

QUESTION 4

The Virtue Itself of Faith

Next we have to consider the virtue itself of faith: first, faith itself (question 4); second, those who have faith (question 5); third, the cause of faith (question 6); and, fourth, the effects of faith (question 7).

On the first topic there are eight questions: (1) What is faith? (2) In which power of the soul does faith exist as in a subject? (3) Is charity the form of faith? (4) Is informed faith numerically the same as unformed faith? (5) Is faith a virtue? (6) Is faith a single virtue? (7) What is faith's ordering with respect to the other virtues? (8) How does the certitude of faith compare with the certitude of the intellectual virtues?

Article 1

What is faith?

It seems that the definition the Apostle posits in Hebrews 11:1 is inappropriate (*incompetens*), viz., "Faith is the substance of things to be hoped for, the evidence of things that are not apparent" (*Est autem fides substantia sperandarum rerum, argumentum non apparentium*):

Objection 1: No quality is a substance. But faith is a quality, since, as was explained above (*ST* 1-2, q. 62, a. 3), it is a theological virtue. Therefore, faith is not a substance.

Objection 2: Diverse virtues have diverse objects. But a thing to be hoped for is an object of hope. Therefore, *thing to be hoped for* should not be posited in the definition of faith as an object of faith.

Objection 3: Faith is perfected by charity rather than by hope, since, as will be explained below (a. 3), charity is the form of faith. Therefore, *thing to be loved* (*res diligenda*) should have been posited in the definition of faith rather than *thing to be hoped for*.

Objection 4: The same thing should not be posited in diverse genera. But *substance* and *evidence* are diverse genera that are not posited as subalterns. Therefore, it is inappropriate for faith to be called both a substance and evidence.

Objection 5: Through evidence (*per argumentum*) the truth of what the evidence is adduced for is made manifest. But a thing is said to be apparent when its truth is made manifest. Therefore, the phrase *evidence of things that are not apparent* seems to imply an opposition. Therefore, faith is not being appropriately described.

But contrary to this: The Apostle's authority is sufficient.

I respond: Even though some claim that the words cited above from the Apostle are not a definition of faith, still, if one considers the matter rightly, all the things on the basis of which faith can be defined are touched upon in the cited description, despite the fact that the words are not arranged in the form of a definition—just as, among the philosophers, the principles of syllogisms are touched upon even when the syllogistic form is omitted.

To see this clearly, notice that since habits are known through their acts, and since the acts are known through their objects, it follows that since faith is a habit, it should be defined by reference to its proper act in relation to the act's proper object. Now the act of faith is to have faith or to believe (*credere*), and this act, as was explained above (q. 2, aa. 1, 2, and 9), is an act of the intellect insofar as the intellect is determined to one [part of a contradiction] by the will's command (*actus est intellectus determinati ad unum ex imperio voluntatis*). So, then, the act of faith has an ordering both to *the will's object*, which is the good and the end, and also to *the intellect's object*, which is the true. And since faith—given that, as was explained above (*ST* 1-2, q. 62, a. 2), it is a theological virtue—has the same thing for its object and end, it is necessary that faith's object and its end should correspond to it proportionately (*proportionaliter sibi correspondeant*).

Now it was explained above (q. 1, aa. 1 and 4) that the First Truth is the object of faith insofar as the First Truth itself and the things which are adhered to because of it are not seen. Accordingly, the First Truth must itself be related to the act of faith in the manner of an end, under the character of something that is not seen. But this belongs to the nature of a thing to be hoped for—this according to the Apostle in Romans 8:25 (“We hope for what we do not see”). For to see a truth is to possess it, whereas one does not hope for what he already possesses; instead, as was explained above (*ST* 1-2, q. 67, a. 4), hope is concerned with what is not possessed. So, then, the relation of the act of faith to its end, i.e., *the will’s object*, is signified by saying, “Faith is the substance of things to be hoped for.” For ‘substance’ is normally used for the first beginnings of a thing (*prima inchoatio cuiuscumque rei*), and especially when the entire thing that follows is virtually contained in that first beginning (*in primo principio*). For instance, we might say that the first indemonstrable principles are the ‘substance’ of scientific knowledge, because principles of this sort are the first thing in us that has to do with a science, and the whole of the science is virtually contained in them (*et in eis virtute continetur tota scientia*). This, then, is the sense in which it is said that *faith is the substance of things to be hoped for*, viz., that the first beginnings within us of the things to be hoped for is the assent of faith, which virtually contains all the things to be hoped for. For we hope to be beatified by seeing with a clear vision the truth which we now adhere to by faith; this is clear from what was said above (*ST* 1-2, qq. 3 and 4) about happiness (*de felicitate*).

