The first three chapters of Eleonore Stump's *Atonement* are devoted to a critique of atonement theories she styles “Anselmian,” including penal substitutionary theories. I focus on her critique of the latter. She presents three groups of objections labeled “internal problems,” “external problems,” and “further problems,” before presenting what she takes to be “the central and irremediable problem” facing such accounts. The external and further problems are seen to be irrelevant to penal substitutionary theories once they are properly understood. Her four internal problems are shown to be far from conclusive. Finally, her identified central problem is seen to be spurious because (i) given Stump's definitions of love and forgiveness, it is not true that God, as characterized by penal substitutionary theories, fails to be perfectly loving and forgiving, and (ii) Stump’s entire approach to the doctrine of the atonement is mistakenly predicated on construing God as a private party involved in a personal dispute rather than as a Judge and Ruler.

*Introduction*

In her rich and variegated book *Atonement*, Eleonore Stump presents her own novel theory of the atonement.¹ There is much of profit to be found here. Unfortunately, the opening section of her book is a vigorous critique of what she—misleadingly, I think—calls “Anselmian” theories of the atonement, including classic penal substitutionary theories.² Her attack is actually directed at what we may more accurately call “necessitarian” accounts of the atonement, that is, atonement theories which hold that some sort of satisfaction of God’s justice, more specifically the satisfaction achieved by Christ’s death, was necessary for the reconciliation of sinners to God.³

The necessitarian perspective, although championed by Anselm, is essential neither to satisfaction theories nor to penal substitution theories of the atonement. Aquinas’s theory of the atonement is an example of a non-necessitarian satisfaction theory, while Hugo Grotius’s theory of the atonement is an example of a non-necessitarian penal substitution theory. Aquinas, while holding with Anselm that Christ’s death plays the role of
a satisfaction offered to God for man’s sin, revert to the view of many Church Fathers that Christ’s atoning death was not necessary for God to remit sin. But God had good reasons, of which Aquinas compiles five, for choosing to achieve man’s salvation by means of Christ’s atoning death rather than simply to remit sins without requiring satisfaction. Similarly, Grotius, while defending the view that Christ was punished in our place for our sins, maintains that God, as the supreme Ruler of the world, could have remitted our sins without punishing Christ. Nonetheless Grotius, like Aquinas, thinks that God had good reasons for choosing to redeem mankind through Christ’s passion, which, for Grotius, involved substitutionary punishment.

We may, then, have to tease apart Stump’s objections to necessitarianism and her objections to penal substitution as such, if we are to assess fairly the coherence of penal substitution theories. (Since I do not regard Anselm’s satisfaction theory as biblically adequate, I leave it to the side.) Penal substitution theorists can, if they wish, easily avoid her objections to necessitarianism by adopting the view that penal substitution has been freely chosen by God as the means of obtaining man’s redemption. Stump characterizes necessitarianism, rather uncharitably, I think, as holding that the obstacle to remedying human fallenness lies in God, namely, in His essential justice, rather than in human beings. Whatever we think of

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4 Aquinas, *Summa Theologiae*, IIIa 46, 1 ad 3; IIIa 46, 2. Stump attempts to differentiate Anselm’s doctrine of satisfaction from Aquinas’s, claiming that Aquinas did not see satisfaction as a precondition for God’s remitting sin. But her interpretation is based on a conflation of Aquinas’s views on satisfaction as it plays a role in the sacrament of penance and as it plays a role in Christ’s atonement. When it comes to atonement, Aquinas’s view is the same as Anselm’s: “God’s ‘severity’ (cf. Rm. 11:22) is thereby shown, for He would not remit sin without penalty: and the Apostle indicates this when (Rm. 8:32) he says: ‘God spared not even His own Son.’ Likewise His ‘goodness’ (Rm. 11:22) shines forth, since by no penalty endured could man pay Him enough satisfaction: and the Apostle denotes this when he says: ‘He delivered Him up for us all’: and, again (Rm. 3:25): ‘Whom’—that is to say, Christ—God ‘hath proposed to be a propitiation through faith in His blood’” (*Summa Theologiae*, IIIa 47, 3; cf. IIIa 48, 4). Aquinas refers to Christ’s passion as an expiatory sacrifice, a propitiation, a compensation for sin, a payment of the penalty for sin, as well as a satisfaction for sin. For criticism of Stump’s interpretation of Aquinas’s doctrine of satisfaction with respect to the atonement, see Breiner, “Punishment and Satisfaction.”

5 Aquinas, *Summa Theologiae*, IIIa 46, 2.


7 Grotius, *Defence of the Catholic Faith*, I.

8 Grotius, *Defence of the Catholic Faith*, V.

9 See Wolfhart Pannenberg’s summary dismissal of Anselm’s theory: “without this vicarious penal suffering, the expiatory function of the death of Jesus is unintelligible, unless we try to understand his death as an equivalent offered to God along the lines of Anselm’s satisfaction theory, which has no basis in the biblical data” (*Systematic Theology*, II 427).


11 Stump, *Atonement*, 21. To the contrary, since, on necessitarian accounts, God has graciously provided satisfaction for fallen sinners, the chief obstacle to the remedy for human sin lies in something about man, namely a refusal to accept God’s gift. Only on the doctrine of unconditional election, which is not implied by penal substitution, could the obstacle be said to lie in God.
this characterization, it clearly does not apply to non-necessitarian penal substitution theories, since on those theories God need not demand satisfaction of His justice as a condition of redemption. But He has freely chosen this route because of the great advantages to be won thereby. Fortunately for Stump, most of her objections to necessitarian atonement theories will also apply to non-necessitarian versions.

“External Problems” and “Further Problems” of Penal Substitutionary Theories

Stump calls penal substitutionary theories “the most disadvantaged” of the theories she characterizes as “Anselmian.”12 In her opening chapter, Stump gives three groups of objections to penal substitutionary theories, objections which are then reiterated and supplemented in her third chapter. Space precludes a discussion of each of her many objections taken severally. Fortunately, some of the objections can be dealt with and dismissed collectively, for example, her second and third groups of objections, labeled “external” problems and “further problems” respectively. These are based upon what an atonement theory is allegedly designed to do.

Under “external problems,” Stump charges that penal substitutionary theories (i) fail to deal with the forward-looking problem of human sin because the human proclivity to sin is not removed simply by Christ’s paying the penalty for past sin, (ii) fail to deal with even the backward-looking problem of human sin because having an innocent person suffer the penalty incurred by one’s own sin does not expunge one’s shame for that sin, (iii) fail to explain why others might still be warranted in requiring that the wrongdoer undergo punishment despite Christ’s atonement for his sin, and (iv) fail to address the issue of the suffering of the victims of human wrongdoing. Such theories thus fail to provide a complete solution to the problems posed by sin.

