

## Aquinas on Faith and Charity

Roberto Di Ceglie 

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### Abstract

Charity plays a crucial role in Thomas Aquinas's view of faith. However, there is a tension in his writings between this fact and some passages that suggest that there may be faith without charity and that faith may merely consist of an intellectual act. In this essay, I explore this tension, which has been neglected in the literature. My thesis is that, although there are tensions and lack of clarity that characterize Aquinas's treatment of this subject, it can be said that he believed that faith is impossible without the intervention of charity, however exiguous this intervention may be.

### Keywords

faith, charity, love for God, readiness to believe, formed faith, unformed faith. levels of intensity of faith, levels of charity

### Introduction

Charity plays a crucial role in Thomas Aquinas's account of faith. According to him, faith is 'formed' by charity. In other words, charity makes faith perfect. Further, there is no faith in the absence of God's grace. However, there is tension in Aquinas's writings between this view of faith and some passages that suggest that there may be faith without charity. In such instances, faith may merely consist of an intellectual act. In this essay, I explore this tension, which has been neglected in the literature.

In the first section, I show that the arguments that Aquinas employs to support the claim that faith can sometimes be merely an intellectual act are unpersuasive. In the second section, I examine the concept of faith of demons. For Aquinas, this constitutes a merely intellectual act. I show that, for him, such a faith has nothing to do with the faith of human beings. I argue that, even if it is 'unformed,' the faith of humans is construed by Aquinas as being animated by love for God, however limited this love may be. In the third section, I concentrate on the various levels of intensity of faith, and show that, for Aquinas, they seem

to correspond to the various levels that he attributes to charity. From this, it seems that he concluded that the faithful are always moved by charity, no matter how exiguous it may be.

### I. Can There be Faith Without Charity?

For Aquinas, faith is ‘an act of the intellect assenting to the Divine Truth at the command of the will moved by the grace of God.’<sup>1</sup> Faith is not only due to the work of the intellect and will, but also to the gracious intervention of God. This reminds us of another tripartition of Aquinas that dates back to Augustine. On the basis of such partition, faith means ‘believing in a God’ (*credere Deum*), ‘believing God’ (*credere Deo*) and ‘believing in God’ (*credere in Deum*).<sup>2</sup> Only the first of these three dimensions of faith (*believing in a God*) considers God as an object of knowledge, thus defining the intellectual character of faith. That is to say that faith is an act of the intellect with its noetic contents, *fides quae*, (rather than *fides qua*, the act of faith that the two other aspects denote). The second aspect (*believing God*) allows us to see that the act of faith depends on God, in the sense that there is no faith without divine revelation. The third aspect (*believing in God*) allows us to see that the object in question is also the ultimate goal, as it is the greatest possible good, to look for, and not a mere truth or a person like any other.<sup>3</sup> To express it differently, the first two aspects concern the content of faith (the material object: *believing in a God*) and the way in which it is proposed to the believer (the formal object: *believing God*). The third aspect determines the proper task of the will.

<sup>1</sup> ‘Actus intellectus assentientis veritati divinae ex imperio voluntatis a Deo motae per gratiam’ (Thomas Aquinas, *Summa theologiae*, tr. by the Fathers of the English Dominican Province, second and revised edition (London: Oates and Washbourne, 1920), hereafter: *Summa theologiae* II-II q. 2 a. 9. The Latin text of Aquinas’s works is that of the Leonine Edition [Rome 1888-1948]).

<sup>2</sup> ‘The object of faith can be considered in three ways. For, since ‘to believe’ is an act of the intellect, in so far as the will moves it to assent, as stated above, 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. If it be considered on the part of the intellect, then two things can be observed in the object of faith . . . One of these is the material object of faith, and in this way an act of faith is ‘to believe in a God;’ because, as stated above nothing is proposed to our belief, except in as much as it is referred to God. The other is the formal aspect of the object, for it is 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,’ since, as stated above 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. 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 in God.’ For the First Truth is referred to the will, through having the aspect of an end’ (*Summa theologiae* II-II q. 2 a. 2).

<sup>3</sup> This tripartition partly corresponds to the distinction between ‘belief-in’ and ‘belief-that’, which is widely accepted by scholars in the field. See for example H. Price, ‘Belief “in” and belief “that”,’ *Religious Studies* 1 (1965), p. 17.

Because it seeks the highest good, the will leads the intellect to assent to the revealed truth. (In this paper, ‘revealed truth’ is used to mean ‘Christian beliefs,’ as well as ‘truths of faith,’ namely, all of the statements that the faithful assume are true and revealed by God.)

Faith, therefore, is not merely an intellectual act. Although Aquinas insists that faith is *formally* an act of the intellect, he ‘does recognize the large part which the will plays in the act of faith.’<sup>4</sup> Moreover, faith is not limited to human activity. Its object is also the source of knowledge; it is so *exterius* because ‘those things which are of faith surpass human reason. Hence, they do not come to man’s knowledge, unless God reveals them.’ *A fortiori*, it is so *interius* because ‘since man, by assenting to matters of faith, is raised above his nature, this must needs accrue to him from some supernatural principle moving him inwardly; and this is God.’<sup>5</sup> That God is also the source of faith can be viewed as an aspect of *believing in God*; that is, the determination of the will to the good. God is the good, by definition, since he is the end of all things. At the same time he is the origin of everything. Thus, the faithful tend to God because of what he has revealed (*exterius*), and love him thanks to the work he does in their interiority (*interius*) to move them to assent. Of course, for Aquinas the believer can also provide effective arguments in support of faith, but what pushes him or her to assent to the revelation is principally ‘the inward instinct of the divine invitation.’<sup>6</sup> Aquinas is convinced that God is ‘the chief and proper cause of faith.’<sup>7</sup> God is love. He guides human beings to partake of him by generating in them the desire to love him more and more and to believe what he has revealed.<sup>8</sup> According to Thomas, love for God, which is

<sup>4</sup> P. J. Riga, ‘The act of faith in Augustine and Aquinas,’ *The Thomist* 35 (1971), p. 168.

<sup>5</sup> ‘Ea enim quae sunt fidei excedunt rationem humanam: unde non cadunt in contemplatione hominis nisi Deo revelante... Quia cum homo, assentiendo his quae sunt fidei, elevetur supra naturam suam, oportet quod hoc insit ei ex supernaturali principio interius movente, quod est Deus’ (*Summa theologiae* II-II q. 6 a. 1).

<sup>6</sup> The believer is moved to believe for many reasons, such as miracles and arguments. However, s/he is moved mainly ‘by the inward instinct of the Divine invitation (*interiori instinctu Dei invitantis*)’ (*Summa theologiae* II-II q. 2 a. 9 ad 3). M. Scherwin shows that the use of the concept of *instinctus* is the result of changes that, over the years, Aquinas made to his theory of how God moves the believers to the assent of faith. In his earlier works, Aquinas approaches God’s intervention only *cognitively*, and describes the role of will in faith as generated merely by the attraction of a *known* good. Later, he developed a theory of how grace exerts an influence not only on the natural light of the intellect, but also on the natural inclination of the will (see *By Knowledge and By Love: Charity and Knowledge in the Moral Theology of St. Thomas Aquinas* (Washington DC: Catholic University of America, 2005), pp. 131ff.).

