

## Indulgences, a Treasure to Recover

By Dariusz Kowalczyk SJ, 18 May 2025



Pope Francis opens the Holy Door of Saint Peter's Basilica, officially inaugurating the 2025 Jubilee of Hope. Image: Vatican Media

The history of granting indulgences is not without its shadows and disedifying aspects. The Church, guided by the Holy Spirit, continues, despite criticism, to clarify its doctrine, purify its practice and invite the faithful to approach this experience of “the manifold grace of God” (1 Pet 4:10). Indeed, many Catholics respond to this call, especially in the first days of November, by visiting cemeteries and praying for the dead. Then there are special periods for obtaining indulgences, such as the Jubilee years, which the Church has established and announced regularly since 1300. In the bull of indiction of the Ordinary Jubilee of the year 2025, *Spes Non Confundit* (SNC), Pope Francis exhorted as follows: “Passages from the present Document should be read, along with the announcement of the Jubilee Indulgence to be gained in accordance with the prescriptions found in the ritual indications” (No. 6). There is no lack of texts explaining in detail the history and discipline regarding indulgences. In our reflection, we want to emphasize the existential aspect of indulgences so as to encourage their pious and informed practice.

## The Essence of an Indulgence

The Code of Canon Law (CIC), following the apostolic constitution *Indulgentiarum Doctrina* (1967) of St. Paul VI, defines an indulgence as follows: “An indulgence is the remission before God of temporal punishment for sins whose guilt has already been forgiven, which a properly disposed member of the Christian faithful gains under certain and defined conditions by the assistance of the Church which, as minister of redemption, dispenses and applies authoritatively the treasury of the satisfactions of Christ and the saints” (can. 992). This definition may alarm some. It speaks, in fact, of a temporal penalty that would hang over our heads, even though all our sins had already been remitted. Jesus’ words to the disciples, “Receive the Holy Spirit. If you forgive the sins of any, they are forgiven; if you retain the sins of any, they are retained” (John 20:22-23), give rise to an obvious question: if there remains a temporal penalty to be “paid,” should we consider that remission is not complete? In the sacrament of penance – or, rather, reconciliation – would not God totally erase sins? No! God forgives our sins sacramentally and non-sacramentally, without reservation. Therefore, if, in spite of this, there continues to be a condition or any objection, this certainly does not come from God, but from the reality of sin.

“Temporal punishment” does not mean that God partially forgives us and wants to prolong the time of punishment for the evil we have committed. Rather it means that sin, even that which is remitted as to guilt, leaves more or less serious consequences in our lives. In the bull *Spes Non Confundit* Pope Francis clearly explained the complex status of the forgiven sinner: “Sin leaves its mark. Sin has consequences, not only outwardly in the effects of the wrong we do, but also inwardly, inasmuch as ‘every sin, even venial, involves an unhealthy attachment to creatures, which must be purified.’ [...] In our humanity, weak and attracted by evil, certain residual effects of sin remain” (no. 23).

The same issue was illuminated by Francis in the 2015 bull *Misericordiae Vultus* (MV): “In the Sacrament of Reconciliation, God forgives our sins, which he truly blots out; and yet sin leaves a negative effect on the way we think and act. But the mercy of God is stronger even than this. It becomes an *indulgence* on the part of the Father” (MV 22). In other words, the merciful God saves us, but God’s action is not automatic; he does not operate with a magic wand, because we are not robots or Barbie dolls but persons, beings with unrepeatable personalities, who need time to heal and repair wounded or broken relationships. This view is not purely legal, but deeply existential. Guilt can be remitted, but the various consequences of sin are addressed and resolved only in the course of one’s life. The healing process is often painful, hence we speak of “temporal punishment.” In any case, it is not imposed by God, but results from the nature of sin, which “leaves its mark.”

We can illustrate temporal punishment through some simple examples. Suppose a man cheats on his wife, and she learns of this. The man sincerely repents, asks for his wife’s

forgiveness, and confesses. Although he receives the remission of sin in confession and his wife's forgiveness, the consequences of the betrayal remain. The couple needs time to rebuild the trust and tenderness of marriage and their ongoing conjugal life. In other words, the guilt is forgiven, but the wounds caused by sin remain, and they need time to heal. These wounds constitute the temporal penalty. Indulgence, then, is the grace that helps heal the consequences of sins, already remitted as to guilt. We speak of "temporal punishment" because there is also "eternal punishment," that is, eternal condemnation due to a person's final "no" to God. Neither the temporal nor the eternal punishment are the consequence of a vengeful act on God's part, but represent the consequences of a person's conscious and free action. In this context, the word "punishment" could be misleading and indicate a distorted image of God; nevertheless, we continue to use it, because it is inherited from the Bible and Tradition, but with the understanding that God, for his part, always seeks to redeem and heal people.

