

Debt, Punishment, and Payment: A Meditation on the Cross, in Light of St. Anselm

BRUCE D. MARSHALL
Southern Methodist University
Dallas, Texas

NOT EVERY biblical scholar concludes his book on the Bible with a chapter on St. Anselm. But then Gary Anderson is not just any biblical scholar. No living theologian known to me—whether the field be Bible, history, or systematic theology—has been so successful as he in showing how rigorous study of ancient texts in their linguistic and cultural setting can shed positive light on Catholic doctrine and theology. His final chapter on Anselm is a case in point. Having shown how the concepts of debt and payment, so unpopular in contemporary theology, are utterly basic to the idea of sin in the later Old Testament and in the New Testament, he concludes his book by showing how Anselm, so unpopular in contemporary theology, is deeply biblical in his reliance on these ideas to understand the Incarnation and the Cross.¹

Here my hope is simply to add a footnote to Anderson's work by reflecting further on the concepts of debt and payment and how they help us understand the Cross. The standard term for payment in medieval theology, at least where the payment has some bearing on the debtor's relationship with God, is "satisfaction." So I will be concerned with the Christological use of the concept of satisfaction, especially, but not only, in St. Anselm's *Cur Deus homo*, the writer (and the work) with whom the term is perhaps most widely associated.

Closely bound up with the notions of debt and satisfaction (or payment) is the concept of punishment. As Anderson shows, punishment is the threat which looms before the biblical debtor who cannot make

¹ Gary A. Anderson, *Sin: A History* (New Haven, CT: Yale University Press, 2009), 189–202.

satisfaction—who cannot pay. The paradigm here is King Nebuchadnezzar in the book of Daniel, whom God will punish to the point of making him eat grass with the oxen if he does not pay down the debt of his sin by the giving of alms (Dn 4:25–27). The Bible, Anderson observes, sometimes clearly conceives of punishment itself as a way of paying off the debt of sin. His main text for this view is Isaiah 40, where Israel has paid double for all her sins by suffering the punishment of exile in Babylon. But where the Bible conceives of sin as debt it can also, and perhaps more usually, present punishment not as a way of making payment on the debt of sin, but as the dark *alternative* which confronts those who will not, or cannot, pay down their debt.

So it is in Daniel 4, and so it is with Anselm. For him punishment is not a form of satisfaction, but what has to happen when satisfaction cannot be made. In this he has an entirely sure grip on the Bible's economy of sin, debt, payment, and punishment as Anderson convincingly presents it. To be sure, few contemporary readers of Anselm grasp, as Anderson does in his concluding chapter, this elementary but cardinal point about what Anselm is doing. But I am getting ahead of myself. We will return to Anselm's treatment of this point in due course.

It is striking to observe that the views expressed in Anselm's great treatise on the Incarnation were almost as unpopular in the Middle Ages as they are today. Most scholastic theologians considered Anselm's argument when reflecting on the saving significance of the Cross, especially when they commented on Peter Lombard's Augustinian treatment of Christ's passion in Book III of his *Sententiae* (dist. 20).² But few were willing to accept his conclusions. In particular, medieval scholasticism is virtually unanimous in rejecting Anselm's argument that the Incarnation of God is necessary for the redemption of humanity, and equally unanimous in rejecting the idea that lies behind the necessity of Incarnation—that

² Note that the Lombard, in *Sent.* III, distinction 20, never introduces the notion of satisfaction to understand the Cross. Evidently this move is original on Anselm's part, while the Lombard continues to follow the patristic and early medieval usage, where "satisfaction" has its doctrinal home only in the treatment of the sacrament of penance (see especially *Sent.* IV, dd. 15–16). By the mid-thirteenth century, however, Anselm's usage had taken hold, and commentators on the *Sentences* regularly follow it where the Lombard himself had not. Giulio Silano has done the great service of providing an English translation of Peter Lombard's *Sententiae* based on the most recent critical edition. For the passages just mentioned, see Peter Lombard, *The Sentences*, Book 3: *On the Incarnation of the Word* (Toronto: Pontifical Institute of Mediaeval Studies, 2008), 84–88, and *The Sentences*, Book 4: *On the Doctrine of Signs* (Toronto: Pontifical Institute of Medieval Studies, 2010), 77–93.

humanity can be salvaged only if it offers satisfaction to God, a payment adequate to the magnitude of the crime.

The widespread disregard for Anselm in current theology has quite different motives. For many of our contemporaries, the very idea that we could be in debt to God is the product of a debased and sub-Christian idea of God. The Christian God is a giver of gifts, not a receiver of tribute. By thinking of God as a creditor who demands repayment—let alone as one who will accept payment in blood—Anselm and the Western tradition after him have fatally parted ways with the biblical and patristic understanding of God and redemption. In the process they have bound anyone who follows them to a God, and a theology, more pagan than Christian.³

Versions of this sweeping rejection of Anselm are to be found not only among theologians of classic liberal Protestantism, where it seems to have originated (e.g., Adolf von Harnack), but among traditionally minded Catholic theologians (e.g., the Oratorian Louis Bouyer), traditionally minded Lutherans (e.g., Gustav Aulen), contemporary theologians of “the gift,” both Catholic and Protestant, and contemporary advocates of a “non-violent atonement,” also both Catholic and Protestant.⁴ These theologians differ greatly in their understandings of God and redemption, but they have in common a dim view of the thought that our relationship with God can be conceived in terms of a debt that we might—or might not—succeed in paying off. So we can begin this meditation on the Cross *secundum mentem Anselmi* by reflecting on the very idea that we might owe God a debt.

Debt Satisfied

After reading Gary Anderson’s book, the response to these modern suspicions about theological debt-language might seem quite simple. This way

³ In the most familiar version of this criticism, Anselm’s notions of satisfaction and honor, and thereby his basic idea of God, are essentially products of the “feudal” culture to which he is assumed to have belonged, rather than of the scriptural witness to Jesus Christ. As Guy Mansini has shown, however, Anselm actually gets his ideas of satisfaction and honor from the scripturally saturated *Rule* of St. Benedict, and thus from the already ancient monastic culture in which he lived. See “St. Anselm, Satisfactio, and the Rule of St. Benedict,” in Guy Mansini, O.S.B., *The Word Has Dwelt Among Us: Explorations in Theology* (Ave Maria, FL: Sapientia Press, 2008), 73–92. See also the essay by David Whidden cited in the next note.