<sup>7</sup> ‘Science begets and nourishes faith, by way of external persuasion afforded by science; but the chief and proper cause of faith (*principalis et propria causa fidei*) is that which moves man inwardly to assent’ (*Summa theologiae* II-II q. 6, a. 1, ad 1).

<sup>8</sup> W. Mann insists that faith is not simply cognitive or propositional in nature, and emphasizes a similarity between Aquinas and Luther: ‘For both accounts [Aquinas’ and Luther’s], then, genuine faith entails love of God and neighbour’ (W. Mann, ‘Theological virtues.’ In

granted by God himself, is the very center of the Christian faith. Charity is the source of faith's perfection: 'Charity is called the form of faith insofar as the act of faith is perfected and formed by charity.'<sup>9</sup>

There is a tension, however, between the doctrine of faith that I have depicted and some passages in Aquinas's works. I will now review the arguments that Thomas offered in those passages.

One of his arguments arises from the sixth question of the treatise on faith that Aquinas's *Summa theologiae* contains. This question concerns the cause of faith. In the first of the two articles, that this question contains, Aquinas suggests that the cause of faith—the *proper and principal* cause—is God. Then, in the second and last article, Aquinas wonders whether God causes something imperfect, such as the 'unformed' or 'lifeless' faith, namely, *faith without charity*.

While responding to those who claim that this kind of faith is imperfect and, therefore, should not be considered to be a work of God,<sup>10</sup> Aquinas argues that God *is* the cause of the unformed faith. In fact, 'lifeless faith, though it is not simply perfect with the perfection of a virtue, is, nevertheless, perfect with a perfection that suffices for the essential notion of faith.'<sup>11</sup> In the *respondeo*, Aquinas deepens his argument:

Lifelessness is a privation. Now it must be noted that privation is sometimes essential to the species, whereas sometimes it is not, but supervenes in a thing already possessed of its proper species: ... Since, therefore, when we assign the cause of a thing, we intend to assign the cause of that thing as existing in its proper species, it follows that what is not the cause of privation, cannot be assigned as the cause of the thing to which that privation belongs as being essential to its species ... Now the lifelessness of faith is not essential to the species of faith, since faith is said to be lifeless through lack of an extrinsic form ... Consequently the cause of lifeless faith is that which is the cause of faith strictly so called: and this is God ... It follows, therefore, that lifeless faith is a gift of God.<sup>12</sup>

*Routledge Encyclopedia of Philosophy*, ed. by E. Craig, (London and New York: Routledge, 1998), vol. 9, p. 329).

<sup>9</sup> 'Caritas dicitur forma fidei, in quantum per caritatem actus fidei perficitur et formatur' (*Summa theologiae* II-II q. 4 a. 3).

<sup>10</sup> See *Summa theologiae* II-II q. 6 a. 2 obj. 1.

<sup>11</sup> 'Fides informis, etsi non sit perfecta simpliciter perfectione virtutis, est tamen perfecta quadam perfectione quae sufficit ad fidei rationem' (*Summa theologiae* II-II q. 6 a. 2 ad 1).

<sup>12</sup> 'Informitas privatio quaedam est. Est autem considerandum quod privatio quandoque quidem pertinet, ad rationem speciei, quandoque autem non, sed supervenit rei iam habenti propriam speciem... Quia igitur cum assignatur causa alicuius rei, intelligitur assignari causa eius secundum quod in propria specie existit, ideo quod non est causa privationis, non potest dici esse causa illius rei ad quam pertinet privatio sicut existens de ratione speciei ipsius . . . Informitas autem fidei non pertinet ad rationem speciei ipsius fidei, cum fides dicatur informis propter defectum cuiusdam exterioris formae . . . Et ideo illud est causa fidei informis quod est causa fidei simpliciter dictae. Hoc autem est Deus . . . Unde relinquatur quod fides informis sit donum Dei' (*Summa theologiae* II-II q. 6 a. 2).

Therefore, to Aquinas, charity is ‘an extrinsic form.’ Elsewhere, while comparing a dead thing and a living thing to unformed faith and formed faith, Aquinas supports the same conviction. To him, ‘that which gives faith its form, or makes it live, is not essential to faith.’<sup>13</sup> In other words, ‘faith is a perfection of the intellect,’ and ‘the distinction of living from lifeless faith is in respect of something pertaining to the will, i.e., charity, and not in respect of something pertaining to the intellect.’<sup>14</sup>

These passages point to the thesis that faith is limited to the assent that the intellect gives, as moved by the will, in the absence of compelling evidence, whereas charity ‘makes the will ready to believe.’<sup>15</sup>

There is a tension, however, between this position and Aquinas’s definition of faith. This definition gives rise to the contention that, if there was no readiness to believe, it would be impossible, in the absence of compelling evidence, to assent to divine revelation (i.e., *to have faith*<sup>16</sup>). As I mentioned earlier, for Aquinas, the assent of faith must be commanded by the will. In addition, the object of faith is not only the truth (*believing in a God*), but also the Good (*believing in God*). The act of faith is produced by both the intellect and the will, which are moved by God’s grace. In other words, Aquinas’s concept of faith cannot lack the three aspects mentioned above—*believing in a God*, *believing God* and *believing in God*. These three aspects cannot be taken separately. Because divine revelation lacks compelling rational evidence—as Aquinas teaches in his early, middle and late writings—believers give assent to such revelation because they are moved by charity, which, as mentioned previously, cause them to be ready to believe.

Someone may claim that, although charity makes us ready to believe, it does not follow that all readiness to believe is due to charity. After all, in the passage that I have mentioned above (charity ‘makes the will ready to believe’), charity is mentioned because the subject of that passage is the relationship between faith and merit, and to Aquinas,

<sup>13</sup> ‘Id quod facit fidem esse formatam vel vivam non est de essentia fidei’ (*Summa theologiae* II-II q. 4 a. 4 ad 2).

<sup>14</sup> ‘Cum autem fides sit perfectio intellectus . . . distinctio fidei formatae et informis est secundum id quod pertinet ad voluntatem, idest secundum caritatem, non autem secundum illud quod pertinet ad intellectum’ (*Summa theologiae* II-II q. 4 a. 4). In line with this, J. Wawrykow says that formed and unformed faith are both ‘gifts of God’ and ‘differ in terms of charity.’ That is to say, ‘when charity is infused with the habit of faith, there is formed faith; when the habit of faith is infused without charity, that is unformed faith’ (J. Wawrykow, ‘The Theological Virtues.’ In *The Oxford Handbook of Aquinas*, ed. by B. Davies and E. Stump (New York: Oxford University Press, 2012), pp. 292f.).

