9. Faith alone and "works salvation"

Often heard: "Ephesians 2:8–9: by grace through faith, not of works. Catholics teach you earn salvation."
Also heard: "Faith alone? James says a man is justified by works, 'and not by faith only' (Jas 2:24)."

Justified by faith alone, apart from works

HELD BY Lutheran · Reformed · Anglican · Methodist can fall from grace · Baptist

Justification is a one-time legal declaration: God credits (imputes) Christ's righteousness to the sinner who trusts Him, through faith alone. Good works are the fruit and evidence of salvation, never its cause; adding anything to faith is a false gospel.

VERSES CITED

Rom 3:21–28; 4:1–8; 5:1; 10:9–10; Gal 2:16; 3:10–14; Eph 2:8–9; Phil 3:9; Titus 3:5; John 3:16; 5:24; 6:47; Acts 16:31; Luke 18:9–14.

WHERE THE IDEA COMES FROM

Luther's reading of Romans (c. 1515–19). He added the word "alone" to Rom 3:28 in his German New Testament (1522) and defended it in *On Translating* (1530). The Lutheran Bible keeps the word in its 2017 revision; Catholic German translations do not (see question 21 for Lutherans). The legal "imputation" model was developed by Melanchthon (*Apology of the Augsburg Confession*, 1531, which still speaks of being both made and pronounced righteous) and Calvin (*Institutes* 3.11), and was defined strictly in the Formula of Concord (1577). Baptist statements: Second London Confession ch. 11; Baptist Faith and Message art. IV.

Justification both forgives and inwardly renews

HELD BY Catholic · Orthodox theosis and synergy

Salvation is by God's grace from start to finish, and no one can merit the grace of justification (Trent, canon 1; CCC 2010). Faith is necessary. But justification does not only declare a person righteous; it makes him righteous by pouring God's love into the heart, beginning at baptism. Saving faith is "faith working through love." The "works" Paul excludes are works of the Mosaic law, or works done to put God in our debt, not obedience the Spirit produces. Eph 2:10 follows 2:8–9. The only place Scripture uses the words "faith alone" is Jas 2:24: "not by faith only."

VERSES CITED

Jas 2:14–26; Gal 5:6; Eph 2:10; Rom 2:6–13; 6:16–22; 1 Cor 13:2; Phil 2:12–13; Matt 7:21; 19:16–17; 25:31–46; John 5:28–29; Heb 5:9; 1 John 2:3–6; Rev 20:12.

EARLY CHURCH AND HISTORY

Clement of Rome says we are justified not by our own works but through faith (1 Clement 32), then immediately urges good works (33). Polycarp, *Philippians* 1–2. Augustine, *On Faith and Works* (413), argues against people who said faith without good works was enough. The Council of Orange (529) taught that grace comes before every good work.

CATECHISM AND COUNCILS

CCC 1987–2029 (1989–1992 justification, 1996–2005 grace, 2006–2011 merit as God's gift); Trent, Session 6 (1547), chs. 7–8 and canons 1, 9, 11, 12, 24, 32; the Catholic–Lutheran *Joint Declaration on the Doctrine of Justification* (1999).

Across the traditions

How each major tradition answers this question, in its own words and from its own documents.

Catholic

Salvation is by God's grace from start to finish and no one can merit the grace of justification, but justification both forgives and inwardly renews, beginning at baptism, and saving faith is faith working through love; the works Paul excludes are works of the Mosaic law or works meant to put God in our debt. The full case is set out above.

Sources: Council of Trent, Session 6 (1547), chs. 7-8 and canons 1, 9, 11, 12, 24, 32; CCC 1987-2029 (esp. 2010); Joint Declaration on the Doctrine of Justification (1999).

Orthodox

The Orthodox Church rejects "faith alone." A person is justified not simply through faith alone but through faith working through love, that is, through faith and works; the idea that faith is a hand grasping Christ's righteousness is called "far from all Orthodoxy" (Dositheus, Decree 13). Salvation is theosis, lifelong union with God in which grace and freedom cooperate (synergy), so right faith must be joined to a life of good works (Philaret, Q 3-5). The Orthodox are not party to the 1999 Joint Declaration.

Sources: Confession of Dositheus (1672), Decrees 3, 9, 13, 14; Longer Catechism of St. Philaret (1830), Q 3-5; OCA, The Orthodox Faith, vol. 4, "Man" and "The Holy Spirit".

