

Aquinas' Moral Debt: The *Honestas* of Man in His Social Nature

Introduction

Aquinas indicates that the potential parts of justice in some way fall short of justice itself; several of these virtues fall short in that they regard a moral debt (*debitum morale*) which is closely linked with the rectitude of virtue (*honestate virtutis*).¹ What is the character of this moral debt, in what way does a moral debt oblige us, and to whom is it owed? In what sense is it repaid or is repayment even possible? Stephen Theron suggests, in his article “Justice: Legal and Moral Debt in Aquinas,” that giving what is morally due is binding not legally but as regards decency of character (*honestas*). *Honestas* recurs several times within Question 80 on potential parts and throughout various specific treatments of these virtues.² Restoring, in some sense, equality in our moral debts contributes to decency or rectitude of character. Further, Aquinas clearly contrasts this debt from legal debt, but in the end, how do his distinctions distinguish the character of moral debt from legal debt?

I will argue that moral debt, particularly regarding the virtues of truthfulness and affability, oblige man according to his nature as *animal sociale* and depends on his due regard for the natural order of things. Though the virtues characterized here are not essential for his basic needs as an animal, and therefore, could be seen as secondary, they are nevertheless essential for him insofar as he strives toward happiness together with his fellow man, that is, insofar as he is not merely an animal, but a social animal. Further, man's social nature, since it is intimately linked to his rational nature, unfolds particularly in the conversation of men where

¹ Thomas Aquinas, *Summa Theologiae*, trans. by the Fathers of the English Dominican Province (New York: Benzinger Bros. Inc., 1947), <http://dhspriority.org/thomas/summa/index.html>, II.II, Q.80 a.1.

² Stephen Theron, “Justice: Legal and Moral Debt in Aquinas,” *American Catholic Philosophical Quarterly* 78 (2004): 559-71.

each holds up, through speech, the truth, as he sees and knows it, to the other.³ Thus, in living as a social animal, man distinguishes himself through these potential parts of truthfulness and affability as an agent of genuine companionship and fellowship required of man to not just live, but to live well.

Definition of the Moral Debt

According to Aquinas, a potential virtue of any principle virtue has two characteristics, first, that it has something in common with the principle, and second, that it defects from the principle's perfection.⁴ As Aquinas established previously, justice has two basic components. First, justice is directed toward others, in particular (between individuals) and in general (within a society), and, second, the just man "renders to each one his due by a constant and perpetual will."⁵ The first component distinguishes justice from the other virtues which direct man in relation to himself such as temperance.⁶ The second, refers to a due that regards "equality of proportion," or pertains to that which belongs to each man as his own.⁷ The potential parts of justice, according to Aquinas, are all similar to justice in being directed toward the other and are, therefore, fittingly annexed to justice.⁸ However, they fall short of the perfection of justice in the second component, which is, in rendering to another his due. They may fall short here in two distinct ways: in meeting the due repayment and in the sense of debt.

Virtues that fall short in meeting due repayment do make an effort towards somehow repaying the debt, but are unable to completely satisfy it. Aquinas lists the virtue of religion where the agent is unable to render back to God what he has received in his own existence and

³ Cf. Thomas Aquinas, *Summa Contra Gentiles*, ed. by Joseph Kenny, trans. by Vernon J. Bourke. New York: Hanover House, 1955-57, <http://dhsprory.org/thomas/ContraGentiles.htm>, Bk. 3, Ch. 147.2

⁴ Aquinas, *ST*, II.II, Q.80, a.1.

⁵ *Ibid.*, Q.58, a.1, co.

⁶ *Ibid.*, a.7, co.

⁷ *Ibid.*, a.11, ad. 1.

⁸ *Ibid.*, Q.80, a.1, co.

the virtue of piety where children are unable to render back to their parents or country in equal proportion all that their upbringing has afforded them.⁹ In both instances, these virtues are directed toward the other and so remain annexed to justice without, however, rendering proportionate due. Thus, they are potential parts. Aquinas maintains that the sense of debt is still a legal debt regarding God, country, and parents since it is commanded at least by the divine law and, in certain societies, perhaps even the human law.

I am, however, interested in examining moral debt which characterizes the second way in which a virtue falls short of rendering to another his due, that is, by the sense of debt. Aquinas considers two senses of debt: the legal debt which binds one according to legal obligation and is the central concern of the principle virtue of justice and the moral debt (*debitum morale*) which binds one in respect of the rectitude of virtue (*debet ex honestate virtutis*).¹⁰ Thus, by his distinction, Aquinas regards this second group of potential parts as virtues which are analogs of justice since they regard moral debt and not legal debt. Moreover, moral debt has two degrees of necessity which further distinguishes it from legal debt which has no degrees.¹¹ All legal debts must be satisfied in order to be a just man. Such is not the case with moral debt. Moral debt's first degree of necessity is such that the *honestas* cannot be ensured without the corresponding virtues (truth and gratitude). The second degree of necessity increases *honestas*, even though rectitude may be preserved without the such virtues as affability and liberality.