On the other hand, the relation of the act of faith to *the intellect’s object*, insofar as it is the object of faith, is designated by the phrase “the evidence of things that are not apparent” (*argumentum non apparentium*). For ‘evidence’ (*argumentum*) is being used here for the *effect* of evidence, since through evidence the intellect is induced to adhere to something true. Hence, an alternative text has ‘conviction’ (*convictio*), since it is by God’s authority that the believer’s intellect is convinced to assent to what he does not see.

Therefore, if one wanted to reduce these words to the form of a definition, he could say, “Faith is a habit of the mind by which eternal life has its beginnings in us and which makes the intellect assent to things that are not apparent.”

In this way faith is distinguished from all the other acts that belong to the intellect:

(a) Through the word ‘evidence’, faith is distinguished from the act of having an opinion (*ab opinione*), from the act of suspecting (*a suspicione*), and from the act of hesitating (*a dubitatione*), since these acts do not involve a primary and firm adherence of the intellect to anything.

(b) Through ‘non-apparent’ faith is distinguished from the act of knowing scientifically (*a scientia*) and from the act of understanding [first principles] (*ab intellectu*), since by these acts something becomes apparent.

(c) Through ‘the substance of things to be hoped for’ the virtue of faith is distinguished from faith in the ordinary sense, which is not ordered toward the beatitude that is hoped for.

All the other definitions of faith that are given, whatever they may be, are explications of this definition that the Apostle posits. For instance, what Augustine says, viz., that faith is “the virtue by which things that are not seen are believed in,” and what Damascene says, viz., that faith is “consent without inquiry”, and what others say, viz., that faith is “the mind’s certitude regarding absent things, higher than opinion and lower than scientific knowledge,” amount to the same thing as the Apostle’s saying “the evidence of things that are not apparent.” On the other hand, what Dionysius says in *De Divinis Nominibus*, chap. 7, viz., that faith is “the foundation of believers, placing them in the truth and placing the truth in them,” amounts to the same thing as “the substance of things to be hoped for.”

Reply to objection 1: ‘Substance’ is being understood here not in the sense in which *substance* is the most general genus divided off from the other genera, but in the sense in which some likeness of substance is found in every genus, viz., insofar as the first thing in every genus, which virtually contains the other things within itself, is called the ‘substance’ of those things.

Reply to objection 2: Since faith belongs to the intellect insofar as the intellect is moved by the will, it has to be ordered, as to an end, toward the objects of those virtues by which the will is perfected. Among those virtues is hope, as will be explained below (q. 18, a. 1). And this is why the object of hope is posited in the definition of faith.

Reply to objection 3: Elective love (*dilectio*) can be had both with respect to what is seen and with respect to what is not seen, both with respect to what is present and with respect to what is absent. And for this reason ‘things to be loved’ is not as properly adapted to faith as ‘things to be hoped for’. For hope is always had with respect to what is absent and not seen.

Reply to objection 4: Insofar as they are posited in the definition of faith, ‘substance’ and ‘evidence’ do not imply diverse genera of faith or diverse acts. Instead, as has been explained, they imply diverse relations of a single act with respect to diverse objects.

Reply to objection 5: Evidence that is taken from the proper principles of a thing makes that thing apparent. But evidence that is taken from God’s authority does not make a thing apparent in itself. And it is this latter sort of evidence that is posited in the definition of faith.

Article 2

Does faith exist in the intellect as in a subject?

It seems that faith does not exist in the intellect as in a subject:

Objection 1: In *De Praedestinatione Sanctorum* Augustine says, “Faith exists in the will of believers.” But the will is a power distinct from the intellect. Therefore, faith does not exist in the intellect as in a subject.

Objection 2: The assent of faith in believing something by faith stems from a will that is obeying God. Therefore, all the praise due to faith seems to stem from obedience. But obedience exists in the will. Therefore, so does faith. Therefore, faith does not exist in the intellect.

Objection 3: The intellect is either the speculative intellect or the practical intellect. But faith does not exist in the speculative intellect, which is such that since, as *De Anima* 3 says, it “has nothing to say about what can be imitated and what is to be avoided,” it is not a principle of operation, whereas faith is something that “operates through love,” as Galatians 5:6 puts it. Again, neither does faith exist in the practical intellect, whose object is the true insofar as it can be made or done (*verum contingens factibile vel agibile*). For as was explained above (q. 1, a. 1), the object of faith is the eternal truth. Therefore, faith does not exist in the intellect as in a subject.

