

## QUESTION 117

### Generosity

Next we have to consider generosity or liberality (*liberalitas*) (question 117) and the vices opposed to it, viz., avarice (*avaritia*) (question 118) and prodigality (*prodigalitas*) (question 119).

Concerning generosity there are six questions: (1) Is generosity a virtue? (2) What matter does generosity have to do with? (3) What is the act of being generous? (4) Does generosity have to do more with giving than with receiving? (5) Is [the virtue of] generosity a part of [the virtue of] justice? (6) How does generosity compare with the other virtues?

### Article 1

#### Is generosity a virtue?

It seems that generosity or liberality (*liberalitas*) is not a virtue:

**Objection 1:** No virtue is contrary to a natural inclination. But there is a natural inclination toward providing for oneself rather than for others, and being generous involves the contrary of this inclination, since, as the Philosopher explains in *Ethics* 4, the generous individual “does not look to himself, and the result is that he leaves the lesser things for himself.” Therefore, generosity is not a virtue.

**Objection 2:** As *Ethics* 1 points out, a man sustains his own life through his riches (*per divitias*), and his riches serve his happiness as an instrument (*ad felicitatem divitiae organice deserviunt*). Therefore, since every virtue is ordered toward happiness, it seems that the generous man is not virtuous; for in *Ethics* 4 the Philosopher says of him that “he is inclined neither to receive monetary wealth (*pecunia*) nor to hold on to it, but to give it away.”

**Objection 3:** The virtues are connected with one another. But generosity does not seem to be connected with the other virtues, since (a) there are many virtuous individuals who cannot be generous, since they do not have anything to give away, and since (b) there are many who give or spend liberally and yet are otherwise full of vices (*alias sunt vitiosi*). Therefore, generosity is not a virtue.

**But contrary to this:** In *De Officiis* 1 Ambrose says, “In the Gospel we receive many teachings about a just generosity.” But in the Gospel only things that pertain to virtue are taught. Therefore, generosity is a virtue.

**I respond:** As Augustine says in *De Libero Arbitrio*, “It pertains to virtue to make good use of things that we are able to make bad use of.” Now we can make good or bad use not only of those things that lie within us, viz., the powers and passions of the soul, but also of things that lie outside us, viz., the things of this world that are given to us for sustaining our lives. And so since it pertains to generosity to make good use of these latter things, it follows that generosity is a virtue.

**Reply to objection 1:** As Ambrose and Basil explain, an abundance of riches is given to some individuals by God in order that they might acquire the merit of distributing them well (*meritum bonae dispensationis*). Now a few things are sufficient for an individual. And so, in a praiseworthy way, a generous individual measures out more things for others than for himself.

Now a man ought always to provide more for himself in the case of spiritual goods, in which each individual can mainly help himself. And yet even in the case of temporal things, being generous does not involve thinking of others in such a way that one altogether overlooks himself and those who belong to him. Hence, in *De Officiis* 1 Ambrose says, “The sort of generosity that should be commended does not involve neglecting your own relatives (*proximos seminis*) if you know them to be in need.”

**Reply to objection 2:** Generosity does not involve giving away riches to such an extent that not enough remains for the individual to live on and to carry out those works of virtue by which he himself arrives at happiness. Hence, in *Ethics* 4 the Philosopher says, “The generous individual takes care of what belongs to him, wishing thereby to be of help to certain people.” And in *De Officiis* Ambrose

explains that “our Lord wants our riches to be distributed and not to be poured out all at once”—except perhaps in the way that Elisha slew his oxen and fed the poor, in order that he might no longer be bound by any household cares, something which pertains to the state of perfection in the spiritual life and which will be discussed below (q. 184). And yet notice that this very thing, viz., to generously give away one’s belongings, is, insofar as it is an act of virtue, ordered toward one’s own beatitude.

**Reply to objection 3:** As the Philosopher explains in *Ethics* 4, those who “consume many things to the point of intemperance” are prodigal and not generous—and the same holds for someone who pours out what he possesses in the service of any other sins. Hence, in *De Officiis* 1 Ambrose says, “If you assist someone who is trying to snatch away the possessions of others, your liberality is not to be commended; nor is your liberality complete if you give for the sake of boasting rather than out of mercy.” And so those who lack the other virtues are not generous, even if they spend a lot in the service of bad deeds.