⁴ On the interpretation of the *Cur Deus homo* in modern theology, see David Whidden, “The Alleged Feudalism of Anselm’s *Cur Deus Homo* and the Benedictine Concepts of Obedience, Honor, and Order,” *Nova et Vetera*, forthcoming. Regarding gift and non-violence as ways of understanding the Cross, see the brief comments in Bruce D. Marshall, “Treasures in Heaven,” *First Things* 199 (January 2010), 23–26. Some passages of this paper in the section entitled “Debt as Gift” are adapted from that essay.

of thinking about sin and redemption is utterly basic to the Bible and to early Christianity. The common suggestion that we part from the Bible and the Fathers when we think of our relationship with God in terms of debt and payment is therefore wholly without merit. If you don't like to talk theology in these terms, get over it. That's your problem, not the Bible's or the tradition's.

While there's probably something soul-satisfying about this kind of response, it doesn't do much to further the *intellectus fidei*. Against widespread current assumptions, we need to see that debt and associated concepts are inextricable from the biblical way of thinking about sin and salvation. But in order to *understand* this basic biblical teaching, we need to see what sense it makes to think of ourselves as debtors to God at all. The most economical way to do this, as the scholastics rightly teach us, is to consider objections to the idea that we can incur a debt to God.

Perhaps the most obvious objection to the thought that we can owe God a debt is that such a notion is itself incompatible with fundamental elements in the Bible's depiction of God. The biblical God is immeasurably merciful and forgiving. He abounds in steadfast love. It is incompatible with the character of such a God to count up sins, let alone to reckon these as debts to be paid. As the psalmist asks, "If thou, O Lord, should mark iniquities, Lord, who could stand? But there is forgiveness with thee . . ." (Ps 130:3–4). Even if Anderson is right that there is a deep strain of thinking in the Bible that sees God as marking debts and demanding compensation, so the objection goes, there is no way to reconcile this with the biblical understanding of God's love, mercy, and forgiveness.

According to the logic of this objection, when faced with an apparent contradiction in the way the Bible speaks of God, we have to choose between two incompatible features of the biblical witness. We can lessen the cognitive strain in this, as interpreters of the Bible often do, by assigning the bothersome material to a somehow less authentic layer of biblical tradition. So we might say that the language of debt is too early, or too late, to have the same weight as the language of mercy, that it represents one sort of communal interest rather than another and better one, and so forth. This effectively eliminates the contradiction that troubles us, by seeing canonicity as a matter of degree and assigning unattractive passages to a lower canonical status, if not a place outside the canon altogether.

Anselm, far from being indifferent to this objection, is acutely aware of it. For him it touches on the central issue, the difficult knot which must be untied if we are understand our faith in God's forgiveness of our sins. The chief project of the *Cur Deus homo*, in fact, is to understand the Cross as at one and the same time God's unfathomable mercy toward sinful

humanity and humanity's superabundant payment of the debt we owe to God. He aims, in other words, to search out the deep coherence of mercy and payment, of God as the one who both freely forgives our sins and justly demands that all the wrong done by his creatures be set right and the whole debt owed by us be paid.⁵ We will almost surely fail to see this question clearly if we assume that the Bible regularly contradicts itself when it speaks of God, thereby authorizing us to choose as we see fit between forgiveness and debt, mercy and payment. Fortunately Anselm is unburdened by this assumption and so is free to set out on the journey of faith seeking understanding.

Before we can understand the genuine coherence of forgiveness of sin with payment of debt, we need to understand how human beings can stand in debt to God in the first place. For Anselm this is not mysterious. In fact it can be derived without difficulty from our very attribution of mercy to God. Mercy is a feature of goodness. We would not say a person was good who consistently failed to show mercy in time of need. God is that good than which a better cannot be conceived, so God never fails to show mercy in time of need. Goodness, though, requires justice. No action can be good unless it is also just, and no person can be good unless he is also just.⁶ Among beings capable of justice there is no unjust goodness, as there is no genuine justice which is not also good. According to our elemental intuitions, though, justice consists first of all in giving to each one what is due, or owed, to that one. Being related to others justly means knowing what one owes them and giving or paying what is owed. To live justly is precisely to know one's debts and to pay them.

To God, as Anselm emphasizes, each creature owes everything. All that we are and all that we have God gives us, freely and generously. God owes us nothing—it would be no injustice if God had not created us—while we owe God all that we are and have. We owe this debt to God quite apart from sin. It just goes with being a creature, an existent made by God from nothing.

We pay this debt by “honoring” God, to use Anselm's term. To “honor” God is simply to obey God's will as he has made it known to us. The way God gives us of offering all that we are and have to him, and so the way of paying our debt to him, is to conform our whole life to his

⁵ Cf., e.g., *Cur Deus homo* I, 24, in F. S. Schmitt, ed., *Sancti Anselmi Cantuariensis Archiepiscopi Opera Omnia* [=Schmitt] (Edinburgh: Thomas Nelson, 1946), vol. 2, especially, 93.13–94.18. For an English version, see *Anselm of Canterbury: The Major Works*, ed. Brian Davies and G. R. Evans [=Davies & Evans] (Oxford: Oxford University Press, 1998), 260–356, at 311–12.

⁶ Cf. *Proslogion* 9 (Schmitt, vol. 1, 108.2–20; Davies & Evans 92–93).

will—to that good, in other words, than which a greater cannot be conceived. God's honor is not, as surprisingly literalistic readers of Anselm have often supposed, an emotion in God. Nor is it a property God has of which we could somehow deprive him, and which he would then become jealous to get back. God's honor is what we owe to God. When, by complete conformity to his will, we offer up all that we are and have to God who gave it, we creatures give God his honor.⁷

The debt each creature owes to God simply by existing makes it easier to understand why sins must count as debts and why even conceiving how the debt could be repaid turns out to be so difficult. We sin when we fail to give God, by way of obedience to his will, what we already owe him as creatures, namely all that we are and have. Of course our failure in no way reduces what we owe God. We continue to owe him all that we owed before and now have not given: everything, obediently offered. But by our failure we have damaged God's creation, marred its original beauty, and introduced ugliness (*deformitas*) into the world.⁸ So now we owe something further. We owe it to God to make right the wrong we have done, to repair the damage we have inflicted on his creation and restore it to its original beauty. Now it will not suffice to pay what was originally owed. We have to do that, of course, but justice calls for more.