### **Partial and Plenary Indulgences in Historical Context**

The doctrine on indulgences distinguishes between partial and plenary indulgence, "insofar as it partially or totally frees from the temporal punishment due to sins" (CIC, can. 993). This distinction expresses the fact that divine grace acts in a person gradually, and its gradual nature in no way alludes to God's action, in the sense that God does not wish to heal the sinner immediately and fully, but respects the innermost part of a person, whose finiteness limits the abundance of grace and who requires time to progress in goodness.

On the other hand, it must be said that the doctrine of partial and plenary indulgences is exposed to a certain religious "mercantilism," as shown in history by the many examples of abuse in the management of indulgences that have given rise to the practice being considered something of a bargaining chip, a "commercial" ritual and not the ecclesial expression of God's grace. Unfortunately, a "pagan" mentality has spread, according to which one can receive many pardons – and even obtain eternal life – "calculated" on the basis of alms given and works of charity, completely forgetting the purpose of the call to personal conversion.

At the beginning of the 11th century, indulgences were still managed with moderation by popes and bishops, but soon the practice began to be abused, for example, to mobilize men and induce them to participate in crusades, or as a source of money to support them. The papacy, local churches, religious orders and various confraternities felt the pressure of a need – which corresponded to a real social demand – for something that had the appearance of indulgence, perceiving, at the same time, how the bestowal of such pardons constituted a real and extensive source of income. Not only that, but these indulgence practices meshed with the "fear" associated with religious beliefs that had spread in the first half of the second millennium. Therefore, various practices, such as prayers, Masses, almsgiving and pilgrimages, to which indulgences were linked, multiplied. This so-called

“mercantile” piety was reinforced by conceptions, as picturesque as they were naive, of the world of the afterlife and, in particular, purgatory. According to the imaginary view of the time, those who sojourn in purgatory have a finite period – measured temporally, according to days or years – to serve, before they can go to heaven. Because of this belief, a precise number of days or years was attributed to different indulgences, to quantify the time of the temporal penalty, which could be remitted, while in purgatory, thanks to an indulgence.

The issue of indulgences was thus not accompanied by adequate theological reflection, which did not develop until the 13th century, when theologians began to devote more careful attention to it. In this regard, St. Thomas Aquinas proposed a positive theory, that is, one that recognized indulgences in general, but this was not sufficient to end corrupt practices that had become increasingly widespread. On the contrary, the custom of measuring indulgences slipped into outright inflation, moving from a period of days and years to that of hundreds and even thousands of years. The “accounting” of indulgences gave a decisive boost to the proliferation of peddlers and swindlers, who collected money in exchange for false promises concerning partial and plenary indulgences.

One of the reasons that triggered Luther’s reaction and led to the Protestant Reformation was the “accounting” system regarding indulgences, in particular, that related to the collection of contributions to build St. Peter’s Basilica. Among Luther’s 95 theses, many deal with the “scandal” of indulgences.<sup>[1]</sup> In thesis 34, he states that “graces based on indulgences refer only to the penalties of sacramental satisfaction, established by men.” The preaching of indulgences was therefore called “scandalous” (cf. thesis 81). We then find an ironic question, “Why doesn’t the pope empty purgatory motivated by the most holy charity and the great suffering of souls, which is the fairest reason of all, instead of freeing an infinite number of souls on the basis of the money donated for the construction of the basilica, which is one of the weakest reasons?” (thesis 82).

The Church has responded to such criticism by seeking to eliminate indulgence abuses and re-presenting a thorough and orderly summation of doctrine. The Council of Trent, in its *Decree on Indulgences* (1563), states, “The power of conferring indulgences has been granted by Christ to the Church, which, from ancient times, has used this faculty divinely granted to her [cf. Matt 16:19; 18:18]. For this reason the holy synod teaches and commands that this use, which is very salutary for the Christian people, be maintained in the Church [...]. However, it desires that in granting these indulgences moderation be used [...] in order to amend and correct the abuses that lurk therein.”<sup>[2]</sup> Thus, a balance was sought so as not to eliminate wrong and harmful practices and at the same time not lose the salutary core of the indulgence.

