

Can Dead Faith Assent to God? A Brief Reflection on St. Thomas's Account of the Relationship between Living and Lifeless Faith

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ST. THOMAS AQUINAS, like many within the Christian tradition, makes a distinction between living and lifeless faith. Living faith is faith that is accompanied by charity, or what St. Paul calls “faith working through love.”¹ Love, or charity, is the form of living faith. This is the faith that enables the believer to be ordered toward and attain their beatifying end, namely, union with the triune Lord. Lifeless faith, on the other hand, is faith that lacks charity. It is what we call, following St. James, “dead” faith.² It is to no avail. According to St. Thomas Aquinas, however, as we shall see below, even lifeless faith enables one to assent to the truths of the faith on the basis of the authoritative testimony of the revealing God. That is to say, in lifeless faith the intellect of the believer conforms to the mind of God, at least with respect to the intellect and its object, namely, the true. More specifically, in lifeless faith the intellect is able to assent to the articles of faith as revealed by God and mediated by the Church. In short, lifeless faith, which flows from

¹ Gal 5:6. Cf. 1 Cor 12 and Jas 2, esp. vv. 20, 26. All scriptural passages come from The New American Bible (NAB).

² Jas 2:19. Of course, James also mentions the demons who “believe and tremble.” The belief of demons, which is a kind of faith, and we might even say “dead faith,” is an interesting case. Such “faith” shares certain characteristics with the “dead faith” of human beings. It is not, however, identical to it. While a comparison of human and demonic faith might be theologically fruitful, such concerns lay beyond the scope of this essay. I would like to offer thanks to the reviewer who noted the potential distraction such a discussion might cause here.

the same habit or disposition as living faith, is perfect with respect to the intellect, though imperfect with respect to the will. It assents to God and the articles of faith, though, without charity, which is to say that it assents without loving and living in accordance with that to which assent is given in faith.

Some interpreters have challenged this claim. The late Princeton philosopher Victor Preller maintained that lifeless faith is incapable of conforming the intellect of the believer to the mind of God. Without living faith, one does not and cannot do so.³ We see this in his rigorous “reformulation” of St. Thomas in *Divine Science and the Science of God*. He notes, “Unless God ‘takes the opportunity’ of infusing the intentional forms of *live faith*, the mind of the ‘believer’ will not be conformed to the being of God.”⁴ He suggests that those without living faith “do not refer to God or conform the mind to God. . . . This [conformity] is not done by the communication of intelligible forms, but the ordination of the whole soul, intellect and will, to the Word or Image of God.”⁵ Such conformity, insofar as it requires the ordination of both the intellect and the will, obtains only in living faith. A further consequence of Preller’s interpretation is that, without living faith, or what he calls here “live faith,” one cannot even in principle assent to the truth “God exists.”⁶

³ Although Preller may not be widely known in theological circles, his intellectual progeny are. His influence extends, either directly or indirectly, to the work of, for instance, George Lindbeck (*The Nature of Doctrine: Religion and Theology in a Postliberal Age* [Louisville, KY: Westminster / John Knox, 1984], esp. 48 and 70n3), Stanley Hauerwas (*With the Grain of the Universe* [Grand Rapids, MI: Brazos, 2001]; “Connections Created and Contingent: Aquinas, Preller, Wittgenstein, and Hopkins,” in *Grammar and Grace: Reformulations of Aquinas and Wittgenstein*, ed. Jeffrey Stout and Robert MacSwain [London: SCM, 2004], esp. 76), Bruce Marshall (“Aquinas as Postliberal Theologian,” *The Thomist* 53 [1989]: 353–402; “Thomas, Thomisms, and Truth,” *The Thomist* 56 [1992]: 499–524; “Faith and Reason Reconsidered: Aquinas and Luther on Deciding What is True,” *The Thomist* 63 [1999]: 1–48), Eugene Rogers (*Thomas Aquinas and Karl Barth: Sacred Doctrine and the Natural Knowledge of God* [Notre Dame, IN: University of Notre Dame Press, 1995]), Fergus Kerr (*After Aquinas: Versions of Thomism* [London: Blackwell, 2008]), and D. Stephen Long (*Speaking of God: Theology, Language, and Truth* [Grand Rapids, MI: Eerdmans, 2009]), to name only a few.

⁴ Victor Preller, *Divine Science and the Science of God: A Reformulation of Thomas Aquinas* (Eugene, OR: Wipf & Stock, 2005 [originally 1967]), 241, (emphasis added).

⁵ Preller, *Divine Science*, 263.

⁶ There is no single place where Preller makes this claim. Rather, it is one of the emphases of his entire book. While a consideration of the differences and similarities between the assents of faith and philosophy vis-à-vis the existence of God, and whether those assents intend the same “God,” is important, the present essay

Only believers, which are, for him, only those with living faith, can assent to the truth "God exists."⁷

There are good reasons, both exegetical and systematic, for thinking that the interpretation of Preller is incorrect on this point. In order to make this clear, the following discussion will be threefold. First, I shall consider St. Thomas's distinction between Christian *credere*, on the one hand, and other kinds of cognition, namely, *scire* and *opinari*, on the other. This discussion sets forth the principles of faith, the relationship between those principles, and the objects or ends of its act. Second, I shall discuss what, for St. Thomas, is the essential notion of faith, the roles of the intellect and will, and the relationship between the theological virtue of charity and this essential notion. This discussion maintains, following St. Thomas, that the essential notion of faith resides primarily in the intellect, being perfective of it, whether or not it is accompanied by charity. Moreover, the will-act that is a part of faith is not charity, but a prior or preexistent (and graced) will-act that is further elevated and perfected by charity. So, while charity perfects faith (and its prior will-act), it does not constitute faith. With or without charity, faith heals the believer from unbelief vis-à-vis God and the truths of faith. Lastly, third, I shall consider an obvious interpretive difficulty with the preceding analysis, namely, St. Thomas's explicit designation of charity as the "form" of faith. This discussion will clarify further the relationship between faith and charity, as well as the roles of the intellect and the will in living and lifeless faith, and in particular, how charity is an extrinsic rather than an intrinsic form of faith. Ultimately, we shall see that even dead faith, faith without charity, heals the intellect of unbelief, allowing one to assent to God and the articles of faith, though, without the perfection brought by the advent of charity.

is concerned only with the differences and similarities between the assents of living and lifeless faith. For a discussion of the former, see my essay "*Infideles et Philosophi*: Re-Reading *ST* II-II, q. 2, a. 2, ad 3," *Nova et Vetera* (English) 15, no. 2 (2017): 653–73.

⁷ D. Stephen Long makes similar claims. For instance, he states: "Without the theological virtues [charity among them], there is no knowledge of God because there is no conformity to God" (*Speaking of God*, 143). Also, Long argues, though less clearly, that "the defect in any knowledge of God that lacks the formal object and the will's movement, finally lacks true knowledge of God altogether" (41). Admittedly, there is an ambiguity in Long's language. What he means by "the will's movement" is unclear. If he intends to identify the will's movement with charity, then his claim is strong, and effectively the same as Preller's. If, however, he simply means that the will is involved in the assent of faith, and not necessarily identical to charity, then his claim is weaker and potentially compatible with what follows.