But contrary to this: Faith is succeeded by the act of seeing in heaven (*visio patriae*)—this according to 1 Corinthians 13:12 (“We see now through a glass darkly, but then face to face”). But the act of seeing exists in the intellect. Therefore, so does faith.

I respond: Since faith is a virtue, its act has to be perfect. But what is required for the perfection of an act that proceeds from two active principles is that each of the two active principles be perfected; for instance, sawing cannot be done well unless both (a) the one who is doing the sawing has the relevant art or craft (*secans habeat artem*) and also (b) the saw is well-disposed for cutting (*serra sit bene disposita ad secandum*).

Now as was explained above (*ST* 1-2, q. 49, a. 4), a disposition for acting well that exists in those powers of the soul which are related to opposites is a *habit*. And so an act that proceeds from two such powers must be perfected by habits that pre-exist in each of the two powers. But it was explained above (q. 2, aa. 1 and 2) that the act of having faith (*credere*) is an act of the intellect insofar as the intellect is moved by the will to assent, since an act of this sort proceeds both from the will and from the intellect. According to what was explained above (*ST* 1-2, q. 50, aa. 4 and 5), both of these powers are apt to be

perfected by habits. And so there has to be both a habit in the will and also a habit in the intellect if the act of faith is to be perfect—just as, in order for an act of the concupiscible part of the soul to be perfect, there has to be a habit of prudence in reason and a habit of temperance in the concupiscible part.

Now the act of having faith is directly an act of the intellect, since this act's object is the true, which properly pertains to the intellect. And so faith, which is the proper principle of this act, has to exist in the intellect as in a subject.

Reply to objection 1: Augustine is here taking 'faith' for the *act* of faith, which is said to exist in the will of believers insofar as it is because of the will's command that the intellect assents to the things that are to be taken on faith.

Reply to objection 2: Not only is it the case that the will has to be prompt in obeying, but also that the intellect has to be well-disposed toward following the will's command—just as the concupiscible part has to be well-disposed toward following reason's command. And so there has to be a habit of virtue not only in the will that commands, but also in the intellect that assents.

Reply to objection 3: As is manifestly clear from the object of faith, faith exists in the speculative intellect as in a subject. But because the First Truth, which is the object of faith, is, as is clear from Augustine in *De Trinitate* 1, the end of all our desires and actions, it follows that faith operates through love—in just the way that, as *De Anima* 3 points out, the speculative intellect is likewise practical by extension.

Article 3

Is charity the form of faith?

It seems that charity is not the form of faith (*caritas non sit forma fidei*):

Objection 1: Each thing receives its species through its form. Therefore, as regards things that are divided by opposites as diverse species of a single genus, it is not the case that one of them can be the form of the other. But according to 1 Corinthians 13:13, faith and charity are divided by opposites as diverse species of virtue. Therefore, charity cannot be the form of faith.

Objection 2: The form and that of which it is the form exist in the same thing, since something that is one absolutely speaking comes to be from them. But faith exists in the intellect, whereas charity exists in the will. Therefore, charity is not the form of faith.

Objection 3: A form is a principle of a thing. But, on the part of the will, the principle of the act of having faith seems to be obedience rather than charity—this according to Romans 1:5 (“... to obey the Faith in all nations”). Therefore, it is obedience rather than charity that is the form of faith.

But contrary to this: Each thing operates through its form. But faith operates through love (*per dilectionem*). Therefore, the love that belongs to charity (*dilectio caritatis*) is the form of faith.

I respond: As is clear from what was said above (*ST* 1-2, q. 1, a. 3 and q. 18, a. 6), voluntary acts take their species from their end, which is the object of the will. But that from which a thing receives its species stands to it as matter stands to form among natural things. And so the form of any sort of voluntary act is in some sense the end toward which it is ordered, both because the act receives its species from its end and also because an action's mode (*modus actionis*) must correspond proportionately to its end.

Now it is clear from what has been said (a. 1) that the act of faith is ordered toward the will's object, i.e., toward the good, as toward an end. But this good which is faith's end, viz., the divine good, is the proper object of charity. And so charity is called the 'form' of faith insofar as the act of faith is perfected and informed by charity.