An important step in this process was taken by St. Paul VI with the already mentioned apostolic constitution *Indulgentiarum Doctrina*. At the end of it we find a list of 20 norms. No. 4 states that “a partial indulgence will henceforth be designated only with the words

“partial indulgence” without any determination of days or years.” Furthermore, in No. 6 we read, “A plenary indulgence can be acquired only once a day [...]. A partial indulgence can be acquired more than once a day, unless there is an explicit indication to the contrary.” Norm 7 helps us grasp the important difference between partial and plenary indulgences: “To acquire a plenary indulgence it is necessary to perform the work to which the indulgence is attached and to fulfill three conditions: sacramental confession, Eucharistic Communion and prayer for the intentions of the Supreme Pontiff. It is further required that all attachment to sin, even to venial sin, be absent. If this disposition is in any way less than complete, or if the prescribed three conditions are not fulfilled, the indulgence will be only partial.”<sup>[3]</sup>

The most difficult condition to fulfill for a plenary indulgence is the exclusion of “any affection for sin, even venial sin.” A person is capable of cooperating with divine grace in order to achieve such freedom, but since this is, in fact, a rather rare attitude, we could affirm that plenary indulgences are rarely conferred, although we could say that here we are dealing with the intimacy of the relationship between God and human beings, which goes beyond all opinions or attempts at objectification. The same objection concerns partial indulgences. We have no means capable of measuring grace actually received. Instead, we can hope that grace, despite our weakness, works in us through indulgences in a progressive way, leading us to full regeneration. Bishop Krzysztof Nykiel, regent of the Apostolic Penitentiary, points out, “In this sense, between plenary indulgences and partial indulgences there is a difference as between the fruit and the flower: they both spring from Christ’s charity, but the one is in some ways the anticipation, and the other is the fulfillment.”<sup>[4]</sup> In any case, it is extremely difficult – as we have already pointed out – to speak of quantity in reference to spiritual things, which moreover are not even “things,” but relationships, life in the Spirit of the person with God.

### **For the Living and the Deceased in Purgatory**

The Code of Canon Law states, “Any member of the faithful can gain partial or plenary indulgences for oneself or apply them to the dead by way of suffrage” (can. 994). Therefore, it is not possible to obtain an indulgence for another living person. How can we explain this? Why is an indulgence possible for the deceased, that is, for those who are in purgatory after death, and not for others who are still alive? Souls in purgatory can no longer act for themselves, except by undergoing the process of purification, that is, preparation for heaven. The living, on the other hand, are still in a position to choose the path of conversion, penance and good works. They can also gain the indulgence for themselves, while the intention of those who seek to gain the indulgence for someone who does not want to open themselves personally to divine grace would be meaningless. Therefore, the conditions for receiving an indulgence cannot be met for a living person who could independently make such a choice. We are called to pray for others, but we cannot replace

them in their decision to turn to God and receive His graces. In fact, an indulgence for the living depends on an act of personal will, as well as the performance of prescribed works.<sup>[5]</sup>

As for people in purgatory, they have already chosen eternal life with God, but they cannot act by performing pious works and, from this point of view, they live in a passive state, open to God's purifying work. Cardinal Mauro Piacenza gives this explanation, "Those in purgatory [*homo purgans*] have the certainty of eternal salvation, but they no longer have the gift of freedom, so they can no longer merit."<sup>[6]</sup> One of the faithful (*homo viator*), on the other hand, can actively join in God's work and contribute, through indulgences, to the purification that takes place in the afterlife.

We should note that souls in purgatory can pray for us. In this way, what we call the "communion of saints" is realized, in part. No one is an island; no one is saved alone. God, who is the only savior, wants to include people in his work of salvation. Indulgence addressed to oneself is part of the existential process of one's own purification from the consequences of sin (temporal punishment), already remitted as to guilt. It should therefore be stressed again that, as St. John Paul II said, "indulgences, far from being a sort of 'discount' on the duty of conversion, are instead an aid to its prompt, generous and radical fulfilment. [...] It would be a mistake to think that we can receive this gift by simply performing certain outward acts."<sup>[7]</sup> Rather, the prescribed works are an expression of conversion. Similarly, indulgences for the deceased in purgatory are part of the purification process provided by the merciful God to prepare humanity for the grace of eternal heavenly life. In this divine action, we must not think of a direct redemption, that is, indulgence for the dead does not act "mechanically," does not have an automatic and infallible efficacy, but is an act, by way of suffrage, that always depends on God's blessing.

To understand more deeply the theme of the purification that the deceased may access, we now turn to the existential meaning of the doctrine of purgatory. Those who are in heaven do not need our prayers; rather, they themselves intercede for us. On the other hand, for those who have rejected God by choosing what we call "hell," prayer will no longer help. On the other hand, the damned, drowning in their pride, are no longer waiting for any support or relief from us, while there are those who are still on a pilgrimage to heaven, having already crossed the threshold of death.

Purgatory is an article of faith. On the one hand, we do not reject God and want to be in God's Kingdom, but, on the other hand, we recognize ourselves as sinners, weak, unprepared for the passage through the gates of heaven to rejoice fully in the Holy Spirit. In this precarious situation, God himself, by free initiative, purifies us and enables us to enter heavenly life. We should not consider purgatory a place of torture, designed to pay debts caused by sins committed, nor should we believe that God cannot introduce us directly into his divine abode, or that God wishes to punish us by keeping us there for a time.