Under “further problems” Stump complains that penal substitutionary theories (i) fail to show any connection between the good brought about by Christ’s atoning death and the concerns of theodicy, (ii) fail to explain Christ’s cry of dereliction from the cross, (iii) fail to provide a role for the life of Christ in the atonement, (iv) fail to provide a central role for the Holy Spirit in the atonement, and (v) fail to illuminate an essential connection between atonement and the ritual of sacrifice and the rite of the Eucharist. Such theories are therefore at best incomplete.

It seems to me that there are two failings with regard to these two groups of objections. First, penal substitution is not usually intended by its proponents to be one’s entire atonement theory but just a central facet thereof. Theologians have often remarked on the multiplicity of metaphors and

12Stump, Atonement, 76.
motifs characterizing the atonement found in the New Testament. The doctrine has been aptly compared to a multi-faceted jewel. Sacrifice, ransom, governmental and judicial motifs, moral influence, and so on, are all facets of a full atonement theory. Hence, it is not so important if certain motifs, like Christ’s life or the Holy Spirit’s role, feature more prominently in other facets of the atonement than in penal substitution. Together they build a full-orbed theory.

But secondly and more fundamentally, Stump’s indictment of penal substitutionary theories of the atonement hinges upon a crucial ambiguity, or even equivocation, concerning the meaning of the word “atonement.” The word “atonement” derives from the Middle English phrase “at onement,” designating a state of harmony. The closest New Testament word for atonement in this broad sense is katallagē or reconciliation, specifically reconciliation between God and man. But there is a narrower sense of the word “atonement” which is expressed by the Hebrew and Greek words typically translated by the English expression “to make atonement” (kippēr; hilasthai). To “atone” in this biblical sense takes as its object impurity or sin and has primarily the meaning “to purify, to cleanse.” Stump is very self-consciously using the word “atonement,” not in its biblical sense, but in its broad, etymological sense, a difference she signals by employing throughout her opening chapter the expression “at onement.” Stump’s book is not really about atonement in the biblical sense, but about our finding union with God. The death of Christ plays a relatively small part in her theory of at onement, and atonement in the narrow sense no part at all.

According to Stump, the problem that the at onement of Christ is intended to solve in order to enable everlasting union between God and fallen human persons includes three elements:

(1) Occurrent dispositions to moral wrongdoing, with their liability to future morally wrong acts,

and past morally wrong acts, with their consequent

(2) Guilt, both in (a) its impairments in the psyche of the wrongdoer and (b) the ill-effects of the wrongdoing in the world,

and

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14 Gemologists call the central facet of a jewel, which anchors the entire gem, its table. On this analogy, penal substitution is the table of penal substitutionary theories of the atonement, for penal substitution, if true, could not be a merely a tangential, minor facet of such an atonement theory, for it is foundational in such theories to so many other aspects of the atonement, such as satisfaction of divine justice, redemption from sin, and the moral influence of Christ’s example. Nonetheless, it is not one’s entire theory.

15 Stump, Atonement, 7.
It is striking that the theory of the atonement articulated by the Protestant Reformers is intended to address none of these problems! The doctrine of the atonement among the Protestant scholastics concerns atonement in the narrower, biblical sense and has traditionally been treated under the work of Christ. Among the three offices (Prophet, Priest, and King) traditionally ascribed to Christ, atonement belongs to his priestly office. One seeks to explain how Christ’s passion and death are an expiatory sacrifice offered to God on behalf of sinners. Our sin and guilt are said to be expiated by Christ’s bearing the suffering that we deserved as the punishment for our sins, thereby satisfying God’s justice and affording the basis of God’s pardon and forensic declaration of righteousness. Stump and the Reformers are simply addressing different problems.

This is not to say that the Reformers did not have much to say about regeneration, the indwelling of the Holy Spirit, infused grace, and so on, but just that these topics did not belong to the doctrine of the atonement but to soteriology and especially pneumatology. Ironically, Stump seems to be aware of this fact. She notes,

Both Luther and Calvin talk at length about God’s grace given for the regeneration and the sanctification of human beings; for that matter, so does Anselm. For Anselm, at least, the subject of God’s giving of grace seems not clearly or directly connected to the passion and death of Christ, however. For him, as also for the Reformers, the main or even the whole good for human beings brought about by Christ’s passion and death has to do with

16Stump, Atonement, 19; cf. 340.
17The closest would be (2), except that Stump speaks here, not of the removal of guilt, which is, indeed, the object of penal substitution, but rather of the effects of guilt on the psyche of the wrongdoer and the effects of sin in the world. See in this connection her failure to differentiate between legal guilt and psychological guilt (Stump, Atonement, 108). This is one of the indications of her indifference to forensic concerns. See further n. 19 below.
18See Pöhlmann, Abriss der Dogmatik.
19In Atonement, 75, Stump has some very critical things to say with regard to a forensic understanding of justification. But a closer reading reveals that her complaint is not with theorists who hold that God has granted us a pardon through Christ but with those who say (sloppily, I think) that God has declared a verdict of acquittal over us. She is quite right in rejecting this latter understanding as a miscarriage of justice. God’s judicial verdict of condemnation is not reversed by any verdict of acquittal; rather we receive a legal pardon from God and are therefore no longer liable to punishment.

It must be said, however, that Stump’s view of justification has no place for the Reformers’ understanding of justification as a forensic declaration of righteousness. This is a significant deficit in her treatment, since Paul’s doctrine of justification is forensic. Michael Horton reports that there is now a “considerable” and “settled” “scholarly consensus,” including advocates of the new perspective on Paul such as James Dunn and N. T. Wright and Roman Catholic exegetes such as Joseph Fitzmeyer, Raymond Brown, and Karl Rahner, that “Justification is a declarative, judicial verdict” (Horton, “Traditional Reformed View,” 93; Horton, “Traditional Reformed Response,” 293. Cf. the judgments of Dunn, “New Perspective Response,” 118; Bird, “Progressive Reformed Response,” 296). One of the great advantages of penal substitution is that it meshes so well with a forensic understanding of justification.
Christ’s paying the debt or the penalty owed to God in justice by sinful human beings.\textsuperscript{20}

That seems to me exactly right, and it is no indictment of theories of the atonement in the narrower, biblical sense that they do not address problems about achieving \textit{atonement} in the broad sense of union with God, problems that are addressed in other loci of the theological curriculum. There is much to applaud in Stump’s treatment of these problems, particularly her strong emphasis of the work of the indwelling Holy Spirit; but not including such problems in one’s doctrine of the atonement in the narrow, biblical sense is hardly an indictment of one’s theory. Accordingly, Stump’s second and third groups of objections to penal substitutionary theories may simply be dismissed.\textsuperscript{21}