Again, nothing prevents those who spend a lot for good uses from lacking the *habit* of generosity—in the same way that, as was explained above (q. 32, a. 1), men perform acts of the other virtues before they have the *habit* of the virtue, though they do not perform them *in the way* in which virtuous individuals perform them.

Similarly, nothing prevents individuals from being generous even if they are poor. Hence, in *Ethics* 4 the Philosopher says, “Generosity is predicated of an individual’s substance”—that is, it is predicated of a power with respect to his riches—“for it consists in a *habit* that the giver has and not in a multitude of things given.” And in *De Officiis* 1 Ambrose says, “It is the affections which make for a rich or a poor donation and which impose a value on things.”

## Article 2

### Does generosity have to do with monetary wealth?

It seems that generosity does not have to do with monetary wealth (*pecunia*):

**Objection 1:** Every moral virtue has to do with actions or passions. But, as *Ethics* 4 explains, it is proper to justice to have to do with actions. Therefore, since generosity is a moral virtue, it seems to have to do with passions and not with monetary wealth.

**Objection 2:** Generosity has to do with the use of every sort of riches. But as is clear from the Philosopher in *Politics* 1, natural riches are more truly riches than are artificial riches, which consist in monetary wealth. Therefore, generosity does not have to do mainly with monetary wealth.

**Objection 3:** Diverse virtues have diverse matters, since habits are distinguished by their objects. But exterior things are the matter of distributive and commutative justice. Therefore, they are not the matter of generosity.

**But contrary to this:** In *Ethics* 4 the Philosopher says, “Generosity seems to be a sort of mean with respect to monetary wealth.

**I respond:** According to the the Philosopher in *Ethics* 4, being generous or liberal involves ‘sending things forth’ (*ad liberalem pertinet esse emissivum*). Hence, another name for *generosity* or *liberality* (*liberalitas*) is *munificence* (*largitas*), because what is abundant (*largum*) sends something forth and is unable to retain it. And the same thing seems to be involved in the name *generosity* or *liberality*, since when someone ‘sends something forth’ from himself, in a certain sense he liberates it from his care and dominion, and he exhibits his intention to be free from its affecting him.

But the things that are ‘sent forth’ from one man to another are goods which are possessed and which are signified by the the name ‘monetary wealth’. Therefore, the proper matter of generosity or liberality is monetary wealth.

**Reply to objection 1:** As has been explained (a. 1), generosity has to do not with *the quantity of what is given*, but with *the affections of the giver*. But the affections of the giver are disposed in accord with the passions of love and desire—and, as a result, in accord with the passions of pleasure and pain—with respect to the things that are given. And so the *immediate matter* of generosity consists in the interior passions, whereas monetary wealth is the *exterior object* of the passions themselves.

**Reply to objection 2:** As Augustine says in *De Doctrina Christiana*, “The totality of what a man possesses on earth, and everything that he owns, is called monetary wealth (*pecunia*), and this because everything the ancients had consisted in their flocks (*in pecoribus*).” And in *Ethics* 4 the Philosopher says, “We give the name ‘monetary wealth’ to anything whose worth is measured in coins.”

**Reply to objection 3:** Justice establishes a balance among exterior things, and it does not properly belong to justice to moderate the interior passions. Hence, the way in which monetary wealth is the matter of generosity is different from the way in which it is the matter of justice.

### Article 3

#### Is making use of monetary wealth the act of [the virtue of] generosity?

It seems that making use of monetary wealth is not the act of [the virtue of] generosity:

**Objection 1:** Diverse virtues have diverse acts. But making use of monetary wealth belongs to other virtues, such as justice and magnificence. Therefore, it is not the proper act of [the virtue of] generosity.

**Objection 2:** Being a generous individual involves not only giving, but also receiving and overseeing. But *receiving* and *overseeing* monetary wealth do not seem to pertain to *making use of* monetary wealth. Therefore, it is wrong to say that the proper act of [the virtue of] generosity is to *make use of* monetary wealth.

**Objection 3:** Making use of monetary wealth consists not only in the monetary wealth’s being given, but also in its being spent. But spending money relates back to the spender himself, and so it does not seem to be an act of [the virtue of] generosity; for in *De Beneficiis* 5 Seneca says, “One is not generous by virtue of the fact that he gives something to himself.” Therefore, not every instance of making use of monetary wealth involves generosity.