<sup>15</sup> ‘. . . per quam voluntas est prompta ad ea credendum’ (*Summa theologiae* II-II q. 2 a. 10 ad 2).

<sup>16</sup> If it lacks charity, faith turns out to be something other than the Christian faith. This is E. Springsted’s thesis. While referring to ‘the difference between formed and unformed faith,’ he says that ‘the latter is not Christian faith’ (E. Springsted, E., *The Act of Faith: Christian Faith and the Moral Self* (Grand Rapids: Eerdmans, 2002), p. 174, footnote 42).

charity 'is the principle of merit.'<sup>17</sup> Therefore, as the objection goes, it may be said that the readiness to believe is caused by love for God, and not any form of love for God needs to be charity.

However, this objection implies that to believe is meritorious only for those whose faith is perfected by charity, which is untrue. As I have already stated, Aquinas claims that charity is the principle of merit. At the same time, however, according to his doctrine of faith, faith is always an act of the will whose end is the good itself. As a consequence, faith - not only perfect faith - is meritorious, regardless of how limited the merit may be.

Let us consider a second argument, according to which 'faith resides in the intellect' and the intellect is the subject of faith. Aquinas argues that

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.<sup>18</sup>

This argument, however, seems to be inconsistent with Aquinas's conviction that the intellect does not assent to divine revelation unless the will causes it to do so. In turn, the will is moved by God. Furthermore, in the passage here under consideration, Aquinas repeated his thesis that the act of faith proceeds 'from two active principles,' and not only one. For him, 'to believe is an act of the intellect inasmuch as the will moves it to assent.'<sup>19</sup> This idea that faith has two principles is discussed further in a parallel passage contained in the disputed questions *On the Truth*. Thomas offers a well-constructed view of how the intellect and the will collaborate in the case of faith. He states that 'faith is in both the affective and cognitive powers. But this cannot be true at all if it means that it is in both equally. For each habit must have one act, and one act cannot belong equally to two powers.'<sup>20</sup> The conclusion is that faith is the speculative understanding 'in so far as it is subject to the will.'<sup>21</sup> In summary, Aquinas believes that faith has two principles, which do not function similarly.

<sup>17</sup> *Summa theologiae* II-II q. 2 a. 9 ad 1.

<sup>18</sup> 'Credere autem est immediate actus intellectus, quia obiectum huius actus est verum, quod pertinet ad intellectum. Et ideo necesse est quod fides, quae est proprium principium huius actus, sit in intellectu sicut in subiecto' (*Summa theologiae* II-II q. 4 a. 2).

<sup>19</sup> 'Credere est actus intellectus secundum quod movetur a voluntate ad assentiendum' (*Summa theologiae* II-II q. 4 a. 2).

<sup>20</sup> 'Quidam dixerunt fidem esse in utraque vi, scilicet affectiva et cognitiva; quod nullo modo potest esse si intelligatur quod in utraque sit ex aequo: unius enim habitus oportet esse unum actum, nec potest esse unus actus ex aequo duarum potentiarum' (Aquinas, *On the Truth*, trans. by J.V. McGlynn and R.W. Schmidt (Chicago: Henry Regnery Company, 1953) q. 14 a. 4).

<sup>21</sup> '...secundum quod subditur imperio voluntatis' (Aquinas, *On the Truth*, q. 14 a. 4).

However, exactly how these principles function needs clarification. This may be provided by Aquinas's view of the relationship between charity and the moral virtues. Thomas argues that 'it is charity which directs the acts of all other virtues to the last end, and which, consequently, also gives the form to all other acts of virtue: and it is precisely in this sense that charity is called the form of the virtues.'<sup>22</sup> Thus, moral virtues can be formed by charity, which directs their acts. For Thomas, 'charity is called the form of the other virtues not as being their exemplar or their essential form, but rather by way of efficient cause, in so far as it sets the form on all, in the aforesaid manner.'<sup>23</sup> (The 'aforesaid manner' consists in the way I have described above, namely, charity directs the acts of other virtues and can, therefore, become the form of other virtues 'by way of efficient cause.')

This argument reasonably applies to moral virtues. The same, however, cannot be said of faith. In fact, while virtues, such as temperance or courage, can function in the absence of charity (i.e., without directing their acts to the last end), faith simply does not exist in the absence of the will that is moved by divine grace. As I mentioned earlier, the intellect does not assent to divine revelation, especially the revealed truths that for Aquinas can be accepted only by faith, unless it is caused to do so by the will and the love for God.

On another passage, we find the same tension between faith and moral virtues. Aquinas says that virtue is perfect not only when one does good, but also when one does good *in the good way*. Aquinas believed that 'if a man do what is just, what he does is good: but it will not be the work of a perfect virtue unless he do it well, i.e., *by choosing rightly*.'<sup>24</sup> Aquinas appears to mean that the material object is the same in both circumstances, whereas it is the formal object, the way in which something is done, that is different. Moving on to faith, he notices that this virtue, too, can exist—but only 'in a fashion'—without charity. For him,

since the act of faith is to believe in God; and since to believe is to assent to someone of one's own free will: to will not as one ought, will not be a perfect act of faith. To will as one ought is the outcome of charity which perfects the will: since every right movement of the will proceeds from

<sup>22</sup> 'Per caritatem ordinantur actus omnium aliarum virtutum ad ultimum finem. Et secundum hoc ipsa dat formam actibus omnium aliarum virtutum. Et pro tanto dicitur esse forma virtutum' (*Summa theologiae* II-II q. 23 a. 8).

<sup>23</sup> 'Caritas dicitur esse forma aliarum virtutum non quidem exemplariter aut essentialiter, sed magis effective, in quantum scilicet omnibus formam imponit secundum modum praedictum' (*Summa theologiae* II-II q. 23 a. 8 ad 1).

<sup>24</sup> 'Si aliquis operetur iusta, bonum quidem facit, sed non erit opus perfectae virtutis, nisi hoc bene faciat, idest *secundum electionem rectam*' (*Summa theologiae* I-II q. 65 a. 4, my emphasis).

a right love, as Augustine says (De Civ. Dei xiv, 9). Hence faith may be without charity, but not as a perfect virtue.<sup>25</sup>

Note that, on the one hand, Aquinas explains exactly what being a perfect virtue means in the case of faith, i.e., being united to charity, which causes one to believe because of ‘a right love.’ On the other hand, he is not equally explicit about the meaning of faith without charity. Furthermore, he states that this occurs ‘in a fashion’ (*quidem aliquo modo*).