\textsuperscript{20}Stump, Atonement, 419n51. Stump recognizes that “typically, the Anselmian kind of interpretation adds something to the basic account of atonement to explain how some human beings are in fact sanctified, so that some people are saved and others are not; and, often enough, there is a role for the Holy Spirit in this story of sanctification” (Atonement, 76). But she complains that on the Anselmian kind of interpretation, the work of Christ’s atonement itself is just the obtaining of a pardon from God for human wrongdoers. The rest of the process resulting in the salvation of some human beings is not itself part of Christ’s atonement. Consequently, on this view, Christ alone is not sufficient for salvation. But this conclusion is a \textit{reductio} of this view, since, on traditional Christian teaching, there are indisputable biblical texts claiming or implying that in his person and work Christ is the sole savior of humankind. (Atonement, 76)

This attempted \textit{reductio} is simplistic and unfair. Recall that the Reformers are articulating a theory of the atonement in the biblical sense, not Stump’s wider etymological sense, and that Christ’s exercise of his priestly office is but a part of his work. Christ’s being the sole savior of mankind does not imply that his atonement does \textit{everything} pertinent to salvation; for there are those for whom Christ died who remain unsaved (I Jn 2.2), who are not sanctified (I Cor 3.1–3), and who do not persevere (Heb 10.29). Indeed, on Stump’s own theory \textit{of atonement} Christ plays a relatively minor role, and the central figure in her account turns out to be the Holy Spirit.

\textsuperscript{21}I do want to say an additional word about Stump’s second objection of group 3 to the effect that penal substitutionary accounts are not as biblically adequate as her own novel account. While applauding Stump’s insistence on biblical adequacy for any acceptable theory of the atonement, I must say that Stump’s own theory does not fare well when assessed by this criterion. For example, in treating the biblical motif of Christ’s death as a sacrifice, her theory ignores the Levitical sacrifices which are at the center of the Pentateuch and were offered for centuries in the Tabernacle and Temple in Jerusalem and featured expiatory offerings as substitutes for human persons in favor of focusing on the sacrifices of Cain and Abel, Noah, and Melchizedek, about which we know next to nothing. Her theory also overlooks the substitutionary suffering of the Servant of the Lord in Isaiah 53, which features so prominently in the New Testament. When it comes to handling Christ’s “bearing our sins,” Stump’s theory ignores the meaning of this common Hebrew idiom in the Old Testament of bearing guilt or punishment for sin and instead offers a psychological account of Christ’s experiencing the sinful mental states of all fallen persons. My point is not that Stump’s reflections are not interesting but merely that her claim to have better biblical support than penal substitutionary theories is fanciful.
“Internal Problems” of Penal Substitutionary Theories

We come, then, to Stump’s first group of objections to penal substitutionary theories. These are labeled “internal problems.” Strikingly, these are almost all neo-Socinian objections endorsed by Stump. They are four in number.

First Objection

Stump’s first objection is that penal substitutionary theories, despite their asseverations to the contrary, “do not in fact seem to present God as foregoing anything owed him by human beings or omitting any of the punishment deserved by human beings.” For “God . . . visits the whole punishment deserved” on Christ. “There may be something specially benevolent in God’s . . . bearing himself deserved human punishment, but it remains the case that no part of what is owed is left unpaid or unpunished.”

So formulated, this is hardly an objection to penal substitutionary theories. Indeed, the genius of such a theory is that it enables the demands of divine retributive justice to be fully met, not simply swept under the rug, while giving full expression to God’s love for condemned sinners. What God forgoes is punishing sinners in their proper persons; instead, out of His love for them, He bears their punishment Himself. This is, in the words of Charles Hill and Frank James, “the glory of the atonement.”

In her later iteration of this objection in chapter 3, Stump objects that penal substitution shows God to be unmerciful. “Mercy . . . is a matter of foregoing at least some of what is owed; and, contrary to what it intends, the penal substitution theory of the atonement does not, in fact, present God as foregoing what is owed him because of human sin.” This surprising claim depends upon her loose characterization of mercy, which fails to take account of the fact that mercy is person-directed. Contrast H. R. T. Roberts’s rough working explication of acting mercifully: “In all justice I am entitled to A from x, but it is mine to exact and I choose not to.” Roberts’s intention is clearly to give a characterization of my acting mercifully toward x. I may choose not to exact A from x and so act mercifully toward x while at the same time choosing to exact A from y and

22These four objections are reiterated, sometimes almost verbatim, in chapter 3.
23Remarkably, however, Stump does not cite Faustus Socinus’s critique of necessitarian atonement theories in De Jesu Christo servatore.
24Stump, Atonement, 24.
25Stump, Atonement, 24.
26Stump, Atonement, 24.
27Hill and James, Glory of the Atonement.
28Stump, Atonement, 77.
29Roberts, “Mercy,” 353. Alwynne Smart would add that the choice is made “solely through benevolence,” and not, for example, out of constraint, self-interest, or ulterior motives (Smart, “Mercy,” 359).
so not act mercifully toward $y$. So if out of benevolence for $x$ I choose not to exact $A$ from $x$ but pay $A$ myself, then I am acting mercifully toward $x$. Christ’s freely giving his life so that justly condemned persons might live clearly counts as mercy towards such persons. Stump notes that the penal substitution theorist might say that “God’s foregoing what is owed to God consists precisely in God’s not requiring that human beings endure the punishment for their sins;” but she responds that “it remains the case that on the penal substitution theory no part of the punishment due is omitted.”

That is right, and it is one of the great strengths of the theory that it fully expresses God’s justice as well as His mercy toward sinners.

Stump notes that the penal substitution theorist might say that God’s justice requires that sin be punished, and so Christ’s enduring our punishment for us constitutes mercy even though God does not forgo punishment for sin. Significantly, Stump does not deny that God is in such a case merciful; rather she turns to her second objection that penal substitution would be unjust.

Her first objection therefore ultimately collapses into her second objection and so fails to stand as an independent objection.

Second Objection

Stump’s second internal objection to penal substitutionary theories is that substitutionary punishment of an innocent person is unjust. Stump writes,

On the Anselmian kind of interpretation, it is a violation of God’s . . . justice . . . not to punish the sins of a human person guilty of those sins . . . . But, according to interpretations of the Anselmian kind, what God does to act compatibly with his . . . justice is in fact to fail to punish the guilty . . . . Worse yet, instead of punishing the guilty . . . , God visits their merited punishment on the innocent. . . . How is justice . . . served by punishing a completely innocent person . . . ? And if God could after all forego punishing the guilty . . . , then why did God not simply do so?

With respect to the final question posed to non-necessitarian atonement theorists, we have seen that Aquinas and Grotius provide manifold reasons why God might prefer Christ’s satisfying the demands of divine retributive justice over simple pardon. Stump now needs to show that their proffered reasons are inadequate. As for necessitarian atonement theories, notice how carefully Stump has characterized the necessitarian position on divine retributive justice: it would be a violation of divine justice not to punish the sins of a guilty person.

It does not follow that that very person must be punished for his sins; someone else might be punished in his

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30 Stump, Atonement, 77.