There is, once again, nothing puzzling or mysterious about this. Normally we take it as obvious that justice demands some kind of payment or compensation for one who has been wronged, simply because he was wronged. If I contract with you to build my house for \$250,000, you build it, and if I fail to pay what I owe, it is only just for

⁷ See *Cur Deus homo* I, 11: "Boso: What is the debt we owe to God? Anselm: The entire will of the rational creature ought to be subject to the will of God. . . . This is the only honor, and the entire honor, we owe to God and God requires of us" (Schmitt, vol. 2, 68.11–12, 16–17; B. *Quod est debitum quod deo debemus? A. Omnis voluntas rationalis creaturae subiecta debet esse voluntati de. . . . Hic est solus et totus honor, quem debemus deo et a nobis exigit deus*. This and all translations are my own; cf. Davies & Evans, 283).

⁸ When the rational creature conforms himself to the will of God, "he is said to obey and honor God . . . and so far as it lies within his own power, he preserves both his proper place in the whole of reality and the beauty of this same whole." But when the rational creature "does not will what he ought, he dishonors God . . . and disturbs the order and beauty of the whole of reality, to the extent that this lies within his own power" (*Cur Deus homo* I, 15: [D]eo oboedire et eum honorare dicitur . . . et in rerum universitate ordinem suum et eiusdem universitatis pulchritudinem, quantum in ipsa est, servat. . . . Cum vero non vult quod debet, deum, quantum ad illam pertinet, inhonorat . . . et universitatis ordinem et pulchritudinem, quantum in se est, perturbat [Schmitt, vol. 2, 73.1–2, 4–9; Davies & Evans, 288]). On *deformitas* see Schmitt, vol. 2, 73.24; Davies & Evans, 289.

you to receive from me not merely the original sum in full, but recompense for my failure to pay it by the time on which we had agreed. And if I will not or cannot pay, justice still calls for recompense to be made. Elementally, justice in this circumstance takes the form of involuntary deprivation. Something I value—in this case my house, for example—is taken from me against my will. In other words, I suffer punishment. This, we normally assume, is the lot justice assigns to those who cannot make satisfaction—who cannot pay.

This helps us see why God requires satisfaction for the sins of his creatures, and why he will punish his creatures if they cannot make satisfaction. A truly merciful God, modern readers of Anselm often suppose, would simply overlook the failure of his creatures to pay the full obedience they owe him simply in virtue of being his creatures. Even more, a merciful God would not require an additional offering—a kind of celestial balloon payment—in order to set their failure right. Here more than anywhere, the typical objection runs, we can see how defective Anselm's understanding of God's mercy really is.

God, however, is himself that justice than which a greater, a more just, cannot be conceived. Being justice *qua maior cogitari nequit*, God cannot simply ignore even the smallest wrong done by a creature, the smallest failure of creatures to pay what they owe. Even less can God ignore the need for creatures to make some recompense beyond their original debt, so as to right the wrong they have done and thereby restore the beauty, order, and goodness of God's creation. To overlook either the creature's debt of obedience or the sinner's debt of satisfaction would be unjust. To forgive sin without satisfaction—that is, to handle sin by simply ignoring or overlooking it—would be to treat creation unjustly, to leave creation in a ruined and deformed state.

But I've said, one might object, that God owes us nothing. God has no debt to creation and could therefore leave creation ruined—which is to say, overlook our sins—without any injustice. For God to overlook the satisfaction the sinful creature owes him, though, would be for God to treat *himself* unjustly. That's the real problem. For God to leave creation ruined would be for God to act as though he were not the one who creates freely out of nothing, the generous giver of all good gifts whose creatures, simply by existing, already owe *him* everything. But there is no injustice with God. For precisely this reason God will not overlook the obedience we owe him as creatures, or the satisfaction we owe him as sinners. No offense to God's honor can stand—not because God likes to be flattered, but because God is just. In fact, to remit sins without satisfaction would not even be merciful. By pitting mercy against satisfaction,

and so against justice, the standard modern objection loses sight of divine mercy altogether. There is no unjust mercy, as there is no merciless justice. So for God to demand satisfaction from sinners is not only supremely just, it is supremely merciful. As justice *qua maior cogitari nequit*, it must also be mercy *qua maior cogitari nequit*.

The punishment due to sin—or more precisely, to the sinner who cannot make satisfaction—is not bodily torment. About bodily suffering Anselm says very little in the *Cur Deus homo*, and what he does say concerns only what happens on the Cross. It is something immeasurably worse: the loss of eternal beatitude. This would be punishment not only because we would lose the good we most desire, but because we would do so against our will. Loss of a good is not punishment, Anselm seems to hold (as also Aquinas later would), unless it is contrary to the will of the one who loses it. If God inflicts this punishment, it is not out of anger, or a desire for vengeance, or to cool his wrath. It is out of justice. In justice, everything in the universe must be subject to God, it must take its place in the beautiful and harmonious order God has established by bringing it into being in the first place. If the creature fails to honor this order by paying God the obedience he is owed, justice requires that one of two things must happen. Either the creature will restore the right order of things voluntarily, by making satisfaction to God, or God will restore the creature's subjection to himself in a different way—by depriving the creature involuntarily of the good the creature desires.⁹

Here it is quite evident, as Gary Anderson rightly points out, that for Anselm punishment and satisfaction are mutually exclusive alternatives. Punishment is imposed by God not as a form of satisfaction offered to him, but as the alternative required when the sinner fails to offer satisfaction to him. The idea that God must see the sinner suffer in order for the debt of sin to be paid in full, and so for God to forgive sins, is utterly foreign to Anselm. He writes: “*Either* voluntary satisfaction for our perversity *or* the exaction of punishment if we do *not* make satisfaction has a place in the universe and the order of its beauty. . . . It is necessary