An attempt to explain exactly how faith exists without charity can be advanced on the basis of the abovementioned difference between material and a formal object. It can be said that lifeless and perfect faith share the material object, i.e., the truths of faith, whereas they differ on the formal object. In the case of perfect faith, the formal object is God who is accepted as the supreme love and friend who causes believers to accept everything that is contained in the divine revelation.<sup>26</sup> However, what about the case of lifeless faith? In this case, the formal object must be the host of reasons for believing, to what Aquinas refers to, while treating the causes of faith, by ‘external persuasion.’<sup>27</sup> These reasons, however, are of secondary importance in the Christian faith. They constitute the formal object of what Aquinas calls ‘faith commonly so called,’<sup>28</sup> whereas the Christian faith requires that the intellect accept divine revelation ‘at the command of the will moved by the grace of God.’

Therefore, if my argument is correct, ideas such as true is the object of faith and the intellect is its subject remain unclear. Aquinas contended that the object of faith is also the good. Furthermore, he believed that the intellect cannot give its assent to divine revelation in the absence of the command of the will, which is ultimately moved by God.

The writings of Aquinas provide a third argument to support the idea that faith can work merely as an intellectual virtue. Thomas wonders ‘whether faith is the first of the virtues.’<sup>29</sup> (The order that is considered

<sup>25</sup> ‘Cum enim fidei opus sit credere Deo; credere autem sit alicui propria voluntate assentire, si non debito modo velit, non erit fidei opus perfectum. Quod autem debito modo velit, hoc est per caritatem, quae perficit voluntatem, omnis enim rectus motus voluntatis ex recto amore procedit, ut Augustinus dicit, in XIV de Civ. Dei. Sic igitur fides est quidem sine caritate, sed non perfecta virtus’ (*Summa theologiae* I-II q. 65 a. 4).

<sup>26</sup> The love in question is nothing but charity. For Aquinas it is so important to relate this love with friendship that he starts his reflection on this subject contained in the *Summa theologiae* by wondering whether charity is a kind of friendship. For more on this, see G. Mansini, ‘Aristotle and Aquinas’s Theology of Charity in the *Summa Theologiae*.’ In *Aristotle in Aquinas’s Theology*, ed. by G. Emery and M. Levering (New York: Oxford University Press, 2015), p. 125.

<sup>27</sup> See above, note 7.

<sup>28</sup> See below, note 51.

<sup>29</sup> See *Summa theologiae* II-II q. 4 a. 7.



here is ‘the order of generation.’<sup>30</sup>) If faith is the first of the virtues, charity included, it can exist and operate without the latter.

Let us then consider the argument in question. According to Aquinas, ‘one thing can precede another in two ways: first, by its very nature; secondly, by accident.’

Let me first consider the nature of faith. In this case, ‘faith precedes all other virtues.’ When it comes to the relationship between faith and charity, Thomas states that

the last end must of necessity be present to the intellect before it is present to the will, since the will has no inclination for anything except in so far as it is apprehended by the intellect. Hence ... the first of all the virtues must, of necessity, be faith.<sup>31</sup>

Aquinas’s thesis is that faith precedes charity because one cannot love what one does not know.<sup>32</sup> However plausible this stance may be in the case of knowledge in general, it seems to be untrue in regards to the Christian faith, as Aquinas interprets it. In fact, he believes that, one is unable to assent to divine revelation if he or she is not ready to believe or, in other words, if one’s intellect is not commanded by the will, which is in turn moved by love for God.

Let us consider now the relationship between faith and other virtues ‘by accident.’ Aquinas says that

some virtues can precede faith accidentally ... that which removes an obstacle is a kind of accidental cause, according to the Philosopher: and in this sense certain virtues may be said to precede faith accidentally, in so far as they remove obstacles to belief ... although there are no real virtues, unless faith be presupposed, as Augustine states.<sup>33</sup>

Aquinas concedes that other virtues may precede faith and then refers to Augustine’s view that ‘there are no real virtues, unless faith be presupposed.’ Therefore, it is not clear which of these two opposite beliefs Aquinas holds. At any rate, the former does not contradict Aquinas’s view of faith as working through charity. This is why, for my purposes, we only need to explore the latter. In doing so, we find that the passage that was quoted from Augustine does not appear to support Aquinas’s

<sup>30</sup> ‘Order is twofold: order of generation, and order of perfection’ (*Summa theologiae* I-II q. 62 a. 4).

<sup>31</sup> ‘... ultimus finis oportet quod prius sit in intellectu quam in voluntate, quia voluntas non fertur in aliquid nisi prout est in intellectu apprehensum. Unde ... necesse est quod fides sit prima inter omnes virtutes’ (*Summa theologiae* II-II q. 4 a. 7).

<sup>32</sup> See also Aquinas, *Commentary on Sentences*, Bk III d. 23 q. 2 a. 5 ad 5.

<sup>33</sup> ‘... per accidens potest aliqua virtus esse prior fide ... Removere autem prohibens pertinet ad causam per accidens, ut patet per philosophum, in VIII Physic. Et secundum hoc aliquae virtutes possunt dici per accidens priores fide, inquantum remouent impedimenta credendi ... quamvis non sint verae virtutes nisi praesupposita fide, ut patet per Augustinum, in libro contra Iulianum’ (*Summa theologiae* II-II q. 4 a. 7).

belief that real virtues presuppose faith. In the passage in question, Augustine refers to faith as working *through charity*. I shall limit myself to citing just a few of the numerous sentences of the passage in question that suggests that Augustine is not speaking of faith embraced apart from charity:

Whatever good is done by man, yet is not done for the purpose for which true wisdom commands it be done, may seem good for its function, but, because the end is not right, it is sin.... Therefore, certain good acts can be done when those who do them are not doing well. It is good to help a man in danger, especially an innocent man. But, if a man acts loving the glory of men more than the glory of God, he does a good thing not in good way, because he is not good when his act is not done in a good way... He who does not perform his good works with the intention of the good faith, the faith that works through love, his whole body, which is as it were composed of the works as members, will be darkened, that is, full of the blackness of sin... All other works which seem praiseworthy among men may seem to you to be true virtues and they may seem to be good works and to be carried out without any sin, but as for me, I know this: They were not performed by a good will, for an unbelieving and ungodly will is not a good will... I shall win my point that the love of the world by which a man is a friend of this world is not from God, and that the love of enjoying any creature whatsoever without love of the Creator is not from God; but the love of God which leads one to God is only from God the Father through Jesus Christ with the Holy Spirit. Through this love of the Creator everyone uses even creatures well. Without this love of the Creator no one uses any creature well.<sup>34</sup>

Although it was not my intention to focus on the position of Augustine, I quoted many sentences from his work to make it clear that Aquinas, while arguing that faith can also be taken independently of the intervention of charity, supports his argument by referring to the author of *Against Julian* who holds, instead, that there is no real virtue without that intervention.

There may be an objection that, when Aquinas refers to Augustine's view that 'there are no real virtues, unless faith be presupposed,' he is taking for granted that we need charity if any virtues are to be real and that the reader will realize that faith is presupposed to all *real* virtue because faith is presupposed to charity.