To flesh out an understanding of the character of this moral debt, I would like to consider Aquinas' treatment of two virtues truthfulness, which pertains to the first degree of necessity for *honestas*, and affability, which pertains to the second. Aristotle also speaks of these two virtues

⁹ Aquinas, *ST*, II-II, Q.80, a.1, co.

¹⁰ *Ibid.*

¹¹ *Ibid.*

in his *Nicomachean Ethics*, making helpful distinctions about the objects of the virtues and the connection between the two to the social order. Aquinas enlarges the scope of these virtues from Aristotle particularly in how he connects them to the virtue of justice and moral debt. Though these virtues are obviously distinct, they are often found in conjunction since they both serve our social nature as we shall see, and so will together offer a multifaceted and yet unified venture into an understanding of this concept of moral debt. By consideration of the distinctions between Aquinas and Aristotle on these two virtues, I hope to begin to flesh out the nature of this moral debt.

The Moral Debt of Truthfulness and Affability

Within the social sphere, Aristotle describes two unnamed virtues both enhancing the social life of a community, particularly through the interchange of words and deeds.¹² When Aristotle treats affability and truthfulness (along with ready wit) he is “explicitly concerned with character: that is his emphasis.”¹³ This treatment is in contrast to the previous chapters of Book IV which were dealing with management of exterior goods of honor and wealth. Here he is more centrally concerned the disposition of the man himself, with what it is to *be* a truthful and amiable man. The first unnamed virtue aims at the midpoint between the obsequious men “who, to give pleasure, praise everything and never oppose” and the churlish who “quarrel with everything.”¹⁴ The mean between these two extremes closely resembles friendship; it is however, without affection.¹⁵ Thus, this virtue is directed towards others generally so that “such

¹² Aristotle, *Nicomachean Ethics*, trans. by David Ross, revised with an intro. by Leslie Brown, new ed. (New York: Oxford University Press, 2009), 1126b.11-12, 1127a.14-15.

¹³ Kevin Flannery, ““Being Truthful with (Or Lying to) Others about Oneself,” in *Aquinas and the “Nicomachean Ethics,”* ed. by Tobias Hoffman, Jörn Müller, and Matthias Perkams (Cambridge: Cambridge University Press, 2013), 130.

¹⁴ Aristotle, 1126b.14, 1127a.11.

¹⁵ *Ibid.*, 1126b.20-23.

a man takes everything in the right way, but by *being a man of a certain kind*.”¹⁶ This virtue is grounded in the good disposition of the individual rather than arising on account of the other’s good. Although it is directed *to the other*, this unnamed virtue remains motivated integrally from within the particular character of the individual rather than as evoked by the other.

As mentioned, this virtue is directed readily to all people: “For he will behave so alike towards intimates and those who are not so, except that in each of these cases he will behave as is befitting;” yet it ought to also be adapted particularly, “he will associate differently with people in high station and with ordinary people, with closer and more distant acquaintances, so too with regard to all other differences, rendering to each class what is befitting.”¹⁷ His befitting association is characterized by inclining towards giving pleasure, however, “he will be guided by the consequences, if there are greater, i.e. honor and expediency. For the sake of great future pleasure, too, he will inflict small pains.” Therefore, the object of this virtue is immediately right conduct in conversation and deeds toward particular others by giving pleasure or pain. Mediate, however, its object is also to give greater diffusion of general pleasure within the social sphere. This unnamed virtue, thus, aims at the good on multiple levels: for the self, for the other, and for the social sphere.

The other unnamed virtue of the social sphere is similar in its manifold good. Opposed to the boastful man who is “apt to claim the things that bring glory, when he has not got them” and the mock-modest man who is apt to “disclaim what he has or belittle it,” the man who observes the mean of this unnamed virtue “calls a thing by its own name, being truthful both in life and in word, owning to what he has, neither to more nor to less.”¹⁸ Aristotle distinguishes this truthful

¹⁶ Aristotle, 1126b.24, emphasis mine.

¹⁷ Ibid., 1126b.25-26, 1126b.35-1127a.1-2.

¹⁸ Ibid., 1127a.20-25.

man from the kind that keeps faith in agreements or would testify truthfully in court. Such regard for truth would be an object of the virtue of justice. However, the truthful man, even “in the matters in which nothing of this sort [court proceedings and contracts] is at stake, is true both in word and in life *because his character is such.*”¹⁹ Once again, this virtue, though associated with enhancing the good of the social sphere and directed immediately towards another, remains integrally motivated from a man’s character and decency, that is, “what it is to *be* a truthful man: what it is to have that character, given that character is revealed, as he has already said, in what a man does when nothing is at stake.”²⁰ While all of Aristotle’s virtues arise from the shaped disposition or character to bear a particular passion rightly, his emphasis here regarding the man’s *being* truthful and affable is striking, and will enhance our discussion of Aquinas’ moral debt.