Lutheran

Lutherans confess that sinners are "freely justified for Christ's sake, through faith" (Augsburg IV), the article on which all things depend (Smalcald II.1). To justify is to absolve and declare righteous; renewal follows but is distinguished from it (Formula III). Faith must bring forth good works, yet they merit nothing,

Reformed

Reformed confessions teach that God justifies "not by infusing righteousness" but by pardoning sins and accounting believers righteous for Christ's sake; faith is "the alone instrument of justification" yet "not alone in the person justified" (Westminster 11.1-2). Even our best works are imperfect and earn nothing

and the Formula rejects calling them necessary or injurious to salvation (Augsburg VI, XX; Formula IV). The Lutheran World Federation signed the 1999 Joint Declaration; non-member bodies such as the Missouri Synod did not.

Sources: Augsburg Confession IV, VI, XX; Apology of the Augsburg Confession IV (esp. 72-74); Smalcald Articles II.1; Formula of Concord, Epitome III, IV; Joint Declaration on the Doctrine of Justification (1999).

(Heidelberg 62; Westminster 16.5); they are fruits of faith and gratitude that do not count toward justification (Heidelberg 64; Belgic 24). The World Communion of Reformed Churches associated itself with the Joint Declaration in 2017; churches outside it have not.

Sources: Westminster Confession 11.1-2, 16.2, 16.5; Heidelberg Catechism Q 60-64; Belgic Confession 22-24; WCRC association with the Joint Declaration (Wittenberg, 2017).

Anglican

Article XI teaches that we are accounted righteous before God only for Christ's merit, by faith, and calls justification by faith only "a most wholesome Doctrine." It points to the Homily of Salvation (1547), which says faith does not shut out repentance, hope and love, but excludes them from the office of justifying. Good works follow as fruits of a lively faith (XII). The Anglican Consultative Council affirmed the substance of the Joint Declaration in 2016.

Sources: Thirty-Nine Articles XI-XIV; Book of Homilies (1547), "A Sermon of the Salvation of Mankind"; Anglican Consultative Council, Lusaka (2016).

Methodist

Methodist Article IX repeats the Anglican teaching that we are justified by faith only. Wesley defined justification as "pardon, the forgiveness of sins," distinct from sanctification, which actually makes us righteous (Sermon 5), and called faith "the only condition" of both (Sermon 43). Methodists add that a justified person may fall from grace and rise again (Article XII) and that believers may be made perfect in love. The World Methodist Council adopted the Joint Declaration in 2006.

Sources: Articles of Religion (1784) IX-XII; John Wesley, Sermon 5, "Justification by Faith," II.1, II.5, IV.5; Sermon 43, "The Scripture Way of Salvation," I.9, III.1-3; World Methodist Council, Seoul (2006).

Baptist

Justification is a one-time legal declaration in which God credits Christ's righteousness to the sinner who trusts Him, through faith alone; good works are the fruit and evidence of salvation, never its cause. The full case is set out above.

Sources: Baptist Faith and Message 2000, art. IV; Second London Confession (1689), ch. 11.

Where it gets contested: Those who hold justification by faith alone (Lutherans, Reformed, Anglicans, Methodists and Baptists) point out that some Fathers (Clement, Chrysostom, Ambrosiaster) used "faith alone" wording; Catholics answer that they meant faith apart from the Mosaic law or prior merit, not faith without love. Catholic and Orthodox writers add a caution about attribution: the Latin commentary on Romans printed among Jerome's works (Patrologia Latina, vol. 30), which speaks of justification "by faith alone," is Pelagius's, written before 410 (Souter; de Bruyn), so the words are not Jerome's. Pelagius uses the phrase elsewhere in it, and on Rom 3:28 warns against those who use it to abolish works, so, they say, the wording alone does not show which doctrine a writer holds. Lutheran, Reformed and Anglican writers answer that their case never rested on one Latin sentence: it is argued from Paul (Rom 4:5) and from earlier writers with the same wording, and they grant that wording and doctrine are different questions. On James 2, those who hold faith alone read "justified" as "shown to be righteous before people"; Catholics note that Abraham's example (Jas 2:21, Gen 22) comes years after he was first credited with righteousness (Gen 15). The 1999 Joint Declaration shows how much Catholics and Lutherans agree on; Methodist (2006), Anglican (2016) and Reformed (2017) bodies later adopted, affirmed or associated themselves with it, while the Orthodox and Baptists were not party to it.

See also: Chapter 11: the state of grace

Deeper study: the key passages, and how the Protestant, Catholic and Orthodox readings treat them

The texts every reading must account for, and how the Protestant and Catholic readings treat each other's. It does not decide between them.

Protestant and Catholic readings both affirm two things the New Testament says: that no one is justified by the works of the law, and that God will judge every person according to his works. They differ over how the two fit together.