However, this attempt to support the idea that Aquinas is not mistakenly employing the relevant Augustinian passages to support his view assumes that Augustine is treating faith taken *apart from the command of the will quickened by charity*, which is untrue. Therefore, Augustine's reflection appears to confirm that the intellectual act of faith is not possible in the absence of charity.

<sup>34</sup> Augustine, *Against Julian*, Bk. 4, Chapter 3, tr. by M. A. Schumacher (New York: Father of the Church, Inc., 1957).

There still may be an objection that Aquinas believes that the command of the will under which the intellect accepts divine revelation is not always due to charity. In other words, not any act of faith should be due to charity. While answering an objection that appears in the article that is being discussed, Aquinas claims that

some act of the will is required before faith, but not an act of the will quickened 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.<sup>35</sup>

The argument Aquinas offers is that no perfect love for God is possible without proper faith in Him. This means that one who does not know God, who He is and what perfection He displays, cannot love him. However, this reminds us of the argument that one cannot love what one does not know ('the will has no inclination for anything except insofar as it is apprehended by the intellect').<sup>36</sup> And I have already shown that this argument is inconsistent with Aquinas's view of faith, in which faith is impossible without an act of the will that commands the intellect to assent.

When all is said and done, it appears that, although tensions and lack of clarity remain in the passages that I have considered so far, two conclusions can be drawn. I will elaborate on them in the next sections. The first conclusion is that Aquinas believes that faith is not just an intellectual act. In other words, no faith in God is possible without love for him, which he graciously grants to believers. As I will show in Section 2, Aquinas contends that believers never lack this love for God. All believers, including those who have 'unformed faith,' appear to believe because of this love. The second conclusion is that the love in question seems to coincide with charity. This may appear to be implausible, because it implies that those who have unformed faith have charity. This is why I will show in Section 3 that Aquinas believes that there are various levels of intensity of faith. These levels are due proportionally to differing levels of readiness to believe, which can be considered to be differing levels of charity.

## II. The Faith of Demons

In this section, I intend to concentrate on an occurrence of unformed faith that Aquinas considers in detail. I am referring to the so-called 'faith of demons.'

<sup>35</sup> 'Actus voluntatis praeexigitur ad fidem, non tamen actus voluntatis caritate informatus, sed talis actus praesupponit fidem, quia non potest voluntas perfecto amore in Deum tendere nisi intellectus rectam fidem habeat circa ipsum' (*Summa theologiae* II-II q. 4 a. 7 ad 5).

<sup>36</sup> See above, notes 31ff.

While focusing on the *Epistle of James*, Aquinas argues that the faith of demons is merely intellectual:

They see many evident signs, whereby they recognize that the teaching of the Church is from God, although they do not see the things themselves that the Church teaches, for instance that there are three Persons in God, and so forth.<sup>37</sup>

Because of ‘their natural intellectual acumen,’ which must be significantly superior to that with which human beings are gifted, the demons notice many evident signs. Aquinas goes so far as to say that the demons are somehow compelled to believe.<sup>38</sup> Does this mean that they *know* and don’t *have faith* that divine revelation is true?

A number of scholars have offered various and even mutually incompatible responses to this question.<sup>39</sup> Focusing on them is of no immediate interest to me. Instead, I wish to show that demons and humans don’t share the same type of unformed faith, and that the difference concerns the relationship between faith and charity. To this end, however, it is useful to make it clear whether or not demons have faith. It is sufficient to note that the particularly effective acumen of the demons enables them to far better understand the relationship between revealed truths and their signs than can human beings. (For Aquinas, there are instances in which the truths of faith can be *seen*. What can be seen, however, is not the object of faith, which the faithful are expected to believe, but a host of *signs* that point to the object.<sup>40</sup>) If the demons were compelled, then the object of faith would be simply *seen* and Thomas would have no reason to say that they have faith. Instead, the demons

<sup>37</sup> ‘Vident enim multa manifesta indicia ex quibus percipient doctrinam Ecclesiae esse a Deo; quamvis ipsi res ipsas quas Ecclesia docet non videant, puta Deum esse trinum et unum, vel aliquid huiusmodi.’ (*Summa theologiae* II-II q. 5 a. 2).

<sup>38</sup> ‘Daemonium fides est quodammodo coacta ex signorum evidentia’ (*Summa theologiae* II-II q. 5 a. 2 ad 1).

<sup>39</sup> According to W. Mann, Aquinas seems to ‘suggest that the evidence is so clear for the demons as to make their assent involuntary.’ Obviously, ‘if Aquinas accepts this position, then he is forced to concede that the demons do not *believe*; they *know*’ (Mann, p. 328). The same view is held by P. O’Grady (*Aquinas’s Philosophy of Religion* (London: Palgrave MacMillan, 2014), p. 78), S. Bonino (*Angels and Demons. A Catholic Introduction*, trans. by M. J. Miller (Washington DC: The Catholic University of America Press, 2016), p. 295), and C. Rosental (*Lessons from Aquinas: A Resolution of the Problem of Faith and Reason* (Macon, Georgia: Mercer University Press, 2011), p. 128). However, if the signs are so compelling, it should be said, as J. Hick does, that the faith of demons contradicts Aquinas’s doctrine of faith (see J. Hick, *Faith and Knowledge: A Modern Introduction to the Problem of Religious Knowledge* (Ithaca: Cornell University Press, 1966), p. 21). A possible solution is provided by E. Stump. That author argues that the evidence that the demons have at their disposal motivates, rather than compels, them. This also can be said of humans (see E. Stump, ‘Aquinas on Being and Goodness.’ In *Being and Goodness: The Concept of the Good in Metaphysics and Philosophical Theology*, ed. by S. MacDonald (Ithaca and London: Cornell University Press), pp. 190f.).

<sup>40</sup> See *Summa theologiae* II-II q. 1 a. 4 ad2.

have faith, namely, they do not *know* the divine reality and don't have the Beatific Vision.<sup>41</sup> They know the *signs* of the divine revelation. They know many arguments in support of the revealed truths and in a way that is significantly more effective than human beings.

Now that I have made clear in what sense Aquinas attributes faith to demons, I can move on to the previously mentioned difference between the unformed faith of demons and that of believers, which I believe concerns the relationship between faith and charity. Aquinas points out that 'the very fact that ... the demons are compelled to believe, is displeasing to them.'<sup>42</sup> The faithful are moved by the readiness to believe, whereas this is not true for demons. The faithful want to believe the divine revelation out of love for God, whereas the demons hate God, and 'their malice is by no means diminished by their belief'.<sup>43</sup>

It follows from this that the demons neither assent to divine revelation at the command of the will nor are moved by divine grace. The human faithful are expected to be ready to believe, whereas the demons are somehow forced to believe. This makes them feel very sad. Obviously, such faith is essentially *unformed*. Not only is charity no involved; but it is replaced by hatred for God.