⁹ See *Cur Deus homo* I, 14: “It is impossible that God lose his honor. Either the sinner willingly pays what he owes, or God receives it from him against his will. For either man exhibits the subjection he owes to God with a ready will—whether by not sinning or by paying for his sin—or God subjects man to himself by torment, against man’s will, and in this way shows that he is man’s Lord, which man declined to confess voluntarily” (*A. Deum impossibile est honorem suum perdere. Aut enim peccator sponte solvit quod debet, aut deus ab invito accipit. Nam aut homo debitam subiectionem deo sive non peccando sive quod peccat solvendo, voluntate spontanea exhibit, aut deus eum invitum sibi torquendo subicit et sic se dominum eius esse ostendit, quod ipse homo voluntate fateri recusat* [Schmitt, vol. 2, 72.8–12; Davies & Evans 287]).

that *either* satisfaction *or* punishment follow every sin.”¹⁰ To be sure, Catholic tradition does not always employ this rigorously disjunctive syntax for “satisfaction” and “punishment.” Motivated, for example, by Isaiah 53:4 (“He has truly borne our diseases”), Thomas Aquinas sometimes speaks of punishment or penalty as itself an aspect of satisfaction, both in the case of Christ and in the case of the post-baptismal penitent.¹¹ But in Anselm’s understanding of the Cross, the two are strict opposites. This is basic to an appreciation of the *Cur Deus homo*.

Just because Jesus Christ makes more than sufficient satisfaction for the sins of the world on the Cross, the suffering of the Cross cannot be understood as a punishment imposed upon Jesus by the Father. To call it a punishment would be precisely to say, as Anselm works out the logic of the matter, that Christ had not succeeded in making satisfaction for sin by his Cross. The Cross is not a punishment but an offering. Jesus offers the whole of his life to the Father in perfect obedience, which as man he owes. And he offers his death to the Father, which as God incarnate and sinless man he does not owe. He offers this death precisely in order to honor the Father fully, to give the Father what creation owes him and the sinner cannot give. In death, he offers his life, a measureless good beyond what was owed, in order to restore the beauty and order of things, that

¹⁰ *Cur Deus homo* I, 15: “Ipsa namque perversitatis spontanea satisfactio *vel* a non satisfaciente poenae exactio—excepto hoc quia deus de malis multis modis bona facit—in eadem universitate suum tenent locum et ordinis pulchritudinem . . . necesse est ut omne peccatum satisfactio aut poena sequatur” (Schmitt, vol. 2, 73.19–22, 74.1–2, my emphasis; Davies & Evans, 289).

¹¹ So *ST* III, q. 14, a. 1, ad 1: “Satisfaction for the sin of another has, as a kind of matter, the punishments which one person undergoes for the sin of another, though it has as its source that disposition of the soul which inclines a person to will to make satisfaction for another, and which makes satisfaction effective—for satisfaction would not be effective unless it sprang from charity” ([S]atisfactio pro peccato alterius habet quidem quasi materiam poenas quas aliquis pro peccato alterius sustinet, sed pro principio habet habitum animae ex quo inclinatur ad volendum satisfacere pro alio, et ex quo satisfactio efficaciam habet; non enim esset satisfactio efficax nisi ex caritate procederet). On the interrelation of love (charity) and suffering in the satisfaction Christ makes by his Passion, see also III, 48, 2, c. Similarly *In Gal.* 3, 5 (no. 149), on Gal. 3:13: “Christus liberavit nos a poena, sustinendo poenam et mortem nostrum, quae quidem in nos provenit ex ipsa maledictione peccati” (*S. Thomae Aquinatis Super Epistolas S. Pauli Lectura*, ed. Raphael Cai, O.P., vol. 1 [8th ed., Turin: Marietti, 1953], 599a). “[I]psa poena est maledictio, scilicet quod sic mortuus est. Et est hoc modo exponendo vere maledictus a Deo, quia Deus ordinavit quod hanc poenam sustineret, ut nos liberaret” (no. 150, 599b). Thus in general: “[S]atisfactio debet esse poenalis; et ideo, ut pro nobis satisfaceret, oportuit quod in hoc mundo poenas sustineret” (*In III Sent.* d. 20, q. 1, a. 4, q. ii, ad 4 [*Scriptum super Sententiis*, vol. 3, ed. M. F. Moos, O.P. (Paris: Lethielleux, 1933), 624, §79]).

is, to make satisfaction for sin. God does not delight in the suffering and death of Jesus as such. But he delights in the offering, and above all in what moved him to make it.¹²

Thus Anselm bids to understand, in the *Cur Deus homo*, what had at least in part eluded him in the *Proslogion* (9–11): the perfect harmony of God's mercy and God's justice. Satisfaction—the payment of debt—links the two. Only God has the currency to make satisfaction for sin, Anselm famously reasons, and only man is the debtor obliged to make it. If there is to be satisfaction for sin, a God-man must make it. And so it happens. The Cross of God incarnate is humanity's super-abundant payment of the debt we have incurred by sin, which otherwise would stand forever as a bond against us. With that we have reached, not a rationalistic deduction of the Incarnation and the Cross, as Anselm's critics have sometimes supposed, but an understanding of the faith we already have in both. We have attained some understanding of the wisdom of the Cross. For once sin enters the picture, only on the Cross do God's justice and his mercy adequately coincide. Only there do we find at once the justice that requires us to give God what is due to him and the mercy which enables us to do exactly that. Given sin, we understand the Cross of God incarnate in a strong sense. We apprehend its necessity, for just this—the

