

Class Notes: Dead Faith versus Living Faith (James 2:18-20)

Sunday Morning Class · August 30, 2026

Dead Faith versus Living Faith

James 2:18-20, Lesson Two, Part Two. Saving faith is more than believing true facts about God. Living faith personally trusts Christ and expresses itself through obedience. Dead faith may possess correct theology but lacks spiritual life.

Lesson theme

Saving faith is more than believing true facts about God. Living faith personally trusts Christ and expresses itself through obedience. Dead faith may possess correct theology but lacks spiritual life.

Overview

Memory verse and lesson objectives

“But do you want to know, O foolish man, that faith without works is dead?”

James 2:20 (NKJV)

Lesson objectives

By the end of today’s lesson, we should be able to:

- Explain James’ contrast between dead faith and living faith.
- Understand why James introduces an imaginary objector.
- Explain why the demons become James’ illustration.
- Distinguish intellectual belief from saving faith.
- Describe how works demonstrate rather than replace genuine faith.

Lesson overview

- Review of last week, James 2:14-17
- Scripture reading, James 2:18-20
- Part One, faith made visible, James 2:18

- Part Two, the faith of demons, James 2:19
- Part Three, dead faith defined, James 2:20
- Application, challenge, and closing prayer

The passage, James 2:18-20 (NIV)

18 But someone will say, “You have faith; I have deeds.” Show me your faith without deeds, and I will show you my faith by what I do. **19** You believe that there is one God. Good! Even the demons believe that—and shudder. **20** You foolish person, do you want evidence that faith without deeds is useless?

Review

Last week's question, and the objection James expects

Last week James asked:

“Can that kind of faith save?”

He illustrated his point with a hungry brother or sister. The issue was never whether Christians should perform enough good works to earn salvation. Instead, James examined the nature of the faith being claimed. A profession without compassionate action revealed something profoundly important.

Now James anticipates an objection.

As we read James 2:18-20, notice three repeated words: **faith**, **works**, and **believe**. These three words dominate the discussion.

Part One

Faith made visible (James 2:18)

“But someone will say, ‘You have faith, and I have works.’ Show me your faith without your works, and I will show you my faith by my works.”

James 2:18

Key observation

James introduces an imaginary conversation. This is a common teaching technique used by ancient writers. Paul does the same thing repeatedly in Romans.

James anticipates someone saying:

“Perhaps different Christians simply have different gifts. One specializes in faith. Another specializes in works.”

James rejects that idea. Faith and works are not separate spiritual specialties. Living faith naturally produces obedient action.

Teacher note

Scholars differ slightly over where the quotation ends in verse 18. Regardless of the punctuation, James’ main point remains unchanged: faith cannot be demonstrated apart from the life it produces.

Illustration

Imagine someone claims to be an accomplished pianist. You ask, “Would you play something?” The person replies, “I don’t actually play the piano. I simply possess the gift of musicianship inwardly.”

The claim cannot be verified. Musicianship becomes visible by playing. James says genuine faith becomes visible in a similar way.

Parallel Scriptures

- **Matthew 7:16.** “By their fruit you will recognize them. Do people pick grapes from thorn bushes, or figs from thistles?” Jesus points to observable evidence.
- **John 15:5.** “I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing.” A branch connected to the vine naturally bears fruit. Fruit does not create life. It reveals life.
- **Galatians 5:6.** “For in Christ Jesus neither circumcision nor uncircumcision has any value. The only thing that counts is faith expressing itself through love.” Paul and James agree that genuine faith expresses itself.

Discussion questions

1. Why is faith invisible by itself?

2. What kinds of actions make Christian faith visible?

3. How does this differ from trying to earn God's acceptance?

Part Two

The faith of demons (James 2:19)

James now gives one of the most startling illustrations in the New Testament.

“You believe that there is one God. You do well. Even the demons believe—and tremble!”

James 2:19

Key observation

James deliberately chooses an example no one expected. He does not compare dead faith with atheism. He compares it with demons.

Why this example?

James refers to Israel's great confession:

“Hear, O Israel: The LORD our God, the LORD is one.”

This confession stood at the center of Jewish worship. James says: simply agreeing with that doctrine is not enough.

What do demons believe?

According to Scripture, demons know:

- God exists.
- Jesus is the Son of God.
- Jesus possesses authority.
- Judgment is coming.

- Jesus will ultimately triumph.

Their theology is remarkably accurate. Yet they remain God's enemies.

The difference

Demons possess

Correct information. Correct doctrine. Correct fear.

Demons do not possess

Love. Trust. Submission. Repentance. Obedience.

James therefore distinguishes between **intellectual belief** and **saving faith**.

Note

This verse does not minimize doctrine. James never suggests that doctrine is unimportant. Rather, he teaches that orthodox doctrine alone is insufficient. Biblical faith includes believing God's truth, trusting God's Son, submitting to God's authority, and obeying God's will.

