

**Biblical Soteriology:  
An Overview and Defense of the  
Reformed Doctrines of Salvation**

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**Total Depravity, Part 4**

**OBJECTIONS TO THE DOCTRINE OF  
TOTAL DEPRAVITY**

1. The most obvious objection to the doctrine of total depravity is the objection that man is not so sinful that God must condemn him.
2. Another objection to the doctrine of total depravity states that all men can savingly believe and trust the gospel, while a corollary objection asserts that man cannot savingly believe the gospel in and of himself, but that God graciously grants all men (or all men who hear the gospel) this ability, which man must then exercise by his own freewill in order to be saved. Under this second system, not all who have the God-given ability to believe actually exercise this ability in saving faith. Most versions of this view hold that all mankind has received this enabling gift.
3. Some objections to the doctrine of total depravity are based on experience. They insist that experience demonstrates that man may desire to be saved, to do good, and to please God prior to coming to saving faith. If any of these things are true, then total depravity is false.
- 4.. Most objections to total depravity also insist that a command by God to do something implies that the people of whom the thing is commanded possess a corresponding ability to do the thing commanded. That is, God would not command the impossible. Therefore, since God commands all men to exercise saving belief in the gospel, all men have the ability savingly to believe the gospel (whether from natural or graciously granted ability).
5. Similarly, a common objection is that total depravity necessitates a violation of free will. Since a totally depraved person cannot will to be saved, but must rather will not to be saved, God cannot save a totally depraved person without violating that person's free will.

6. A common analogy used by the free will argument to describe the salvation process appeals to Ephesians 2:8-9 and other texts which refer to salvation or aspects thereof as gifts. This argument asserts that a gift is by nature something that can be refused or accepted, and therefore that man has the authority/ability to refuse or accept the gospel.

Practically, almost all objections to the doctrine of total depravity argue that man's free will ultimately determines whether or not a person is saved, as opposed to total depravity's assertion that man's free will is insufficient for this task.

## **ANSWERING THE OBJECTIONS TO THE DOCTRINE OF TOTAL DEPRAVITY**

### **1. Man is not so sinful that God must condemn him.**

There are two main forms of this objection:

- 1) A loving God would never send anyone to hell.
- 2) God is fair, and therefore he weighs man's good works against man's sins. Preponderance of good works is sufficient for salvation.

The first of these objections draws a philosophical conclusion about the nature of "love" that Scripture does not substantiate. Specifically, while Scripture teaches that God is love (1 John 4:8,16), it also teaches that some people will go to hell:

“If your right eye makes you stumble, tear it out, and throw it from you; for it is better for you that one of the parts of your body perish, than for your whole body to be thrown into hell. And if your right hand makes you stumble, cut it off, and throw it from you; for it is better for you that one of the parts of your body perish, than for your whole body to go into hell” (Matt. 5:29-30; cf. Matt. 18:9).

The warning assumes that men can and will be cast into hell, and therefore encourages them to take extraordinary measures to avoid being sent there.

“Do not fear those who kill the body, but are unable to kill the soul; but rather fear Him who is able to destroy both soul and body in hell” (Matt. 10:28).

There would be no reason to fear God who can destroy both soul and body in hell if in fact God never would do these things.

“Fill up then the measure of the guilt of your fathers. You serpents, you brood of vipers, how shall you escape the sentence of hell? Therefore, behold, I am sending you prophets and wise men and scribes; some of them you will kill and crucify, and some of them you will scourge in your synagogues, and persecute from city to city, that upon you may fall the guilt of all the righteous blood shed on earth, from the blood of righteous Abel to the blood of Zechariah, the son of Berechiah, whom you murdered between the temple and the altar. Truly I say to you, all these things shall come upon this generation” (Matt. 23:32-36).

Jesus taught that the guilt of the Jews in his day would be full, and that with such guilt they could not hope for any destiny but hell. This demonstrates God’s willingness to send people to hell, and the justice of sending people to hell.

Further, this objection truncates the character of God so that love becomes his primary or controlling attribute. While Scripture extols God’s love, it never does so at the expense of any of his other attributes. His perfect wrath and his perfect justice match his perfect love in intensity and power in his character. He is not simply love, but love in conjunction with all his attributes.

The second objection accepts that God is just and willing to send people to hell, but also asserts that man’s good works are sufficient to secure his place in heaven.