¹² *Cur Deus homo* I, 10: "When we see someone who is willing to suffer affliction courageously in order to accomplish the good that he wills, we have to admit that we want him to undergo that affliction, yet we do not want or love his pain itself, but his will. . . . Therefore, since the will of the Son was pleasing to the Father, he did not prevent the Son from willing [to restore the beauty of the universe], or from fulfilling what he willed [on the Cross]. Therefore it is correct to say that the Father willed for the Son to undergo such a dutiful and fruitful death—but not to say that he loved the suffering of the Son" (*Ut cum videmus aliquem fortiter pati velle molestiam, ut perficiat quod bene vult: quamvis fateamur nos velle ut illam poenam sustineat, non tamen volumus aut amamus poenam eius, sed voluntatem. . . . Quoniam ergo patri filii voluntas placuit, nec prohibuit eum velle aut implere quod volebat: recte voluisse ut filius mortem tam pie, tam utiliter sustineret—quamvis poenam eius non amaret—affirmatur*. Schmitt, vol. 2, 65.23–5, 27–9, Davies & Evans, 280–81; "poena" here means "pain" or "suffering," not "punishment" imposed by another; cf. note 10.). However we understand the Cross, therefore, we cannot say or imply that "God delights in, or needs, the blood of the innocent," or that he has "condemned the innocent in order to free the guilty" (I, 10 [Schmitt, vol. 2, 66.24–25, Davies & Evans, 282: *Mirum enim est, si deus sic delectatur aut eget sanguine innocentis*]; I, 8 [Schmitt, vol. 2, 60.6–7, Davies & Evans, 275: *Quis homo, si innocentem damnet ut nocentem liberaret, damnandus non iudicaretur?*]). An axiom on which the whole treatise depends rules this out from the start: "To God we must not attribute that which is even the least unfitting" (I, 10 [Schmitt, vol. 2, 67.2–3, Davies & Evans, 282: *nullum vel minimum inconveniens in deo a nobis accipitur*]).

Cross—is what the mercy and justice than which a greater cannot be conceived require.¹³

Debt as Gift

At this point we need to confront a different objection to Anselm's appreciation of the wisdom of the Cross, namely, the medieval one to which I alluded earlier. Anselm roots the necessity of the Incarnation in the necessity of satisfaction, as the sole adequate response to sin (roots it, that is, in the necessity of the Cross); satisfaction is necessary in order to uphold both the mercy and the justice of God. Most scholastic theologians after Anselm—Aquinas and Scotus, to name but two—deliberately reverse this inference. God could deal with sin (or could have dealt with it) in many ways; he is not bound to the Anselmian alternative of satisfaction for sin or punishment of the sinner. A God-man, therefore, is not necessary for God to deal with sin justly and mercifully. A text from Augustine's *De Trinitate* is very often cited at this point. "For God, to whose power all things are equally subject, a different way of healing our misery was not lacking, but possible," although, as Augustine goes on to say, "there was no more beautifully fitting way" than the one on which God has in fact decided, his own Incarnation and Cross.¹⁴

It became a commonplace of later medieval reflection on this point that God could in fact forgive sins by simple fiat or declaration (or could have forgiven them in this way), without requiring any sort of compensation from humanity, and that he would not act against justice in so doing. A judge acting under the law of the land, Aquinas argues, cannot let a guilty offender go free without recompense, even if he desires to do so, because he serves a good higher than himself, the good of a whole people or nation. But God, of course, is himself the highest good of all

¹³ Several of Michel Corbin's many writings on Anselm helpfully identify the way in which the *Cur Deus homo* puts to rest the question about the harmony of justice and mercy with which the *Proslogion* had wrestled less satisfactorily. See, e.g., "Étude I: Justice et miséricorde," in *La Pâque de Dieu: Quatre études sur S. Anselme de Cantorbéry* (Paris: Cerf, 1997), 15–102, especially 80–102. Corbin's interpretation of Thomas Aquinas in these papers, it may be noted, is less helpful than his reading of Anselm.

¹⁴ See *De Trinitate* XIII.x.13: "[U]erum etiam ut ostendamus non alium modum possibilem deo defuisse cuius potestati cuncta aequaliter subiacerent, sed sanandae nostrae miseriae conuenientioremodum alium non fuisse nec esse oportuisse" (CCL 50A, 399–400.8–11). Note, e.g., Aquinas's citation of this passage in *ST* III, q. 1, a. 2 c, discussing the sense in which the Incarnation is, and is not, necessary, and Scotus's, in a discussion of the same point, *Lectura* III, dist. 20, q. un. (no. 27) (*B. Ioannis Duns Scoti Opera Omnia*, vol. 21 [Vatican City: Typis Polyglottis Vaticanis, 2004], 48.197–200).

things, and as such is subject to no superior good. God is therefore free to forgive wrongs done against him without requiring satisfaction or any other recompense. God is perfectly entitled, in other words, not to treat our sins as debts and not to treat us as debtors. Unlike the victim of worldly crime, God has no superior whose responsibility it is to look out for his welfare by following laws to which all are subject. He is free to look out for his own interests as he sees fit. Similarly, if I do some wrong to you that affects no one else, you are free to overlook it—free not to press charges, as it were.¹⁵

To contemporary ears this may sound even more troubling, indeed perverse, than Anselm. For Aquinas and many others, God does not have to demand satisfaction from sinners. There is no requirement of justice at work here. God, moreover, does not stand to gain anything from the satisfaction he requires humanity to offer. He cannot benefit from it; his blessedness (*qua maior cogitari nequit*) cannot be bettered or improved by it. It cannot be that he requires recompense from us out of some sort of self-interest (jealousy for his own honor, for example). For what possible reason, consonant with his mercy, does he demand satisfaction anyway?

Although God cannot possibly benefit from treating our wrongs against him as debts or from the satisfaction he freely requires us to make, we can benefit both from being in debt and from making satisfaction. It is for our own good, the good of those whom he treats as debtors even though he is under no obligation to do so, that God requires satisfaction from sinful humanity. This way of salvation, Aquinas surprisingly observes, is *more* merciful than salvation by simple divine *fiat* would be. In fact it is supremely merciful. And so, following Augustine's suggestion, it is a more beautiful and suitable way for God, who is mercy itself, to act. "Since no human being was able to make satisfaction, God gave us his own Son to make satisfaction for