In his commentary on the *Ethics*, Aquinas takes up his discussion of Aristotle’s treatment of these two virtues within Book IV by characterizing them as secondary to courage and temperance previously discussed in the *Nicomachean Ethics* which pertain to those things necessary for the basic continuation of human life.²¹ The seven virtues described in Book IV and the feeling of shame concern “certain subsidiary goods and evils.”²² Throughout the commentary, Aquinas generally stays considerably close in his paraphrase of Aristotle’s description of both virtues, occasionally, adding clarification and brief supplementary considerations. He does give names to the virtues: *affabilitas* (affability) and *veritas* (truthfulness). An important remark on affability, however, that Aquinas makes beyond what

¹⁹ Aristotle, 1127b.1-2, emphasis mine.

²⁰ Flannery, 131.

²¹ Kevin White, “The Virtues of Man the Animal Sociale: Affabilitas and Veritas in Aquinas,” *Thomist: A Speculative Quarterly Review* 57, no. 4 (October 1993), 642.

²² Thomas Aquinas, *The Commentary on the Nichomachean Ethics*, trans. by the C. I. Litzinger, O.P. (Chicago: Henry Regnery Company, 1964), <http://dhspriority.org/thomas/Ethics.htm>, 649.

Aristotle says comes in his consideration of the pleasures and pains which occur in conversation. White points out that “Aquinas takes the occasion to add that human living together (*convictus*) principally and properly consists in conversations: for being together in conversation is a property—a *proprium*—of human beings among the animals.”²³ Therefore, a person’s friendly and earnest efforts are concerned with a shared good that is proper to human beings. Aquinas leaves much implicit here about the connection between friendliness and human nature which he explains further in his questions concerning affability in the *Summa Theologiae*, which is discussed below.

In his consideration of truthfulness, Aquinas again closely follows the text of Aristotle in his commentary, however, Aquinas enlarges the virtue by sifting Aristotle’s distinction that falsity is “base” and “to be avoided,” while truth is “good” and “praiseworthy.”²⁴ Aquinas makes two further points here: first, that “signs were instituted to represent things as they are,” and second, that lying brings disorder (*inordinate*) and truth brings order (*ordinate*).²⁵ According to White, Aquinas thus expands Aristotle’s discussion by formulating truthful expression as the “origin and purpose of signs” and by linking them to the natural order of things.²⁶

The remarks of Aquinas on these two virtues begin to make way for our consideration of the object of these virtues and, thus, of the satisfaction of the moral debt. We have seen that Aquinas broadens the scope of these virtues beyond simply considering the character of the man himself to include a consideration of the good of conversation as a property of man and also the maintenance of the order of things according to the truth. The role of these virtues, though far

²³ White, 644, paraphrasing *The Commentary*, 824.

²⁴ Aristotle, 1127a28-30.

²⁵ Aquinas, *The Commentary*, 837.

²⁶ White, 647.

less basic than courage and temperance in sustaining life itself, as Aquinas wields them, begins to take shape as particularly critical and foundational in the social sphere, perhaps even more essential than previous virtues insofar as we are human beings, for whom social living is proper to our nature.

The differences between Aquinas and Aristotle on these virtues are more marked in his treatment in the *Summa Theologiae*. First, between the two virtues, Aquinas gives truthfulness a preeminence over affability. His discussion of the former takes place first and is considerably longer; he adds two considerations beyond Aristotle on lying (Q. 111) and hypocrisy (Q. 112).²⁷ Further, as mentioned above, he places truthfulness among the virtues necessary for moral decency (*honestas*) and affability among those that enhance, but are not necessary for such rectitude.²⁸

Two of the emphases stand out as being particularly important for our discussion. First, Aquinas aligns these two virtues in a particular relation to *order of things* upon which the common good depends. He does so in a direct and systematic way that clarifies his vague notion in the commentary on the *Ethics* that affability and truthfulness pertain to more “serious matters.”²⁹ Both are virtues which perfect order “since the good does consist in order, wherever there is human action a special aspect (*ratio*) of order, there must correspondingly be a special good, and so a special virtue.”³⁰ Thus, truthfulness perfects the order wherein man’s external words or deeds are ordered to something as signs of that which is signified, and affability

²⁷ White, 647.

²⁸ Aquinas, *ST*, II-II, Q.80, co.

²⁹ White, 649.