When all is said and done, what can we learn from this as to the unformed faith of human beings? Is it possible for them to have such a faith? While comparing the unformed faith of demons with that of human beings, Aquinas states that, unlike the former, the faith of human beings is always accompanied by a sort of 'affection for the good (*secundum aliquem affectum boni*)'.<sup>44</sup> Aquinas believes that 'faith, which is a gift of grace, inclines man to believe, by giving him *a certain affection to the good, even when that faith is lifeless*'.<sup>45</sup>

<sup>41</sup> R. Cessario, instead, says that 'the demons . . . recognize the truth of divine revelation' (Cessario, *Christian Faith and the Theological Life* (Washington DC: The Catholic University of America Press, 1996), p. 141). As a matter of fact, Aquinas himself may seem to be ambiguous on this. He says for example that the demons 'are forced by the evidence of signs which convince them that *what the faithful believe is true (verum esse quod fideles credunt)*' (my emphasis). This may lead us to think that for Aquinas the demons see the divine revelation or—as Cessario says—'recognize the truth of divine revelation'. The passage from Aquinas that I have just mentioned, however, continues as follows: 'These signs do not cause the appearance of *what is believed (id quod creditur)* so that the demons could on this account be said to see *those things which are believed (quae creduntur habere)*' (Aquinas, *On the Truth*, q. 14 a. 9 ad 4).

<sup>42</sup> ' . . . hoc ipsum daemonibus displicet quod signa fidei sunt tam evidentia ut per ea credere compellantur' (*Summa theologiae* II-II q. 5 a. 2 ad 3).

<sup>43</sup> ' . . . in nullo malitia eorum minuitur per hoc quod credunt' (*Summa theologiae* II-II q. 5 a. 2 ad 3).

<sup>44</sup> *Summa theologiae* II-II q. 5 a. 2 ad 2. This is why, 'belief is predicated *equivocally* of men who believe and of the demons (*credere quasi aequivoce dicitur de hominibus fidelibus et Daemonibus*)' (Aquinas, *On the Truth*, q. 14 a. 9 ad 4).

<sup>45</sup> 'Fides quae est donum gratiae inclinatur hominem ad credendum secundum aliquem affectum boni, etiam si sit informis' (*Summa theologiae* II-II q. 5 a. 2 ad 2).

Therefore, even in the case of unformed or lifeless faith, the faith of humans is always a gift of grace. Consequently, it is characterized by the will to do good, however exiguous it may be.<sup>46</sup> This is confirmed by Aquinas's definition of faith, according to which no assent to divine revelation is possible without the intervention of the will, which is moved by divine grace.

However, there may be an objection in regard to the 'affection to the good' (*affectus boni*), which Aquinas mentions in the passage that is being discussed. Why does Aquinas use this word instead of mentioning the *love for God*? There are innumerable goods, the affection for which leads us to make various choices. In the case of faith, there may be affection for the evidence of arguments and miracles. Why does Aquinas make use of a generic concept, such as 'affection to the good,' instead of more precisely referring to God, who is the good in itself?

Let me reply to this objection by making three points.

First, Aquinas states that, unlike the faith of demons, the faith of humans is always accompanied by 'a certain affection for the good,' to mark a *difference* between these two types of faith. However, if the affection is for a limited good, such as the evidence of miracles that is the reason that the demons believe, the difference in question would disappear.

Second, while employing the concept of 'affection for the good,' Aquinas is focusing on the relation between the faith of demons and their *malice*. Insisting on the *affection for the good* of the faithful, instead of more precisely mentioning the love for God, may constitute a rhetorical strategy to mark the difference between the malice of the demons and the good pursued by the faithful.

Third, in the passage that is being discussed, Aquinas states that one can believe for two reasons: (1) because belief arises 'through the will being directed to the good' (*ex ordine voluntatis ad bonum*); (2) 'because the intellect is convinced that it ought to believe what is said' (*quia intellectus convincitur ad hoc quod iudicet esse credendum his quae dicuntur*).<sup>47</sup> Although (2) is what Aquinas says is not 'commended...in the faithful of Christ,'<sup>48</sup> (1) is, instead, the laudable reason why the faithful believe. This is why, in this case, 'to believe is a praiseworthy action.' Obviously, (2) concerns *limited* goods, whereas (1) refers to *the love for God* (otherwise, (1) wouldn't be a laudable reason for

<sup>46</sup> In this connection, John Calvin maintains that there is no unformed faith as 'assent rests upon such pious inclination at least, such assent as is revealed in the Scriptures!' In other words, 'faith can in no wise be separated from a devout disposition' (Calvin, *Institutes of the Christian Religion* (Louisville, Kentucky: Westminster John Knox Press, 2006), pp. 552f.)

<sup>47</sup> *Summa theologiae* II-II, q. 5 a. 2.

<sup>48</sup> In fact, (2) is the reason for believing in the case of the 'faith commonly so called.' See below, note 51.

believing). Thus, if Aquinas refers to the love for God when employing the concept of *ordo voluntatis ad bonum*, it is plausible to believe that he does the same when using, in the same passage, the concept of *affectus boni*.<sup>49</sup>

In conclusion, the faith of humans seems to be always caused by love for God. The faith of demons, which lacks any love for God, cannot be considered to be Christian.<sup>50</sup> Instead, it appears to coincide with what Aquinas calls ‘faith commonly so called.’<sup>51</sup> Furthermore, it is somehow compelling and brings sadness with it.

### III. On the Various Levels of Faith

I have so far argued that, according to Aquinas, the unformed faith of humans is not wholly deprived of love for God. In other words, even those who have unformed faith have love for God, which God himself grants to them.

Is it also possible to support the idea that I previously mentioned at the end of Section 1? It was that, according to Aquinas, any love that causes faith needs to be charity. It may provoke an immediate objection that this leads naturally to the conclusion that those who have unformed faith also have charity. This would obviously contradict Aquinas’s definition of unformed faith. However, a plausible counter argument might be that Aquinas shares in a doctrine that dates back to the Gospel, according to which faith and charity can be experienced at various levels of intensity. Let me explain this doctrine.

According to the Gospel of Luke, the apostles asked Jesus to increase their faith,<sup>52</sup> and Paul prays that the love of the Philippians ‘may overflow more and more.’<sup>53</sup> Augustine consecrates himself to God by proclaiming, ‘I love Thee alone. Thee alone follow. Thee alone seek. Thee alone I am ready to serve.’ Furthermore, in the same passage, he

<sup>49</sup> If someone objects that Aquinas is using the word *affectus*, and not *will*, it may be mentioned that he employs *affectus*, as well as related words or phrases such as *affective* or *per affectum*, to refer not only to passions, but also to *all* appetitive acts, whether sensitive or rational.

