

# **From Satisfaction to Penal Substitution: Debt as a Determinative Concept for Atonement Theology in Anselm and Charles Hodge**

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*It is commonplace among theologians to identify Anselm's satisfaction theory of atonement as a progenitor of the penal substitution theory (PST) of atonement common in certain strands of Reformed theology. Some scholars have suggested PST emerged when Reformed thinkers adapted Anselm's theory to fit a concept of justice derived from modern criminal justice systems. Though PST certainly depends on a particular, retributive conception of justice, I argue that a new conception of debt is also necessary for the shift from satisfaction to penal substitution to occur. The argument proceeds in three parts. First, I briefly outline the distinction common in anthropology between commercial debt and symbolic debt to provide a backdrop for the study. Second, I unpack and characterize the conceptions of debt in Anselm's *Cur Deus Homo* and in the *Systematic Theology* of Charles Hodge, a staunch supporter of PST. Finally, I examine the impact these different conceptions of debt have on the formation of their respective atonement theologies, arguing that the logic of commercial debt plays an essential role in the development of Hodge's penal substitution theory of atonement.*

It is theological commonplace to identify Anselm's satisfaction theory of atonement as a progenitor of the penal substitution theory (PST) of atonement common especially in certain strands of Reformed theology, and rightly so: satisfaction theory and PST exhibit fundamental similarities in logic and structure. For both, humanity needs atonement because humans have wronged God, and that wrong must be set right; so God the Father sends the Son to right that wrong on humanity's behalf. The key difference is, of course, that whereas Anselm sees Christ as making *satisfaction*, i.e., repaying humanity's debt of honor in order that humans might *not* be punished with death and damnation, PST sees Christ as *bearing the punishment* necessary to pay for humanity's sin vicariously. This difference is at least in part a matter of how each theory conceives of God's justice: both see God as immutably just, but whereas satisfaction allows for a violation of God's honor justly to be satisfied by a repayment of that honor, PST sees the demands of God's justice as allowing nothing but punishment for sin. Understandably, then, some scholars have seen the development of PST as largely due to the modern criminal justice system's influence. Joel Green and Mark Baker, for instance, argue that proponents of PST "have taken his [Anselm's] basic idea of satisfaction and adapted it to fit the legal systems of an era different than his. The shift away from feudal obligations to criminal law changed markedly the character of the satisfaction Christ provided. . . . This shift in legal frameworks signals the main differences between Anselm's satisfaction model and the penal substitution model."<sup>1</sup>

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<sup>1</sup> Joel B. Green & Mark D. Baker, *Recovering the Scandal of the Cross: Atonement in New Testament & Contemporary Contexts* (Downers Grove, IL: InterVarsity Press, 2000), 142.

Though I do not deny that PST entails a conception of justice different from Anselm's, I propose that a different conception of *debt* is also necessary for the shift from satisfaction to penal substitution to occur. To make this point I will first outline a distinction common in anthropology between commercial debt and symbolic debt, highlighting the wide range of concepts the language of debt can channel. Next, I will unpack and characterize the conceptions of debt in Anselm's *Cur Deus Homo* and the *Systematic Theology* of Charles Hodge, a 19<sup>th</sup> century Reformed theologian who staunchly supported penal substitution. Finally, I will examine the impact these different conceptions of debt have on the formation of their respective atonement theologies, arguing that the logic of commercial debt plays an essential role in the development of Hodge's penal substitution theory of atonement.

### **Commercial Exchange, Gift Exchange, and the Disparate Grammars of Debt**

At least since Marcel Mauss's seminal work, *The Gift*, anthropologists have noted differences between exchanges involving gifts and the commercial exchanges familiar in modern Western society.<sup>2</sup> Both types of exchange occur in virtually all societies, and both yield debts for the parties involved in the exchange, but as Marcel Hénaff masterfully articulates in his recent use of these categories,<sup>3</sup> the debts that emerge from such exchanges entail radically different social relationships and serve quite different functions.