“If thou, Lord, shouldst mark iniquities, O Lord, who could stand?” (Ps. 130:3).

This cry would be one of despair apart from the psalmist’s faith in God’s grace. Though poetic, it demonstrates an understanding that God’s grace is required universally for salvation. Thus, on his own merit man cannot be good enough to be saved.

“And do not enter into judgment with Thy servant, for in Thy sight no man living is righteous” (Ps. 143:2).

Like the verse immediately above, this one demonstrates the psalmist’s assumption that mankind universally fails to meet God’s righteous requirements, whether by preponderance of good or by any other standard. For this reason, even the psalmist (presumably one of the

more righteous people in the world) feared God's judgment of him on the basis of his works.

"We have already charged that both Jews and Greeks are all under sin; as it is written, 'There is none righteous, not even one; there is none who seeks for God; all have turned aside, together they have become useless; there is none who does good, there is not even one'" (Rom. 3:9-10,12).

No one living at the time this Old Testament reference was written was righteous, just as no one was righteous when Paul commented on it. By implication, this is a perpetual problem for mankind. No one is even preponderantly good.

"But the Scripture has shut up all men under sin, that the promise by faith in Jesus Christ might be given to those who believe" (Gal. 3:22).

Here Paul taught that the requirements God placed on man through his revealed Word were so impossible to meet that all men fall under his condemnation. Therefore, the promises such as eternal life (Gal. 6:8) and justification (Gal. 3:8) can be obtained only in Christ. Apart from Christ, no one is good enough to merit these blessings.

"Among them we too all formerly lived in the lusts of our flesh, indulging the desires of the flesh and of the mind, and were by nature children of wrath, even as the rest" (Eph. 2:3).

All Christians, prior to coming to faith, were once children of wrath, just as the rest of humanity without faith in Christ. That is, God's wrath rested on them — they were not and are not good enough on their own to escape condemnation.

"For whoever keeps the whole law and yet stumbles in one point, he has become guilty of all" (Jas. 2:10).

Preponderantly good, mostly good, almost perfect, and every other approximation of goodness short of perfection is not good enough to escape God's condemnation. As James emphasized, God considers one who commits even a slight infraction to be a law breaker. This does not mean that God does not punish sins according to their degree of evil, but it does imply that any sin is enough to merit condemnation.

Further, Jesus taught that no one could do good works apart from being united to him:

“Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, so neither can you, unless you abide in Me. I am the vine, you are the branches; he who abides in Me, and I in him, he bears much fruit; for apart from me you can do nothing” (John 15:4-5).

In these verses, Jesus clearly stated that unless a person abides in him, that person cannot produce fruit. That is, before being saved, it is impossible to perform good works. Prior to salvation, nothing anyone does can be considered “good” by God because nothing can be done from a pure, faithful, obedient heart with pure motives. Before salvation, nothing done is rooted in Christ (cf. Rom. 8:5-8; Heb. 11:6).

For this reason, no one can get to heaven without trusting Christ for his salvation: “No one comes to the Father, but through Me” (John 14:6); “If righteousness comes through the Law, then Christ died needlessly” (Gal. 2:21).

## **2. All men (or all who hear the gospel) can savingly believe and trust the gospel.**

That some people do savingly believe the gospel demonstrates that at least some people have this ability. This ability, however, is not universal. In addition to the arguments in the Arguments Supporting the Doctrine of Total Depravity, several passages demonstrate that the ability to believe is not universal:

“He answered and said to them, ‘To you it has been granted to know the mysteries of the kingdom of heaven, but to them it has not been granted. For whoever has, to him shall more be given, and he shall have an abundance; but whoever does not have, even what he has shall be taken away from him’” (Matt. 13:11-12; cf. Luke 8:10).

Knowing the mysteries of the kingdom of heaven, in this context, refers to knowing the gospel. Those who do not know the mysteries of the kingdom are neither blessed nor healed by God (Matt. 13:15-16). As Jesus taught, knowing the gospel must be granted to men — it is not an innate ability, and it is not granted to everyone.

“For to you it has been granted for Christ’s sake, not only to believe in Him, but also to suffer for His sake” (Phil. 1:29).

Paul did not explicitly say that belief could only be possessed if it were granted by God, but his discussion of the matter reveals his assumption that anyone who had faith had been granted that faith. Thus, it is necessary to conclude that belief in Christ must be granted by God, and is not within man's natural power. By identifying his audience as those to whom belief had been granted, Paul exposed his presupposition that not everyone receives this gift. If it were true that everyone had been granted belief, but only some had availed themselves of that gift, then Paul's distinction would have been meaningless.