Christian Faith: Its Principles and Objects

In each of his major treatments of faith, in order to show what faith is, St. Thomas begins with a discussion of what faith is not. He offers more or less the same analysis in the *secunda secundae* of the *Summa theologiae* [ST], his commentary on Boethius's *De Trinitate*, his commentary on the Letter to the Hebrews, and *De veritate*.⁸ Although these treatments vary in length and in detail, certain aspects worthy of consideration appear in each. In particular, in each treatment, St. Thomas distinguishes at least three kinds of cognition or acts of assent to truth, namely, scientific knowing (*scire*), opining (*opinari*), and believing (*credere*).⁹ The first kind of act of assent is knowledge in the strict sense. This is *scientia*, or the knowledge of vision, in which the intellect is moved to assent to the truth of the object by the object itself. One sees that it is so, either immediately or mediately through demonstration. In these instances, there is not, in the immediate context, an aspect of choice. The intellect sees and assents.¹⁰ The truth is, in a sense, for forced upon it. As St. Thomas notes, in the case of demonstration, "The assent of science is not subject to free-will, because the scientist is obliged to assent by force of the demonstration."¹¹ Moreover, the truth of science cannot be otherwise. It is necessary that it be the case. In his commentary on the *Posterior analytics*, he states, "What we know scientifically is necessary, i.e., . . . it cannot be otherwise."¹² In short, then, *scientia*, according to St. Thomas, names a kind of intellectual

⁸ See: *Summa theologiae* [ST] II-II, q. 2, a. 1, resp.; *In Boet. de Trin.*, q. 3, a. 1, resp.; *Super Heb* 11, lec. 1 (Marietti no. 558); *De veritate*, q. 14, a. 1, resp.

⁹ In this context, St. Thomas sometimes discusses doubt (*dubitare*) and suspicion (*susplicere*), but they need not detain us here.

¹⁰ The relationship between the intellect and the will, even in scientific knowing, is complex. The will plays a role, of course, in the intellect's attending to a given phenomenon or demonstration. The claim here is rather simple. Having attended to a phenomenon or demonstration, the intellect does not, at this point, assent to the relevant truths as a matter of choice. One may not have attended to this phenomenon or demonstration. This is a matter of the will. Also, one may choose to ignore the import of the phenomenon or demonstration. This is a matter of the will. This does not, for St. Thomas, implicate the will in the moment of vision, however. Much more could be said, but such a discussion is beyond the scope of the present essay.

¹¹ ST II-II, q. 2, a. 9, ad 2. All English translations of ST come from *Summa Theologica*, trans. Fathers of the English Dominican Province, 5 vols. (Allen, TX: Christian Classics, 1981). See also: ST II-II, q. 1, a. 5, sc; q. 1, a. 4, resp.

¹² *In I ana. post.*, lec. 4. All English translations of *In ana. post.* come from *Commentary on Aristotle's Posterior Analytics*, trans. Richard Berquist (Notre Dame, IN: Dumb Ox, 2007).

assent that sees—because it is moved by the object itself (immediately or mediately through demonstration)—and certain—because such truths could not be otherwise.

Opinari is much different from *scientia*. For St. Thomas, one who merely opines about a truth has a tendency toward one side of a contrary, that is, the affirmation or denial of a truth. Consider the proposition “Thomas Aquinas is a saint.” To affirm this is to fall to one side of the contrary, while to deny it is to fall to the other. Now, the assent of opinion is given without vision or sight of its truth. One has seen the object of assent neither immediately nor mediately through demonstration. As such, opinion is a weak adherence that lacks the certainty of *scientia*. As St. Thomas states, “A man whose mind holds a conclusion without knowing how it is proved, has not scientific knowledge, but merely an opinion about it.”¹³ Further, “The inclination [of opinion] does not move the understanding enough to determine it fully to one of the members [of a contrary]. . . . It accepts one member, but always has doubts about the other.”¹⁴ Similarly, “[The intellect] opines, if it has a reason for one side, not altogether resting the intellect, but with fear of the other side.”¹⁵ Opinion, then, is a tendency toward assent, but involving neither certainty nor firm adherence.

A key difference between scientific knowledge and opinion is the role of the will. Because the intellect is not moved immediately—or mediately through demonstration—by the object itself, the intellect is not “obliged” to assent, as in the case of *scientia*. In order to assent, the intellect must be moved by a command of the will. As St. Thomas notes, in such cases, “[The intellect] turns voluntarily to one side rather than to the other.”¹⁶ In short, then, opinion names a kind of intellectual assent moved by the will to one side of a contrary, which is, because it lacks vision of the object itself, uncertain and held only tentatively, even fearfully. This makes it, for St. Thomas, an entirely distinct kind of cognition or intellectual assent from *scientia*.

Credere is, for St. Thomas, a kind of middle position between scientific knowledge and opinion. In his various discussions, he makes a distinction between the general notion of believing and specifically Christian believing: “We distinguish the virtue of faith [i.e., Christian faith] from faith

¹³ *ST* II-II, q. 5, a. 3, resp.

¹⁴ *De veritate*, q. 14, a. 1, resp. All English translations of *De veritate* come from *Truth*, trans. James V. McGlynn, 3 vols. (Indianapolis, IN: Hackett, 1995).

¹⁵ *Super Heb* 11, lec. 1 (Marietti no. 558). All English translations of *Super Heb* come from *Commentary on the Letter of Saint Paul to the Hebrews*, trans. F. R. Larcher (Lander, WY: Aquinas Institute for the Study of Sacred Doctrine, 2012). See also: *ST* II-II, q. 1, a. 4, resp.; *ST* II-II, q. 2, a. 1, resp.; *In Boet. de Trin.*, q. 3, a. 1, resp.

¹⁶ *ST* II-II, q. 1, a. 4, resp. Cf. *De veritate*, q. 14, a. 1, resp.

commonly so called, which has no reference to the beatitude we hope for.”¹⁷

Before specifying Christian faith, let us first consider the general notion of believing. As a middle position, it shares characteristics with both the act of *scire* and the act of *opinari*. Like opinion but unlike scientific knowledge, *credere* or believing is an act of assent in which the intellect is not moved by the object itself. The believer does not see the truth in itself (immediately or mediately). Regarding this lack of vision, St. Thomas notes, “With opinion it [belief] shares the fact that it has to do with matters that are not clear to the mind, in which respect it differs from science and understanding.”¹⁸ The believer “does not know it by demonstration.”¹⁹ Because the object remains unseen, the intellect cannot be moved to assent by the object. Therefore, as with opinion, the intellect must be moved to assent by a command of the will. Regarding the role of the will, St. Thomas describes belief or faith in general as that “situation [in which] our understanding is determined by the will, which chooses to assent to one side definitely and precisely because of something which is enough to move the will, though not enough to move the understanding.”²⁰ As in opinion, then, in *credere*, the intellect is moved by the will to assent to something of itself unseen by the intellect.

As noted, according to St. Thomas, in an act of *credere*, the intellect is not moved by the will to assent for any reason whatsoever; rather it is moved on the basis of authoritative testimony. Believing the testimony of others is both good and reasonable. As St. Thomas notes, “This [belief] may happen when someone believes what another says because it seems fitting or useful to do so.”²¹ Believing can, in certain cases, provide more certainty than one’s own knowledge is able to provide. St. Thomas observes, “Other things being equal, vision is more certain than hearing. But if the person from whom someone hears greatly surpasses the seer’s sight hearing is more certain than sight.”²² One context in which St. Thomas helpfully emphasizes the act of *credere* is in teaching and learning. In his commentary on the Letter to the Hebrews, he states, “We . . . see this in the liberal sciences, which, if a person wishes to learn them, he must first accept their princi-

¹⁷ *ST* II-II, q. 4, a. 1, resp.

¹⁸ *In Boet. de Trin.*, q. 3, a. 1, resp. All English translations of *In Boet. de Trin.* come from *Faith, Reason, and Theology*, trans. Armand Maurer (Toronto: Pontifical Institute of Medieval Studies, 1987).

¹⁹ *ST* II-II, q. 1, a. 5, resp.

²⁰ *De veritate*, q. 14, a. 1, resp.

²¹ *De veritate*, q. 14, a. 1, resp.