<sup>50</sup> According to G. Dawes, ‘the faith of demons is not, it seems, unformed faith, since even unformed faith is shaped by ‘a certain affection for the good’ and is in this sense a gift of God’ (G. Dawes, ‘The Act of Faith: Aquinas and the Moderns.’ In Kvanvig, J. (ed.), *Oxford Studies in Philosophy of Religion*, vol. 6 [New York: Oxford University Press, 2015], p. 70, note 21). While commenting on James 2:19 (‘even the demons believe [*pisteuousin*] that, and shudder’), W. C. Smith says that in the passage in question ‘*pisteuo*’ simply does not refer to the Christian faith (W. C. Smith, *Belief and History* (Charlottesville: University of Virginia Press, 1977), p. 74).

<sup>51</sup> ‘We distinguish the virtue of faith from faith commonly so called (*communiter sumpta*), which has no reference to the beatitude we hope for’ (*Summa theologiae* II-II q. 4 a. 1).

<sup>52</sup> See Luke 17:5 (tr. NRSV).

<sup>53</sup> Philippians 1:9 (tr. NRSV).

addresses this prayer to God: ‘Increase my faith, increase my hope, increase my charity.’<sup>54</sup> While wondering ‘whether faith can be greater in one man than in another,’ Aquinas offers a view that is plainly consistent with his concept of faith:

The quantity of a habit may be considered from two points of view: first, on the part of the object; secondly, on the part of its participation by the subject. Now the object of faith may be considered in two ways: first, in respect of its formal aspect; secondly, in respect of the material object which is proposed to be believed. Now the formal object of faith is one and simple, namely the First Truth, as stated above. Hence in this respect there is no diversity of faith among believers, but it is specifically one in all, as stated above. But the things which are proposed as the matter of our belief are many and can be received more or less explicitly; and in this respect one man can believe explicitly more things than another, so that faith can be greater in one man on account of its being more explicit. If, on the other hand, we consider faith from the point of view of its participation by the subject, this happens in two ways, since the act of faith proceeds both from the intellect and from the will, as stated above. Consequently a man’s faith may be described as being greater, in one way, on the part of his intellect, on account of its greater certitude and firmness, and, in another way, on the part of his will, on account of his greater promptitude, devotion, or confidence.<sup>55</sup>

Citing the entire *respondeo* was necessary, because Aquinas summarizes in it an impressively effective way of viewing the different levels of faith. He makes use of the tripartition that I mentioned in the first section (‘believing in a God,’ ‘believing God’ and ‘believing in God’).

<sup>54</sup> Augustine, *The Soliloquies* (Boston: Little, Brown, and Company, 1910), vol. 1, 1:5. Let me add an interesting reflection by Kierkegaard. He says to the Christian who practices the sacraments: ‘You have come here today because you feel drawn to him, but from this it does not follow that you dare to think that he has already drawn you *wholly* to himself’. Kierkegaard then concludes by quoting the passage of the Gospel I have cited above: ‘Lord, increase my faith’ (S. Kierkegaard, *Practice in Christianity*, H.E.Hong and E.H.Hong (eds) (Princeton: Princeton University Press 1991), p. 156.)

<sup>55</sup> ‘Quantitas habitus ex duobus attendi potest, uno modo, ex obiecto; alio modo, secundum participationem subiecti. Obiectum autem fidei potest dupliciter considerari, uno modo, secundum formalem rationem; alio modo, secundum ea quae materialiter credenda proponuntur. Formale autem obiectum fidei est unum et simplex scilicet veritas prima, ut supra dictum est. Unde ex hac parte fides non diversificatur in credentibus, sed est una specie in omnibus, ut supra dictum est. Sed ea quae materialiter credenda proponuntur sunt plura, et possunt accipi vel magis vel minus explicite. Et secundum hoc potest unus homo plura explicito credere quam alius. Et sic in uno potest esse maior fides secundum maiorem fidei explicationem. Si vero consideretur fides secundum participationem subiecti, hoc contingit dupliciter. Nam actus fidei procedit et ex intellectu et ex voluntate, ut supra dictum est. Potest ergo fides in aliquo dici maior uno modo ex parte intellectus, propter maiorem certitudinem et firmitatem, alio modo ex parte voluntatis, propter maiorem promptitudinem seu devotionem vel confidentiam’ (*Summa theologiae* II-II q. 5 a. 4).



If we accept faith as ‘believing God,’ there is no diversity of faith among Christians. They all assent to that which God has revealed, without which there would be nothing to believe.

If we accept faith as ‘believing in a God,’ something similar may be said. All Christians are required to believe the same revealed truths. Some of the faithful, however, may believe more aspects than others. To explain this, Aquinas refers to reasons that regard both the intellect (‘on account of its greater certitude and firmness’) and the will (‘on account of his greater promptitude, devotion, or confidence’). He argues that the faithful believe with more or less certitude, firmness, promptitude, devotion, and confidence. At the heart of this diversity, there is the readiness to believe, which I have shown in Section 1 is due to charity.

This emerges from Aquinas’s reply to the first objection in the article that is being discussed. According to the objector, all people of faith believe the same thing. Consequently, ‘it seems that faith cannot be greater in one than in another.’<sup>56</sup> Aquinas replies focusing on the readiness to believe, which coincides with the habit of faith. Aquinas believes that ‘a man who obstinately disbelieves a thing that is of faith, has not the habit of faith, and yet he who does not explicitly believe all, while he is prepared (*paratus est*) to believe all, has that habit.’<sup>57</sup>

Note that Aquinas introduces a viewpoint that differs from what the objector has adopted. In fact, the objector focuses on the material object of faith (‘believing in a God’) and claims that, if one fails to believe even one truth, he loses his faith altogether. Aquinas shifts the attention from the material object of faith to the virtue of faith, namely to the readiness to believe, which he calls ‘the participation of faith by the subject.’ Those who ‘obstinately’ do not believe one thing are not worthy of the habit of faith, whereas those who are ‘prepared to believe all’ have such a habit.<sup>58</sup>

For Aquinas, it is the readiness to believe that is not possessed by believers in equal degree. This readiness, as I have argued above, is due to *charity*. This should let us conclude that Aquinas believes that all believers have charity, no matter how limited charity may be.

This thesis can be confirmed by the fact that Aquinas openly states that there are various levels of charity:<sup>59</sup>

<sup>56</sup> ‘Videtur quod fides non possit esse maior in uno quam in alio’ (*Summa theologiae* II-II q. 5 a. 4 obj. 1).

<sup>57</sup> ‘Ille qui pertinaciter discredid aliquid eorum quae sub fide continentur non habet habitum fidei, quem tamen habet ille qui non explicite omnia credit, sed paratus est omnia credere. Et secundum hoc ex parte obiecti unus habet maiorem fidem quam alius, in quantum plura explicite credit’ (*Summa theologiae* II-II q. 5 a. 4 ad 1).

<sup>58</sup> While responding to another objection, Aquinas adds that ‘some submit to it [the first truth] with greater certitude and devotion than others; and in this way faith is greater in one than in another’ (*Summa theologiae* II-II q. 5 a. 4 ad 2).