“And a certain woman named Lydia, from the city of Thyatira, a seller of purple fabrics, a worshiper of God, was listening; and the Lord opened her heart to respond to the things spoken by Paul. And when she and her household had been baptized . . .” (Acts 16:14-15).

Before God opened Lydia's heart to respond to the gospel, Lydia's heart was evidently closed and unable to respond to the gospel. Thus, at least Lydia lacked the innate ability to respond to the gospel. While it may be argued that the preaching of the gospel inevitably bestows this ability, or that God always grants this ability whenever the gospel is preached, this seems contrary to Luke's assumptions at this point. Specifically, if it were true that belief need not necessarily accompany an opened heart, one would expect Luke to have given an account of Lydia's conversion. The next thing Luke related, however, was that Lydia and her household were baptized. This indicates that Luke intended his description of Lydia's open heart to be itself the account of Lydia's conversion. Thus, Luke seems to have assumed that whenever God opens a heart, one is converted. Therefore, since not all men are converted (or even all men who hear the gospel), God does not open the hearts of all men to respond to the gospel, and all men are naturally unable to respond to the gospel.

“For whatever is born of God overcomes the world; and this is the victory that has overcome the world — our faith” (1 John 5:4).

John clearly intended to teach that “our faith” is “born of God.” This statement cannot be satisfactorily reconciled to the idea that faith comes from man himself without the aid of God. In fact, it would appear to teach the opposite: faith comes from God without the aid of man. Since this faith also overcomes the world, it is not possessed by all men. In the context of 1 John 5, faith is the province of those who are “born of

God” (1 John 5:1). Thus, God grants faith to believers and only to believers. Those to whom he grants faith believe, and those to whom he does not grant faith cannot believe.

It is sometimes argued that man is a volitional creature (having the ability to determine and choose, which is true), and therefore that man has the volition to accept or reject the gospel. For this latter point to be assumed true, it must be true that man either has infinite/unlimited volition, or that he has limited volition which includes this particular volition. The mere possession of volition does not prove or necessitate the possession of infinite/unlimited volition (just as the possession of intelligence does not necessitate the possession of infinite intelligence), nor does it necessitate the possession of this particular volition. The fact that man has a will and acts according to his will does not necessitate or even imply that man’s will is free to will anything. Even God’s will is limited in this way – God cannot will to sin.

While experience might incline one to conclude that man possesses the volitional ability to accept/believe the gospel, Scripture contradicts this conclusion. Experience only tells man what man perceives to be true, not what is true. For example, an argument from experience and perception that the God of the Bible does not exist, which is an actual argument used by some atheists, does not infallibly prove God’s non-existence. Experience also provides evidence of particular situations in which man’s volition is limited: man ages and eventually dies whether or not he chooses to do so, and man has no volition regarding his own physical conception or birth. More importantly, Scripture argues against man’s unlimited volitional ability, particularly in the area of salvation:

“For those who are according to the flesh set their minds on the things of the flesh . . . For the mind set on the flesh is death . . . because the mind set on the flesh is hostile toward God; for it does not subject itself to the law of God, for it is *not even able to do so*” (Romans 8:5-7, emphasis added; see also the Arguments Supporting the Doctrine of Total Depravity).

Therefore, not only is man’s volition is limited, but man specifically has no volitional ability to choose in a godly manner prior to salvation (which is man’s condition when he must, according to the free will argument, choose to be saved).

**3. Experience demonstrates that man may desire to be saved, to do good, and to please God prior to coming to saving faith.**

First, it is not by any means a universal testimony that man desires to do good, to be saved, and to please God prior to being saved. One also finds testimonies of people who wanted nothing to do with God until he claimed them. Many people explain that they had no choice in the matter, but that God seized them, changed their hearts, and revealed himself to them in an undeniable way.

Second, all truth is God's truth, and therefore experience and general revelation reveal infallible truth, just as does Scripture. However, the perception or interpretation of experience and general revelation are extremely fallible. For instance, while the heavens declare God's righteousness such that all peoples have seen God's glory (Ps. 97:6) and should be able to recognize the truth (Rom. 1:18-21), men have suppressed that truth and perverted it (Rom. 1:18,21).