Commercial exchange emerges in the realm of the marketplace, where exchanges between parties serve utilitarian ends. Those involved are indifferent or neutral toward each other such that no personal obligation is expected between the partners, and that which is exchanged has value based solely on its price in currency units.<sup>4</sup> Anything from consumer goods to services or activities can be exchanged, as long as it is assessed sufficient value. Commercial debt centers on this value and ensures that the creditor receives back the precise amount, whether in money or its equivalent, the creditor is owed; if the debtor does not pay what he or she owes, the debtor may face legal sanctions. If the debtor pays what is owed entirely, the exchange is complete and the relationship between the two parties effectively ends unless another exchange begins.<sup>5</sup>

Gift exchanges and the symbolic debts they entail, on the other hand, purpose “not to acquire goods but to use them *to establish bonds of recognition* between persons or groups.”<sup>6</sup> This purpose defines the central difference between commercial and symbolic exchange. Gifts may well

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<sup>2</sup> Marcel Mauss, *The Gift: Forms and Functions of Exchange in Archaic Societies*, trans. Ian Cunnison (Glencoe, IL: The Free Press, 1954) (originally published as *Essai sur le don. Forme et raison de l'échange dans les sociétés archaïques* in 1925).

<sup>3</sup> Hénaff is merely one example of a scholar who draws upon the distinction between ceremonial gift exchange and commercial exchange, but I reference his work specifically because I find his articulation of the distinction especially clear and because he manages to avoid the trap of understanding some elements of gift exchange commercially as Mauss and others sometimes do. Marcel Hénaff, *The Price of Truth: Gift, Money, and Philosophy* (Stanford, CA: Stanford University Press, 2010).

<sup>4</sup> Hénaff, *Price of Truth*, 306-308.

<sup>5</sup> Hénaff, *Price of Truth*, 346.

<sup>6</sup> Hénaff, *Price of Truth*, 18, emphasis added.

be countable or measurable as is commercial money, and something given as a gift may have measurable monetary value if used in commercial exchange, but in symbolic exchange it matters not whether A receives from B as much as B receives from A in monetary value. Rather, the value of gifts is symbolic: they are “a pledge of oneself. . . . [T]he entire issue turns on this commitment, the risk taken, the challenge presented by an alliance.”<sup>7</sup> By signaling the intent to form or strengthen a relationship with another party, the giver of a gift enters a vulnerable position that calls for a response reciprocating the giver's commitment. Responding with another gift, rather than completing an equal transaction to eliminate the debt, signals mutual commitment and continues the relationship.<sup>8</sup> The sort of relationship symbolic exchange fosters can of course differ depending on the character and status of those involved in the exchange: in what Hénaff calls a debt of reply, debt constantly changes sides between two partners who continually honor and pledge themselves to one another, but an inability or insufficient ability of one party to reply might lead to an accumulation of debt. This accumulation could be benign, as in what Hénaff calls a debt of gratitude, in which the giver gives simply to rejoice in the receiver's happiness and expects no repayment (though of course the receiver may express thanks in return), or the accumulation could allow the giver to wield power and status over the debtor, as in what Hénaff calls a debt of dependence.<sup>9</sup> Nonetheless, in all cases the exchange's purpose is in some sense social. If the receiving party does not reciprocate, he or she risks not legal sanctions but losing face because he or she failed to honor the giving party in return.<sup>10</sup>

Though these categories by no means exhaust the possible forms debt can take, they bring out a vital point: humans use the language of debt in different ways within different contexts to mean quite different things. Debt language can call for an exact amount one ought to return to another in a purely utilitarian relationship, express the gratitude and honor one ought to show to another who has given generously and unilaterally, signal the desire to return a favor to a friend, etc. Since Anselm and Hodge both employ debt language, it is worth examining how each *uses* this language. Though neither Hodge's nor Anselm's debt fits neatly into Hénaff's taxonomy, symbolic and commercial exchange serve as helpful reference points.