³⁰ *Ibid.*

perfects the order wherein man's external words and deeds correspond in a becoming way to being together with other men.³¹

A further and, perhaps, more striking emphasis of Aquinas in the *Summa*, is that he links these two virtues to justice by describing them as its potential parts.³² His alignment of these virtues with justice is based on two similarities: orientation toward the other and debt, albeit moral debt.³³ In questions 109 on truthfulness and 114 on affability, Aquinas links the "moral debt" of both of these virtues to human nature since man is an *animal sociale*.³⁴ In the *Summa Contra Gentiles*, Aquinas says that since men naturally live together in society, he owes to the other whatever is necessary for its preservation.³⁵ In the *Summa Theologiae*, Aquinas shows how truthfulness is one of these social necessities:

Since man is a social animal, one man naturally owes another whatever is necessary for the preservation of human society. Now it would be impossible for men to live together, unless they believed one another as declaring the truth one to another. Hence the virtue of truth does, in a manner, regard something as being due.³⁶

Therefore, this virtue has the character of debt or obligation, as it relates to the preservation of society. In his argument concerning affability, he begins again by referring to the man as a social animal, and, just as he owes to others truth for society's preservation, so too man cannot live without pleasure, for "no one could abide a day with the sad nor with the joyless."³⁷

Therefore, Aquinas says that "a certain natural equity (*honestas*) obliges a man to live agreeably

³¹ Aquinas, *ST*, II-II, Q.109, a.2; Q.114, a.1.

³² Aquinas' authorities for this alignment with justice are Roman: Cicero on truthfulness (*ST*, II-II, Q.109, a.3, *sed contra*) and Macrobius on affability (Q. 114, a.2, *sed contra*).

³³ *Ibid.*, Q.109, a.3, co.; Q.114, a.2, co.

³⁴ *Ibid.*, Q.109, a.3, ad.1; Q.114, a.2, ad.1.

³⁵cf. Aquinas, *SCG*, Bk. 3, Ch. 85.11: "Again, man is naturally a political animal, or a social one. This is apparent, indeed, from the fact that one man is not sufficient unto himself if he lives alone, because nature provides but few things that are sufficient for man. Instead, it gives him reason whereby he may make ready all the things needed for life, such as food, clothing, and the like; one man is not sufficient to do all these things. So, to live in society is naturally implanted in man."

³⁶ Aquinas, *ST*, II-II Q. 109, a.3, ad.1.

³⁷ *Ibid.*, Q.114, a.2, ad.1.

with his fellow-men.”³⁸ Thus, affability is also aligned, through a man’s becoming acts toward his fellow men, with the character of debt which regards decency, rectitude, or uprightness (*honestas*).

So how should we regard this moral debt? White suggests that this characterization seems, at first glance, to make the moral debt inferior to legal debt. However, he bids us to consider carefully its fundamental significance:

That these virtues thus lie beyond the scope of law appears to diminish their significance, relegating them to the sphere of the private and of a kind of moral good taste which cannot be legislated, but only taught by exhortation and example. Their vital connection with our nature, however, which cannot satisfy its need to be with others without the trust and the pleasure provided by these virtues, suggests that they are conditions of, and in this respect more important than, the legal and political situation within which justice properly so-called becomes a requirement.³⁹

White suggests that this inherent tension between the secondary and the necessary aspects of these virtues is reflected in the distinction between the legal and social aspects of human nature.⁴⁰ They are secondary since a man may evidently have these virtues along with great vices or not have them, at least affability, while still attaining courage or even justice within the scope of legal and political life. White concludes, however, that the necessity of truthfulness and affability is obvious from the inculcation of our children in these virtues. He even notes that though they are not the final test for goodness, they may indeed be the first: “first in the raising of children, first in the meeting of strangers, first, too, in the society of acquaintances, which in a sense is always beginning anew.”⁴¹ We intuitively understand the necessity of these virtues for our social relations and the goods that they afford us to not only live together, in the most basic sense, but to live together well, that is toward the perfection of what it is that distinguishes us as

³⁸Aquinas, *ST*, Q.114, a.2, ad.1.

³⁹ White, 651.

⁴⁰ *Ibid.*

⁴¹ *Ibid.*, 652.

human beings. As White explains, “the goods secured by these virtues are found again in the highest human activity, the pursuit of wisdom, which provides not only knowledge of truth, but also, as Aquinas, echoing the Book of Wisdom, affirms, a companionship—a *conversation* or *convictus*—which contains no bitterness or weariness, but only joy.”⁴² Even to know his own end, Aquinas says that man is in need of the other: “For men are of mutual assistance to each other in knowing of truth, and one man may stimulate another toward the good, and also restrain him from evil.”⁴³ Thus, in the objects of these virtues, man finds satisfaction for his social needs, but also the inkling of a satisfaction of his highest natural desires.