**But contrary to this:** In *Ethics* 4 the Philosopher says, “With regard to each thing, the one who makes best use of it is the one who has virtue with respect to the singular instances of that thing.” Therefore, the one who makes the best use of riches (*divitiae*) is the one who has virtue with respect to monetary wealth (*pecuniae*).” But this is the generous individual. Therefore, the good use of monetary wealth is the act of [the virtue of] generosity.

**I respond:** As was established above (*ST* 1-2, q. 18, a. 2), the species of an act is taken from its object. Now in the way that has been explained (a. 2), the object, i.e., matter, of generosity is monetary wealth and whatever can be measured by monetary wealth. And since every virtue is related appropriately to its own object, it follows that since generosity is a virtue, its act is proportioned to monetary wealth. Now monetary wealth falls under the concept of *useful* goods, since all exterior goods are ordered toward a man’s making use of them. And so the proper act of generosity or liberality is to make use of monetary wealth or of riches.

**Reply to objection 1:** It belongs to generosity to make good use of riches as such, since riches are the proper matter of generosity. By contrast, it belongs to justice to make use of riches under a different concept, viz., under the concept of *debt*, insofar as the exterior thing is owed to someone else.

Similarly, it belongs to magnificence to make use of riches in a certain special way, viz., insofar as riches are taken up into the performance of some great work. Hence, as will be explained below (q. 128,

a. 1), magnificence is in a certain sense related to generosity by way of addition.

**Reply to objection 2:** Being a virtuous individual involves not only making appropriate use of one's matter or instrument, but also preparing for opportunities to make good use of it; for instance, a soldier's fortitude involves not only thrusting his sword into his enemies, but also sharpening it and keeping it in its sheath. So, too, generosity involves not only making use of one's monetary wealth, but also preparing it and preserving it for its proper use.

**Reply to objection 3:** As has been explained (a. 2), the interior passions by which a man is affected with respect to monetary wealth are the proximate matter of generosity. And so generosity principally involves a man's not being kept from any appropriate use of monetary wealth by a disordered affection for money.

Now there are two uses of monetary wealth, (a) one with respect to oneself, which seems to involve consumption or expenses, and (b) the other by which one uses his monetary wealth for others and which involves donations. And so it belongs to the generous individual that he not be kept from either appropriate spending or appropriate giving because of a disordered love for money. This is why, according to the Philosopher in *Ethics* 4, generosity has to do with spending and giving.

The quote from Seneca should be understood to be about generosity insofar as it is related to giving. For no one is said to be generous in virtue of the fact that gives something to himself.

#### Article 4

##### Does being generous mainly involve giving?

It seems that being generous does not mainly involve giving:

**Objection 1:** Generosity is directed by prudence, just as every other moral virtue is. But it seems that prudence mainly involves *conserving* one's wealth; this is why the Philosopher says in *Ethics* 4, "Those who have not acquired monetary wealth, but have received monetary wealth acquired by others, expend it more freely, because they have not experienced need." Therefore, it seems that being generous does not mainly involve giving.

**Objection 2:** No one is bothered by what he really intends, and he does not stop doing it. But as is pointed out in *Ethics* 4, a generous individual is sometimes bothered about what he has given away and, again, he does not give to everyone. Therefore, being generous does not mainly involve giving.

**Objection 3:** A man uses the means available in order to accomplish what he really intends. But as the Philosopher says in *Ethics* 4, a generous individual "is not a beggar," even though by begging he could provide for himself the ability to give to others. Therefore, it seems that he does not mainly intend to give.

**Objection 4:** A man is more obligated to provide for himself than for others. But he provides for himself by *spending* something, whereas he provides for others by *giving* something. Therefore, being generous involves spending more than giving.

**But contrary to this:** In *Ethics* 4 the Philosopher says, "The generous individual abounds in giving."

**I respond:** It is proper to the generous individual to make use of monetary wealth. Now the *use* of monetary wealth lies in its being given away, since acquiring monetary wealth is more like *generation* than *use*, whereas overseeing one's monetary wealth, insofar as it is ordered toward having the ability to make use of it, is like *having*.

Now to the extent that the 'sending-forth' (*emissio*) of a thing is toward something more distant, the greater is the power from which it proceeds; this is clear in the case of things that are thrown. And so it proceeds from a greater power that an individual 'sends forth' monetary wealth by giving it to others

(*emittat pecuniam dando eam aliis*) than it does when he spends it on himself.