The key texts

Texts emphasizing grace and faith apart from works

Romans 3:20, 28
No flesh is justified by deeds of the law; justification is by faith without the deeds of the law.
Romans 4:2–5
Abraham was not justified by works; faith is counted for righteousness.
Ephesians 2:8–9
Saved by grace through faith, not of works.
Titus 3:5
Saved not by works of righteousness we have done, but according to God’s mercy.

Philippians 3:8–9
Paul rejects his own law-based righteousness in favor of righteousness through faith in Christ.

Texts emphasizing works, fruit and final judgment

Matthew 7:16–23
Fruit reveals the tree; merely saying "Lord, Lord" is insufficient.
Matthew 25:31–46
The sheep and goats are separated in a judgment scene in which works of mercy are named.
Romans 2:6–11
God "will render to every man according to his deeds."
James 2:14–26
Faith without works is dead; "by works a man is justified, and not by faith only."
Galatians 5:6
What avails is "faith which worketh by love."
1 John 2:3–6
Keeping his commandments is the test of a profession of knowing Christ.

How the Protestant and Catholic readings treat each other's texts

How Protestants read the texts on works and judgment

- **James 2:14–26:** James speaks "of the manifestation, not of the imputation of righteousness": those truly justified prove it by obedience, and James "is not discussing the mode of justification" (Calvin, *Institutes* 3.17.12). Faith "is the alone instrument of justification: yet is it not alone in the person justified" (Westminster Confession 11.2).
- **Rom 2:6–11; Matt 25:31–46:** judgment "according to works" indicates "not the cause but the order of sequence": works are the path and evidence of those God saves, not the ground of their acceptance (Calvin, *Institutes* 3.18.1).
- **Gal 5:6:** describes the kind of faith that justifies, a faith that "is no dead faith, but worketh by love" (Westminster Confession 11.2), not love as part of the ground of justification.
- **Matt 7:16–23; 1 John 2:3–6:** tests by which genuine faith is known, as fruit shows the tree.

How Catholics read the texts on faith apart from works

- **Rom 3:20, 28; Gal 2:16:** the works Paul excludes are the works of the Mosaic law, or any works offered to earn grace; "none of those things which precede justification—whether faith or works—merit the grace itself of justification" (Trent, Session 6, ch. 8; CCC 2010).
- **"Justified by faith":** Trent explains the phrase "because faith is the beginning of human salvation, the foundation, and the root of all Justification" (Session 6, ch. 8), while faith

without hope and charity "neither unites man perfectly with Christ, nor makes him a living member of His body" (ch. 7).

- **Rom 4:2–5:** God's justifying act forgives and also renews: God "makes us inwardly just by the power of his mercy" (CCC 1992).
- **Titus 3:5:** "the washing of regeneration" is read as baptism: "Justification is conferred in Baptism, the sacrament of faith" (CCC 1992).
- **Eph 2:8–9:** salvation is not by works done apart from grace; works done in grace are themselves God's gifts, and their merit is "to be attributed in the first place to the grace of God" (CCC 2008).

> **Orthodox:** "We believe a man to be not simply justified through faith alone, but through faith which works through love, that is to say, through faith and works" (Confession of Dositheus, 1672, decree 13).

Ephesians 2:8–10, which Protestant and Catholic readings both cite

The passage runs in four steps:

1. Saved by grace.
2. Received through faith.
3. Not earned by works.
4. "Created in Christ Jesus unto good works."

Protestants read verse 10 as describing the fruit of a salvation already received through faith alone. Catholics read it as showing that the good works God prepared belong within the life of grace, through which the justified "increase in that justice which they have received" (Trent, Session 6, ch. 10; canon 24).

James and Paul

Protestant and Catholic readings both hold that Paul and James do not contradict each other, but they reconcile them differently.

Protestant reading: Paul's target is the idea that sinful humans can establish righteousness before God through works of law or meritorious achievement; James's target is a profession of faith that produces no living obedience. Paul: works cannot be the basis of our justification before God. James: a faith that never produces works is dead and cannot simply be treated as saving faith. "As Paul contends that men are justified without the aid of works, so James will not allow any to be regarded as justified who are destitute of good works" (Calvin, *Institutes* 3.17.12).

Catholic reading: Paul excludes works of the law and works done to put God in our debt before grace; James teaches that the justified, "faith co-operating with good works," grow in justice and "are still further justified," which is why Trent quotes James 2:24 for the increase of justification (Session 6, ch. 10). Good works are not "merely the fruits and signs of Justification obtained," but also a cause of its increase (canon 24).

What is actually in dispute

Protestant and Catholic teaching both hold that justification is by God's grace and cannot be earned; in the Joint Declaration on the Doctrine of Justification (1999) Lutherans and Catholics confess together that we are accepted by God "not because of any merit on our part" (§15). The questions that remain are whether justification is God's declaration crediting Christ's righteousness to the believer, received by faith alone, or that declaration together with an inner renewal begun in baptism and increased by good works; and whether works at the final judgment are only the evidence of justification or also, by grace, a cause of its increase and of eternal life.