¹⁵ God acts justly when he requires satisfaction for sin, "but this justice also depends upon the divine will, which requires satisfaction for sin from the human race. For if [God] had willed to free man from sin without any satisfaction, he would not have acted against justice. . . . God has no superior; rather he himself is the supreme and common good of the whole universe. Therefore, if he forgives sin—which has the character of guilt precisely because it is committed against him—he injures no one, just as a human being acts mercifully, and not unjustly, when he forgives without satisfaction an offense committed against himself" (*[H]aec etiam iustitia dependet ex voluntate divina, ab humano genere satisfactionem exigente pro peccato. Nam si voluisset absque omni satisfactione hominem a peccato liberare, contra iustitiam non fecisset. . . . Sed Deus non habet aliquem superiorem, sed ipse est supremum et commune bonum totius universi. Et ideo, si dimittat peccatum, quod habet rationem culpa ex eo quod contra ipsum committitur, nulli facit iniuriam, sicut quicumque homo remittit offensam in se commissam absque satisfactione, misericorditer et non iniuste agit*). ST III, q. 46, a. 2, ad 3.

the sin of all human nature, as Scripture teaches: 'We are justified by his grace, as a gift, through the redemption which is in Christ Jesus, whom God put forward as our propitiator through faith in his blood' (Rom 3:24–25). And this," Aquinas continues, "was a greater mercy than it would have been had God forgiven sins without any recompense."¹⁶

We are apt to find this puzzling, since it may seem obvious to us that requiring satisfaction is less merciful and more demanding than sheer forgiveness would be. But the great good that God gives us by treating us as debtors, even though he has no need of our payment, is a share in the salvation God himself brings about for us. God requires satisfaction from us so that we can have a human, creaturely part in God's own victory over human sin.

If God had remitted our sins by sheer forgiveness—sent them away or simply declared them non-existent—then our sins would indeed be gone, and we would no longer be sinners. But we would be mere spectators to our own salvation, observers who simply noted this fact about ourselves, without any involvement of our hearts and wills. By treating our sins as a debt for which he will accept payment, God gives humanity a genuine share in its own salvation. As any child knows whose father has given her money to buy him a Christmas gift, there is joy in this that can come in no other way, even though—or better, precisely because—we know well that we are simply giving back what we have freely received.

This happens first of all in Jesus Christ, who makes to God, in the upper room and on the Cross, that offering than which a greater cannot be conceived. Jesus' offering to the Father in love is a more-than-sufficient, a superabundant, satisfaction or payment for the entire debt owed by all human beings on account of their sin. More than that: Jesus' total gift of himself to the Father on the Cross is also the creature's perfect glorification of the creator. "I glorified you on earth, having accomplished the work which you gave me to do" (Jn 17:4). Jesus makes the definitive thank-offering of the creature to God for all his gifts, an offering whose value reaches even beyond satisfaction for sin.¹⁷

¹⁶ "[C]um homo per se satisfacere non posset pro peccato totius humanae naturae . . . Deus ei satisfactorem dedit Filium suum, secundum illud, 'Iustificati gratis per gratiam ipsius, per redemptionem quae est in Christo Iesu, quem proposuit Deus propitiorem per fidem in sanguine ipsius' [Rom. 3:24]: et hoc fuit abundantioris misericordiae quam si peccata absque satisfactione dimisisset" (*ST* III, q. 46, a. 1, ad 3).

¹⁷ Since the one who gives glory to another is greater than the one who can only receive it, the Arians might have a point, Thomas observes, were it not equally the case that the incarnate Son glorifies the Father: "[A]pparentiam quidem haberet argumentum, nisi inveniretur e converso quod Filius glorificet Patrem:

But this return of gift is our doing too. In Christ's Church and through his sacraments—not least through the giving of alms as a penitential satisfaction—we come to share in our own small way in the one great redemptive act accomplished by Jesus Christ. This is no zero-sum game, as though our offering were added to Christ's own in order to reach the needed quantity. Rather we are generously taken up into Christ's own once-for-all payment of our debt, and made participants in his own fully satisfactory offering to the Father.

When Christ joins our modest efforts to his own supreme gift, he graciously allows the salvation he has accomplished for us to come, in some small way, from us as well. Because we are united to him our salvation is not simply an event which happens to us, but is also our own act. It includes our own grateful gift of self—our merit. As Aquinas observes, speaking first of the satisfaction rendered by Christ but, by implication, also of our own, “it is more glorious for man that he fully purify himself of the sin he has committed by making satisfaction than it would be if

dicat enim Filius . . . [Jn 17:4] ‘Ego te clarificavi super terram.’” *Super Ioannem* 8, 8 (no. 1278); cf. 13, 6 (no. 1828); 17, 1 (no. 2190). For an English version see Daniel Keating and Matthew Levering, eds., *Commentary on the Gospel of John*, 3 vols., trans. Fabian Larcher, O.P. and James A. Weisheipl, O.P. (Washington, DC: The Catholic University of America Press, 2010), vol. 2, 151; vol. 3, 37, 172.

Matthias Joseph Scheeben is among the Catholic theologians who, picking up John's (and Thomas's) insistence on this point, sees in Jesus' glorification of the Father the accomplishment of a supernatural good which exceeds repair of the damage wrought by sin, even if one grants (as Scheeben does) that without sin there would have been no Incarnation. “As mediator of creatures with God, [Jesus Christ] can and will offer to God the hymn of praise and exaltation which corresponds to God's glory. He can and will bring it about that the creature, in him and with him, pays to God a tribute of honor and satisfaction which is adequate to God's infinitely exalted greatness, and outweighs the wrong done to him by sin. Finally, he can and will subject the creature to the lordship of God in a way so wonderful that in him and with him creatures serve their Lord royally, and their homage is no longer that of a slave, but of a queen called to share in this lordship” (*So kann er und soll er als Mittler der Kreaturen an Gott diesem den Hymnus einer seiner Herrlichkeit entsprechenden Anerkennung und Lobpreisung darbringen. So kann er und soll er es vermitteln, daß die Kreatur in ihm und mit ihm Gott einen Tribut der Anbetung und Genugtuung zolle, welcher die Größe der unendlichen Erhabenheit Gottes und der ihr durch die Sünde zugefügten Unbill aufwiegt. So kann und soll er endlich die Kreatur in einer so wunderbaren Weise der Herrschaft Gottes unterwerfen, daß sie in ihm und mit ihm königlich ihrem Herrn dient, und ihre Huldigungen nicht mehr die einer Sklavin, sondern die einer zur Mitherrschaft berufenen Königin sind.*). *Die Mysterien des Christentums*, §62 (Matthias Joseph Scheeben, *Gesammelte Schriften*, vol. 2, ed. Joseph Höfer [3rd ed., Freiburg: Herder, 1958], 340); in English as *The Mysteries of Christianity*, trans. Cyril Vollert, S.J. (St. Louis: B. Herder, 1946), 411–12 (though the translation here is my own).