### **Debt in *Cur Deus Homo***

What Anselm envisions humans owing God sharply contrasts commercial debt. In limited but important ways, on the other hand, it resembles symbolic debt—particularly debt of reply and debt of gratitude. Anselm's concept of debt first emerges as he explains the results of humanity's sin. Anselm defines “sin” as “not to give God what is owed to him,” i.e., “all the will of a rational

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<sup>7</sup> Hénaff, *Price of Truth*, 387, emphasis original.

<sup>8</sup> Hénaff, *Price of Truth*, 208.

<sup>9</sup> Hénaff, *Price of Truth*, 208-211.

<sup>10</sup> Hénaff, *Price of Truth*, 206-207. Naturally, one might conceive of situations in which one faces social sanctions for failure to pay a commercial debt or legal sanctions for failure to pay a symbolic debt. Hénaff's taxonomy does not preclude the possibility that the two forms of debt might commingle, but he tends to present the two forms of debt as dichotomous, likely because of his intent to argue that one form did not evolve from the other.

creature” being obedient to the will of God.<sup>11</sup> From creation, humans owe God obedience. Such obedience honors God, but sin, the opposite of obedience, dishonors and insults God. As a result, “everyone who sins is under an obligation to repay to God the honour which he has violently taken...this is the satisfaction which every sinner is obliged to give God.”<sup>12</sup>

This idea that God requires human honor steals the show in many explanations of *Cur Deus Homo*, often supporting presentations of God as an angry feudal lord who violently reclaims what is his,<sup>13</sup> but such readings obscure a bigger picture of human debt to God in *Cur Deus Homo*. Starting in the very first pages of the text, Anselm makes clear that God seeks not simply to be repaid but to restore humankind. Before humans give God anything, God creates humankind with the intention that it should enjoy blessed immortality.<sup>14</sup> In Book 1, Chapter 1, Anselm then presents “the question on which the whole work hangs” as “by what necessity or logic did God, almighty as he is, take upon himself the humble standing and weakness of human nature *with a view to human nature’s restoration?*”<sup>15</sup> As Gavin Ortlund highlights, by opening *Cur Deus Homo* this way, Anselm summarizes his own project as concerning the restoration of human nature to its creational intent of blessed immortality.<sup>16</sup> In fact, themes of repaying or reclaiming God’s honor are altogether absent from the first chapter and from the preface.

Indeed, humankind's restoration remains a driving force throughout *Cur Deus Homo*. As Anselm explains much later in Book 1, when humans sin and thus fail to pay God the honor God is owed, God must receive recompense for sin in one of two ways: either humankind must make satisfaction by returning to God the honor that was taken, or God must forcibly reclaim God’s honor through punishment.<sup>17</sup> From the standpoint of God’s justice, either would be equally acceptable. But God does not simply reclaim God’s honor through punishment and allow humans to perish. As Anselm writes, because “God has made nothing more precious than [humans’] rational nature, whose intended purpose is that it should rejoice in him, it is totally foreign to him to allow any rational type of creature to perish utterly.”<sup>18</sup> God therefore pursues satisfaction. In humanity’s place, Christ, who by dint of his perfect obedience has no outstanding debt to God, gives the additional, infinitely-valuable gift of his life on the cross; God rewards this gift; and

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<sup>11</sup> Anselm, *Cur Deus Homo* (hereafter *CDH*), trans. Janet Fairweather in *Anselm of Canterbury: The Major Works*, ed. Brian Davies and G. R. Evans (Oxford: Oxford University Press, 1998), 1.11.

<sup>12</sup> Anselm, *CDH*, 1.11.

<sup>13</sup> E.g. Joanne Carlson Brown and Rebecca Parker, “For God So Loved the World?” in Joanne Carlson Brown & Carole R. Bohn, eds., *Christianity, Patriarchy, and Abuse: A Feminist Critique* (New York, NY: Pilgrim Press, 1989), 8; J. Denny Weaver, *The Nonviolent Atonement* (Grand Rapids, MI: Eerdmans, 2011), 236-246.