The only source of infallible interpretation of experience and general revelation is the Bible. This does not mean that Scripture cannot also be misinterpreted. Rather, it simply means that the Bible's interpretation of experience is infallible, while human interpretations of experience are fallible. Thus, Scripture's interpretation of experience and truth must always prevail over merely human interpretations of experience and truth. Man must always submit his understanding of experience to Scripture.

That the Bible refutes the perception of experience offered by this objection has been presented at length in the Arguments Supporting the Doctrine of Total Depravity.

**4. Since God commands all men to exercise saving belief in the gospel, all men have the ability to believe the gospel in a saving way.**

At least five significant problems exist with the argument that God would not require of every man a saving belief in his Son if it were not possible for every man to have such a belief:

- 1) Romans 5:20-21 teaches that "the Law came in that the transgression might increase." That is to say, God commanded certain things of men, not in order that these things might be fulfilled by those of whom they were commanded, but specifically in order that they might not be fulfilled by those people. Obviously, an ability to do these things was not necessary to the fulfillment of God's purposes regarding them. Similarly, in Exodus 7:1-7 and 11:9-10, God commanded Pharaoh to free Israel, and simultaneously hardened Pharaoh's heart so that he would refuse to do the very thing which he had been



commanded to do. “I will harden Pharaoh’s heart that I may multiply My signs and My wonders in the land of Egypt” (Exod. 7:3). Thus, the Bible explicitly asserts that God does require of man what man cannot do.

- 2) God’s requirement for mankind is not just belief in his Son, but perfection and righteousness. Fallen man can obtain perfection and righteousness only in Christ and through saving faith. The reason fallen man cannot savingly believe in Jesus Christ is that, as result of the Fall, he has lost his ability to believe any such thing. Therefore, man should have been and should be able to obey God’s command, and it is man’s own fault that he cannot.
- 3) The Bible never states or implies that God would never command man to do something that man was unable to do.
- 4) There is no logical argument to prove the validity of any statement akin to “God would never command man to do something that man was unable to do.”
- 5) A command is not intended to indicate what can be done, but what ought to be done.

In fact, the only way to support the idea “God would not require of every man a saving belief in his Son if it were not possible for every man to have such a belief” is to assume it to be true based on human experience, perception and/or philosophy.

Logic cannot prove this statement true, so philosophy argues that based on what is known about God’s character, it is self-evident that man must have the ability to do what God commands with regards to salvation. This, however, is not at all self-evident because there is nothing in the statement “God commands man to do what man does not have the ability to do” that is contrary to the character of God. As shown in Romans 5:20-21 and Exodus 7:1-7; 11:9-10, it is actually well within the character of God to command what man cannot do.

Experience and perception, in turn, can only provide an inferred possible explanation of truth in this matter. They cannot infallibly demonstrate what actually is true. On occasion, what man perceives to be true is actually what is true, but this is not always the case. Since it is not always the case, experience and perception cannot be trusted as absolute standards of truth. If the Bible teaches that man does not have a corresponding ability to believe what he has been commanded to believe, then Christians must submit to this teaching.

**5. God cannot save a totally depraved person without violating that person's free will.**

This objection assumes one or both of two things: 1) it would be wrong for God to violate man's free will; and/or 2) God would not or does not violate man's free will. Both of these assumptions are false.

- 1) The objection assumes that man has a right to make decisions, particularly those regarding salvation, without being unduly influenced by God, and that God does not have the right to interfere. Scripture itself contradicts the free will argument on this point:

“You will say to me then, ‘Why does He still find fault? For who resists His will?’ On the contrary, who are you O man who answers back to God? The thing molded will not say to the molder, ‘Why did you make me like this,’ will it? Or does not the potter have a right over the clay, to make from the same lump one vessel for honorable use, and another for common use?” (Rom. 9:19-21).

The entire chapter of Romans 9 could be quoted in defense of God's right to do whatever he pleases, specifically in the area of salvation.

Regarding the text quoted here, consider also God's hardening Pharaoh's heart (Rom. 9:17-18) which prompted Paul's to anticipate the objection, “Why does He still find fault?” Some have taken the position that God's hardening of Pharaoh's heart was simply God's removal of the grace by which he restrained Pharaoh from being as evil as he possibly could be, and that, once this grace had been removed, Pharaoh hardened his own heart. However, this is not what Scripture says. Instead, it states that God actively hardened Pharaoh's heart.