31 Stump, Atonement, 77.

32 Stump, Atonement, 124. The elisions have to do with satisfaction theories, while my focus is on penal substitutionary theories.

33 Contrast the iteration of this point in chap. 3: “The proponent of the penal substitution theory claims that any human being’s sins are so great that it is a violation of justice (or some other divine attribute) not to punish that person with damnation” (Stump, Atonement, 78). This statement is false according to penal substitutionary theories.
place. The objection, then, is the familiar Socinian objection that it would be unjust of God to punish Christ, an innocent person, in our place. Since penal substitution theories affirm that God is perfectly just, such theories are therefore incoherent.

Historically, this is doubtless the most significant objection to penal substitutionary theories—though not in Stump’s mind, as we shall see. She simply poses the question: How is justice served by punishing a completely innocent person? Since Stump does not develop this objection, I shall therefore content myself with some initial thoughts on this challenge which may be followed up elsewhere.34

An assessment of this objection requires its contextualization within a meta-ethical theory about the grounding of objective moral values and duties. As Hugo Grotius observed, even if God has established a system of justice among human beings which forbids the punishment of the innocent (and, hence, substitutionary punishment), He Himself is not so forbidden. Alvin Plantinga has made this point forcefully:

True: at the human level perhaps the punishment due my sin can’t (ordinarily) be rightly inflicted on someone else, . . . the reason it is questionable is that it really isn’t up to [someone] A whether or not I am guilty; his holding or failing to hold me guilty doesn’t determine whether or not I am guilty; there is another party to the transaction, namely the moral law. But when we add that the injured person is God himself, things drastically change. First, there is the difference in status between God and us; . . . the moral constraints on interactions between human persons don’t all carry over to moral constraints on interactions between God and human persons. God is not another exceptionally impressive human being.

And second, as most Christians see things, God himself is the origin of moral constraints. It is his will, his commands or approvals, that determine what is right and wrong, morally acceptable or morally objectionable. Moral obligation is established by his commands to his (morally aware) creatures . . .

What about moral constraints on God himself? Presumably God does not issue commands to himself. Divine command would be the source of moral constraints on his creatures, but not on God himself; this would be an important difference between God and his creatures. So what about constraints on, for example, the sort of divine/human interaction we are considering? Here what counts is what God approves or disapproves. If God considers human beings guilty because of the sins they commit, then human beings are indeed guilty. If God approves, as no doubt he does, of his accepting the sacrifice of his son on the cross as a propitiation for human sin, then that arrangement is morally impeccable. If God is willing to accept the death of Jesus Christ, the second person of the Trinity, as restoring the moral balance,

34There are actually two distinct questions to be addressed here which are very typically conflated: (1) Is it just (moral) to punish an innocent person for another person’s wrongs? and (2) Does punishing a substitute serve to satisfy the demands of justice? I have myself attempted to address both these challenges more fully in my Atonement and the Death of Christ.
then indeed the death of the second person of the Trinity restores the moral balance.  

If God wills to take on human nature in the form of Jesus of Nazareth and give His own life as a sacrificial offering for sin, who is to forbid Him? He is free to do so as long as it is consistent with His nature. And what could be more consistent with our God’s gracious nature than that He should condescend to take on our frail and fallen humanity and give His life to pay the penalty for our sin exacted by His own justice? The self-giving sacrifice of Christ exalts the nature of God by displaying His holy love.  

Perhaps the best face that can be put on this objection—though not one acceptable to Stump—is to claim that retributive justice is part of God’s nature and that it is an axiom of retributive justice that one should not punish the innocent.  

But what is retributive justice? The objection does not sufficiently differentiate various accounts of retributive justice. While a so-called negative retributivism holds that the innocent should not be punished because they do not deserve it, the essence of retributive justice lies in so-called positive retributivism, which holds that the guilty should be punished because they deserve it. What distinguishes retributivism as a theory of justice is the positive thesis that punishment of the guilty is an intrinsic good because the guilty deserve it. God is, indeed, a positive retributivist “who will by no means clear the guilty” (Exod. 34.7). But the penal substitution theorist might maintain that God is only qualifiedly a negative retributivist, since even if He has prohibited human beings from punishing innocent persons (Deut. 24.16), still He reserves the prerogative to punish an innocent divine person, namely, Christ, in the place of the guilty. This extraordinary exception is a result of His goodness, not a defect in His justice.  

Even more can be said. For we have thus far acquiesced in the assumption that Christ was, indeed, innocent. But for penal substitution theorists like the Protestant Reformers, who affirm the imputation of our sins to Christ, there is no question in Christ’s case of God’s punishing the innocent and so violating even the prima facie demands of negative retributive justice. For Christ in virtue of the imputation of our sins to him was legally guilty before God. Of course, because our sins were merely imputed to Christ and not infused in him, Christ was, as always, personally virtuous, a paradigm of compassion, selflessness, purity, and courage, but he was declared legally guilty before God. Imputation is solely a forensic and legal

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36Theories of justice may be classified as broadly retributive or consequentialist. Retributive theories of justice hold that punishment is justified because the guilty deserve to be punished. Consequentialist theories of justice hold that punishment is justified because of the extrinsic goods that may be realized thereby, such as deterrence of crime, sequestration of dangerous persons, and reformation of wrong-doers. N.B. that if one adopts a consequentialist theory of justice, then it is easy to justify punishment of the innocent on grounds of, say, deterrence.
declaration by the Divine Judge, not a moral transformation of Christ into a self-centered, grasping person. In virtue of the imputation of our sins to him, Christ was legally liable to punishment. Thus, given the doctrine of the imputation of sins, the present objection to penal substitutionary theories is a non-starter, being based on a false assumption.

Stump will doubtless have difficulties with the doctrine of the imputation of our sins to Christ. But she has not aired those reservations, and so I content myself with referring to my discussion of this doctrine in another place.37 Here I note in passing that if she does oppose the justice of imputation of sins, then she sets herself against the Anglo-American justice system and, indeed, against Western systems of justice in general, in which the imputation of wrongdoing to an innocent person is a firmly established and accepted practice.

In civil law, in cases involving what is called vicarious liability, the principle of respondeat superior (roughly, the Master is answerable) is invoked in order to impute the liability of a subordinate to his superior, for example, a master’s being held liable for acts done by his servant. On the contemporary scene this principle has given rise to a widespread and largely uncontroversial principle of vicarious liability of employers. An employer may be held liable for acts done by his employee in his role as employee or in close connection with his employment, even though the employer did not do these acts himself. Cases typically involve employers’ being held liable for the illegal sale of items by employees but may also include torts like assault and battery, fraud, manslaughter, and so on. It needs to be emphasized that the employer is not in such cases being held liable for other acts, such as complicity or negligence in, for instance, failing to supervise the employee. Indeed, he may be utterly blameless in the matter. Rather the liability incurred by his employee for certain acts is imputed to him in virtue of his relationship with the employee, even though he did not himself do the acts in question.