<sup>14</sup> Anselm, *CDH*, Preface. See also 1.19.

<sup>15</sup> Anselm, *CDH*, 1.1, emphasis added.

<sup>16</sup> Gavin Ortlund, “On the Throwing of Rocks: An Objection to Hasty and Un-careful Criticisms of Anselm’s Doctrine of the Atonement,” *The Saint Anselm Journal* 8.2 (2013): 4-5. Similarly, Peter Schmiechen calls the need for the restoration of creation and return of humanity to its state before sin the driving force of *CDH*. Schmiechen, *Saving Power: Theories of Atonement and Forms of the Church* (Grand Rapids, MI: Eerdmans, 2005), 199.

<sup>17</sup> Anselm, *CDH*, 1.11, 1.14.

<sup>18</sup> Anselm, *CDH*, 2.4.

Christ passes this reward on to humankind, thereby excusing their debt and restoring to humankind the blessedness it had lost.<sup>19</sup>

God's determination to restore humankind says much about the character of Anselm's debt. Whereas one who is owed a commercial debt might reclaim it forcibly, concerned only with clearing the balance, Anselm's God instead pursues an option that, though it certainly entails a return on humanity's part, purposes to sustain the relationship. The function of God's giving and the debt it effects is thus not establishing a contractual exchange that serves the personal needs of God but nurturing a relationship. God's interest in this relationship, further, is not subjugation as in a debt of dependence, but blessing the recipient, as in a debt of gratitude.

Unlike commercial debt, Anselm's debt occurs in a context of continuing, *mutual* responsibility. Humans owe God a debt of perfect obedience because of what they have been given.<sup>20</sup> But as Anselm suggests with the analogies of promising to give a gift and taking a monastic vow, God also has accepted personal responsibility that extends beyond the initial giving of God's gifts at creation: "it was no secret to God what man was going to do [i.e., sin], when he created him, and yet by his own goodness in creating him, he put himself under an obligation to bring his good beginning to fulfillment."<sup>21</sup> That is, God has committed to bringing humanity to blessed immortality. More broadly, as Stephen Holmes underscores, Anselm's God has committed to maintaining the beauty of the universe in which humans exist.<sup>22</sup> Human sin is problematic not primarily because it offends God but because the sinner "is disturbing, as far as he is able, the order and beauty of the universe."<sup>23</sup> God confronts sin primarily to set the order of the universe straight, for "to allow anything in his kingdom to slip by unregulated . . . makes sinfulness resemble God. For, just as God is subject to no law, the same is the case with sinfulness."<sup>24</sup> In Anselm's view, challenges to the created order unbalance the whole universe and besmear its beauty, which God as Creator cannot abide at least in part because such turmoil is detrimental *to God's creatures*. God must re-order the universe, just as God must restore humankind. In this way Anselm's God stands in stark contrast to the commercial sort of creditor who simply makes demands on the debtor. Though God occupies a sovereign position foreign to gift exchange, God's commitments make God like the creditor of a debt of reply or debt of gratitude at least insofar as God remains committed to the wellbeing of the debtor.

Anselm's concept of debt further distinguishes itself from commercial debt in its content: humans owe God a debt of honor.<sup>25</sup> Humans were never to repay God equally and in kind but rather to give God the recognition that God deserves given humanity's place in relation to God by

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<sup>19</sup> Anselm, *CDH*, 2.18, 2.19.

<sup>20</sup> Anselm, *CDH*, 1.20.

<sup>21</sup> Anselm, *CDH*, 2.5

<sup>22</sup> Stephen R. Holmes "The Upholding of Beauty: A Reading of Anselm's *Cur Deus Homo*," *Scottish Journal of Theology* 54.2 (2011): 189-203.

<sup>23</sup> Anselm, *CDH*, 1.15.

<sup>24</sup> *Ibid*, 1.12.