Parallel Scriptures

- **John 2:23-25.** Many believed because of Jesus' miracles, but Jesus did not entrust Himself to them, "for he knew what was in them." Their belief proved superficial.
- **Luke 4:41.** Demons came out of many people, shouting, "You are the Son of God!" Demons confessed Jesus' identity. Their confession did not save them.
- **Matthew 8:29.** "What do you want with us, Son of God? Have you come here to torture us before the appointed time?" Demons recognized the coming judgment. Fear alone did not reconcile them to God.

Illustration

Imagine someone who studies medicine for twenty years. He memorizes every textbook. He lectures on surgery. He passes every written examination. But he has never treated a patient.

His knowledge is real. Yet it has never become living practice. James says dead faith resembles theological knowledge that never becomes trusting obedience.

Discussion questions

1. Why does James choose demons instead of unbelieving pagans?

2. What is the difference between believing facts about Jesus and entrusting yourself to Jesus?

3. Can someone possess excellent theology without possessing saving faith?

Part Three

Dead faith defined (James 2:20)

James concludes:

“But do you want to know, O foolish man, that faith without works is dead?”

James 2:20

Key observation

James now gives dead faith its formal definition. Dead faith is not:

- Weak faith.
- Small faith.
- Immature faith.

Rather, dead faith is faith that never produces obedient life. It possesses the appearance of religion without its transforming power.

Illustration

A body may appear complete. Eyes. Hands. Feet. But without breath it is lifeless. James will return to this illustration in verse 26.

Works are not decorations added to faith. They are evidence that faith is alive.

James and Paul

At this point students often ask:

“Doesn’t Paul say we are saved by faith alone?”

That discussion is coming. Notice James’ order.

- He does not yet mention Abraham.
- He does not yet discuss Genesis 15.
- He does not compare himself with Romans.

Before addressing justification, James first establishes one foundational principle:

Living faith is visible.

Only after that foundation does he introduce Abraham, and the moment in Genesis 15 when “Abram believed the LORD, and he credited it to him as righteousness.” Keeping James’ sequence helps us avoid importing later theological debates too early into the text.

Application

Living faith and dead faith in practice

Living faith asks

How can I obey Christ today?

Dead faith asks

What can I say that sounds spiritual?

- **Living faith produces:** compassion, generosity, forgiveness, service, and humility.
- **Dead faith remains content with:** religious vocabulary, correct doctrine, external appearance, and good intentions.

Digging deeper

Different Christian traditions generally agree that James rejects a merely verbal profession of faith, but they explain the implications differently.

- **Reformed theologians** (such as Michael Horton, Thomas Schreiner, Joel Beeke, and Ardel Caneday) argue that permanently fruitless faith reveals that saving faith was never present.
- **Wesleyan and Classical Arminian theologians** (such as Stephen Ashby, J. Matthew Pinson, Robert Picirilli, F. Leroy Forlines, and Kenneth Collins) agree that genuine faith produces works, but understand James' warning as a real call to continue in living faith rather than merely exposing false professors.
- **Norman Geisler** emphasizes that works demonstrate the vitality and usefulness of faith without becoming the basis of salvation.
- **N. T. Wright** stresses that James opposes bare intellectual orthodoxy. Living faith is covenant faithfulness expressed in a transformed life.

Despite their differences, these traditions agree on one central point: James rejects a profession of faith that never becomes visible in obedient love.

Close

Summary, the challenge, and prayer

Summary

James has now established three truths.

- Saving faith is more than a verbal profession.
- Saving faith is more than intellectual agreement.
- Saving faith becomes visible through obedient living.

Everything James says next about Abraham and Rahab illustrates these truths.

Weekly challenge

This week ask yourself:

If someone watched my actions instead of listening to my words, what evidence would they see that I truly trust Christ?

Ask God to reveal one practical act of obedience through which your faith can become more visible.

Closing prayer

Father, thank You for revealing that genuine faith is more than words or correct ideas. We confess that it is possible to know much about You while failing to trust and obey You fully. By Your Holy Spirit, deepen our faith so that it becomes visible through love, humility, service, and faithful obedience. May our lives bear the fruit that points others to Jesus Christ, in whose name we pray. Amen.

Quick reference

Big idea. Living faith is demonstrated by obedient trust, while dead faith remains only intellectual agreement.

Three key truths.

- Faith becomes visible through works.
- Correct doctrine alone does not save.
- James prepares the way for Abraham by first defining living faith.

Key discussion questions.

- Why does James choose demons as his illustration?
- What distinguishes intellectual belief from saving faith?
- Why does James begin with a hungry believer before introducing Abraham?
- How do works reveal faith without replacing grace?

Looking ahead

Next session: **Abraham: Faith Perfected by Works**, James 2:21-24. We will examine one of the most discussed passages in the New Testament and explore how James and Paul complement rather than contradict one another.

Was not our father Abraham considered righteous for what he did when he offered his son Isaac on the altar? You see that his faith and his actions were working together, and his faith was made complete by what he did. And the scripture was fulfilled that says, “Abraham believed God, and it was credited to him as righteousness,” and he was called God’s friend. You see that people are justified by what they do and not by faith alone.

James 2:21-24 (NIV)

Sunday Class Notes



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