It might be said that in such civil cases guilt is not imputed to another person but mere liability. This claim may be left moot, for vicarious liability also makes an appearance in criminal law as well as civil law.38 There are criminal as well as civil applications of respondeat superior. The liability for crimes committed by a subordinate in the discharge of his duties can also be imputed to his superior. The employer and/or the employee may be found guilty for crimes which only the employee committed. For example, in Allen v Whitehead (1930) the owner of a café was found to be guilty because his employee, to whom management of the café had been delegated, allowed prostitutes to congregate there in violation of the law. In Sherras v De Ruzzen (1895) a bartender’s criminal liability for selling alcohol to a constable on duty was imputed to the licensed owner of the

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37Craig, Atonement and the Death of Christ.
38For many examples, see Ormerod and Laird, Smith, Hogan, and Ormerod’s Criminal Law, chap. 7.
bar. In such cases, we have clear instances for the imputation of criminal wrongdoing and guilt to a blameless third party.

Thus, the vicarious liability that exists in the law suffices to show that the imputation of our sins to Christ is not wholly without parallel in our justice system. In the law’s imputation of guilt to another person than the actor, we actually have a very close analogy to the doctrine of the imputation of our sins to Christ. Detractors of penal substitution who, like Stump, regard Christ’s being punished in our place as unjust thus have to do much more if they are to show that penal substitutionary theories are incoherent.

Third Objection

The third alleged internal problem for penal substitutionary theories is again a neo-Socinian objection and concerns the punishment inflicted on Christ: “On orthodox theological doctrine, the penalty for sin is damnation, permanent absence of union with God. And yet it is not the case on any version of the Anselmian interpretation, even Calvin’s, that Christ suffered permanent absence of union with God, so that this variation on the Anselmian interpretation has to construct some equivalence to human damnation that Christ does undergo.”39

It seems to me that Reformed thinkers like Francis Turretin adequately responded to Socinus on this score by doing exactly as Stump suggests. According to Turretin, Christ was forsaken by God the Father by His withdrawing from him the beatific vision and by suspending the joy and comfort and sense and fruition of full felicity.40 While Christ’s suffering was not infinite as to duration, still in its intensity it was equivalent to the eternal suffering of the damned in hell on account of who was suffering.41

Interestingly, in the American criminal justice system this sort of difference is recognized though not, to my knowledge, countenanced. It is recognized that different prisoners may experience the same sentence in radically different ways. For a hardened criminal the punishment may be

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39Stump, Atonement, 25; cf. 78.  
40Turretin, Institutes of Elenctic Theology, 2: 426–438 (Topic 14, Question 11). Stump interprets Calvin’s view to imply that God deceived Christ into thinking that he had been forsaken when in fact he was not: “On Calvin’s explanation, God brings it about that Christ experiences as real what is in fact not real. . . . On this view, then, God causes Christ to have an illusory experience; and to this degree God deceives Christ” (Stump, Atonement, 157). This is a misunderstanding; for Reformed thinkers like Calvin and Turretin Christ is legally guilty before God and therefore justly punished by the Father’s withdrawal of the blessings listed by Turretin.  
41Stump objects, “No matter what sort of agony Christ experienced in his crucifixion, it certainly was not (and was not equivalent to) everlasting damnation, if for no other reason than that Christ’s suffering came to an end” (Stump, Atonement, 78). This is an obvious non sequitur, since intensity can more than make up for limited duration. Indeed, since the future is merely potentially infinite, at no point will the damned ever have experienced more than finite suffering, though their sufferings go on forever.

Stump also asserts that suffering cannot be both voluntary and punishment (Stump, Atonement, 78). This seems evidently false, since a person may volunteer—and doubtless many have volunteered, such as in cases of civil disobedience—to be punished.
a mere annoyance, but for a person who is frail or sensitive the same punishment may occasion terrible suffering. Our legal system will not allow these differences in persons to come into play in sentencing for obvious reasons: it could lead to outrageous exploitation of the system by certain persons. So the subjective suffering of persons is not allowed to play a role in the assigning of punishment.

But God is obviously not susceptible to the sort of abuses that a human legal system is and so may take into account such subjective differences. In that case, Christ could be said to suffer subjectively the same pains as the damned. Turretin says that we cannot doubt the infinite value of Christ’s satisfaction, for although his human nature was finite, the satisfaction is infinite, since it is relative to the person, who is the efficient cause and to whom the obedience and suffering are to be attributed.

Stump objects to the sort of view Turretin espouses by recurring to her second objection about the justice of penal substitution: “interpretations of the Anselmian kind emphasize both God’s justice and Christ’s perfect sinlessness. . . . But how could a sinless man be abandoned by a good and just God? What goodness or justice would there be in God’s separating himself from a human person who is himself perfectly good and just?”

So the third objection, like the first, collapses into the inconclusive second objection.

Fourth Objection

Fourthly, Stump objects that on penal substitutionary theories, Christ’s atoning death ought to have been sufficient for universal salvation, which is inconsistent with the doctrine that some persons are not saved. “God’s justice or goodness . . . are satisfied completely by Christ’s atoning work. If so, however, then no human beings owe anything further to satisfy God. Why then does any human person have to do anything more? And why are there any human beings who are not saved?”

Ironically, just this consideration led Reformed thinkers like Turretin to embrace the doctrine of limited atonement, which holds that Christ died only on behalf of the elect. Thus, Stump’s objection is not to penal substitution per se but to the universality of Christ’s substitutionary atonement and so could be averted by affirming that Christ died only for the elect.

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42Stump, Atonement, 33; see further chap. 5.
43Stump, Atonement, 25; cf. 78.
44In a footnote, Stump acknowledges the doctrine of the limited atonement, to which she does not initially object. Instead, she mentions one particular argument sometimes offered for the doctrine of limited atonement, namely, that if Christ paid the penalty for the sins of the non-elect, then “God would be inflicting punishment for [the same] sins twice,” once on Christ and once on the non-elect” (Stump, Atonement, 421n67). She concludes, “This argument for limited atonement seems to me another reason for rejecting the penal substitution variant on the Anselmian kind of interpretation.” This conclusion does not follow. Either this argument for limited atonement is a good one or not. If, as I am inclined to think, it is not a good argument, then it does not count in any way against penal substitution. But if it is a good argument, as Stump seems to think, then the atonement is only on behalf of the elect, and so there is no problem with the punishment of the non-elect.
So the objection fails to show any incoherence in penal substitution as such. But why think that Christ’s suffering the full punishment for our sins implies universal salvation? The assumption seems to be that our actual redemption was achieved on Golgotha that fateful day rather than our potential redemption. But, as Turretin saw, since we did not even exist at that time, it is difficult to see how we could have been actually redeemed at that moment. Christ suffered what would have been the punishment for our sins, had it been inflicted on us, thereby meeting the demands of God’s justice, but that payment of our debt needs to be freely received by faith in order to accomplish our actual redemption.