<sup>25</sup> Anselm, *CDH*, 1.11.

maintaining their “own proper station in life within the natural universe.”<sup>26</sup> Indeed, Anselm makes quite clear that humans cannot give to God anything that is not already God’s.<sup>27</sup> They can only honor God, a concept which R.W. Southern helpfully clarifies is not simply about a general sense of reverence but about the willful ordering of all who inhabit the universe in their due relationship to God.<sup>28</sup> The repayment humans are to make is thus dramatically unequal to what God gives in creation, and further, the problem posed by humanity’s debt exists *within the relationship between the parties* rather than in some external, quantitative balance. One might add that if the potential punishment for dishonor is exclusion from blessed immortality with God, the ultimate consequence of unpaid debt would be not only a legal sanction (as God punishes with eternal condemnation in hell) but also a disordered relationship (as humans remain in creaturely existence but separated from their Creator).

Though debt in Anselm’s satisfaction theory cannot simply be equated to symbolic debt,<sup>29</sup> it is thoroughly relational. God occupies a sovereign position as God justly governs the universe, but Anselm consistently considers this sovereignty in the context of God’s relationship to humans as Creator and Sustainer. Humankind owes God much, but even as sin puts humans in arrears, God seeks to restore the human–divine relationship. Indeed, the debt humans owe is precisely the honor that should be given to God given who God is in the relationship. Debt language in this case expresses personal obligations unlike the obligations of commercial debt.

### **Debt in Hodge’s *Systematic Theology***

Hodge’s PST goes in quite a different direction. In Hodge’s words, Christ’s work on the cross “met all the demands of God’s law and justice against the sinner. . . . It is here as in the case of state criminals. If such an offender suffers the penalty which the law prescribes as the punishment of his offence he is no longer liable to condemnation.”<sup>30</sup> The penalty in this case is death and condemnation, which all sinners deserve by virtue of their guilt, a concept Hodge defines as the “relation which sin bears to justice.”<sup>31</sup> Christ’s death saves sinners from the penalty of

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<sup>26</sup> Anselm, *CDH*, 1.15.

<sup>27</sup> Anselm, *CDH*, 1.15.

<sup>28</sup> R.W. Southern, *Saint Anselm: A Portrait in a Landscape* (Cambridge: Cambridge University Press, 1993), 225-26. One should note that Southern relates this honor to a feudal framework, a move widely embraced in Anselm scholarship since at least the 19<sup>th</sup> century but no longer universally accepted. Recent historical scholarship has questioned whether “feudalism” as a pattern can be generally imposed on the middle ages and suggested it did not obtain in the 11<sup>th</sup> century when Anselm wrote *CDH*, and some theologians have (convincingly, I think) argued that monastic categories better explain God’s honor in *CDH*. For a summary of this historical scholarship and an example of such an argument, see David L. Whidden III, “The Alleged Feudalism of Anselm’s *Cur Deus Homo* and the Benedictine Concepts of Obedience, Honor, and Order,” *Nova et Vetera*, English Edition 9.4 (2011): 1055-87.

<sup>29</sup> In addition to the dissimilarities mentioned above, Anselm’s understanding of the repayment required blends features from debt of reply and debt of gratitude. Though the relationship between humans and God is clearly unequal and God does not expect repayment in kind, in 1.21 and 1.22 Anselm also suggests there must be proportionality between debt and repayment, which prevents reading humanity’s debt simply as one or the other.

<sup>30</sup> Hodge, *Systematic Theology*, Vol. 2 (New York, NY: Charles Scribner’s Sons, 1929), 482.