Reply to objection 1: Charity is called the form of faith insofar as it informs the act of faith. But

nothing prevents a single act from being informed by diverse habits and, accordingly, from being reduced in a certain order to diverse species. This was explained above (*ST* 1-2, q. 18, aa. 6-7 and q. 61, a. 2) when we were talking about human acts in general.

Reply to objection 2: This objection is talking about intrinsic form. However, charity is the form of faith not in this sense, but, as has been explained, in the sense that it informs the act of faith.

Reply to objection 3: As will become clear below (q. 23, a. 8), obedience, along with hope and any other virtue that could precede an act of faith, is likewise formed by charity. And so it is charity itself that is posited as the form of faith.

Article 4

Does unformed faith become informed faith, and vice versa?

It seems not to be the case that unformed faith becomes informed faith, or vice versa (*fides informis non fiat formata, nec e converso*):

Objection 1: As 1 Corinthians 13:10 says, “When what is perfect has come, what is partial will be done away with.” But unformed faith is imperfect in relation to informed faith. Therefore, when informed faith arrives, unformed faith is excluded, so that they are not numerically the same habit (*ut non sit unus habitus numero*).

Objection 2: What is dead does not come to life. But unformed faith is dead—this according to James 2:20 (“Faith without works is dead”). Therefore, unformed faith cannot come to be informed faith.

Objection 3: When God’s grace arrives, it does not have less of an effect in a believing man than in a non-believer. But when grace comes to a non-believing man, it causes the habit of faith in him. Therefore, likewise, when grace comes to a believing man who previously had the habit of unformed faith, it causes in him another habit of faith.

Objection 4: As Boethius says, “Accidents cannot themselves be altered.” But faith is a certain accident. Therefore, it cannot be the case that the same faith is at one time informed and at another time unformed.

But contrary to this: A Gloss on James 2:20 (“Faith without works is dead”) says, “That is, the works by which it comes back to life.” Therefore, faith that was previously dead comes to be informed and alive.

I respond: There have been different opinions about this matter:

For some have claimed that the habit of informed faith is different from the habit of unformed faith (*alius est habitus fidei formatae et informis*), and that when informed faith arrives, unformed faith is removed. Similarly, when a man sins mortally after having had informed faith, the informed faith is succeeded by a different habit of unformed faith that is infused by God.

But it seems absurd that the grace coming to a man should exclude some gift of God, or, again, that some gift of God should be infused in a man *because of* mortal sin.

And so others have claimed that the habits of informed faith and unformed faith are diverse from one another, but that, nonetheless, when informed faith arrives, the habit of unformed faith is not removed; instead, it remains together in the same individual with the habit of informed faith.

But it seems likewise absurd that the habit of unformed faith should remain unemployed in someone who has informed faith.

Therefore, we should reply in an alternative way that the habit of informed faith is the same as the habit of unformed faith. The reason for this is that a habit is diversified by what belongs to the habit *per se*. Now since faith is a perfection of the intellect, what belongs *per se* to faith is what belongs to the

intellect, whereas what belongs to the will does not belong *per se* to faith in the sense that the habit could be diversified by it. But the distinction between informed faith and unformed faith has to do with what belongs to the will, i.e., with charity, and not with what belongs to the intellect. Hence, informed faith and unformed faith are not diverse habits.

Reply to objection 1: What the Apostle says should be understood to apply when the imperfection belongs to the nature of the imperfect thing (*quando imperfectio est de ratione imperfecti*). For then it must be the case that when what is perfect arrives, what is imperfect is excluded. For instance, when clear vision arrives, then faith is excluded, since it is of the nature of faith that it is of things that are not apparent.

On the other hand, when the imperfection does not belong to the nature of the imperfect thing, then numerically the same thing that was imperfect becomes perfect; for instance, childhood does not belong to the nature of a man, and so numerically the same entity that was a boy becomes a man. Now as has been explained, faith's being unformed does not belong to the nature of faith but is related to it *per accidens*. Hence, it is the unformed faith itself that comes to be informed.

Reply to objection 2: What makes an animal alive (*id quod facit vitam animalis*) belongs to the animal's nature, since it is the animal's essential form, viz., its soul. And so a dead thing cannot come to life; instead, what is dead differs in species from what is alive. By contrast, what makes for faith's being informed or alive does not belong to the essence of faith. And so the arguments are not parallel.