In fact, Reformed thinkers themselves recognize this truth in distinguishing between redemption as accomplished and as applied. They will say that our redemption was accomplished at the cross but that it is applied individually when persons are regenerated and place their faith in Christ. This distinction is vital because otherwise the elect would be born redeemed. They would never be unregenerate sinners but would be justified and saved from the instant of their conception. But Scripture teaches that believers once were “children of wrath like the rest of mankind” (Eph 2.3).

The distinction between redemption accomplished and applied makes sense only if we say that Christ’s death wins our potential redemption and that that potential is actualized in individual lives through repentance and faith.

Stump is, however, puzzled by what she calls “the problem of application”: “Even on the Anselmian kind of interpretation, a human being needs to do something to apply the benefits of the atonement to himself. He needs to have faith, or appropriate Christ’s payment of the debt to himself in some other way. But why?” It seems to me that the answer is that a pardon may be refused, in which case the guilty party remains liable to punishment. Redemption is a historical process which takes place in individual lives as people are born, called and convicted by the Holy Spirit, and by faith actualize the redemption potentially won for them by Christ. As Stump herself emphasizes, faith is just the non-meritorious acquiescence to the prevenient grace of God. By freely refusing the grace of God, people can prevent their redemption’s actualization. The situation is really no different than the situation on Stump’s view that God has for-

In chapter 3, Stump does object to the doctrine of limited atonement as such, saying that “this variant is inconsistent with God’s justice in another way, since justice requires giving equal treatment to equal cases” (Stump, Atonement, 78). But limited atonement need not imply that God would not extend the atonement to cover the non-elect if He knew that they would freely respond to His saving grace, which is universally proffered men. Such a non-Reformed, Molinist view of limited atonement holds that were the non-elect to respond to God’s extrinsically efficacious grace, then Christ would have died for them as well. Knowing that they would not freely so respond, God has limited the atonement to those persons whom He knew would respond.

Stump, Atonement, 25.

See Pannenberg, Systematic Theology II:412, 248.
given everyone’s sins, and yet not all are saved because of their refusal of God’s grace.

In summary, Stump’s first group of neo-Socinian objections prove to be inconclusive, while her second and third groups of objections are irrelevant to a theory of the atonement in the biblical sense of the word.

The “Central and Irremediable Problem” of Penal Substitutionary Theories

Let us turn, then, finally, to what Stump calls “the central and irremediable problem” with neccessitarian atonement theories. She charges that such a theory of the atonement is “incompatible with God’s love.” Since neccessitarian theories affirm God’s love, however, it follows that any such theory is incoherent and therefore unsalvageable.

How are neccessitarian atonement theories incompatible with God’s love? The problem Stump sees in such theories is that they require satisfaction of God’s justice as a precondition of God’s forgiveness. Stump thinks that such preconditions are incompatible with God’s unconditional love and forgiveness. She provides this pithy summary of her argument:

God’s forgiveness, like God’s love, is unilateral and unconditional. It does not depend on anything; rather, it is a function of God’s nature, which is perfectly good and therefore also perfectly loving. God’s love and forgiveness, and God’s acceptance of reconciliation with human wrongdoers, are there for every human person, even those who are unrepentant wrongdoers. And so the Anselmian kind of interpretation of the doctrine of the atonement, in all its variants, is wrong.

Stump’s argument for the incompatibility of neccessitarian theories of the atonement with God’s love and forgiveness is predicated on a number of questionable assumptions. In view of her argument’s much more fundamental problems, however, I relegate these difficulties to a footnote.

47Stump, Atonement, 79.
48Stump, Atonement, 80.
49Stump, Atonement, 33.
50Stump, Atonement, 101. On Stump’s view an “acceptance of reconciliation” no more implies actual reconciliation than does love and forgiveness. It just means that the offended party is ready to reconcile with the wrongdoer and will do so once the obstacle to reconciliation is removed from the wrongdoer (Stump, Atonement, 433 n. 1). So on Stump’s view God’s anger with and even hatred of unrepentant sinners is compatible with His acceptance of reconciliation with them. On the compatibility of neccessitarian atonement theories with God’s unconditional acceptance of reconciliation with sinners, see Stephan, “Is the God of Anselm Unloving?”

51Stump’s argument is based on the connection between love and forgiveness. She affirms, “Because love is necessary and sufficient for forgiveness, God . . . forgives each human being. A perfectly loving God can and does forgive unconditionally and unilaterally, just as he can and does love unrequitedly” (Stump, Atonement, 109–110).

But is love truly a necessary condition of forgiveness? Victims of crimes like sexual assault have often remarked that it is necessary for them to forgive their offender in order to break the emotional tie with him and so be rid of him and find healing. Their forgiveness is not due to a desire for the good of the offender but for their own good. Thus, forgiveness is not a sufficient condition of love.
Stump’s argument seems to be based on three simple premises:

1. God is perfectly loving.
2. If God is perfectly loving, He is perfectly forgiving.
3. If God is perfectly forgiving, His forgiveness has no preconditions.

According to necessitarian atonement theories, however, God’s forgiveness does have preconditions, namely, the satisfaction of God’s justice. Accordingly,

4. If any necessitarian atonement theory is true, God’s forgiveness has preconditions.

From these premises it follows that

5. No necessitarian atonement theory is true.

A curious feature of this argument is that if it cuts against necessitarian versions of penal substitution, then it also cuts against non-necessitarian versions of penal substitution. For if the consequent of (4) is true on necessitarian versions of penal substitution, it is also true on non-necessitarian versions, howbeit by God’s free choice rather than by His nature. God has freely chosen to punish Christ for our sins because of the great advantages to be won thereby. But this leads to a bizarre conclusion. Suppose, for example, that God knew that free pardon without satisfaction would

Moreover, is love always a sufficient condition of forgiveness, as Stump’s argument assumes? If a loved one, say, one’s son, has committed a truly heinous act, such as a mass killing of innocent schoolchildren, does a parent’s love for the son require him to forgive his son for what he has done? Does the argument against the coherence of penal substitution depend on so uncertain a premise as this?

In any case, given that love is sufficient for forgiveness, God’s loving every person implies His forgiving every person. But on “Anselmian” theories, Stump says, satisfaction of God’s justice is a precondition of God’s forgiveness. Therefore, the Anselmian interpretation, which holds that God’s forgiveness is conditional on satisfaction of divine justice, is incompatible with the doctrine that God is perfectly loving.

This inference is too quick. How is the universality of God’s love and forgiveness incompatible with there being preconditions of forgiveness, like the satisfaction of God’s justice? After all, another precondition of forgiveness is wrongdoing, but that precondition does not preclude God’s universal forgiveness. If God provides satisfaction for all persons, then the precondition of universal forgiveness is met. Stump fails to appreciate that unconditional forgiveness implies that there are no conditions “that the wrongdoer must satisfy” in order to be forgiven (Hoffman, “Forgiveness without Apology,” 135, my emphasis), not that forgiveness has no preconditions. From God’s universal love and forgiveness, all that follows is that any preconditions for universal forgiveness have been met: God has provided satisfaction for every human being. Stump’s is really an argument against limited atonement, not penal substitution.