The moral debt of truthfulness and affability appears then as secondary in one sense, but necessary and primary, as conditions for the fulfillment of our human nature as *animal sociale*. These virtues are secondary to justice in the sense that their objects do not attain immediately to the common good, but rather mediately through social relations. Scully points out that in his *Commentary on the Perihermeneias*, I, 2 that Aquinas links language and speech beyond merely the social, but also to the political situation, since the social is essential to the political:

Without speech and a common language, or common languages, life in society, whether on the level of simply living together in the family and local community or on the level of living well, or 'living fully,' together in the State, would be impossible. Hence, insofar as this would vitiate the basic nature of man as a “political and social” animal, speech and language must be recognized as a necessity of man's nature.⁴⁴

Scully grounds the political in the social and the social in common language, which is natural to man. Thus, these virtues which consist in a becoming and ordered speech and language are rightly linked beyond the social dimension to the political life, but in a secondary manner. The virtues are secondary, also, to relationships of perfect friendship or even political friendships in

⁴² White, 653.

⁴³ Thomas Aquinas, *SCG*, Bk. 3, Ch. 128.2.

⁴⁴ Edgar Scully, "The Place of the State in Society According to St. Thomas Aquinas," *Thomist: A Speculative Quarterly Review* 45, no. 3 (1981): 424.

importance, since the union of heart and mind for a particular purpose is not the direct object of either the virtue of truthfulness nor affability. However, both virtues are conditions of and foundational for the realization of such friendships, since without them, such unions and the goods they attain would never be *begun*.

Though both virtues are, primary conditions for the fulfillment of man's social nature, Aquinas says that truthfulness has a greater degree of necessity than affability. This seems evident from experience since man has an innate desire to know the truth of things and to acknowledge truth within the order of things. Further, it is necessary for man to know the truth of something, in order to act properly towards it; he must be able to regard things as they truly are, simply in order to live. In foundations of any type of friendship, there must be some revelation of truth about oneself or friendship is obviously impossible, as we have hinted at above. If not, either you befriend someone whom you believe is someone else or you never come to know them, and therefore, cannot even begin to be friends. Further, once it is begun, the embodiment of friendship consists in common activity such that friendships grow only from acting in concert and with virtue. As A. Leo White points out, friends typically participate and share the whole process of practical reasoning towards their common activity, both by deliberation and in the shared desire for a particular end. Friends will act with true concord in this process, however, only to the degree that there is truthfulness between them, both about the ends and throughout the deliberation: "For friends cannot act together for the same goal unless they think together, and they cannot act together unless they communicate honestly. The cognitive, affective, and operative unity of achieved friends in their common pursuits is therefore rooted in truthfulness."⁴⁵ This also is true in the greater political and social community, though

⁴⁵ A. Leo White, "Hierarchy of Goods," in *Truth Matters: Essays in Honor of Jacques Maritain*, ed. by John G. Trapani, Jr. (Washington, DC: The Catholic University Press, 2004), 141.

on a greater scale. If a man misrepresents himself and is thus understood as what he is not, distribution of goods, reciprocity, correction, and other regular matters of justice become impossible according to due. Inability to render the due to that “part” then leads to dysfunction within the “whole” in various degrees. Society requires truthfulness in its members for the cohesiveness that makes possible the flourishing of its members: “truthful communication with strangers is desirable precisely because one recognizes a common good which transcends one’s immediate family or circle of friends.”⁴⁶ Habitual and mutual truthfulness among members of a society preserves the activities which constitute its life, and further, profoundly integrates them precisely as human beings. A. Leo White points out that “one who lies . . . is treating those whom he deceives like sub-human animals . . . Certain material benefits may accrue to citizens as a result of these manipulations, but it cannot be called a common good of rational beings.”⁴⁷

Therefore, truthfulness has been shown to be necessary in the foregoing examples of friendship and wider social relations. Any man wishing to engage and participate as the *animal sociale* must recognize the necessity of the virtue of truthfulness. However, affability seems to be a touch less necessary to man in his social nature. The importance of affability is undeniable according to Aquinas: “Now as man could not live in society without truth, so likewise, not without joy, because, as the Philosopher says (Ethic. viii), no one could abide a day with the sad nor with the joyless;” and yet its necessity is subordinate to truthfulness.⁴⁸ In his question on the virtue of affability, the second objector in article 1 takes issue with purporting to be a friend of everyone, and thus, “shows signs of friendship to those whom he loves not.”⁴⁹ In his reply, Aquinas emphasizes the generality of this virtue which does not attain, nor should it purport to

⁴⁶ Ibid., 144.

⁴⁷ Ibid.

⁴⁸ Aquinas, *ST*, II-II, Q.109, a.2, ad.1

⁴⁹ Aquinas, *ST*, Q.114, a.1, ad.2

attain to perfect friendship. Therefore, he says that affability must conform to truthfulness such that “there is no dissimulation in [affability]: because we do not show them signs of perfect friendship, for we do not treat strangers with the same intimacy as those who are united to us by special friendship.”⁵⁰ As such, the virtue of truthfulness is prior to and necessary for affability. One must first acknowledge the truth of the relationship in order to behave toward the other in a becoming manner.