Furthermore, if Pharaoh had hardened his own heart, why would anyone object that this was not fair on the grounds that God made him do it? This objection would be unreasonable if Pharaoh had hardened his own heart. Rather, Paul's assumption that some would object to God's interference proves that Paul intended to teach that God forced Pharaoh to sin. This forcing cannot be labeled unjust because it fell within God's rights to act as he did.

Jesus also taught, “All authority has been given to Me in heaven and on earth” (Matt. 28:18). “All authority” would seem to include the authority to do whatever he pleases, including saving people who are too foolish and rebellious to desire their own salvation.

The Book of Job records that Job made offerings on behalf of his children, and does not mention that the children accepted or refused the efficacy of the offerings. In fact, it appears they were not even aware of the offerings made on their behalf. Nevertheless, the text asserts that the offerings were effective for the children. Interestingly, these sacrifices are the only acts of Job provided in the immediate context to support the assertion that he was “blameless, upright, fearing God, and turning away from evil” (Job 1:1). This indicates that the sacrifices were righteous and acceptable to God, and that they were effective on the children’s behalf even though the children had no volitional involvement in the sacrifices and did not “accept” their benefits:

“There was a man in the land of Uz, whose name was Job, and that man was blameless, upright, fearing God, and turning away from evil” (Job 1:1).

“And it came about, when the days of feasting had completed their cycle, that Job would send and consecrate them, rising up early in the morning and offering burnt offerings according to the number of them all; for Job said, ‘Perhaps my sons have sinned and cursed God in their hearts.’ Thus Job did continually” (Job 1:5).

Similarly, John wrote of forgiveness granted on the basis on intercessory prayer, without regard to the volition of the person forgiven:

“This is the confidence which we have before Him, that, if we ask anything according to His will, He hears us. And if we know that He hears us in whatever we ask, we know that we have the requests which we have asked from Him. If any one sees his brother committing a sin not leading to death, he shall ask and God will for him give life to those who commit sin not leading to death” (1 John 5:14-16).

According to scripture, God has the right and authority to do whatever he wants, and God does apply the benefits of sacrifices to people without regard to the volition of those people. It is not wrong for him to do so, but gracious.

- 2) The statement that “God would/does not violate man’s free will” is contradicted by biblical evidence. God does indeed cause people to do things they do not (“a” and “c”) or do not otherwise (“b”) want to do:
- a) God damns sinners to Hell. Some suggest that sinners chose to go to hell by refusing to choose Christ, but this suggestion confuses the result with process. In actuality, damned sinners do not chose to spend eternity in hell (with a few possible exceptions, though even these probably have a mistaken idea of what hell is). Rather, they chose to sin and to refuse Christ, and damnation results (generally unbeknownst to them) from these choices.
  - b) God violates free will continually in the Christian’s life by causing the Christian to desire and to perform that which he would not normally desire or perform: “For it is God who is at work in you, both to will and to work for His good pleasure” (Phil. 2:13).
  - c) Balaam repeatedly blessed Israel while intending to curse them, as related in Numbers chapters 22 through 24. He specifically stated:
 

“Though Balak were to give me his house full of silver and gold, I could not do anything contrary to the command of the Lord, either good or bad, of my own accord” (Num. 24:13).

## **6. Salvation is a gift, and therefore can be refused or accepted.**

This common objection takes many forms, and these forms approach the question from many different angles. The following responses address some of the most common forms of this objection:

- 1) The “gift” argument fails on its own grounds because there is a flaw its definition of the word “gift.” In fact, there is nothing in the definition of the word “gift” that suggests that it ever must be accepted before it can be received. The only argument to which one can appeal to prove the validity of the statement that a gift can be accepted or refused is an experiential argument that, at best, only proves that some gifts can be refused. It cannot logically be concluded from the fact that some gifts can be refused that the gift of salvation can be refused.

Many examples demonstrate that some gifts cannot be accepted or refused by those who receive them. Here are just a few:

- a) Gifts given to people who have no legal right to refuse:

Savings bonds, savings accounts or other similar instruments items given to minor children by their parents need not be accepted or refused. Similarly, God has legal authority to do whatever he wants, including authority to bestow gifts on unwilling recipients.