²² *ST* II-II, q. 4, a. 8, ad 2.

ples, which he must believe when they are delivered to him by the teacher.²³ In order to learn, a student must assent to truths communicated by the teacher, not because the student sees their truth, at least, not initially, but because of the authoritative testimony of the teacher. The will is moved in such cases to trust that which is received, though without seeing the object in which assent terminates. In fact, according to St. Thomas, we believe a great deal about the world based on authority or the expertise of an authoritative witness: "Because in human society one person must make use of another just as he does himself in matters in which he is not self-sufficient, he must take his stand on what another knows and is unknown to himself, just as he does on what he himself knows. As a consequence, faith is necessary in human society, one person believing what another says."²⁴

Having considered the ways *credere* is like opinion, let us consider the ways it is like *scire*. Like scientific knowledge but unlike opinion, believing is an act of assent that is relatively certain and firm. As noted above, in cases when our own knowledge is limited, believing the authoritative testimony of another can provide more certainty than one might otherwise have. Having such certainty, the intellect can adhere to the truths received from another more firmly than it can on the basis of what is personally known. St. Thomas notes that in belief "[the intellect] cleaves firmly to one side, in which belief has something in common with science and understanding."²⁵ Further, he describes *credere* as an act of assent given with "certainty and no fear of the other side."²⁶ Similarly, "With science and understanding it [belief] has in common unerring and firm assent."²⁷ The certainty and firmness with which one believes, of course, depends on the greater or lesser authority of the testimony on the basis of which the will moves the intellect to assent. The more reliable the authority, the more certain one can be, and consequently, the more firmly one can assent.²⁸

²³ *Super Heb* 11, lec. 1 (Marietti no. 557). Cf. *In Boet. de Trin.*, q. 3, a. 1, resp.: "Every science has presuppositions which the learner must believe."

²⁴ *In Boet. de Trin.*, q. 3, a. 1, resp. Josef Pieper notes, "A community in which men did not dare talk to one another with impunity or to meet each other in ordinary situations with trust and belief would be something inhuman. In such a community, men would be robbed of the uniquely human possibility of one man's participating, by listening, in another's possession of reality" (*Faith, Hope, Love* [San Francisco: Ignatius Press, 2012], 82).

²⁵ *ST* II-II, q. 2, a. 1, resp.

²⁶ *ST* II-II, q. 1, a. 4, resp.

²⁷ *In Boet. de Trin.*, q. 3, a. 1, resp.

²⁸ Of course, the reverse is true as well. The less reliable the authority, the less certain and weaker the assent.

According to St. Thomas, then, believing is an act of assent in which, as in opinion, the intellect is moved by the will. It is also like opinion insofar as the object remains unseen. On the other hand, insofar as the movement of the will is motivated by authoritative testimony, its act of assent is, like that in scientific knowing, certain and firm, at least in proportion to the reliability of the authority.

Christian faith, according to St. Thomas, is a specification of *credere* in general. Like faith in general, it is an act of assent to something unseen in which the intellect is moved by the will on the basis of authoritative testimony. In the case of Christian faith, however, the will does not move the intellect on the basis of just any authority, but rather, it moves the intellect to assent based on the authority of the revealing God who can neither deceive nor be deceived. As St. Thomas observes, "This choice [of faith] rests on God's authority."²⁹

Now, as a kind of *credere*, or faith in general, for St. Thomas, Christian "faith is a mean between science and opinion."³⁰ On the one hand, Christian faith assents to truths revealed by an authority who cannot deceive or be deceived, namely, God, and with certainty and firmness. As such, the assent of Christian faith is like scientific knowledge, but unlike opinion. As St. Thomas notes, "[The truths of Christianity are] delivered to them [believers] by way of faith, being told to them, as it were by God himself who cannot lie."³¹ On the other hand, Christian faith is an act of assent in which the intellect is moved by the will and to an object that remains unseen. As such, the assent of Christian faith is like opinion, but not like scientific knowledge. St. Thomas states, "On God's authority the intellect is convinced about things it does not see."³² Because, in Christian faith, the intellect does not see their truth in itself (immediately or mediately through demonstration), the intellect must be moved by the will to assent.³³ Consequently, lacking any compulsion, the intellect must, like opinion, be moved by a command of the will to assent to what remains

²⁹ *Super Heb* 11, lec. 1 (Marietti no. 558). See John Jenkins, *Knowledge and Faith in Thomas Aquinas* (Cambridge: Cambridge University Press, 1997), 162: "Propositions believed as part of faith are believed on the basis of divine authority."

³⁰ *ST* II-II, q. 1, a. 2, sc.

³¹ *ST* II-II, q. 2, a. 4, resp. For further discussion of how the fact that God cannot lie places the reliability of God beyond reproach, see q. 6, a. 1, resp., and *In III sent.*, d. 24, q. 1, a. 1.

³² *Super Heb* 11, lec. 1 (Marietti no. 558).

³³ As Roger Aubert notes, "The truth of the propositions for belief do not impose themselves on the [believer]" (Roger Aubert, *Le problème de l'acte de foi* [Louvain, Belgium: Warny, 1958], 49 [translation mine]).

unseen, and based on the authoritative testimony of the revealing God, which, like scientific knowledge, provides grounds for certain and firm adherence.

Having established that Christian faith, as an act of *credere*, involves both the intellect and the will as its principles, it will be helpful to consider these principles (and their objects) in more detail. Following the tradition, and St. Augustine in particular, St. Thomas articulates the Christian account of *credere* as threefold. He observes that, because an act of *credere* involves both the intellect and the will, “The object of faith can be considered either on the part of the intellect, or on the part of the will that moves the intellect.”³⁴ Because the act of Christian faith involves both principles, however, it might be considered in three ways. St. Thomas states:

One of these is the material object of faith, and in this way an act of faith is *to believe in God* [*credere Deum*]. . . . The other is the formal aspect of the object, for it is as the medium on account of which we assent to such and such a point of faith; and thus an act of faith is *to believe God* [*credere Deo*], since . . . the formal object of faith is the First Truth, to Which man gives his adhesion, so as to assent for Its sake to whatever he believes. Thirdly, if the object of faith be considered in so far as the intellect is moved by the will, an act of faith is *to believe unto God* [*credere in Deum*]. For the First Truth is referred to the will, through having the aspect of an end.³⁵

First, the act of faith concerns certain material content or the material object of faith, namely, God and all things as they relate to God and expressed in the articles of faith. This is what St. Thomas calls *credere Deum*: “to believe that God . . .” These articles include “God became incarnate,” “Christ redeemed us,” “Christ forgives sins,” and the like.³⁶

³⁴ ST II-II, q. 2, a. 2, resp.

³⁵ ST II-II, q. 2, a. 2, resp. For similar discussions of these distinctions among *credere Deum*, *credere Deo*, and *credere in Deum*, see: *Super Ioan* 6, lec. 3 (Marietti no. 901); *De veritate*, q. 14, a. 7, ad 7; *Super Rom* 4, lec. 1 (Marietti no. 327); *In III sent.*, d. 23, q. 2, a. 2, qc 2, resp. Assent might occur based on other circumstances. As Pieper observes, “Someone may accept the doctrines of Christianity as truth, *not* because they are witnessed and warranted by the revealing Logos of God, but because he is impressed by their ‘coherence,’ because the boldness and depth of the conception fascinate him, because those doctrines fit in with his own speculations on the mystery of the universe” (*Faith, Hope, Love*, 30–31). As we shall see, such assent is assent otherwise than by faith.

³⁶ See ST II-II, q. 1, a. 1, resp.: “If . . . we consider materially the things to which faith

These are the truths to which the intellect assents.

Second, the act of faith, insofar as it is based on the authoritative testimony of God, is an act of assent to the revealing God. He is the formal object of faith, the motivation for which the will moves the intellect to assent. Or, as St. Thomas notes, God is the “medium on account of which” one assents to the material object of faith. The formal object is God alone, and under the aspect of First Truth. This is what St. Thomas calls *credere Deo*: “to believe God.” According to him, in this act, “the intellect is fixed, so that it clings firmly to the things of faith and assents to them with the greatest certainty.”³⁷ God is the revealer on the basis of which the intellect assents.

