar cause. But the responsibility for unbelief and the suffering it causes rest entirely with man. Unbelief is not a stage in God’s plan for believers. On the contrary, its very presence is a reflection of our own frailties and retarded progress, so that doubting, to Calvin, is not ‘good for the soul’; rather it is a weakness and weakening condition of the soul which, at all costs, should be destroyed or at least brought under control. These comments, and the others stated above, leave us with the view that unbelief almost seems to have its origin, its cause, in some force outside the First Cause, so that a deepening dualism becomes more and more evident throughout Calvin’s discussion and images of unbelief and faith. Faith is a gift of God whose sign and essence is certainty (III.2.15-16), while the ‘well-spring and root of all evils’ is unbelief (III.18.10). While unbelief may always be ‘mixed’ with faith, unbelief itself is not, and could not be, part of the essence of faith. As a disease and void, it can only be described as a non-existence. Calvin even details how it results from emptiness. Still, while it is not the cause of true Christian suffering, nor a part of the drive toward repentance, it does ‘cause’ something quite formidable. Indeed, it can never be conquered completely in this life, and yet faith is infinitely more powerful. Finally, though God has ‘sown a seed of religion in all men’ (I.3.3), so that no one can erase a belief in some God, ‘our heart especially inclines by its natural instinct toward unbelief’ (praesertim cor nostrum suo quodam naturali instinctu ad incredulitatem propendeat) (III.2.20).

These and other paradoxes in Calvin’s thought concerning unbelief and its position in the believer’s life will probably never be resolved for the very singular reason that Calvin’s image of the tensions and forces within the soul of the believer seems to mirror accurately the experience of many of us. The place and precise nature of unbelief will remain a
kind of mystery. We recognize its source and actuating principle, but driven to the ultimate question, 'what is it?', we shall eventually find ourselves in that thorny area of theodicy, pursuing a discussion of Calvin's doctrine of double predestination. We have noted several times that Calvin considers unbelief the root of evil, not vice versa. By doubting the promises of God, the forces of evil (which God controls) are able and allowed to enter, while confidence in God's mercy, despite all appearances or troubles, is the crux, even from the beginning of the race, of regeneration and its victory over sin.


But what about the virtuous unbeliever? Faith is a gift of God to the elect. Without it, even the most virtuous man has sinned (III.14.3). Moreover, what conditions a man's salvation is not what he is or does, but this gift of faith. Thus, while any good has its source in God — even the virtues of unbelievers (III.14.2) — no good results from man which is acceptable to God without a motive tied to true faith. This also will account for the inklings of faith which the reprobate temporarily receive (III.2.11-12).