Reply to objection 3: Grace effects faith not only when faith begins to exist *de novo* in a man, but also for as long as the faith endures. For it was explained above (*ST* 1-2, q. 104, a. 1 and q. 109, a. 9) that God is always effecting a man's justification, just as the sun is always effecting the illumination of the atmosphere. Hence, grace does no less in coming to a believer than it does in coming to a non-believer, since in both cases grace effects faith, in the one by strengthening and perfecting faith and in the other by creating faith *de novo*.

An alternative reply is that the fact that grace does not cause faith in someone who already has faith is incidental, viz., due to the subject's disposition. In the same way, conversely, a second mortal sin does not remove grace from someone who has already lost it through a previous mortal sin.

Reply to objection 4: It is not faith itself that is changed when unformed faith becomes informed faith; instead, what changes is the subject of faith, i.e., the soul, which at one time has faith without charity and at another time has faith along with charity.

Article 5

Is faith a virtue?

It seems that faith is not a virtue:

Objection 1: A virtue is ordered toward the good, since as the Philosopher says in *Ethics* 2, "A virtue makes the one who has it good." But faith is ordered toward the true. Therefore, faith is not a virtue.

Objection 2: An infused virtue is more perfect than an acquired virtue. But as is clear from the Philosopher in *Ethics* 6, faith, because of its imperfection, is not posited among the acquired intellectual virtues. Therefore, *a fortiori* it cannot be posited as an infused virtue.

Objection 3: As has been explained (a. 4), informed faith and unformed faith belong to the same species. But unformed faith is not a virtue, since it does not have connectedness with the other virtues. Therefore, informed faith is not a virtue, either.

Objection 4: Gratuitous graces (*gratia gratis data*) and the fruits [of the Holy Spirit] are distinct from the virtues. But faith (*fides*) is numbered among the gratuitous graces in 1 Corinthians 12:9 and it is

numbered among the fruits in Galatians 5:23. Therefore, faith is not a virtue.

But contrary to this: It is through virtues that a man is justified, since, as *Ethics 5* says, “Justice is the totality of virtue” (*iustitia est tota virtus*). But it is through faith that a man is justified—this according to Romans 5:1 (“Therefore, having been justified by faith, let us have peace, etc.”). Therefore, faith is a virtue.

I respond: As is clear from what was said above (*ST* 1-2, q. 56, a. 3), a human virtue is [a habit] through which a human act is rendered good. Hence, if any habit is always a principle of a good act, then it can be called a human virtue. But informed faith is this sort of habit.

Now since to have faith is an act of the intellect, which assents, and yet at the command of the will, two things are required in order for this act to be perfect. The one is that the intellect tend infallibly toward its own good, which is the true, whereas the other is that it be ordered infallibly toward the ultimate end for the sake of which the will assents to the true (*propter quem voluntas assentit vero*).

Now both of these things are found in the act of informed faith. For it is by the nature of faith itself that the intellect is always borne toward the true, since, as was established above (q. 1, a. 3), what is false cannot fall under faith, whereas it is by charity, which informs faith, that the soul is such that its will is infallibly ordered toward a good end. And so informed faith is a virtue.

By contrast, unformed faith is not a virtue, since even if it has the due perfection of the act of unformed faith on the part of the intellect (*etsi habeat perfectionem debitam actus fidei informis ex parte intellectus*), it nonetheless does not have the due perfection on the part of the will. Likewise, in the same way, if temperance existed in the concupiscible part of the soul and prudence did not exist in the rational part, then, as was explained above (*ST* 1-2, q. 65, a. 1), the temperance would not be a virtue. For an act of temperance requires both an act of reason and an act of the concupiscible part, just as an act of faith requires both an act of the will and an act of the intellect.

Reply to objection 1: The true itself is the good of the intellect, because it is the intellect’s perfection. And so insofar as the intellect is determined to the true by faith, faith has an ordering toward a certain good. But, further, insofar as faith is informed by charity, it also has an ordering to the good insofar as the good is an object of the will.

Reply to objection 2: The faith of which the Philosopher is speaking relies on human reasoning that does not reach its conclusion by necessity, and the false can fall under this sort of reasoning. And so this sort of faith is not a virtue.

By contrast, the sort of faith that we are talking about relies on divine truth, which is infallible, and so what is false cannot fall under it. And so this sort of faith can be a virtue.

Reply to objection 3: Informed faith and unformed faith do not differ in species in the sense that they exist in diverse species, but they do differ as the perfect and the imperfect within the same species. Hence, since unformed faith is imperfect, it does not attain to the complete character of virtue, since, as *Physics 7* says, “Virtue is a certain perfection.”