Now it is proper to a virtue to tend toward what is more perfect, since, as *Physics 7* explains, “a virtue is a certain sort of perfection.” And so the generous individual is mainly praised because of his giving.

**Reply to objection 1:** Prudence involves overseeing one’s monetary wealth so that it is not pilfered or spent uselessly. But spending monetary wealth in a useful way bespeaks *more* prudence—and not less prudence—than conserving it in a useful way, since more things have to be taken account of in *using monetary wealth*, which is like a *motion*, than in *conserving monetary wealth*, which is like *rest*.

Now as regards the fact that those who receive monetary wealth which has been acquired by others expend it more freely, because they have not experienced need: if they expend it freely solely because of this lack of experience, then they do not have the virtue of generosity. However, inexperience of this sort sometimes serves only to remove an obstacle to generosity, with the result that the individuals in question are more prompt in acting generously. For a fear of poverty that proceeds from one’s experience sometimes keeps those who have acquired monetary wealth from using it up by acting generously. And, as the Philosopher points out in *Ethics 4*, the same thing follows as a proper effect from the love by which they love monetary wealth.

**Reply to objection 2:** As has been explained, generosity involves using monetary wealth in an appropriate way and, as a consequence, *giving away* monetary wealth—which is a certain *use* of it—in an appropriate way.

Now every virtue is bothered about the contrary of its act and avoids obstacles to its act. And there are two things opposed to giving in an appropriate way, viz., (a) not giving what should be given in an appropriate way, and (b) giving something in a way that is not appropriate. Hence, the generous individual is bothered about both of these things, but more about the first, since it is more opposed to [the virtue’s] proper act.

And this is also why the generous individual does not give to everyone. For his act would be impeded if he gave to just anyone, since he would not have the wherewithal to give to others whom it is appropriate for him to give to.

**Reply to objection 3:** *Giving* and *receiving* are related as *acting* and *being acted upon*. But a principle of acting is not the same as a principle of being acted upon. Hence, since generosity is a principle of *giving*, being a generous individual does not involve being prompt to receive or, even less, being prompt to beg.

However, the generous individual orders the fruits of his own possessions toward giving some of them in accord with the appropriateness that attaches to generosity, and so he is solicitous in procuring them in order that he might use them generously.

**Reply to objection 4:** Nature inclines one to spend for himself. Hence, the fact that someone pours out his monetary wealth to others pertains properly to virtue.

## Article 5

### Is generosity a part of [the virtue of] justice?

It seems that generosity is not a part of [the virtue of] justice:

**Objection 1:** Justice has to do with what is owed (*respicit debitum*). But the more something is owed, the less it is given freely. Therefore, generosity is not a part of justice, but is instead incompatible with it.

**Objection 2:** As was established above (q. 58, aa. 8-9 and *ST* 1-2, q. 60, aa. 2-3), justice has to do with actions (*circa operationes*). But generosity has to do mainly with the love of and desire for

monetary wealth, which are passions. Therefore, generosity seems to belong to temperance rather than to justice.

**Objection 3:** As has been explained (a. 4), generosity mainly involves giving. But giving in an appropriate way belongs to kindness and mercy—which, as was explained above (q. 30, a. 3 and q. 31, a. 1), belong to charity. Therefore, generosity is a part of charity rather than of justice.

**But contrary to this:** In *De Officiis* 1 Ambrose says, “Justice has to do with one’s fellowship (*societas*) with the human race. For the notion of fellowship is divided into two parts, justice and beneficence (*beneficentia*), which is also called generosity (*liberalitas*) or kindness (*benignitas*).” Therefore, generosity pertains to [the virtue of] justice.

**I respond:** Generosity is not a *species* of justice, since justice gives to another what belongs to him, whereas generosity gives him something that belongs to oneself.

However, there are two ways in which generosity agrees in a sense with justice. First, it has mainly to do with others, just as justice does. Second, it involves exterior things, just as justice does, even if in accord with a different concept, as has been explained (a. 2 and q. 80, a. 4). And this is why some writers posit generosity as a part of justice, in the sense of its being joined to justice as to its principal virtue.

**Reply to objection 1:** Even if generosity does not have to do with a *legal* debt, which is what justice has to do with, it does nonetheless have to do with a certain sort of *moral* debt that arises from the individual’s decency and not from the fact that he is obligated to the other. Hence, it involves a minimalistic sort of debt.