<sup>31</sup> Hodge, *Systematic Theology*, Vol. 2, 453.

damnation because the “guilt of our sins is said to have been laid upon Christ, that is, the obligation to satisfy the demands of justice on account of them.”<sup>32</sup>

Hodge understands God’s justice as a matter of distributing the penalty for sin with complete consistency, he understands Christ as saving humankind by satisfying God’s justice in our stead, and he sees himself as lifting these concepts straight from the Old Testament’s sacrificial system. These beliefs have understandably prompted critics of Hodge’s PST to focus on his conception of justice. Peter Schmiechen, for example, has called this view of justice “the key in the entire argument” and responded by pointing out it is not actually clear that the OT sacrificial system works by transferring guilt onto the animals sacrificed.<sup>33</sup> Hodge, Schmiechen concludes, must have drawn from a conception of justice external to scripture. Perhaps this is so. But this conclusion raises the question, exactly *where* outside of scripture did such a conception come from? It certainly did not come from the American criminal justice system of Hodge’s day—at least not entirely—for PST requires the punishment of death to be *transferrable*. The criminal justice system may allow another to pay a fine on one’s behalf (which seems to result more from the utility and transferability of commercial money than from anything internal to criminal law, anyway), but it does not allow an innocent other to take one’s place on death row.<sup>34</sup>

At this point the language of debt present in Hodge’s work becomes informative. Immediately upon explaining the necessity of sin’s punishment, Hodge adds, “This is the point meant to be illustrated when the work of Christ is compared in Scripture and the writings of theologians to the payment of a debt. The creditor has no further claims when the debt due to him is fully paid.”<sup>35</sup> Again later, Hodge defends PST from anticipated critiques by writing, “the transfer of guilt as responsibility to justice . . . is no more impossible than that one man should pay the debt of another. All that the Bible teaches on this is that Christ paid as a substitute, our debt to the justice of God. . . . His complete satisfaction to the law, freed us completely as the debtor is freed when his bond is legally cancelled.”<sup>36</sup> Charitable readers will note that Hodge tries to separate atonement from the logic of debtor–creditor relations.<sup>37</sup> He sees such logic as unfitting because God owns all things absolutely and because commercial exchanges require merely that a full amount be repaid without sufficient attention to who pays it and thus do not sufficiently attend to the guilt of the individual sinner. Nonetheless, the passages cited above show Hodge cannot help but intermix a conception of debt into his discussion of God’s justice and PST.

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<sup>32</sup> Hodge, *Systematic Theology*, Vol. 2, 189.

<sup>33</sup> Schmiechen, *Saving Power*, 111. For Schmiechen, OT sacrifices are rather acts of purification, as he argues extensively in his first chapter.

<sup>34</sup> Interestingly, Hodge himself notes this when he attempts to distinguish pecuniary or commercial satisfaction from penal or forensic satisfaction. In Hodge’s own words, “Substitution in human courts is out of the question. The essential point in matters of crime, is not the nature of the penalty, but who shall suffer.” Hodge then backtracks to say that a substitute can take another’s punishment if the substitute and the magistrate who represents justice both willingly agree to the substitution, but it remains unclear when such a thing would actually happen in the criminal justice system. Hodge, *Systematic Theology*, Vol. 2, 470.

<sup>35</sup> Hodge, *Systematic Theology*, Vol. 2, 482-83.

<sup>36</sup> Hodge, *Systematic Theology*, Vol. 2, 540-41.

<sup>37</sup> Hodge calls atonement according to such logic a satisfaction to “commutative justice.” Hodge, *Systematic Theology*, Vol. 2, 470, 489, 495, 554.

Indeed, Hodge unwittingly relies on key elements of a distinctly commercial conception of debt. God, the creditor, has no obligations whatsoever to the debtor, but is obligated only to ensure that God receives God's due in accordance with God's justice. This justice demands complete and consistent repayment. And most importantly, the debt humans owe is transferrable because it is simply a matter of the correct amount being repaid rather than a matter internal to the relationship between creditor and debtor.