Reply to objection 4: Some claim that the ‘faith’ (*fides*) which is counted among the gratuitous graces is unformed faith.

But it is wrong to say this, since the gratuitous graces that are enumerated in the place in question are not common to all the members of the Church. Hence, in that place the Apostle says, “There is a diversity of graces,” and, again, “To one this grace is given, and to another that grace is given.” By contrast, unformed faith is common to all members of the Church, since being unformed does not belong to the substance insofar as it is a gratuitous gift.

Hence, one should reply that ‘faith’ is being taken in this place for a certain excellence of faith in the sense of a constancy of faith, as a Gloss says, or in the sense of discourse about the faith.

On the other hand, faith is posited as a fruit insofar as there is a certain delight in its act by reason of its certitude. Hence, in a Gloss on Galatians 5, where the fruits are enumerated, faith is explained as “certitude concerning invisible things.”

Article 6

Is faith a single thing?

It seems that faith is not a single thing (*non sit una fides*):

Objection 1: Just as faith is a gift of God, as Ephesians 2:8 says, so too, as is clear from Isaiah 11:2, wisdom and knowledge are counted among the gifts of God. But as is clear from Augustine in *De Trinitate* 12, wisdom and knowledge differ in that wisdom is of eternal things, whereas knowledge is of temporal things. Therefore, since faith concerns both eternal things and certain temporal things, it seems that faith is not a single thing, but is instead divided into parts.

Objection 2: As was explained above (q. 3, a. 1), confessing the Faith is an act of faith. But it is not the case that there is one and the same confession of Faith for everyone. For what we ourselves confess as having been accomplished the ancient fathers confessed as future—this is clear from Isaiah 7:14 (“Behold, a virgin shall conceive”). Therefore, faith is not a single thing.

Objection 3: Faith is common to all of Christ’s faithful. But a single accident cannot exist in diverse substances. Therefore, there cannot be a single faith that belongs to all the faithful.

But contrary to this: In Ephesians 4:5 the Apostle says, “One Lord, one faith.”

I respond: If faith is taken as a habit, then it can be thought of in two ways:

In one way, *on the part of its object*, and in this sense faith is a single thing, since the formal object of faith is the First Truth, by adhering to which we take on faith whatever is contained under the Faith.

In a second way, *on the part of its subject*, and in this sense faith is diversified insofar as it belongs to diverse individuals.

Now it is clear that faith, like any other habit, has its species from the formal character of its object, whereas it is individuated because of its subject. And so if faith is taken as a habit by which we have faith, then faith is one in species and differs numerically in diverse individuals.

On the other hand, if faith is taken for what is held on faith, then there is likewise a single Faith. For what is believed by everyone is the same thing, and even if there are diverse things to be believed which everyone believes in common, all of them are nonetheless traced back to one thing.

Reply to objection 1: As was explained above (q. 1, a. 1), the temporal things which are proposed by the Faith belong to the object of faith only in their relation to something eternal, which is the First Truth. And so there is a single faith with respect to temporal and eternal things.

The situation is otherwise with respect to [the gifts of] wisdom and knowledge, which consider temporal and eternal things in accord with their proper characters.

Reply to objection 2: As was also established above (*ST* 1-2, q. 103, a. 4), the differences *past* and *future* arise not because of the diversity of the thing believed, but because of the diverse relation of the believers to the single thing believed.

Reply to objection 3: This argument goes through with respect to the numerical diversity of faith.

Article 7

Is faith the first among the virtues?

It seems that faith is not the first among the virtues:

Objection 1: A Gloss on Luke 12:4 (“I say to you, my friends ...”) says, “Fortitude is the foundation of faith.” But a foundation is prior to what it is the foundation of. Therefore, faith is not the first virtue.

Objection 2: A certain Gloss on Psalm 36:1 (“Do not emulate ...”) says, “Hope leads to faith.”

But as will be explained below (q. 17, a. 1), hope is a virtue. Therefore, faith is not the first among the virtues.

Objection 3: It was explained above (a. 2 and q. 2, a. 9) that the believer's intellect is inclined by obedience to God toward assenting to what belongs to the Faith. But obedience is likewise a virtue. Therefore, faith is not the first virtue.

Objection 4: It is not *unformed* faith, but *informed* faith, that is the foundation, as a Gloss on 1 Corinthians 3:11 points out. But as was explained above (a. 3), faith is informed by charity. Therefore, faith has from charity the fact that it is a foundation. Therefore, charity is more of a foundation than faith is, since the foundation is the first part of the building. And so it seems that charity is prior to faith.