Character of the Moral Debt

Informed by the particular considerations of the virtues of affability and truthfulness, I would now like to make some generalizations about the character of moral debt. First, I will consider what we have seen about the sense in which this moral debt is “due.” Aquinas makes clear that this debt binds by the character of decency or rectitude (*honestas*). As we have seen, regarding the man as a social animal, truthfulness and affability remain essential for his living well, and thus their objects do transcend what it means to simply live. But to live as a human being who by his nature is a *social* animal, is the real source of obligation for these virtues, and hence the moral debt. The virtue of truthfulness and affability, as discussed above, brings order to relationships in a way that brings about others goods such as friendship and societal life. Thus, the moral debt is “owed” in a way that recognizes an order of things which no man sets or decides, but which is a part of his very nature and which is encountered in his social manner of life. This order of things is known and knowable to man insofar as he is a rational animal. Thus, he is able by his rational nature to see that he is indeed a social animal and to choose to perform actions which are in accordance with this nature. That this order is known by men is evident from our experience of the almost universal inculcation with which we raise our children to tell

⁵⁰ Ibid.

the truth, to be friendly, to say “thank you,” etc. Thus, a key component of this moral debt is certainly that it regards others as its object and is due them insofar as we build our lives together in social and political life. We will return to this point after considering how the moral debt may also regard more than others in society, but also the self and God. My point will be that although the moral debt is directed to others, self, and God, it is ultimately directed in this trifold manner because of our social nature.

Aquinas suggests that these two virtues, along with the others regarding moral debt such as gratitude and liberality, are not merely an external enhancement of the social good, the political life, the building up of perfect friendships, or any other extrinsic good, but also, and perhaps foremost, intrinsic to the man, himself, who practices them. Ultimately, these virtues point back toward the agent in that they refer principally to his decency, to his character as a man, not just an animal, but a social animal, and thus the debt owed is also to himself, that he not simply live, but live in accord with his dignity. For example, unlike the truth of justice, which is owed in the trial of another man so that justice may be rendered and the order of the common good protected, the virtue of truthfulness is owed so that the man who practices it may portray and order himself in accord with his own dignity and illuminate his own character through goodness.⁵¹

How might we understand a debt directed toward the other that at the same time circles back to the self? The moral debt is clearly meant as an analogous debt, and, thus, pertains more

⁵¹ Flannery suggests that a case could be made for a more general interpretation of truthfulness whereby the truth of justice may be included in this virtue if by lying in court, for example, a man thereby misrepresents his personal knowledge. Such a misrepresentation of personal knowledge then would be, in this interpretation, an act against the virtue of truthfulness since the man had not matched his words and actions to what he is in his knowledge. This interpretation, however, does not get at the heart of Aquinas’ characterization of the virtue of truthfulness which may be other oriented, however, pertains mostly to words and actions which reveal the truth about oneself. The association of the two types of truth, however, are certainly undeniable, my point is simply that they remain distinct (see page 144).

to obligation than duty.⁵² Card makes a helpful distinction in her consideration of the debt of gratitude between obligation and duty. She explains that duties are owed literally, while obligations are not so strictly owed. Also, “duties may be correlated with others’ rights” such that “if a duty is not carried out, others may justifiably feel wronged.”⁵³ This is akin to a legal debt where a man protects his rights when he pursues another in the repayment of a loan or in keeping a legally binding contract. The central claim is on a certain thing that must be done to render equality. But in the case of truthfulness, it seems that to make demands or laws which force someone to comport, speak, dress, and act in a way that is “truthful” is inappropriate for two reasons. First, as this virtue does not impinge on any rights of another directly (remember that Aquinas leaves aside the truth of justice in his characterization of truthfulness) and, second, because it is impossible to define what are the particular actions to be done in order to exhibit truthfulness. This is even more evident in the case of affability where laws requiring friendliness to strangers would be equally impossible to compose and to enforce.

Yet, such a move away from duty toward obligation does not conflict or lessen the sense in which these virtues remain necessary for the decency of the agent. On the other hand, obligation has no strict claim or constraint. Although, it remains appropriate to say that an obligation is owed since the other’s claim is not contractual, but rather one of decency in accordance, as Aquinas would add, with the natural order of things. Now though a man has such a debt of decency, this does not give others’ a claim over him that they are within their rights to *demand* affability or truthfulness from him within their social intercourse. And yet, “In not being *held* to one’s obligations, one is treated as more responsible . . . Now your responsibility is increased—not in that you ‘owe’ more but in that you are now entirely responsible for getting

⁵² Cf. Aquinas, *ST*, II-II, Q.114, a.2, co.

⁵³ Claudia Card, “Gratitude and Obligation,” *American Philosophical Quarterly*, 25, no. 2 (1988): 121.

yourself to do the thing.”⁵⁴ Thus, though a man owes the other, he owes himself as well since his character or decency as a man among men is at stake. It is this debt of decency to oneself, then, that Card suggests becomes more saliently pressing in the moral debt.