Nowhere is this clearer than in Hodge's explanation of how he uses the term "guilt." As Hodge writes, guilt

expresses the relation which sin bears to justice...This relation, however, is twofold. First, that which is expressed by the words criminality and ill-desert, or demerit. This is inseparable from sin. It can belong to no one who is not personally a sinner, and it permanently attaches to all who have sinned. It is not removed by justification, much less by pardon. It cannot be transferred from one person to the other. But secondly, guilt means the obligation to satisfy justice. This may be removed by the satisfaction of justice personally or vicariously.<sup>38</sup>

In the first dimension of guilt there is indeed an element of sin indissolubly linked to a person's character that affects his or her position before God. But the debt to justice humans owe can be paid by another because—despite Hodge's stated objections to understanding atonement in a commercial framework—the *debt* for sin is entirely detachable from the sinner and his or her character before God. Such a concept would be virtually inconceivable in exchanges such as Anselm's where exchange has everything to do with the relationship between two parties and it matters who pays a debt because gifts are connected to the character of the giver. Hodge's framework is easy to imagine, however, in a world of commercial exchange.

### **The Impact of Debt on Satisfaction Theory and PST**

Hodge's conception of debt does not share the relational context of Anselm's debt, and this difference affects their atonement theories from top to bottom. The problem necessitating atonement differs because, whereas for Anselm humans are unable to satisfy their debt and evade punishment, for Hodge the problem is that human debts to God can only be settled by enduring the deserved punishment. What is at stake in atonement also changes: Anselm's debt poses a problem internal to the relationship between God and creation—humans have upset the ordered relations of the universe by failing to honor God. With Hodge's debt, conversely, what is at stake is something external to God and humanity: an affront to God's justice that must be quashed just as a balance on a ledger sheet must be cleared. Further still, the different concepts of debt result in different pictures of God in relation to humanity. Anselm repeatedly highlights what God gives to humankind, and Anselm's God maintains responsibility to God's debtors by upholding the order

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<sup>38</sup> Hodge, *Systematic Theology*, Vol. 2, 476.



of the universe and fulfilling humanity's created end of blessed immortality, rather than simply punishing. Anselm's God is the sort of creditor who remains invested in the good of the debtor. Hodge's God, conversely, focuses first and foremost on setting the balance straight, and the relationship between humans and God he envisions is governed primarily by the demands of God's justice for repayment. Though he by no means denies God's love, "at every point Hodge is quick to insist that love can only be in the framework of [divine] justice."<sup>39</sup>

Most importantly, the different conceptions of debt in Hodge and Anselm underwrite each theologian's view of how Christ effects atonement and thus partially constitute the most fundamental logic of their atonement theories. For Anselm, Christ saves humanity by giving God the Father not only perfect obedience but also his very life on the cross, a gift of honor so great that it merits recompense. Human debts are not transferred onto Christ—in Anselm's logic, such a transfer would have made Christ's life not a gift but at best a satisfaction for Christ's debt because Christ would already owe whatever he gives. Rather, the debtless Christ gives the supererogatory gift of his life and makes the rest of humanity heirs of his reward, which then pays all of humanity's debt and returns to humanity what had been lost because of sin. For Hodge, on the other hand, God's retributive justice requires that sin be paid for by the one who bears the debt of sin. The transferability of humankind's debt and the sole need of God's justice to exact repayment for sin debt—a pair of concepts unthinkable both in symbolic exchange and in Anselm's divine-human relationship—are therefore essential to the logic of penal substitution.

Though Hodge's debt is not commercial debt *simpliciter* insofar as God punishes in ways human creditors cannot and is sovereign in ways human creditors are not, a specifically commercial conception of debt crucially informs Hodge's thought about penal substitution, not just by offering PST a common-sense defense against objections, but also by providing constitutive elements of the logic that makes atonement possible for Hodge in the first place.

## Conclusion

Before concluding, it is important to note that Hodge is not an innovator when it comes to PST. Though he offers one of the most extended defenses of the theory, many theologians before him paved the way for PST, and they too should be acknowledged as influences on his view of atonement.<sup>40</sup> Indeed, Hodge repeatedly cites Reformed confessions to confirm his readings of penal substitution in scripture. Still, Hodge's argumentation throughout his *Systematic Theology* appeals to human experiences such as debt and derives from them generally accepted principles. These strands of his argument clearly influence his acceptance and defense of PST as well, and they demonstrate that Hodge does not float apart from the social imaginary of his day in some isolated cloud of biblical exegesis and Reformed theology.