**Reply to objection 2:** Temperance has to do with desires for corporeal pleasures. However, the desire for and enjoyment of monetary wealth is not *corporeal* but instead *animalistic*. Hence, generosity does not properly speaking belong to temperance.

**Reply to objection 3:** A kind or merciful individual’s giving proceeds from the fact that he has a certain sort of affective relation with *the individual* to whom he is giving. And so giving of this sort belongs to charity or to friendship.

By contrast, a generous individual’s giving proceeds from the fact that the giver has a certain sort of affective relation with *monetary wealth*, since he does not desire it or love it. Hence, he gives not only to his friends but also to strangers when the need arises. Hence, giving of this sort belongs not to charity but rather to justice, which has to do with exterior things.

## Article 6

### Is generosity the greatest of the virtues?

It seems that generosity is the greatest of the virtues:

**Objection 1:** Every human virtue is a certain similitude of God’s goodness. But through generosity a man is especially assimilated to God, who, as James 1:5 puts it, “gives abundantly to everyone and does not reproach.” Therefore, generosity is the greatest of the virtues.

**Objection 2:** In *De Trinitate* 6 Augustine says, “In things that are great but without mass, to be greater is the same as being better.” But the nature of goodness seems to belong especially to generosity, since, as is clear from Dionysius in *De Divinis Nominibus*, chap. 4, the good is diffusive. Hence, in *De Officiis* 1 Ambrose says, “Justice possesses a strict judgment (*censura*), whereas generosity possesses goodness (*bonitas*).” Therefore, generosity is the greatest of the virtues.

**Objection 3:** Men are honored and loved because of virtue. But in *De Consolatione* Boethius says, “Largess makes individuals especially famous,” and in *Ethics* 4 the Philosopher says, “Among virtuous individuals it is the generous who are especially loved.” Therefore, generosity is the greatest of the virtues.

**But contrary to this:** In *De Officiis* 1 Ambrose says, “Justice seems higher than generosity, but generosity is more pleasing (*gratior*).” Again, in *Rhetoric* 1 the Philosopher says, “The brave and the just are especially honored, and after them the generous.”

**I respond:** Each virtue tends toward some good. Hence, to the extent that a given virtue tends toward a better good, it is a better virtue. Now generosity tends toward a good in two ways: (a) primarily and in its own right (*primo et per se*) and (b) what follows upon it (*ex consequenti*).

*Primarily and in its own right*, generosity tends toward ordering the individual’s own affections with respect to the possession and use of wealth. And on this score the virtues that are preferred to generosity are (a) *temperance*, which moderates the desires for and pleasures that belong to one’s own body; (b) *fortitude* and *justice*, which are in some way ordered toward the common good, the one in time of peace and the other in time of war; and (c) the virtues that are preferred to all the others and which are ordered toward the *divine good*. For the divine good is preeminent over every human good, and among human goods the public good is preeminent over one’s private good, with respect to which the good of the body is preeminent over the good of exterior things.

In the second way, generosity is ordered toward a given good that *follows upon it*. And on this score generosity is ordered toward all the goods mentioned above; for from the fact that a man is not in love with monetary wealth it follows that he easily uses it (a) for himself and (b) to the advantage of others and (c) for the honor of God. And on this score generosity has a certain excellence in the sense that it is useful for many things.

Still, since each thing is judged more by what belongs to it primarily and in its own right rather than by what it has by way of consequences, one has to reply that generosity is not the greatest virtue.

**Reply to objection 1:** Divine giving arises from the fact God loves *the men* to whom He gives and not from the fact that He has affection for *the things* that He gives. And so His giving seems to involve charity, which is the greatest of the virtues, rather than generosity.

**Reply to objection 2:** Each virtue participates in the nature of the good as far as ‘sending forth’ its proper act is concerned (*quantum ad emissionem proprii act*). But the acts of certain other virtues are better than monetary wealth, which is what the generous individual ‘sends forth’.

**Reply to objection 3:** Generous individuals are especially loved—though not with *friendship for a virtuous man* (*non amicitia honesti*), as if they were better individuals, but instead with *friendship for a useful man* (*sed amicitia utilis*), since they are more useful with respect to exterior goods, which men in general desire to the greatest degree. And they become famous for the same reason.