52 It might be objected that on non-necessitarian penal substitutionary theories, the satisfaction of God’s justice is not a precondition of God’s pardon because God could have pardoned without satisfaction. But that shows only that the precondition set by God is contingent. Hence, a non-necessitarian like Aquinas can say, “The order of divine justice . . . requires that God should not remit sin without satisfaction” (Summa Contra Gentiles, IV 54, 9) and that “If God had decided to restore man solely by an act of His will and power, the order of divine justice would not have been observed” (Compendium Theologiae, 200). For that order is contingent.
have taken on the appearance of “cheap grace” and so would have been far less effective in winning people to salvation. Therefore, He has freely chosen to make Christ’s satisfaction of divine justice a precondition of His pardon of sinners. It would be absurd to think Him less loving for preferring a costly grace that implied enormous self-sacrifice for God in Christ if by such a means multitudes more would freely find salvation. Thus, it seems incredible that such accounts could be indicted for being incompatible with God’s love. In that case (3) is plausibly false, and it is hard to see why (3) would not also be false if God’s choice were demanded by His nature rather than contingently chosen. God’s forgiveness is, indeed, unconditional in the sense that it requires nothing of sinners,53 but that does not imply that it is not based on Christ’s satisfaction of divine justice on behalf of sinners.

But let that pass. There are, it seems to me, two fundamental problems with Stump’s argument. The first fundamental problem is: given Stump’s explications of love and forgiveness, it is not true that God, as characterized by necessitarian atonement theories, fails to be perfectly loving and forgiving. That is to say, given Stump’s explications, (4) is false. God’s love and forgiveness, given Stump’s explications, are unconditional on typical necessitarian atonement theories. Stump’s explications of love and forgiveness are so thin that God as described by necessitarian atonement theories meets the conditions sufficient for being perfectly loving and forgiving.

How, then, does Stump explicate love and forgiveness? On Stump’s view love involves both a desire for the good of the beloved and a desire for union with him. Just as a person can love unrequitedly, so he can forgive unilaterally, despite the wrongdoer’s rejection of that forgiveness. So, Stump says, “God can forgive a wrongdoer unilaterally and unconditionally, in the sense that, even without any repentance on the wrongdoer’s part, God can still desire the good for her and union with her.”54 Stump even goes so far as to argue that an attitude of hatred and aversion toward the wrongdoer, as well as anger with the wrongdoer, are compatible with love and forgiveness of him, so long as one’s ultimate desire remains for the good of the wrongdoer.55 So long as one would not be disappointed

53See again Hoffman, “Forgiveness without Apology,” 135. Stump’s argument thus relies on an equivocal use of the word “unconditional.” N.B. that I speak of forgiveness, or better, pardon, as unconditional, not redemption. In order for redemption to be achieved, the condemned person must freely receive the pardon proffered him by God.

54Stump, Atonement, 84.

55Stump, Atonement, 85–88. She later explains,

A morally perfect God can forgive a wrongdoer unconditionally and unilaterally, in the sense that God can desire the good for the wrongdoer and union with him no matter what the state of the wrongdoer is. Even the anger and hatred God has towards some people are the kind of anger and hatred that are compatible with love. These reactive attitudes co-exist in God with an acceptance of reconciliation with those people for whom God has anger or hatred, and they come with a continual offer of divine grace that would produce goodness and closeness to God in any wrongdoer who did not reject that grace. What God ultimately desires for
and grieved if the wrongdoer were to repent and change for the better, then hatred and anger toward the wrongdoer are compatible with love.

It should be obvious that there is nothing in penal substitutionary theories that precludes that wholly apart from the satisfaction of God’s justice, God both wills the good of every person and desires union with him. If Reformed and Lutheran theologians deny that God so wills and desires, that denial stems not from their atonement theory but from their doctrine of election. Arminian and Molinist defenders of penal substitution affirm that God wills the good of and desires union with all persons, even in their fallen condition. Hence, on Stump’s explications God forgives them unilaterally and, hence, unconditionally. Therefore, (4) is false, given Stump’s understanding of forgiveness.

Now Stump’s characterization of forgiveness has the odd implication that the exercise of God’s retributive justice in punishing wrongdoers is compatible with His also forgiving those wrongdoers. This makes no sense with respect to the biblical doctrine of God’s forgiveness. For biblically speaking, sins which have been forgiven by God have been expiated and are no longer reckoned to one’s account (Rom 4.7–8). People whose sins have been forgiven will not therefore be punished by God for those sins. But on Stump’s account God may both forgive their sins and yet punish them for those sins! Stump thinks that retributive justice can be seen as a good for the person punished, in which case God in punishing wrongdoers still wills their good and desires union with them, that is to say, He forgives them. So on her account of love and forgiveness, she concludes, “it is possible to hold that imposing warranted retributive punishment on a wrongdoer is at least sometimes obligatory, and still to maintain that love and forgiveness are always obligatory, even love and forgiveness for wholly unrepentant wrongdoers.” Now if it seems odd that God can both forgive a person for his sins and yet punish that person for those same sins, this oddity ought to make us question whether something has not gone wrong with Stump’s account of divine forgiveness. That forms a nice segue to the second fundamental failing of her argument against necessitarian atonement theories.

The second fundamental problem with Stump’s objection is that her entire approach to the doctrine of the atonement is based on construing God on the analogy of a private party involved in various personal relationships rather than as a Judge and Ruler. She frequently compares God and human persons with two friends Paula and Jerome, who have to deal with wrongs committed by one against the other. Hugo Grotius already identified this same assumption as the fundamental failing of Socinus’s critique of necessitarian atonement theories.

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*every person, even those with whom he is angry or those whom he hates, is union with them.* (Stump, *Atonement*, 111–112).

These affirmations are wholly compatible with necessitarian accounts of the atonement.
atonement theories. Grotius maintains that we should not think of God as Socinus so often does, as an offended party in a personal dispute. For such a private person has no right to punish another or even to demand punishment of another. Certainly, God is offended by sin, but He does not act as merely the offended party in punishing it. Rather God should be considered to act as a Ruler and Judge. “For to inflict punishment, or to liberate any one from punishment . . . is only the prerogative of the ruler as such, primarily and per se; as, for example, of a father in a family, of a king in a state, of God in the universe.”