Objection 5: The ordering of habits is understood from the ordering of their acts. But in the case of the act of faith, the act of will, which charity perfects, precedes the act of the intellect, which faith perfects, in the manner of a cause that precedes its effect. Therefore, charity precedes faith. Therefore, it is not the case that faith is the first among the virtues.

But contrary to this: In Hebrews 11:1 the Apostle says, "Faith is the substance of things to be hoped for." But a substance has the character of being first. Therefore, faith is the first among the virtues.

I respond: There are two possible ways in which one thing can be prior to another: (a) *per se* and (b) *per accidens*.

Faith is *per se* the first among all the virtues. For since, as was explained above (*ST* 1-2, q. 13, a. 5 and q. 57, a. 4), the end is the principle in the case of things to be done, the theological virtues, whose object is the ultimate end, have to be prior to the other virtues. But the ultimate end has to exist in the intellect before existing in the will, because the will is not drawn to anything except insofar as that thing is apprehended in the intellect. Hence, since the ultimate end exists in the will through hope and charity, whereas it exists in the intellect through faith, faith must be first among all the virtues. For natural cognition cannot attain to God insofar as He is the object of beatitude, and it is in this latter sense that hope and charity tend toward Him.

However, other virtues can be prior to faith *per accidens*, since a *per accidens* cause is *per accidens* prior. Now as is clear from the Philosopher in *Physics* 8, it belongs to a *per accidens* cause to remove an obstacle. Accordingly, certain virtues can be called prior to faith *per accidens* insofar as they remove impediments to the act of faith (*inquantum remouent impedimenta credendi*). For instance, fortitude removes the sort of disordered fear that impedes the act of faith, whereas humility removes pride, through which the intellect refuses to submit itself to the truth of the Faith. And the same thing can be said for certain other virtues—even though, as Augustine makes clear in *Contra Iulianum*, they are not genuine virtues (*non sint verae virtutes*) unless faith is presupposed.

Reply to objection 1: The reply to the first objection is clear from what was just said.

Reply to objection 2: Hope cannot in all cases lead to faith. For instance, hope cannot be had with respect to eternal beatitude unless eternal beatitude is believed to be possible, since, as is clear from what was said above (*ST* 1-2, q. 40, a. 1), what is impossible does not fall under hope.

Still, someone can be led by hope to persevere in faith or to firmly adhere to faith. And it is in this sense that hope is said to lead to faith.

Reply to objection 3: 'Obedience' is said in two ways:

Sometimes obedience implies an inclination of the will to fulfill divine commandments (*ad impleendum divina mandata*). And in this sense it is not a special virtue, but is instead included generally in every virtue, since, as was explained above (*ST* 1-2, q. 100, a. 2), all acts of the virtues fall under the precepts of divine law. And this is the sense in which obedience is required for faith.

In the second way, obedience can be taken insofar as it implies a certain inclination to fulfill commandments insofar as they have the character of something owed [to a superior] (*secundum quod habent rationem debiti*). And in this sense obedience is a special virtue and is a part of justice, since it

renders to a superior what is owed to him by obeying him. And in this sense obedience *follows upon* faith, through which it is made clear to a man that God is his superior and that he ought to obey Him.

Reply to objection 4: For the character of a foundation it is required not only that it be first but also that it be connected to the other parts of the building, since it would not be the foundation if the other parts of the building did not cohere with it. Now the connectedness of the spiritual building stems from charity—this according to Colossians 3:14 (“Above all things have charity, which is the bond of perfection”). And so faith without charity cannot be the foundation, and yet it does not have to be the case that charity is prior to faith.

Reply to objection 5: An act of the will is required for faith, but not an act of the will informed by charity. Rather, the latter sort of act *presupposes* faith, since the will cannot tend with perfect love toward God unless the intellect has the correct faith with respect to Him.

Article 8

Does faith have more certitude than scientific knowledge and the other intellectual virtues?

It seems that faith does not have more certitude than scientific knowledge and the other intellectual virtues (*fides non sit certior scientia et aliis virtutibus intellectualibus*):

Objection 1: Doubt or hesitation (*dubitatio*) is opposed to certitude, and what involves less hesitation seems to be more certain, just as what has less black mixed in is more white. But understanding [of first principles] (*intellectus*), scientific knowledge (*scientia*), and wisdom (*sapientia*) have no hesitation about the things they are concerned with, whereas someone who has an act of faith can sometimes undergo movements of hesitation and have doubts about what belongs to the Faith. Therefore, faith is not more certain than the intellectual virtues.