- b) Gifts given to people who have no ability to refuse:

“Behold, children are a gift of the Lord” (Ps. 127:3). Mothers cannot refuse the gift of a child, nor can fathers. In response to the potential rebuttal that infanticide and abortion constitute refusals of this gift, it should be noted that destroying a received gift is not the same thing as never having received the gift.

Gifts, such as plaques, flowers and funerals, given to the deceased cannot be refused.

Gifts of the Spirit given by God to his children cannot be refused. One can attempt to refuse to exercise such a gift, but cannot prevent himself from receiving it in the first place.

- 2) Ephesians 2:8-9, a common text used to defend the objection that salvation is a gift which can be accepted or refused, teaches that God orchestrated salvation in such a way as to leave man without any grounds for boasting about his salvation. If man’s own free will or man’s own faith determine whether or not man is saved, then man has something of which to boast. Therefore, man’s own free will and man’s own faith do not determine whether or not man is saved.

Ephesians 2:8-9 reads, “For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works that no one should boast.” Admittedly, the text initially might be thought to suggest the possibility that man is saved by his own free will or his own faith, but further investigation rules out this possibility.

The text explicitly asserts the following:

- a) Christians are saved by grace.

- b) The means through which this grace operates is faith.
- c) The means by which man is saved leaves man nothing of which to boast.

From these points it becomes evident that man has no part in his salvation for which he can take credit, and therefore that man cannot claim to contribute anything to his salvation, including acceptance of it:

**a, b) Christians are saved by grace operating through faith.**

Grace and works are diametrically opposed as bases for salvation: “If it is by grace, it is no longer on the basis of works, otherwise grace is no longer grace” (Rom. 11:6).

Faith, in turn, is a work: “They said therefore to Him, ‘What shall we do, that we may work the works of God?’ Jesus answered and said to them, ‘This is the work of God, that you believe in Him whom He has sent’” (John 6:28-29). [In Greek, the word “believe” is the verbal form of the noun “faith.”]

There are two possible interpretations of the phrase “work of God.” The first is “work performed by God.” By this meaning, Jesus told the Pharisees how they could perform the works that God himself performs. This makes no sense in the context. The second interpretation of “work of God” is “godly work” or “work that God would have us do.” This seems a better interpretation given the Pharisees’ probable knowledge of themselves and of Scripture. In either case, belief is a work.

Since the Bible teaches that salvation is based entirely on grace, exclusive of works, it cannot be true that God grants salvation to people because they do the godly work of believing (by possessing or exercising faith). Simply put, if the faith by which man is saved comes from man, or if the exercise of faith by which man is saved is creditable to man, then man is saved by his own works, not by grace.

Still, belief is part of the mechanism by which God bestows salvation on man (Rom. 5:1), and by which man is maintained in a saved state. Since man is saved on the basis of grace, the faith (and exercise thereof) by which he is saved cannot come from himself. Therefore, God must be

responsible for creating and sustaining in man the belief by which man is saved.

c) **The means by which man is saved leaves man no reason to boast.**

If faith (or the exercise of faith) is from man himself (not a gift), then man has something of which to boast. He can say, "I accepted Jesus into my heart." He can say without shame to God in heaven, "Yes, I never could have gotten here without you, but you never could have gotten me here without my consent. I had to agree to allow you to save me."

Most who affirm the free will position say that man should never be so bold as to call attention to his "acceptance" before the face of God. Still, even if no one ever boasts about his part in his own salvation, under the free will system, everyone still has a reason to boast. God, however, designed salvation in a way that would preclude boasting: "that no one should boast" (Eph. 2:9). Paul did not argue that there was room for boasting with the qualification that it was wrong to boast. Rather, he wrote that the design of salvation ought to demonstrate to men that they cannot claim credit for any part of their salvation. One cannot rightly say, "I have no reason to boast," while at the same time affirming, "My salvation depends upon me (my own faith)."

If faith (or its exercise) is not from man, it must be from God. If faith is from God, God must bestow it for a reason. This reason must be either merited (earned) or unmerited (not earned). If it is merited, man has a reason to boast. He can say, "I earned the faith through which I was saved." If he has a reason to boast, God has failed and Paul was wrong. Only if faith is unmerited is it a gift, and only if faith is unmerited does man have nothing of which to boast.

In fact, the emphasis of the context of Ephesians 2:8-9 supports the reading that man contributes neither faith nor the exercise of faith to his salvation. Specifically, the point throughout this passage is that man is dead in sin and transgressions, and that God saves man without man's help.