In order to clarify this distinction between the material and formal object of faith, consider an analogous instance of the general notion of faith. A good and trusted friend tells you that he saw Bob Dylan at the local fast-food restaurant today. Because it is a good and trusted friend who relays this information and you know that she is neither joking around nor hallucinating, one has good grounds for the will to move the intellect to assent to the truth of “Bob Dylan was at the local fast-food restaurant today.” *What* is believed is “Bob Dylan was at the local fast-food restaurant today.” This is the material object of your belief. It is the content or matter to which you give assent. Because you lack vision of its truth, however, your intellect must be moved to assent by a command of the will on the basis of something else, namely, the authoritative testimony of one you believe to be your good and trusted friend. They are the *medium* through which you come to believe. This is the formal object of your belief.³⁸ In short,

assents, they include not only God, but also many other things, which, nevertheless, do not come under the assent of faith, except as bearing some relation to God, in as much as, to wit, through certain effects of the divine operation, man is helped on his journey towards the enjoyment of God.” A great deal more could be said here. The matters of faith are diverse, and St. Thomas is sure to distinguish between primary and secondary objects of faith, as well as certain presuppositions, namely, the so-called preambles. A complete discussion of these, while important, is beyond our concern here. For discussions of primary and secondary objects of faith in St. Thomas, see, for instance; *ST* II-II, q. 1, a. 1, resp.; q. 2, a. 5, resp.; q. 8, a. 2, resp.; q. 11, a. 2, resp. For discussions of the preambles, see: *In Boet. de Trin.*, q. 2, a. 3, resp.; *ST* II-II, q. 2, a. 3, resp.; a. 4, sc.; I, q. 2, a. 2, resp.; *Summa contra gentiles* I, ch. 3, no. 2; *Super Heb* 11, lec. 1 (Marietti nos. 560 and 577); *In sent.*, d. 3, q. 1, a. 1, sc.; a. 2, sc.

³⁷ *Super Heb* 11, lec. 1 (Marietti no. 558).

³⁸ There is, of course, the distinction between the formal object by which (*quo*) and the formal object which (*quod*). Here, my primary concern is the formal object *quo*. A discussion of the distinction between this and the formal object *quod* will

you believe what your friend has said (material object) on the basis of their authoritative testimony (formal object). Christian faith is something analogous to this. The believer assents to the truths of faith (material object) on the basis of the authoritative testimony of the revealing God (formal object.)

The first aspect and second aspect of the one act of faith primarily pertains to the intellect and its assent to its proper object, the true, but more specifically, in this case, the articles of faith. The third aspect of the act of faith, on the other hand, primarily concerns the will. More specifically, this third aspect pertains to the will's tendency toward God under the formal aspect of its object—namely, the good, and in this case, God as beatifying end.³⁹ This is what St. Thomas calls *credere in Deum*: “to believe unto God.” Although St. Thomas has not yet offered his discussion of the significance of the virtue of charity for this threefold understanding of the act of faith, it is clear that what he has in mind is living faith.⁴⁰ In “living faith,” which is to say, faith formed by charity, the will of the believer tends toward God in love as beatifying end. In order not merely to believe the object of faith, but to love that object as well, the will must be quickened by charity. As we shall see, because the perfection of the virtue of faith requires the perfection of both principles of faith—the intellect and the will—charity must be present in order that the threefold act of the perfect virtue of faith obtain.

In summary, for St. Thomas, the act of Christian faith is an act of *credere*. On the one hand, like opinion but unlike scientific knowledge, in faith, the intellect is moved by a command of the will on the basis of the authoritative testimony. In the case of Christian faith, the intellect of the believer assents to the truths of faith moved by the will on the basis of the authoritative testimony of the revealing God. Further, as in opinion but not in scientific knowledge, in faith, that to which assent is given remains unseen. The truths of faith, as supernatural and beyond the natural human capacities, are seen neither immediately nor mediately seen, and require the movement of the will in order for the assent of the intellect. On the other hand, as in scientific knowledge but not in opinion, the believer

have to be left to another day.

³⁹ Mark D. Jordan describes this third aspect of the act of faith as “believing for the sake of attaining God as one’s last end, as the goal of one’s willing” (*On Faith: Summa Theologiae 2-2, qq. 1–16 of St. Thomas Aquinas*, trans. Mark D. Jordan [Notre Dame: University of Notre Dame Press, 1990], 69n14). See also Aubert, *Le problème*, 58.

⁴⁰ See below for a discussion of the significance or insignificance of the presence of charity for the essential notion of faith.

assents to truths that are certain and to which firm adherence is given. In the case of Christian faith, the believer assents to the truths of faith as certain and does so firmly, because they are revealed by the God who can neither deceive nor be deceived. The Christian act of *credere*, then, has two principles, namely, the intellect and the will. It is an act constituted by an act of the will moving the intellect to assent to the truths of faith (*credere Deum*)—which remain unseen—on the basis of the authoritative testimony of the revealing God (*credere Deo*)—and as such, with certainty and firm adherence—and as a perfect virtue, it is ordered to the attainment of beatitude, namely, loving and living unto God (*credere in Deum*).

The Essential Notion of Faith

As an act of *credere*, again, the act of Christian faith involves two principles, namely, the intellect and the will. St. Thomas will articulate the essential notion of faith with this in mind. As such, he considers the role of both. Now, because any human act is specified by its object or end, and because there are two principles of action in the act of faith, we must consider the act of faith in relation to both principles and their respective ends, but under two distinct *rationes*. More specifically, because the object or end of the intellect is the true and the object or end of the will is the good, we must consider the human act of faith as it relates to both ends. As we shall see, though, only one end is essential, according to St. Thomas, to the notion of faith, while the other is not.

In order to help us here, let us consider the role of the will in faith. For St. Thomas, there are two acts of the will to consider. In the *ST* II-II, he notes, “Some act of the will is required before faith, but not an act of the will informed by charity. This latter act presupposes faith, because the will cannot tend to God with perfect love, unless the intellect possesses right faith about Him.”⁴¹ In his commentary on the *Sentences*, St. Thomas maintains, “It should be said that faith, as such, precedes charity, since the act of will that is required for faith [namely, to be willing to believe] is able

⁴¹ *ST* II-II, q. 6, a. 7, ad 5. Cf. *In III sent.*, d. 23, q. 2, a. 5. Romanus Cessario observes, “Even though this initial will-act does not result in the grace of justification, this first movement of the will toward belief depends on divine help, which theological usage identifies as an actual grace” (Cessario, *Christian Faith and the Theological Life* [Washington, DC: Catholic University of America Press, 1996], 138). Cessario also notes, “Catholic teaching states that the initial act of belief as an effective assent to God’s word depends on a movement of divine grace, though in the adult this initial grace does not equal a full infusion of habitual or sanctifying grace that charity alone produces” (139).

to exist without charity.⁴² Further, he notes, “Charity, when it comes, is said to form the preexistent faith,” and its preexistent will-act.⁴³ Elsewhere, in his commentary on 1 Corinthians, St. Thomas observes, “But because nothing can be loved unless it is known, for the love of charity a knowledge of God is first required. And because this is above nature, there is required, first of all, faith which is concerned with things not seen.”⁴⁴ “There is the act of the will by which the intellect is moved to assent to the truths of faith. This act of the will is essential to the notion of faith. It is not, however, identical to the charity, or the act of the will by which the believer tends toward God as beatifying end. The act of the will that is essential to the notion of faith is, in fact, presupposed by charity. Charity requires that this other act of the will preexist in faith, at least logically.

Whether or not it is accompanied by charity, and, according to St. Thomas, prior to it, an act of the will leads to the assent of the intellect to God as First Truth (*credere Deum* and *credere Deo*). Without charity, however, this faith does not tend toward God as beloved and beatifying end (*credere in Deum*). As Michael Sherwin states, “Faith’s act requires an act of the will. Charity elevates this voluntary component of faith

⁴² *In III sent.*, d. 23, q. 3, a. 1, qa 1, ad 1. Cf. a. 4, qa 3, resp.: “unformed faith preexists [charity].”