The decency (*honestas*) to which Aquinas links moral debt thus aims the sense of obligation in these virtues toward self, but Aquinas would also add God as yet another Who lays claim to this debt. Theron maintains that, in a certain sense, we are legally obliged to discharge even moral debt, but that the legal obligation is not to human law, but is to God Who is the authority of moral duty. We are enjoined, therefore, to discharge our moral debts, not to avoid punishment of law, but to attain divine perfection:

It is in this way that the New Testament command of love, say, or the command “Be ye perfect” might be understood . . . one needs to see, on this view, that the term “command,” . . . is better used analogically. God does not really legislate. Otherwise one goes on to argue, with Kant or Kierkegaard, that Christian love, since it is commanded, can have nothing to do with the affections . . . Aquinas, by contrast, saw the Christian life of grace as a process of refinement of the affections.⁵⁵

Since it is to the acts of virtue or moral character that we are commanded, “rather than to some materially specified task or omission, then the field is left open for the acting person to identify these acts as and when their possibility arises.”⁵⁶ A man’s truthfulness and affability are, on this account, beautiful only if he does not understand himself as simply obliged to and by the other, but also in regards to his own decency or growth in perfection before God. Theron points out that, in his treatise on temperance, Aquinas aptly calls *honestas* “spiritual beauty” (*decor spiritualis*) which Aquinas connects to honoring virtue for its own sake and not exclusively for the further ends of legal justice.⁵⁷ Thus, “we ‘praise’ virtue as useful for the end, while

⁵⁴ Card, 121-122.

⁵⁵ Theron, 562.

⁵⁶ *Ibid.*, 564.

⁵⁷ Theron, 566. See also Aquinas, *ST*, II.II, Q.145, a.1, ad. 1.

‘honoring’ it for itself.”⁵⁸ We ought to, at the same time, avoid the temptation to separate too widely the morally good from the common good or goodness in general. The decency of one man is certainly not the sum of the common good, but how could it not begin here, in the individual, rightly ordered towards others, and, in turn, towards society? Therefore, even though, these virtues have the character of *decor spiritualis*, they remain concerned with a debt owed to another.

Theron makes appeal to man’s obligation before God, and thus, focuses attention on the Christian and theological sense of man’s obligation. This is certainly a sense of this obligation that Aquinas also recognizes as he writes, in the *Summa Contra Gentiles*, that it is indeed divine law, in the sense of eternal law, which governs man’s social nature and enforces the order of reason regarding “all things that can come to his use. Among all those things which come within the use of man, the most important are other men . . . Therefore, it was necessary for the society of men, in their mutual interrelations, to be ordered by divine law.”⁵⁹ Since Aquinas uses divine law here in the sense of eternal law, however, it seems that such order of things and use of men is available to human reason in the natural law. Thus, Theron’s appeal to theological terminology seems to be unnecessary. The appeal of the moral debt is philosophically available through experience and understanding of man’s social nature, and reflects the decency attained by a rational man who knows, through reason, the order of things. Aquinas explains further that while divine law makes explicit through precepts certain actions that are in accord with nature,⁶⁰ it is also true that man who has received “a natural capacity for rational judgment, as a principle for their proper operations” is perfectly capable of discerning and performing “certain operations

⁵⁸ Ibid., 567.

⁵⁹ Aquinas, *SCG*, Bk. 3, Ch. 128.1-2

⁶⁰ Ibid., Ch.128.6-7, Here Aquinas particularly points out precepts pertaining to justice, in particular, he lists the 10 commandments.

that are naturally suitable for man.”⁶¹ These operations are, Aquinas continues, “right in themselves, not merely because they are prescribed by law,” but rather because they are appropriate to a given being as “a consequent of that nature.”⁶² Moreover, whenever there is a certain thing that is natural to a being, such as man’s social nature, whatever it necessary for its attainment must also be natural. Aquinas makes clear in question 94 on natural law that “to know the truth about God, and to live in society” are among those things that are proper to man in his nature and thus, “whatever pertains to this inclination belongs to the natural law; for instance, to shun ignorance, to avoid offending those among whom one has to live, and other such things.”⁶³ Hence truthful and affable words and signs exchanged among men and gratitude for gifts received and the liberal giving of them, could, in this sense, be seen as among “the things without which human society cannot be maintained” and are thus, “naturally appropriate to man.”⁶⁴ Therefore, *honestate virtutis* remains grounded in the flourishing and happiness as is proper to man in his nature in this life and not merely in preparation for the next.