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<sup>39</sup> Schmiechen, *Saving Power*, 110.

<sup>40</sup> Schmiechen makes this point clearly. Though he, like Green and Baker, criticizes Hodge for enshrining human notions of justice in his theology, unlike Green and Baker, Schmiechen seems to attribute Hodge's understanding of divine justice in scripture not primarily to the influence of the criminal justice system but to immersion in his Reformed theological tradition. Schmiechen, *Saving Power*, 112.

It is also important to affirm that the concept of commercial debt alone cannot account for all parts of Hodge's view of human debt to God. Though Hodge's thought clearly suggests that human sin creates a debt to God for which the exact balance must be cleared, that suffering punishment is precisely what humans owe, and that God acts primarily to receive God's due, it is difficult to think of a case in human commercial exchanges where punishment becomes an object of exchange—or, at least, it is difficult to think of such a case in which the exchange would be considered legally legitimate. Certainly, punishment serving as an object of exchange is possible in theory, for commercial exchanges can make anything an object of exchange so long as someone regards it as having monetary value; giving punishment a price is not inconsistent with the logic of commercial exchange. However, to suggest that the concept of commercial exchange alone provides the logic of his atonement theory strains common sense. It seems more natural to conclude that Hodge, operating as all do with certain social imaginaries, unintentionally adopts elements of his context's understanding of both debt and retributive justice.<sup>41</sup> As they enter the wider nexus of beliefs, theological and otherwise, that underwrites Hodge's *Systematic Theology*, these concepts of debt and justice bleed into and partially depend upon each other, creating another kind of debt for Hodge that does not neatly fit Hénaff's taxonomy.

Nonetheless, the typical conclusions about PST's development out of satisfaction theory cannot stand unqualified. The evolution from satisfaction to penal substitution that Hodge represents cannot be viewed as resulting *only* from a different view of justice any more than it can be viewed as resulting *only* from reading scripture through the lenses of certain strands of Reformed theology. A different, commercial, conception of debt also plays an essential part, if not by providing Hodge's entire view of debt, at least by providing fundamental parts of it. And perhaps this conclusion should not be surprising: as Hénaff argues, tit-for-tat retributive justice tends to take over in societies in which market relations—relations grounded in commercial exchange—predominate over symbolic exchanges, thus weakening the social bonds of recognition that preserved individual liberties in traditional societies and requiring the state to preserve individual liberties instead.<sup>42</sup> The priority commercial exchange gives to exact repayment and its lack of committed relationship between partners then carry over into the legal system and underwrite an abstract conception of justice in which every wrong must be paid for by suffering punishment proportionate to the offense. Penal substitution theories of atonement describe a divine

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<sup>41</sup> Here I use “social imaginary” in the sense Charles Taylor does: to refer to the ways people imagine their social existence, the expectations of that existence, and the deeper normative notions and images that underlie those expectations, transmitted not only through self-conscious reflection but through images, stories, legends, and practices. I simply add the assumption that such expectations and notions of human social existence influence how humans envision their existence before, and interaction with, the divine. Though social imaginaries certainly develop in part through the conscious theorization of individuals and groups, most humans understand and are oriented by social imaginaries before ever theorizing about themselves or society deliberately—thus Taylor's distinction between social theory and social imaginary. Hodge's vehement, though unsuccessful, opposition to considering God's justice in terms of commercial debt supports the conclusion that his social imaginary influenced his theology apart from any intentional embrace of its principles for theology on his part. See Charles Taylor, *Modern Social Imaginaries* (Durham, NC: Duke University Press, 2004), 23-30.

<sup>42</sup> Hénaff, *Price of Truth*, 237-40

justice similarly consonant with this sort of marketplace logic. To understand the development of PST, then, one must account for the influence of commercial debt.