⁴³ *In III sent.*, d. 23, q. 3, a. 4, qa 3, ad 3. When discussing the relationship between faith and charity, there is a distinction between logical priority and chronological priority. The former obtains in every instance. Faith, and the will-act proper to it, is always logically prior to charity. Charity presupposes the will-act proper to faith, what Michael Sherwin calls an “appetitive component” in faith that, as I argue below, is healed and elevated, though not constituted, by charity. The latter (chronological priority) does not obtain in every instance. The effects of salvific grace, in which faith, hope, and charity, as well as the gifts of the Holy Spirit, are infused in the believer, occur simultaneously. In such cases, faith remains logically prior, as a presupposition of charity, though not chronologically prior. Nevertheless, faith is not constituted by charity, but infused *with* charity. Faith becomes chronologically prior in the case of those who, for instance, having previously received faith and charity, have fallen into mortal sin, but having repented, having done penance, receive anew the virtue of charity. In that case, faith, which is always logically prior, chronologically precedes charity as that which is lifeless receiving life, unformed receiving form. What follows is concerned with both, and the context should signal which aspect is being considered.

⁴⁴ *Super 1 Cor* 13, lec. 4 (Marietti no. 806). All English translations of *Super 1 Cor* come from *Commentary on the Letters of Saint Paul to the Corinthians*, trans. F. R. Larcher, B. Mortensen, and D. Keating (Lander, WY: Aquinas Institute for the Study of Sacred Doctrine, 2012). Cf. *De veritate*, q. 14, a. 5, ad 4: “Faith precedes charity in regard to the merely cognitive element of faith.”

and brings it to perfection.”⁴⁵ Sherwin also observes, “In Saint Thomas’ view, charity’s act presupposes and depends on conceptual knowledge in the intellect. It presupposes faith’s knowledge of charity’s proper object, God.”⁴⁶ The act of the will essential to faith, then, is not charity. The command of the will in faith is presupposed by charity. The virtue of charity perfects this prior act of the will.

None of this suggests that the prior act of the will presupposed, elevated, and perfected by charity is not grace. It is quite the opposite. Because faith involves both the intellect and the will, there is a twofold grace. These graces that pertain to both the intellect and the will. Of course, faith concerns those things that are disproportionate to the capacities of the light of natural human reason. In order for the intellect to assent to the truths of faith, then, God must offer a further light beyond the natural light of reason. This is called the light of faith (*lumen fidei*). As St. Thomas states, “By the light of faith...a man assents to matters of faith and not to those which are against faith.”⁴⁷ By virtue of the grace of the light of faith, the intellect is healed and elevated such that it can now assent to truths that are beyond the reach of its natural capacities. Having been “enlightened by faith,”⁴⁸ the believer has the eyes to see the credibility of what has been proposed for belief, not by the sight of science and demonstration, but by the sight of the one in whom they believe, the authoritative and trustworthy God who reveals.

While the first aspect of preparation of grace in faith pertains to the intellect, a second involves the will. It too needs healing and elevation that it might rightly and effectively command the intellect to assent to the truths of faith based on the authoritative witness of God. The fallen will must be turned back toward God. More specifically, it must be given a divine instinct (*instinctus*) that it might tend toward the things of God.⁴⁹ As Sherwin states, “Aquinas describes God’s action on the will in faith as an *instinctus*, . . . ‘the interior *instinctus* to believe.’”⁵⁰

⁴⁵ Michael Sherwin, *By Knowledge and By Love: Charity and Knowledge in the Moral Theology of St. Thomas Aquinas* (Washington, DC: Catholic University of America Press, 2005), 163.

⁴⁶ Sherwin, 147. See also 161, 203, and 154: “Faith has priority in revealing the object [to charity].”

⁴⁷ *ST* II-II, q. 2, a. 3, ad 2. Cf. *De veritate*, q. 14, a. 2, resp.

⁴⁸ *ST* II-II, q. 2, a. 3, ad 2.

⁴⁹ For an interesting discussion of the light of faith and the divine *instinctus*, especially vis-à-vis Max Seckler, see Edward Schillebeeckx, *Revelation and Theology*, vol. 2, trans. N. D. Smith (New York: Sheed and Ward, 1968), esp. 32–58.

⁵⁰ Sherwin, *By Knowledge and By Love*, 144. See also Cessario, *Christian Faith and*

In faith, the intellect, enabled by the grace of the *lumen fidei*, assents to the truths of faith by a command of the will, enabled by the grace of the “divine *instinctus*.” As Sherwin observes, “In Aquinas’s mature theology of faith, . . . faith both imparts a higher cognitive light, which is a fuller participation in the divine light, and a higher appetitive inclination, which is a fuller participation in the divine *instinctus*.”⁵¹ We must be clear, again, that the *instinctus* of the will in faith is not identical with the theological virtue of charity. It is a prior act of the will present in faith that is presupposed by charity. Sherwin remarks, “Aquinas regards charity as perfecting the appetitive component of faith.”⁵² This appetitive component is the graced divine *instinctus*. Sherwin continues, “Faith’s act requires an act of the will. Charity elevates this voluntary component of faith and brings it to perfection.”⁵³ According to Sherwin, and following St. Thomas, this “voluntary component of faith” is not charity, but rather, it is preexistent and presupposed by charity. It is that which charity elevates and perfects.⁵⁴

In this context, it will be helpful to distinguish between the habit of faith and the perfect virtue of faith. The perfect virtue requires charity. The habit does not, however. The habit of faith is the same in both. St. Thomas states, “What pertains to the will [i.e., charity], does not pertain directly to faith, so as to be able to differentiate the habit of faith. But the distinction of living from lifeless faith is in respect of something pertaining to the will, that is, charity, and not in respect of something pertaining to the intellect. Therefore, living and lifeless faith are not distinct habits.”⁵⁵

the Theological Life, 134. Similarly, Benoit Duroux observes, “It is necessary to stop at this very important idea, namely, interior movement, and see how St. Thomas conceives and explains it. Among the terms employed to designate it, those of ‘interior motion,’ ‘instinct,’ ‘inclination of the heart,’ signify the impressed impulse on the affectivity” (Benoit Duroux, *La psychologie de la foi chez saint Thomas d’Aquin* [Paris: Têqui, 1963], 99 [translation mine]).

⁵¹ Sherwin, *By Knowledge and By Love*, 145. See *ST* II-II, q. 2, a. 9, ad 3.

⁵² Sherwin, *By Knowledge and By Love*, 121.

⁵³ Sherwin, *By Knowledge and By Love*, 163.

⁵⁴ Sherwin maintains, I think rightly, “Faith itself has an appetitive component. Thus, stated more accurately, charity’s priority consists in elevating the appetitive component of faith’s own act” (*By Knowledge and By Love*, 154n31).