Objection 2: Seeing is more certain than hearing (*visio est certior auditu*). But “faith comes from hearing,” as Romans 10:17 says, whereas a sort of intellectual vision is involved in understanding, scientific knowledge, and wisdom. Therefore, understanding or scientific knowledge is more certain than faith.

Objection 3: The more perfect something is in what pertains to understanding, the more certain it is. But understanding is more perfect than faith, since it is through faith that one arrives at understanding—this according to the alternative reading of Isaiah 7:9 (“Unless you have faith, you will not understand”). And, likewise, in *De Trinitate* 14 Augustine says, “Faith is strengthened by scientific knowledge.” Therefore, it seems that understanding or scientific knowledge is more certain than faith.

But contrary to this: In 1 Thessalonians 2:13 the Apostle says, “When you had received of us the word of hearing”—that is, through faith—“you received it not as the word of men, but as—and so it truly is—the word of God.” But nothing is more certain than the word of God. Therefore, neither scientific knowledge nor anything else is more certain than faith.

I respond: As was explained above (*ST* 1-2, q. 57 aa. 4-5), two of the intellectual virtues, viz., prudence and art (or craft), have to do with contingent things. Faith surpasses them in certitude (*quibus praefertur fides in certitudine*) by reason of its subject matter, since it has to do with eternal things, which cannot be otherwise.

Now as was explained above (*ST* 1-2, q. 57, a. 5), the three remaining intellectual virtues, viz., wisdom (*sapientia*), scientific knowledge (*scientia*), and understanding [of first principles] (*intellectus*), have to do with what is necessary. But notice that ‘wisdom’, ‘knowledge’ (*scientia*), and ‘understanding’ are said in two senses: in one sense, insofar as they are posited as intellectual virtues by the Philosopher in *Ethics* 6, and in a second sense, insofar as they are posited as gifts of Holy Spirit (cf. *ST* 1-2, q. 68).

Thus, in the first sense, one should reply that there are two possible ways to think of certitude:

(a) In one way, *on the basis of its cause*, and in this sense what is said to be more certain is what has a more certain cause. On this score faith has more certitude than the three intellectual virtues in question, since faith relies on divine truth, whereas these three virtues rely on human reason.

(b) In the second way, certitude can be thought of *on the part of its subject*, and in this sense what is said to be more certain is what a man's intellect arrives at more fully. Accordingly, since what belongs to faith, but not what falls under the three virtues in question, lies beyond man's intellect, faith is on this score less certain.

However, since each thing is judged absolutely speaking (*simpliciter*) in accord with its cause, whereas it is judged relatively speaking (*secundum quid*) in accord with the subject's condition (*secundum dispositionem quae est ex parte subiecti*), it follows that faith is more certain absolutely speaking, whereas the others are more certain relatively speaking, viz., in our eyes (*quoad nos*).

Similarly, if wisdom, understanding, and knowledge are understood as gifts of the Holy Spirit that belong to our present life, then they are related to faith as to a principle that they presuppose. Hence, on this score faith is likewise more certain than they are.

Reply to objection 1: The hesitation is not on the part of the cause of faith, but rather in our eyes, insofar as we have not through our intellect fully attained to what belongs to the Faith.

Reply to objection 2: All other things being equal, seeing is more certain than hearing. But if the one from whom one hears far exceeds what is seen by the seer, then in such a case hearing is more certain than seeing. In the same way, someone with little scientific knowledge is more certain of what he hears from an expert in the science (*a scientissimo*) than of what he sees with his own power of reasoning. And, *a fortiori*, a man is more certain of what he hears from God, who cannot be mistaken, than of what he sees with his own reasoning power, which can be mistaken.

Reply to objection 3: The perfection of understanding and of scientific knowledge exceeds the cognition of faith with respect to greater evidentness (*quantum ad maiorem manifestationem*), but not with respect to more certain adherence.

For the whole certitude of understanding and knowledge, insofar as they are gifts [of the Holy Spirit], proceeds from the certitude of faith, in the same way that the certitude of a cognition of the conclusions proceeds from the certitude of the principles.

On the other hand, insofar as scientific knowledge, wisdom, and understanding are intellectual virtues, they rely on the natural light of reason, which falls short of the certitude of God's word, which faith relies on.