<sup>59</sup> When reflects on Aquinas’s view of virtues, T. Penelhum points out that all of them, including the infused ones, ‘can be had by individuals in varying degrees.’ (Penelhum, ‘The

The charity of a wayfarer can increase. For we are called wayfarers by reason of our being on the way to God, Who is the last end of our happiness. ... It is essential to the charity of a wayfarer that it can increase, for if it could not, all further advance along the way would cease.<sup>60</sup>

Aquinas mentions practically all kinds of believers, including those whose faith can reasonably be taken as unformed. Thomas wonders ‘whether charity is rightly separated into three degrees - beginning, progress, and perfection:’

At first it is incumbent on man to occupy himself chiefly with avoiding sin and resisting his concupiscences, which move him in opposition to charity: this concerns beginners, in whom charity has to be fed or fostered lest it be destroyed; in the second place man’s chief pursuit is to aim at progress in good, and this is the pursuit of the proficient, whose chief aim is to strengthen their charity by adding to it; while man’s third pursuit is to aim chiefly at union with and enjoyment of God: this belongs to the perfect who ‘desire to be dissolved and to be with Christ.’<sup>61</sup>

Therefore, can we conclude, on the basis of the view that charity and the consequent readiness to believe can be experienced at various levels of intensity, that all believers, including those whose faith is unformed, have charity?

One could object that, even in its least degree, to Aquinas, charity implies union with God. It follows that charity is incompatible with mortal sin, which is aversion from God.<sup>62</sup> Because believers are able to commit mortal sin, one must conclude that believers are not required to believe by charity. In other words, there can be those who believe and commit mortal sins, which means that don’t have charity.

Analysis of Faith in Thomas Aquinas,’ *Religious Studies* 13 (1977), p. 136) This author appropriately quotes the passage in which Aquinas deals with the objection that the infused virtues ‘are from God Whose power is uniform and infinite.’ To this objection, Thomas responds that ‘God does not work by necessity of nature, but according to the order of His wisdom, by which he bestows on men various measures of virtue’ (*Summa theologiae* I-II q. 66 a. 1, obj. 3).

<sup>60</sup> ‘Caritas viae potest augeri. Ex hoc enim dicimur esse viatores quod in Deum tendimus, qui est ultimus finis nostrae beatitudinis. . . Et ideo de ratione caritatis viae est ut possit augeri, si enim non posset augeri, iam cessaret viae processus.’ (*Summa theologiae* II-II q. 24 a. 4).

<sup>61</sup> ‘Primo quidem incumbit homini studium principale ad recedendum a peccato et resistendum concupiscentiis eius, quae in contrarium caritatis movent. Et hoc pertinet ad incipientes, in quibus caritas est nutrienda vel fovenda ne corrumpatur. Secundum autem studium succedit, ut homo principaliter intendat ad hoc quod in bono proficiat. Et hoc studium pertinet ad proficientes, qui ad hoc principaliter intendunt ut in eis caritas per augmentum roboretur. Tertium autem studium est ut homo ad hoc principaliter intendat ut Deo inhaereat et eo fruatur. Et hoc pertinet ad perfectos, qui cupiunt dissolvi et esse cum Christo.’ (*Summa theologiae* II-II q. 24 a. 9).

<sup>62</sup> Mortal sin is incompatible with charity (see *Summa theologiae* II-II q. 24 a. 10). Since ‘every mortal sin consists in aversion from God,’ the lowest degree of charity implies ‘union with God’ (*Summa theologiae* II-II q. 24 a. 12 ad5).

In reply, it should be noted that there are problems with this view. Let us consider the passage under examination. In it, Aquinas also refers to faith and hope and, in line with the idea that believers can commit mortal sins, says that not all mortal sins are contrary to faith and hope. The passage reads as follows: ‘Every mortal sin is contrary to charity, but not to faith and hope, but only certain determinate sins, which destroy the habit of faith or of hope.’<sup>63</sup> Let us focus on ‘the habit of faith,’ which Aquinas seems to use as he does in the passage that is mentioned above.<sup>64</sup> In that passage, he says that those who don’t explicitly believe all, if they are *prepared* to believe all, have, nevertheless, the habit of faith. If so, the habit of faith coincides with the readiness to believe, which by charity engenders.<sup>65</sup> (This employment of the concept of ‘habit of faith’ means that mortal sins are incompatible with faith if that faith is accompanied by charity. This is fully consistent with Aquinas’s idea that mortal sins are always incompatible with charity.)

If so, however, there is a contradiction in the passage under discussion. Aquinas is saying that mortal sins, which are always incompatible with charity, are incompatible with faith *if* they are incompatible with (‘destroy’) *the habit of faith* - which is the readiness to believe that is caused by charity. At the same time, however, this implies that there are *other* mortal sins that are *compatible* with (‘don’t destroy’) the habit of faith in question, which is caused by charity. How is this possible if they, *as* mortal sins, are incompatible with (‘destroy’) charity?

This contradiction leads me to confirm what I have argued so far, namely that, because the faithful give their assent to divine revelation because of an act of will graciously initiated by God, they always do so with a certain level of charity, however low this level may be.

## Conclusion

In this essay, I have argued that there is a tension that affects Aquinas’s thought on the relationship between faith and charity. According to the doctrine of faith that Aquinas formulated, believers cannot assent to divine revelation if their intellect is not caused by the love for God to do so, which God himself grants to believers. Nevertheless, there are passages in which Aquinas proposes arguments that suggest that faith can be interpreted to be merely an intellectual act.

In Section 1, I showed that, for various reasons, these arguments are not persuasive. As a consequence, I have reaffirmed Aquinas’s view of

<sup>63</sup> ‘Omne peccatum mortale contrariatur caritati. Non autem omne peccatum mortale contrariatur fidei vel spei, sed quaedam determinata peccata, per quae habitus fidei et spei tollitur.’ (*Summa theologiae* II-II q. 24 a. 12 ad5).

<sup>64</sup> See above, note 57.

<sup>65</sup> See above, note 15.

faith as an act of the intellect that is not possible without the intervention of the will, which is caused, in turn, by God's love.

In Section 2, I confirmed this view by arguing that Aquinas believes that, even those who have unformed faith believe, because of love for God, however limited this love may be. If this argument is correct, faith is never a mere intellectual act.

In Section 3, I considered the possibility that the love in question is always charity. I have argued that a plausible argument in its support arises from Aquinas's view of the various levels of intensity of faith. These levels are due proportionally to differing levels of readiness to believe, which can plausibly be taken as differing levels of charity.

In conclusion, although there are passages in which Aquinas argues to the contrary, his view of faith appears to require the intervention of charity, no matter how limited this intervention may be.

*Roberto Di Ceglie*  
*Pontifical Lateran University*  
*Vatican City*

*robertodiceglie@gmail.com*