⁵⁵ *ST* II-II, q. 4, a. 4, resp. Here, St. Thomas also explicitly states, “Living and lifeless faith are one and the same habit.” For St. Thomas’s other discussions of living and lifeless faith, see *In III sent.*, d. 23, q. 3, a. 1, qc 3; d. 25, q. 1, a. 1, qc 2, ad 2; q. 1, a. 2, ad 4; *ST* III, q. 49, a. 1, ad 5; q. 68, a. 4, ad 3. Recall, the act of faith, both living and lifeless, does involve an act of the will enabled by grace, namely, the divine *instinctus*. This act of the will, however, is not identical to the act informed by charity. Charity, again, presupposes the will-act or appetitive component already

The presence or absence of charity is not, for St. Thomas, the determining form of faith qua faith. Faith remains faith with or without charity.⁵⁶

Recall that faith, according to St. Thomas, has two principles, namely, the intellect and the will. The habit of faith, and not the perfect virtue, perfects the former, though not (without charity) the latter. As St. Thomas states, "Faith resides in the speculative intellect."⁵⁷ Also, he remarks, "To believe is immediately an act of the intellect, because the object of that act is 'the true,' which pertains properly to the intellect. Consequently, faith which is the proper principle of that act, must needs reside in the intellect."⁵⁸ The intellect assents to the truths of faith by virtue of the habit of faith. In faith, the intellect is perfect with respect to its object, namely, the true. As St. Thomas observes, "Lifeless faith, though it is not simply perfect with the perfection of a virtue, is, nevertheless, perfect with the perfection that suffices for the essential notion of faith."⁵⁹ Following St. Thomas, Joseph Wawrykow notes as much, saying that lifeless faith is "perfective of the intellect."⁶⁰ It assents to the Trinity, the Incarnation, that Christ redeems, that in Christ we are forgiven, and so on. Because faith is immediately an act of the intellect, and not the will, even lifeless faith can assent to the true, which is its object, and in particular, the truths of faith. Both living and lifeless faith do this.

What difference does charity make, then? Faith formed by charity, namely, living faith, is a perfect virtue. It is perfective of both principles of faith, intellect and will. As such, it both assents to the truths of faith and loves that to which it assents. Nonetheless, lifeless faith is, according to St. Thomas, perfect in its primary subject, namely, the intellect. It has the

present in the act of faith.

⁵⁶ ST II-II, q. 4, a. 4, resp. St. Thomas also remarks, "Living and lifeless faith do not differ specifically, as though they belonged to different species" (a. 5, ad 3). Cf.: *De veritate*, q. 14, aa. 5–7; *In III sent.*, d. 23, q. 3, aa. 1 and 4. See also *In III sent.*, d. 23, q. 3, a. 1, qa 3, sc 1: "Habits are diversified by acts and objects. But formed and unformed faith do not differ with respect to the proper object of faith, which is the first Truth. Therefore, formed and unformed faith do not differ in species." Preller seems to admit that the habit of living and lifeless faith is the same. Yet, he also seems to overlook the significance of St. Thomas's account of this identity (*Divine Science*, 262).

⁵⁷ ST II-II, q. 4, a. 2, ad 3.

⁵⁸ ST II-II, q. 4, a. 2, resp. Cf. *Super Heb* 11, lec. 1 (Marietti no. 558); *In III sent.*, d. 23, q. 2, a. 3.

⁵⁹ ST II-II, q. 6, a. 2, ad 1.

⁶⁰ Joseph Wawrykow, "The Theological Virtues," in *The Oxford Handbook of Aquinas*, ed. Brian Davies and Eleonore Stump (Oxford: Oxford University Press, 2014), 292.

same habit of faith as living faith.

We must be careful here, however. In the case of lifeless faith, it is perfective of only one principle of faith, namely, the intellect, and not the other, namely, the will. The latter exists only in faith formed by charity. The relationship between living and lifeless faith is not, according to St. Thomas, the relationship between success and failure vis-à-vis the true. Rather, it is a relationship of perfect to imperfect. This is important to note. St. Thomas states, "For formed faith, assents to first truth with a perfect will, whereas formless faith *does the same* with an imperfect will."⁶¹ Also, "Living and lifeless faith do not differ specifically, as though they belonged to different species. But they differ as perfect and imperfect within the same species."⁶² Note, again, for St. Thomas, both formed faith (i.e., faith accompanied by charity) and unformed faith (i.e., faith without charity) do "the same" thing, namely, assent to God and the truths of faith. Because this "same" thing pertains only to one principle of faith, lifeless faith is imperfect. To be perfect, it requires charity. So, the issue is not about whether or not one is perfect with respect to both principles of faith, intellect and will, but rather, whether or not one is perfect with respect to that which enables the intellect to assent to God and the truths of faith. Both living and lifeless faith do this. They do the "same" thing, one perfectly and the other imperfectly.

The same habit is shared by living and lifeless faith. The acts of each, however, are different. One is perfect with respect to the intellect alone (lifeless faith), while the other is perfect with respect to both the intellect and the will (living faith). The former is imperfect absolutely, but perfect with respect to the intellect, namely, its attainment of its object or end, the true, such that it assents to God and the truths of faith. The latter is perfect absolutely, with respect to both the intellect and the will such that it both assents to God and the truths of faith and loves that to which it assents. This is the perfection of virtue.

The perfect virtue of faith, then, requires perfection in both the intellect and the will. Though it has what is required to be "perfective of the intellect," lifeless faith does not have what is required for the perfection of both principles of faith. St. Thomas states, "The act of faith will be perfect, if the will is perfected by the habit of charity and the intellect by the habit

⁶¹ *De veritate*, q. 14, a. 7, resp. (emphasis added). See also q. 14, a. 7, ad 6: "They are as perfect [i.e., formed faith], which attains to the character of the genus, and the imperfect [i.e., formless faith], which has not yet attained to it." Cf. *In III sent.*, d. 23, q. 3, a. 1, qa 3 and ad 1.

⁶² *ST II-II*, q. 4, a. 5, ad 3.

of faith, but not if the habit of charity is lacking. Consequently, faith formed by charity is a virtue, but not unformed faith.”⁶³ Because lifeless faith lacks charity, it lacks the tendency toward God in love and as beatifying end. Because it does not love that to which it assents, which is to say, it is not perfect in both principles (intellect and will), it cannot be perfect as a virtue. Living faith, on the other hand, does love that to which it assents, and as such, is the perfect virtue of faith. Again, living faith is perfective of both principles, unlike lifeless faith, which is perfective, as faith, of only one, namely, the intellect with respect to the true.

This account seems to undermine Preller’s claim that only living faith, or what he calls “live faith,”⁶⁴ conforms the intellect to the true—in this case, God and the truths of faith. St. Thomas maintains that even those with lifeless faith are perfect with respect to the intellect, and as such, they are able to assent to God and the truths of faith. He is able to make such claims because he distinguishes between the two principles and their respective objects or ends. St. Thomas has space to consider the possibility that the intellect attains its end—namely, the true—without the will being ordered toward or attaining its end, which is the good, as loved. Because Preller articulates it in terms of a packaged deal—in which case conformity obtains only if both the intellect and the will are perfected—he cannot admit an instance in which only one principle is perfected while the other is not. In the case of lifeless faith, which lacks perfection with respect to the will, because it does not love that to which it assents, it cannot count as conformity. It does not even seem to count as assent to truth. Preller cannot conceive of the possibility that lifeless faith might conform the intellect to truth—and as such, to God—while the will does not conform to God as beatifying end. And yet, St. Thomas clearly does conceive it and affirm it.

We should be clear here about what St. Thomas is not saying, however. He is not claiming that lifeless faith is meritorious or salvific. Lifeless faith is not. In *De veritate*, St. Thomas states very clearly, “No act can be meritorious and acceptable to God unless it proceeds from love [which is to say, charity].”⁶⁵ Lifeless faith is an act that does not proceed from love; it lacks charity. As such, it is neither meritorious nor salvific. One with

⁶³ *Super Rom* 1, lec. 6 (Marietti no. 106). All English translations of *Super Rom* come from *Commentary on the Letter of Saint Paul to the Romans*, trans. F. R. Larcher (Lander, WY: Aquinas Institute for the Study of Sacred Doctrine, 2012).

⁶⁴ Preller, *Divine Science*, 241.

⁶⁵ *De veritate*, q. 14, a. 5, sc 3. Cf. *ST* II-II, q. 2, a. 9, ad 1; *In 1 Cor* 8, lec. 1 (Marietti nos. 423 and 426).

lifeless faith believes, but they do not love what (and who) they believe. As Wawrykow observes, "It may be that the person never receives the charity that would form faith to God as beatifying end. That person will simply believe and do so on the basis of God's authority, but to no good, saving effect."⁶⁶ In claiming that charity is not determinative of faith's assent to the truths of faith, then, the issue is not about the merit of lifeless faith, of which there is none. One is not justified apart from charity. Rather, it is about assent to the truths of faith, through grace, but in the case of lifeless faith, without loving and possibly attaining that which is believed.