As Card suggested, the obligation of moral debt is guided by the decency and reason of man, and that it is more keenly felt and even enjoyed the more *freely* fulfilled that it is. Unlike Card’s vision, however, Aquinas’ vision includes the *ultimus finis* towards which this obligation is directed by a necessity, albeit free of compulsion. The final end for Aquinas is characterized by man’s own perfection which is ultimately realized by man’s assimilation to God, the highest good.⁶⁵ However, his activity in accord with his own nature leads to a certain fulfillment for him, as man, though it be on a natural level. Hence, he chooses good actions in accord with

⁶¹ Ibid., Ch.129.3.

⁶² Ibid., Ch.129.4.

⁶³ Aquinas, *ST*, I-II, Q.94, a.2, co.

⁶⁴ Aquinas, *SCG*, Bk. 3, Ch.129.5.

⁶⁵ Jörn Müller, “Duplex beatitudo,” in *Aquinas and the “Nicomachean Ethics,”* ed. by Tobias Hoffman, Jörn Müller, and Matthias Perkams (Cambridge: Cambridge University Press, 2013), 61.

moral and social virtues not merely as instruments for the final end, but insofar as they are good in themselves. Theron writes: “for Aquinas human life is not ultimately or violently subject to law as such but is a spontaneous pursuit of what man freely loves, a law of nature in other words.”⁶⁶ Thus, although Aquinas’ overall view of happiness is theological and eschatological, he does not negate the importance and validity of the philosophical consideration of the natural beauty of these virtues in this life, even if a *beatitudo imperfecta*.⁶⁷ The fulfillment of the moral debt through the potential parts then contribute then to man’s flourishing and happiness in a necessary way according to his nature as a social animal. Aquinas insists on man’s need for other men, for, “since ‘man is naturally a social animal,’ he needs to be helped by other men in order to attain his own end,” particularly in knowing the truth.⁶⁸ Therefore, while Aquinas insists that it is by divine command and law that man ought to love his neighbor and “observe the order of reason in regard to all things that can come to his use,” and that man needs divine help beyond that of society to attain his ultimate happiness, there remains no contradiction between the natural perfection or *honestas* attained through the satisfaction of the moral debt in these virtues and the perfection or *decor spiritualis* that man attains before God.⁶⁹ We could characterize the man with this decency of character as having reached a natural fulfillment and satisfaction, here and now, that is *nested within* or *is a foretaste of* a further-perfected and future supernatural fulfillment. As long as a human being lives, it would seem that such a debt will never be discharged, that one’s obligation to live these virtues will persist primarily in his nature as a man in a social community of other men, and, transcendently, in his striving for perfection before God.

⁶⁶ Theron, 570.

⁶⁷ Müller, 68.

⁶⁸ Aquinas, *SCG*, Bk. 3, Ch.117.4, see above fn 3.

⁶⁹ *Ibid.*, Ch. 128.1, Ch. 147.3.

Conclusion

The moral debt required by the *honestas* has a character that is strikingly unlike the legal debt with which we are more aptly familiar in our political life. In the previous pages, I have tried to elucidate its paradoxical character. We have seen that moral debt is not based on strict duty, but on an obligation necessary for moral decency; it is owed to others, and yet remains also directed towards the self and God; it is concerned with concrete actions towards men which promote the natural perfection of man's social nature while also approaching man's ultimate end through enhancement of personal perfection before God. The fulfillment of moral debt, necessarily through gratitude and truthfulness and secondarily through affability and liberality, are not essential in the most basic sense to man as a finite creature with survival needs nor is it necessary, perhaps, for attainment of certain spiritual goods,⁷⁰ but insofar as man is a social animal, determined by his nature to depend upon the society of others to not just live, but to live well. It is in this sense then that man is obliged fulfill his moral debt toward others. Further, insofar as these virtues enhance his *honestas*, his rectitude or moral decency of character, and insofar as he recognizes the right order of things, man is thus obliged for his own sake, to fulfill his moral debt regarding all men, family, friends, and strangers alike.

As a final observation, because these virtues are linked to a similar debt and to *honestas*, it seems the potential parts regarding moral debt would most likely be found together in one man who understands and respects his social nature. A man who is truthful is very often affable, owing, no doubt, to their relation to the social order. As White points out, "there is something incongruous, as well as corrosive of society, in malicious honesty or deceitful affability."⁷¹

⁷⁰ I am thinking here of the theological virtues, sanctifying grace, gifts and fruits of the Holy Spirit for which man disposes himself, but which are a completely gratuitous gift of God.

⁷¹ White, 652.

Further, it seems that a man who has received graciously and with gratitude will more easily be liberal with others, such that the incompatibility of a grateful miser or a generous ingrate is seems gross.⁷² Social graciousness flows forth from graciousness, and the man illumined most perfectly by *honestas* acts in accord with all of these related potential parts of justice and shines among men as one constantly ordered toward his good, society's good, and the ultimate good.

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⁷² Cf. Parable of the Unforgiving Debtor (Mt. 18:21-35)

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