sin were remitted without satisfaction . . . because what someone merits, he has in a sense from himself, to the extent that he merits it. Similarly satisfaction brings it about that the one making it is in a sense the cause of his own cleansing from sin." For just this reason, Aquinas goes on to say, "the fact that God has chosen (*voluit*) to restore humanity by satisfaction manifests his *mercy* to the highest possible degree."¹⁸ Recall also the

¹⁸ *In III Sent.*, d. 20, a. 1, q1a. ii, sol., which responds to the suggestion that it would have been more in keeping with God's nature, including his mercy, to forgive sins without any payment than to require satisfaction from us: "[M]agis est homini gloriosum ut peccatum commissum satisfaciendo plenarie expurget, quam si sine satisfactione dimitteretur . . . quia quod quis meretur, quodammodo ex se habet, inquantum illud meretur. Similiter satisfactio facit ut satisfaciens sit quodammodo causa suae purgationis" (ed. Moos, 614, §23). For this reason, "in hoc quod Deus per satisfactionem hominem reparari voluit, *maxime* manifestatur eius *miseriordia*" (ad 2, my emphasis [614, §25]).

Scheeben makes a kindred argument, characteristically insisting that God, by deciding to deliver humanity from sin through an infinite satisfaction offered by the incarnate Son, has willed to raise us to an immeasurably higher condition than that in which we were originally created. Even supposing the Incarnation of the Word, "God did not necessarily have to require an adequate satisfaction for our guilt. He could have forgiven that guilt on the basis of the mere intercession of the Redeemer. . . . But in this case the renewed elevation of the human race would have had no real ground in humanity itself. The human race would not rise by its own act, as it had fallen by its own act. If it is to rise by its own act, the human race will, through its new head [= Christ], not simply have to petition for release from the guilt of its old head [= Adam], but pay for it; not simply allow the grace lost in the old Adam to be restored, but through its new head merit that grace and acquire it once more. And that can only happen because its new head is a person of infinite dignity, who can pay for an infinite guilt and purchase a good of infinite value. . . . Through union with its new head, the human race acquires an infinite dignity, and is thereby capable not only of making full payment to God for its guilt, but also of offering to God an infinite glorification" (my translation).

([B]raucht Gott nicht notwendig eine adäquate Genugtuung für die Schuld zu verlangen; er könnte die Schuld nachlassen auf die bloße Interzession des Erlösers hin . . . Aber in diesem Falle hätte die Wiedererhebung des Geschlechtes ihren eigentlichen Grund nicht in ihm selbst; das Geschlecht würde sich nicht durch sich selbst erheben, wie es durch sich selbst gefallen. Soll es sich durch sich selbst erheben, dann muß es durch sein neues Haupt die Schuld des alten nicht bloß abbitten, sondern bezahlen, die im alten Adam verlorene Gnade nicht bloß sich wiedergeben lassen, sondern durch sein neues Haupt sie verdienen und wiederverwerben. Und das kann in der Tat nur dadurch geschehen, daß sein neues Haupt eine Person von unendlicher Würde ist, um eine unendliche Schuld zu bezahlen und ein Gut von unendlichem Werte zu erkaufen. . . . Durch die Verbindung mit seinem neuen Haupte erlangt es eine unendliche Würde und wird dadurch befähigt, nicht nur seine Schuld vollzählig an Gott abzutragen, sondern auch überhaupt demselben eine unendliche Verherrlichung darzubringen.) *Mysterien*, §54 (*Gesammelte Schriften*, vol. 2, 293–94; trans. Vollert, 354).

Council of Trent's teaching on penitential satisfaction, which depends wholly on the saving work of Christ: "Man has nothing in which he may glory. All our glory is in Christ, in whom we live, in whom we merit, in whom we make satisfaction, bringing forth 'fruits worthy of repentance' (Mt 3:8). From him these fruits have power, by him they are offered to the Father, and through him the Father accepts them."¹⁹

In Christ, then, none of us is a spectator to our salvation, but we are all, painfully and joyfully, full participants in it. God's willingness to accept payment for our sins is a sheer gift to us, an act of greater mercy and generosity than any forgiveness by *fiat* would be. For God allows each of us to claim nothing less than a place of our own in his salvation of the world in Christ.

Intellectus fidei

Here, it seems, we have two quite different ways of thinking about the debt we sinners owe to God, its payment by Christ, and our share in that payment. The two are not only different, but in important ways incompatible.

The obvious merit of the majority view, for which I have taken Aquinas as my example (though I could equally well have taken Scotus), is that by lowering the bar for the understanding faith seeks from (logical) necessity to *convenientia* (suitability or appropriateness), it maximizes our apprehension of the freedom of God. In contrast to Anselm's account, the majority view clearly upholds the deep Augustinian intuition that God, consistently with his mercy and justice, not only could have redeemed or not redeemed us: he could also have delivered us in a different way than, in fact, he has. The majority view achieves this Augustinian aim while still offering a clear and telling reason why God acted in this way rather than in some other way also open to him. He did so for the good of his fallen creatures, to give us a share in our own redemption. By acting in this way, God chooses the course which, while not necessary for him, is more merciful, beautiful, and fitting than any alternative.

The majority approach thus offers a genuine, though limited, *intellectus fidei*. God's saving response to sin—his act of salvation in Christ—while wholly free as to both the fact that it occurs and the manner in

¹⁹ "[N]on habet homo, unde gloriatur; sed omnis gloriatio nostra in Christo est, in quo vivimus, in quo meremur, in quo satisfacimus, facientes 'fructus dignos paenitentiae' [Mt 3:8, Lk 3:8], qui ex illo vim habent, ab illo offeruntur Patri, et per illum acceptantur a Patre" (DH 1691; Session XIV, Decree on the Sacrament of Penance, ch. 8 [= *Enchiridion symbolorum definitionum et declarationum de rebus fidei et morum*, ed. Heinrich Denzinger & Peter Hünermann, 40th edn (Freiburg: Herder, 2005)]).

which it occurs, is nonetheless not arbitrary. Given the irreducible contingency of the perfect satisfaction offered to the Father by his incarnate Son, this approach provides an understanding, short of necessity, as to why God chose to deal with sin in just this way.