Deeper study: judgment according to works, rewards and degrees

The texts on judgment, reward and degrees, and how the Protestant and Catholic readings treat them. It does not decide between them.

Protestant and Catholic readings agree that judgment according to deeds is not a minor theme; it runs throughout Scripture.

The key texts

General judgment according to works

- **Psalm 62:12** — God renders to each according to his work.
- **Proverbs 24:12** — God weighs the heart and renders according to works.
- **Jeremiah 17:10** — God searches the heart and gives according to a person's ways.
- **Matthew 16:27** — the Son of Man comes and rewards each person according to works.
- **John 5:28–29** — resurrection of life for those who have done good; resurrection of damnation for those who have done evil.
- **Romans 2:6–11** — God renders to every person according to deeds.
- **1 Peter 1:17** — God judges each person impartially according to work.
- **Revelation 20:11–13** — the dead are judged according to what is written in the books, according to works.
- **Revelation 22:12** — Christ comes with reward to repay each according to work.

Judgment of believers

Several passages explicitly address Christians:

- **Romans 14:10–12** — all believers stand before God's judgment seat and give account.
- **2 Corinthians 5:9–10** — all appear before the judgment seat of Christ and receive according to what was done in the body, good or bad.
- **1 Corinthians 3:8–15** — each receives reward according to labor; works are tested by fire; some receive reward, some suffer loss while "he himself shall be saved."

Texts often set beside these: John 5:24 (the believer "shall not come into condemnation; but is passed from death unto life") and Rom 8:1 ("no condemnation to them which are in Christ Jesus").

Rewards and crowns

- **Matthew 5:12** — great reward in heaven.
- **Matthew 6:1–20** — almsgiving, prayer, fasting, and treasure in heaven.
- **Luke 19:11–27** — differing authority, pictured as ten cities versus five.
- **1 Corinthians 9:24–27** — an incorruptible crown.
- **2 Timothy 4:7–8** — crown of righteousness.
- **1 Peter 5:4** — crown of glory.
- **2 John 8** — warning not to lose what was worked for, but to receive a full reward.
- **Revelation 3:11** — hold fast so no one takes your crown.

Degrees of punishment

These texts are commonly read, by Catholic and Protestant interpreters alike, as teaching differing degrees of accountability and punishment:

- **Matthew 10:14–15; 11:20–24** — some judgments will be more tolerable than others.
- **Luke 12:47–48** — many stripes versus few; greater knowledge means greater accountability.
- **Mark 12:40 / Luke 20:47** — "greater damnation."
- **James 3:1** — teachers receive stricter judgment.

How the Protestant and Catholic readings treat judgment according to works

Protestant

- The judgment is real and includes believers: all "shall appear before the tribunal of Christ, to give an account of their thoughts, words, and deeds; and to receive according to what they have done in the body, whether good or evil" (Westminster Confession 33.1).
- For those in Christ it does not decide whether they are justified, which is already settled (John 5:24; Rom 8:1). "According to works" indicates "not the cause but the order of sequence"

(Calvin, *Institutes* 3.18.1): works show who belongs to Christ.
- Rewards differ with faithfulness: 1 Cor 3:8–15 is read as a judgment of the believer's work, in which one may "suffer loss" of reward while being saved. Free Grace writers hold that the judgment seat of Christ concerns rewards only, never eternal life (Zane Hodges, as summarized by the Grace Evangelical Society).

Catholic

- Eternal life is to be proposed "both as a grace mercifully promised to the sons of God through Jesus Christ, and as a reward ... to be faithfully rendered to their good works and merits" (Trent, Session 6, ch. 16); the justified, by good works done through grace, "truly merit ... eternal life" (canon 32).
- That merit is itself God's gift: "Our merits are God's gifts" (CCC 2009, quoting Augustine), and no one can merit the first grace of justification (CCC 2010).
- Degrees of glory and of punishment follow: the blessed see God "one person more perfectly than another according to the difference of their merits," and the lost are punished "with unequal pains" (Council of Florence, *Laetentur Caeli*, 1439).
- 1 Cor 3:15 is also among the texts the Church cites for a cleansing fire before final judgment (CCC 1031).

What is actually in dispute

Protestant and Catholic teaching both affirm a real judgment of all people, believers included, according to their works, with differing rewards. The question is whether, for the believer, works are judged only as the evidence of a justification already complete and as the measure of reward, or whether good works done in grace also truly merit eternal life itself.

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