Like far too many contemporary atonement theorists, Stump neglects legal analogies of the atonement and turns instead to private, personal relationships to motivate or criticize theories of the atonement, thereby overlooking God’s status as Ruler and Judge. Taking God to be like the offended party in a personal dispute between two friends, she criticizes Anselm’s insistence on our need to satisfy the demands of God’s justice on the basis of the inappropriateness of demanding satisfaction as a precondition of personal forgiveness. However valid her relational analogies may be for many contemporary atonement theories, construing the divine-human relationship solely on the analogy of private parties in a personal relationship is illegitimate for both Anselm and the Reformers, who see us as sinners who have violated God’s law and so stand condemned before the bar of His justice.

Rather than think of God’s forgiveness of sins on the analogue of human friendships, penal substitution theorists think of divine forgiveness primarily in terms of legal analogies like pardon or commutation of punishment. Pardon is a legal act which does not change the moral status of the person pardoned but removes his liability to punishment and restores his civil rights. Our legal pardon by God needs to be supplemented

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58Grotius, Defence of the Catholic Faith, II.

59Stump’s treatment generally neglects legal aspects of the atonement and ignores forensic motifs in the New Testament. Her doctrine of justification, for example, is non-forensic, being a matter of God’s infused righteousness into the believer, not a legal pardon granted by God. By contrast, as previously mentioned, the forensic nature of justification is Pauline. Observing that “The imagery of the law court predominates through the language of justification” in Romans, New Testament scholar Andrew Lincoln comments,

In restating his solution in 3:21–26, the apostle stays with his picture of the law court from 3:19 not only through his mention of righteousness with its forensic connotations but also through his assertion that, although righteousness cannot come through the law, both the law and the prophets act as witnesses to the righteousness of God which comes through faith in Jesus Christ . . . God’s righteousness is the power by which those unable to be justified on the criterion of works are set right with him and being set in a right relationship with God involves his judicial verdict of pardon.” (Lincoln, “From Wrath to Justification,” 146–148)

Be that as it may, the salient point is that penal substitutionary theories construe God to be both Judge and Ruler over us and not a merely private person, so that objections to penal substitutionary theories based upon construing God as a private party in a personal dispute miss their target.

60See provocative discussions of pardon by Weihofen, “The Effect of a Pardon”; Williston, “Does a Pardon Blot Out Guilt?”
by moral sanctification if we are to become all that we are in Christ. God’s pardon of us is based on Christ’s fully discharging substitutionally our sentence and restores to us or bestows upon us the full privileges of children of God. Significantly, pardons can be conditional and can be refused. Similarly, God’s pardon on the basis of Christ’s sacrifice can be either freely accepted, in which case it is efficacious, or freely refused, in which case we remain liable for our sins.

The failing of Stump’s argument as I have formulated it, then, lies in an equivocal use of the word “forgiveness” in (3) and (4). On necessitarian penal substitutionary atonement theories, God is like a judge who must administer justice whatever his personal feelings toward the accused. It is perfectly possible for a judge to love and forgive a personal friend brought before his bar, even as he declares him guilty and sentences him to severe punishment. As Stump herself recognizes, God can personally will the good of sinners and desire their union with him without waiving the demands of retributive justice. So on penal substitutionary atonement theories, God is perfectly forgiving in Stump’s sense and so provides satisfaction for undeserving sinners, but His forgiveness of sins in the sense of pardoning those sins is based on the precondition of Christ’s satisfaction of divine justice.

In her book, Stump mentions pardon at several junctures. Unfortunately, she tends to conflate it with forgiveness in her sense and fails to differentiate it as a legal notion.61 For example, she speaks of a case in which “Paula has pardoned Jerome, but her pardon is insufficient to produce in Jerome the kind of state necessary for him to return to company with her.”62 Stump is evidently using “pardon” here in the sense of “forgiveness,” since Paula as a private person has no authority to issue a legal pardon. Or again, we find this interesting characterization of necessitarian atonement theories:

There are then two claims central to all the variants on the Anselmian kind of interpretation of the doctrine of the atonement. First, without Christ’s making amends to God, God would not forgive human wrongdoers or accept being reconciled with them. And, second, the main (or only) point of Christ’s atonement is to satisfy a condition needed for God’s forgiveness and reconciliation. Oliver Crisp, who is in this tradition of interpretation, likens God’s acceptance of reconciliation with human beings to the pardon of a monarch. On the Anselmian kind of interpretation, it is a pardon that is won for human beings by the atonement of Christ and that would not be given without that atonement. God’s forgiveness and reconciliation with human beings, God’s granting the pardon, is conditional on God’s receiving what human sin owes God in the atonement of Christ.63

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61Or she confuses it with an acquittal. See n. 19 above.
62Stump, Atonement, 445n106.
63Stump, Atonement, 74. It should be evident that Crisp does not mean by “acceptance of reconciliation” what Stump means (see n. 50 above). Cf. Stump, Atonement, 101–102 for the same conflation of pardon and forgiveness:
As we have seen, necessitarians regard both the above claims as false, unless forgiveness is understood, not as Stump understands it, but as legal pardon. Citing Crisp, Stump suddenly introduces the notion of legal pardon and rightly says that it would not be given without Christ’s atonement. But then in the final sentence she lapses back into conflating God’s granting a pardon with His forgiveness and reconciliation as she understands them.

On classic penal substitutionary theories (whether necessitarian or non-necessitarian) God as Ruler (while willing our good and desiring union with us) does not merely pardon us but, being essentially just, exacts the punishment demanded by retributive justice. He does not exact it from us but from Himself in Christ. We who accept Christ’s substitutionary sacrifice are thereby freed from our liability to punishment and our guilt expunged. Seeing that Christ has vicariously satisfied the demands of divine retributive justice on our behalf, God can, in turn, pardon us of our sins. It is in that sense that God can be said to have forgiven our sins. “And you, who were dead in your trespasses. . ., God made alive together with [Christ], having forgiven us all our trespasses, by canceling the record of debt that stood against us with its legal demands. This he set aside, nailing it to the cross” (Col 2.13–14 ESV). Forgiveness in this legal sense is the declaration that the penalty has been fully paid and therefore we are free.

There are fascinating questions to be explored here, and I suspect that progress is more apt to be made by conceiving of God along Grotian lines as Ruler and Judge than along Socinian lines as an offended party in a private dispute. When we do so consider God, then it seems obvious that God’s being perfectly loving and forgiving are entirely compatible with legal condemnation of sinners and, indeed, may motivate God to provide the satisfaction for sinners requisite for His just pardon of them.

In summary, Stump’s central objection to penal substitutionary atonement theories is, I think, a fundamental failure because (i) given Stump’s explications of love and forgiveness, God, as characterized by such atonement theories, can be perfectly loving and forgiving and entirely compatible with legal condemnation of sinners and, indeed, may motivate God to provide the satisfaction for sinners requisite for His just pardon of them.

Conclusion

Since none of the objections of group 1, 2, or 3 is compelling and Stump’s central objection is fundamentally flawed, I conclude that penal substitutionary theories of the atonement, whether necessitarian or
non-necessitarian, have not been shown to be implausible in light of her criticisms.

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