The merit of Anselm's account (which locates, conversely, the weakness of the majority view) is to maximize the *intellectus fidei*—if we can attain it—by settling for nothing less than necessary reasons. For Anselm, we haven't attained the understanding we seek unless we can specify something about God, and not simply something about ourselves, which fully explains why he chooses to deal with sin in one way (by the death of his incarnate Son) rather than another. Locating the need for satisfaction, and thus for the Cross, in the suitability of our being made partakers in our own salvation is fine as far as it goes. But the understanding we seek requires more, a deep truth about God. This Anselm thinks he has located in the consonance of God's mercy and justice.

Here we should emphasize that Anselm's stringent search for necessary reasons leads him to question, at least implicitly, his own apparent insistence that for God punishment of the sinner is a genuine alternative to satisfaction for sin. If punishment is to be a real alternative for God, it must be a way of setting right the order of creation which succeeds in exhibiting the perfect harmony of God's mercy and justice. Especially in Book I of the *Cur Deus homo*, Anselm seems to say clearly that punishment is just such an alternative.²⁰ But as the argument develops into Book II, this becomes less clear. Not only would it be unfitting for God to leave creation in a state of disorder by failing to subject the sinful creature, in one way or another, to himself. It would be unfitting for God to leave human nature, which he created for glory, in its lost condition. Since God does not do the unfitting, "it is necessary that he complete what he began with human nature. As we have said, this cannot happen except by a complete satisfaction for sin, which no sinner can make."²¹

From this follows the penultimate climax of the *Cur Deus homo*'s whole argument: "So if it is necessary, as is certain, that the celestial city be completed by human beings, and this cannot happen unless the previously discussed satisfaction has been made, which no one is able to make except God, and no one owes except man, then it is necessary that the

²⁰ See the passages cited above, notes 9 and 10.

²¹ *Cur Deus homo* II, 4: "A. Necesse est ergo, ut de humana natura quod inceptit perficiat. Hoc autem fieri, sicut diximus, nequit, nisi per integram peccati satisfactionem, quam nullus peccator facere potest" (Schmitt, vol. 2, 99.9–11; Davies & Evans, 317).

God-man make it.”²² This, I take it, means not only that *if* there is to be satisfaction, the God-man must offer it, but that satisfaction (made by the God-man) is necessary for God to achieve his creative purpose in a way compatible with his nature. If satisfaction is necessary to this end, and the end itself cannot fail to be achieved, then punishment is impossible.

So if, as Anselm sees it, punishment is for God a real alternative to satisfaction in setting right the order of creation, then there are no necessary reasons for the fact of redemption, but there are necessary reasons for the manner in which it takes place: if God saves his sinful creatures, he saves in just this way. If, conversely, punishment is not a real alternative for God, then there are necessary reasons for the fact of redemption, as well as for the manner in which it takes place. For the majority view, here exemplified by Thomas, the mode of redemption as well as the fact of it are alike contingent. As a result we can offer no necessary reasons for either of these teachings of the faith.

For Anselm, I think, the majority view signals a premature retreat from the *intellectus fidei*. We can see why by calling to mind a question St. Anselm might pose to St. Thomas. The majority view grants that it is more merciful, and so more fitting, for God to act in one way rather than another. When it comes to our redemption, God acts more mercifully by requiring satisfaction for sin than by forgiving sins through mere declaration or *fiat*. At least with regard to the manner of our redemption, if not to the fact of it, the majority view concedes—indeed insists—that requiring satisfaction is the most fitting way we can conceive of God as acting. How then can we deny that it is (logically, not causally) necessary for God to act in this way? After all, God is that mercy and beauty than which greater cannot be conceived. If so, it is deeply inconsistent to suppose that God can be conceived of as acting in a less merciful way than that of which we rightly believe him to be capable.

I will not here try to resolve this complex, difficult—and, I think, profoundly beautiful—debate within the Catholic tradition. In conclusion it may simply be observed that Anselm has, at the very least, identified the high standard any successful resolution ought to meet. Famously, Anselm characterizes God as *id quo maius cogitari nequit*—that than which a greater cannot be conceived. In the fallen universe we actually inhabit, though, that than which a greater cannot be conceived—and so God himself—is the Crucified. Any way of thinking about the Cross that

²² *Cur Deus homo* II, 6: “A. Si ergo, sicut constat, necesse est ut de hominibus perficiatur illa superna civitas, nec hoc esse valet, nisi fiat praedicta satisfactio, quam nec potest facere nisi deus nec debet nisi homo: necesse est ut eam faciat deus-homo. B. ‘Benedictus deus’ ” (Schmitt, vol. 2, 101.16–19; Davies & Evans, 320).

leaves room for thought of a greater justice, or a greater mercy, than the Son of God crucified has not yet understood the Church's faith in him. Concluding the *Cur Deus homo*, Anselm writes:²³

When we were considering God's justice and man's sin, God's mercy seemed to vanish. But we have found how great it really is, and how it is in such harmony with his justice that it [mercy] cannot be conceived to be greater or more just. For, indeed, what greater mercy could be imagined, than for God the Father to say to the sinner, condemned to eternal torments, and without any power of redeeming himself from them, 'Receive my only-begotten Son, and give him for yourself,' and for the Son himself to say 'Take me, and redeem yourself.' "

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²³ *Cur Deus homo* II, 20: "Misericordiam vero dei quae tibi perire videbatur, cum iustitiam dei et peccatum hominis considerabamus, tam magnam tamque concordem iustitiae invenimus, ut nec maior nec iustior cogitari possit. Nempe quid misericordius intelligi valet, quam cum peccatori tormentis aeternis damnato et unde se redimat non habenti deus pater dicit: accipe unigenitum meum et da pro te; et ipse filius: tolle me et redime te?" (Schmitt, vol. 2, 131.27–132.3; Davies & Evans, 354). Note the striking Rabbinic parallel, prompted by reflection on Genesis 22, that Anderson adduces in *Sin*, 199–202.