At this point, in order to drive the point home, I would like to highlight an especially enlightening quote from St. Thomas regarding faith and charity: "He who receives faith from God without charity, is healed from unbelief [*sanatur ab infidelitate*], not entirely (because the sin of his previous unbelief is not removed) but in part, namely, in the point of ceasing from committing such and such a sin."⁶⁷ He clearly affirms that even faith without charity heals from unbelief. That is to say, even lifeless faith attains truth, and in particular, the truths of faith.⁶⁸ Note, however, that he does seem to qualify this claim. The relevant healing is only "in part." This might give us pause, but it need not. Insofar as the fault or blame (*culpa*) of previous unbelief remains, the healing is partial. The fault of previous unbelief is not, without charity and sanctifying grace, removed. This is true. With respect to the current assent of the intellect, however, those with lifeless faith are healed from unbelief, and moreover, it is a gift. Lifeless faith enabled by grace heals the believer such that they assent to God and the truths of faith. In this context, it is difficult to understand how, pace Preller, healing from unbelief could be taken seriously if lifeless faith did not conform the mind of the believer to the mind of God. Lifeless faith, for St. Thomas, heals from unbelief, conforms the intellect to the true, and as such, faith conforms the mind of the believer to the source of truth, namely, God.⁶⁹ Again, this alone does not remove the guilt of previ-

⁶⁶ Wawrykow, "The Theological Virtues," 293.

⁶⁷ *ST* II-II, q. 6, a. 2, ad 3.

⁶⁸ Note that what it means to be healed from "unbelief," which is to say, to no longer be an *infideles*, is simply what it means to have faith. Those healed from unbelief, have the grace of faith.

⁶⁹ The claim that lifeless faith conforms to the mind of God should not be surprising, nor problematic, as it seems to be for Preller and others, like D. Stephen Long. All cognition of truth, whether natural or supernatural, is a participation in God's knowledge, because it is true, and God knows it. If natural cognition of truth is a participation in God's own knowledge, which seems to entail a kind of conformity to the mind of God, then, the notion of graced (i.e., supernatural) cognition of

ous unbelief or mortal sin, but it does remove unbelief vis-à-vis God and the articles of faith. Those with lifeless faith remain Christian, it seems to me; they are believers.⁷⁰

This claim about the relationship between faith and charity—namely, that faith (which assents to the truths of faith) can remain apart from charity—is both paralleled and confirmed by St. Thomas's discussion of the relationship between faith and hope. First, much as he affirms in his considerations of faith and charity, St. Thomas maintains the priority or precedence of faith vis-à-vis hope. Faith precedes hope: "Absolutely speaking, faith precedes hope. For the object of hope is a future good, arduous but possible to obtain [in faith through charity]. In order, therefore, that we may hope, it is necessary for the object of hope to be proposed to us as possible." He continues, "Now the object of hope is, in one way, eternal happiness, and, in another way, the Divine assistance: . . . and both of these are proposed to us by faith, whereby we come to know that we are able to obtain eternal life, and that for this purpose the Divine assistance is ready for us."⁷¹ If there were any doubt, at the end of the *respondeo* in the same article, he states, "Faith precedes hope."⁷² According to St. Thomas, one does not and cannot hope for the attainment of an end about which one has no cognition. Faith provides that cognition. As such, faith and its deliverances are presupposed by hope.

Furthermore, because faith precedes hope, the former can remain without the latter. That is to say, faith does not depend on hope in order to obtain. As St. Thomas notes, "If we remove that which follows, that which precedes remains. But hope follows faith. . . . Therefore when hope is removed, faith can remain; so that, not everyone who despairs, is an unbe-

truth in lifeless faith, though without charity, is itself a participation in God's own knowledge. That this is a kind of conformity to the mind of God, seems clear.

⁷⁰ The Council of Trent declares this. The canon 28 of the *Decree on Justification* states, "If anyone says that when grace is lost by sin, faith too is always lost; or that the faith that remains is not true faith, even if it is not a living faith [referencing James 2:26]; or that one who has faith without charity is not a Christian: let him be anathema" (*Decrees of the Ecumenical Councils*, trans. Norman P. Tanner [Washington, DC: Georgetown University Press, 1990], 681). Along such lines, Cessario notes, "Such persons [who possess only unformed faith], in some sense, comprehend the truth about God and the divine mysteries of the Trinity, of the Incarnation, even of the entire sacramental economy of salvation, and this knowledge serves them in a way that eludes one who knows no saving truth about God" (*Christian Faith and the Theological Life*, 145).

⁷¹ *ST* II-II, q. 17, a. 7, resp.

⁷² *ST* II-II, q. 17, a. 7, resp.

liever.”⁷³ Because faith precedes hope, a lack of hope, namely, despair, does not necessarily remove the faith upon which hope depends. This account parallels and confirms St. Thomas’s discussion of the relationship between faith and charity. Just as faith precedes hope, so too, faith precedes charity. As such, just as the presence or absence of hope is not determinative of the presence or absence of faith, so too, the presence or absence of charity is not determinative of the presence or absence of faith. Further, just as hope might be removed and yet faith remain, so too, as we have shown, charity might be removed and yet faith remain.

That faith, and as such, the assent to God and the truths of faith, might remain without either hope or charity is made even clearer when St. Thomas discusses the implications of mortal sin: “A man, while retaining in the universal, the true estimate of faith, viz., that there is in the Church the power of forgiving sins, may suffer a movement of despair, to wit, that for him, being in such a state, there is no hope of pardon, his estimate being corrupted in a particular matter. In this way there can be despair, *just as there can be other mortal sins, without unbelief*.”⁷⁴ This seems straightforward. There can be despair without unbelief. Said differently, there can be faith without hope. This is true, as St. Thomas maintains, of “other mortal sins” as well. Now, mortal sin removes charity. It is clear, then, that mortal sin, which is to say, the absence charity, does not lead to unbelief or a lack of faith. As Wawrykow observes, according to St. Thomas, “Charity can be lost by mortal sin, while faith remains—as unformed.”⁷⁵

I think it is appropriate, here, to offer a more concrete illustration of the import of these claims. Consider the sacrament of penance. When the believer is in the state of mortal sin, which is to say, without charity, they are in need of forgiveness and reconciliation. Though in such a state, they might seek reconciliation through the sacrament of penance, or at least, believe in faith that forgiveness is offered in Christ and through the sacrament. They do so, it seems to me, because they, though lacking charity (at least those in the state of mortal sin), believe certain truths of the faith, namely, that Christ forgives, and that forgiveness might be obtained through the sacramental means provided by Christ and in the Church. Otherwise, why believe that forgiveness is offered and might be obtained, such that one might seek reconciliation?⁷⁶ As Romanus Cessario remarks,

⁷³ ST II-II, q. 20, a. 2, sc.

⁷⁴ ST II-II, q. 20, a. 2, resp. (emphasis added).

⁷⁵ Joseph Wawrykow, *A-Z of Thomas Aquinas* (London: SCM, 2005), 56–57.

⁷⁶ Of course, such claims are not uncontroversial, at least ecumenically. The very notion of “mortal sin” is not acceptable in all Christian traditions. Moreover, the

“The person who assents to this truth with unformed faith remains better disposed to receive the grace of justification than the person who does not believe that Christ himself—in the human person of the priest—stands ready to welcome personally the contrite sinner.”⁷⁷

St. Thomas’s account of the relationship between faith and hope both parallels and confirms his account of the relationship between faith and charity. Just as faith might remain without hope, so too, faith might remain without charity. The presence or absence of hope is not determinative of the presence or absence of faith, nor is the presence or absence of charity. Even dead faith heals the believer from unbelief. In lifeless faith, the believer has the same habit. They can still assent to the truths of faith (material object) and on the basis of the authoritative testimony of the revealing God (formal object), though, without charity, not in love. The act that flows from lifeless faith remains perfective of the intellect, enabling the assent to God and the truths of faith. It remains, however, imperfect with respect to its other principle, namely, the will. In short, though lifeless faith is not the living faith that orders the believer toward their beatifying end and in love, it still involves faith according to its essential notion, as articulated by St. Thomas. Moreover, this faith is enough to believe that we have access to forgiveness in Christ and through the sacrament of penance.

An Interpretive Difficulty

There is a specific interpretive difficulty that arises quickly. St. Thomas quite explicitly affirms that “the love of charity is the form of faith.”⁷⁸ If charity is the form of faith, and a form is that which specifies what something is, how can we maintain that lifeless faith, which lacks this form, is the very same habit as living faith? How is charity the form that specifies

precise relationship between believing in the possibility and seeking that forgiveness raises the question of “when” charity or sanctifying grace enters the picture. Does the very fact that one seeks absolution already indicate the reception of charity and sanctifying grace, to which the sacrament merely attests (as might be the case in some Lutheran traditions), or is lifeless faith, accompanied by the hope of forgiveness, not yet charity or sanctifying grace apart from absolution through the sacrament. These things are obviously complicated. A full account of them is beyond the scope of this essay. Let me simply say, from a Roman Catholic perspective, taking the necessity of the sacraments seriously, that lifeless faith seems necessary, as a ground, for any movement toward the reception of absolution and sanctifying grace, no matter whether that occurs, in some cases, prior to the sacrament (by a kind of desire) or in the sacrament itself.

⁷⁷ Cessario, *Christian Faith and the Theological Life*, 143.

⁷⁸ *ST* II-II, q. 4, a. 3, sc.

what faith is and yet lifeless faith, which lacks charity, still be the same habit or, further, attain the essential notion of faith? Is St. Thomas inconsistent here?

I think St. Thomas is being consistent. In order to show this, let us step back. For St. Thomas, anything that specifies something does so “after a manner of a form.”⁷⁹ As he states, “Each thing works through its form.”⁸⁰ Human acts are specified by the object or end to which they are ordered. In the act of faith, the end is God. Because faith has two principles, however, that object or end is, as we have seen, twofold. On the one hand, with respect to the intellect, the end of faith is God considered as First Truth. This pertains to the first two aspects of the threefold act of faith, namely, the material and the formal object. On the other hand, with respect to the will, the end of faith is God considered as Ultimate Good. This pertains to the third aspect of the act of faith, namely, tending toward God in love as beatifying end. What is the form, then, that enables the attainment of each of these ends? Are they the same form? To the latter, St. Thomas says not quite.

St. Thomas makes a key distinction, here, between the intrinsic and the extrinsic form of faith. The intrinsic form is that which specifies faith as faith. The extrinsic form, though it adds something to faith, does not do this: “That which gives faith its form, or makes it live, is not essential to faith.”⁸¹ He continues, “Now the lifelessness of faith is not essential to the species of faith, since faith is said to be lifeless through the lack of an extrinsic form.”⁸² Note that neither the life nor the lifelessness of faith is essential or intrinsic to faith. Each is non-essential and extrinsic. As such, faith obtains, insofar as it is present, whether or not it is living or lifeless. More to the point, according to St. Thomas, charity is both extrinsic and non-essential—we might say accidental—to faith *qua* faith. He states, “That which faith receives from charity is accidental to faith in its natural constitution.”⁸³ Elsewhere, St. Thomas maintains, “But charity is outside of the essence of faith. Therefore, the habit of faith is not differentiated

⁷⁹ *ST* II-II, q. 4, a. 3, resp.

⁸⁰ *ST* II-II, q. 4, a. 3, sc.

⁸¹ *ST* II-II, q. 4, a. 4, ad 2. Cf.: *De veritate*, q. 14, a. 5, ad 1 (“Charity is not called the form of faith in the way in which a form is part of an essence. . . It is called form in so far as faith acquires some perfection from charity”); *In III sent.*, d. 23, q. 3, a. 1, qa 3, sc 2 (“But charity is a habit separate from faith in essence”); q. 3, a. 4, qa 3, sc 1 and resp.; *ST* II-II, q. 4, a. 4, ad 4; and *Super Rom* 1, lec. 6 (Marietti no. 107).

⁸² *ST* II-II, q. 6, a. 2, resp.

⁸³ *De veritate*, q. 14, a. 6, ad 1; cf. a. 5, ad 4.

because it has or does not have charity.”⁸⁴ As an extrinsic form, charity does not constitute faith as faith, nor is it necessary that faith be faith. In short, the presence or absence of charity is not determinative of the presence or absence of faith, which is to say, the presence or absence of charity is not determinative of the capacity to assent to God and the truths of faith.

Charity enables faith to assent to the truths of faith with more promptitude and in love. Charity is not, though, the intrinsic form that makes faith the habit of faith, but the extrinsic form. It merely quickens or enlivens faith. Intrinsic to the habit and act of faith is the essential notion, which pertains to the perfection of the intellect and with respect to the true. Insofar as it has the one same habit and act of faith, lifeless faith is, again, “perfective of the intellect.”⁸⁵ The extrinsic form, which is charity, allows the same habit of faith to be perfect with respect to the other principle of faith, namely, the will. Charity does not determine the species of faith, but it supervenes on the faith that is prior, perfecting it by quickening it or making it living. That is to say, as shown above, charity makes faith love and live for what it already believes. As a perfect virtue, faith is “perfected and formed by charity.”⁸⁶

Insofar as charity is the extrinsic form, it is not an aspect of the essential notion of faith. Faith might obtain or remain regardless of the presence or absence of charity. Contrary to Preller and others, “live faith” is not required in order that the mind might assent to God, that it might, however imperfectly, conform to the truth of God. Lifeless faith does this. Faith without charity still heals from unbelief. It is still perfective of the intellect with respect to its object, namely, the true. It still assents to God and the truths of faith, though not in love.

Résumé

In summary, according to St. Thomas, Christian faith is an act of *credere*. On the one hand, like opinion but unlike scientific knowledge, it involves the movement of the intellect by a command of the will, and to an object that remains unseen. On the other hand, like scientific knowledge but unlike opinion, insofar as it rests on the authoritative testimony of the revealing God who cannot deceive or be deceived, the assent of faith is certain and firm. Faith assents to the articles of faith (material object) on

⁸⁴ *De veritate*, q. 14, a. 7, sc 2; cf. *ST* II-II, q. 4, a. 3, obj. and ad 2.

⁸⁵ Wawrykow, “Theological Virtues,” 292. See also Cessario, *Christian Faith and the Theological Life*, 137: “Theological faith—as a distinctive *habitus* in the human person—shapes principally the mind of the believer.”

⁸⁶ *ST* II-II, q. 4, a. 3, resp.

the basis of the authority of God (formal object), and when accompanied by charity, it is ordered toward union with the triune Lord (beatifying end). The essential notion of faith, however, the faith shared by both living and lifeless faith, does not require charity. Even lifeless faith is perfective of the intellect with respect to its proper object, namely, the true. Even lifeless faith, enabled by the graces of the *lumen fidei* and the divine *instinctus*, can assent to God and the truths of faith, though without love. Charity elevates and perfects faith—and its prior will-act—such that faith becomes living and meritorious. Said differently, charity enables faith to attain and love that which is believed. Charity is not, then, constitutive of faith as its intrinsic form. Rather, charity is an extrinsic form that adds to the faith that precedes it. That which precedes it, nonetheless, remains what it is, namely, the grace of faith by which the believer assents to God and the articles of faith. Can dead faith assent to God? According to St. Thomas, the answer is yes. N.V.