Purgatory is not necessary for God, but for us. We are stained, fragmented, lost. God himself, then, washes us, clothes us with beautiful garments and shows us the way to enter the eternal wedding feast. In purgatory, a person already knows that he or she will go to heaven, but understands that although they desire it, they are not yet fully ready for eternal bliss. Purgatory could be compared to the situation of a child who, after pulling a prank, knows that his mother will forgive him and embrace him, but despite this knowledge, he is ashamed and runs away from his mother. He hides because he cannot immediately snuggle into his mother's arms and become calm and content there. Similarly, in purgatory, a person feels loved by Jesus, but is not yet quite ready to lay one's head on his breast. Our solidarity with the souls in purgatory, our prayers and indulgences help our loved ones overcome what still prevents them from fully accepting God's love.

Although no explicit teaching on purgatory can be found in the Bible, we nevertheless have several clues about it. In the Second Book of Maccabees (12:39-45) there is a prayer for fallen soldiers who have sinned by wearing pagan amulets under their garments. It is therefore about cleansing oneself, after death, from sin and its consequences. In this purgatory consists. In the First Letter to the Corinthians we find a mysterious text, which makes us think of purification after death: "If what has been built on the foundation survives, the builder will receive a reward. If the work is burned up, the builder will suffer loss; the builder will be saved, but only as through fire" (1 Cor 3:14-15).

Already in the early Church, prayers were said for the deceased, as evidenced by a fragment of St. Augustine's *Confessions*, when he prayed for his deceased mother. However, until the 12th century, the term "purgatory" was not used in the texts of the Church's magisterium. It entered, in fact, the official teaching of the Church at the Second Council of Lyons in 1274. It was then the Council of Florence that formulated the doctrine of purgatory, in the bull *Laetentur Caeli* (1439), which was taken up and confirmed by the Council of Trent in the *Decree on Purgatory* (1563).

The most famous literary description of purgatory is found in Dante's *Divine Comedy*. The poet describes it as a mountain, with its foot immersed in the ocean, its top reaching to the sky. Purgatory consists of nine parts. In the vestibule, there are the souls lazy in doing penance. This is followed by seven levels, where souls are purified of the deadly sins: pride, envy, anger, greed, intemperance, and impurity. At the top of the mountain, that is, the ninth level, souls drink from two sources: forgetting their mistakes and remembering their merits. The top is surrounded by pure ether, through which the soul flies to heaven. Theologically speaking, purgatory does not consist of successive levels of trials, but is the encounter with Jesus Christ, whose love purifies us from all that is contrary to loving. Jesus invites the faithful to participate in the encounter, that is, to draw on the treasury of Divine Mercy and the communion of saints.

**Trust in Divine Mercy: the testimony of Sister Faustina**

Pope Francis pointed in several ways to the link between indulgences and Divine Mercy. In the bull *Spes Non Confundit*, we read “Indeed, the *indulgence* is a way of discovering the unlimited nature of God’s mercy. Not by chance, for the ancients, the terms ‘mercy’ and ‘indulgence’ were interchangeable, as expressions of the fullness of God’s forgiveness, which knows no bounds” (SNC 23). Mercy is quite far from the idea of a spiritual “accounting,” which sometimes clouds the Gospel message preached by the Church. Instead, it is fully gratuitous, although gratuitousness does not exclude that one must assume certain conditions in order to be able to accept it. The fundamental condition is the attitude of trust, which allows one to be effectively open to the good mercifully offered. This concept is clear in the *Diary* of Sister Maria Faustina Kowalska, the Apostle of Mercy.<sup>[8]</sup> In an apparition, God Himself explains to her that “the graces of My Mercy are drawn by means of one vessel only, and that is trust.”<sup>[9]</sup> The various devotional practices we read about in the *Diary* are aimed at arousing, strengthening and deepening the believer’s trust in God. We are not talking about a trust placed in pious formulas and prescribed works, but about the personal relationship with the Father, the Son and the Holy Spirit. In other words, the sense of shelter, the spiritual refuge that Faustina’s texts tell us about is not “acquired” by reciting prayers, but is rooted in trust in God. The same can be said of indulgences, which are administered by the Church in certain ways and with different rules, but whose core consists in arousing trust in the Divine Mercy.

This act of trust must be accompanied by mercy toward one’s neighbor. In one of the visions, Jesus tells Faustina, “You must be the first to distinguish yourself by trusting in My Mercy. [...] You must show Mercy always and everywhere toward your neighbor [...]. I submit to you three ways to show Mercy toward your neighbor: the first is action, the second is words, and the third is prayer.”<sup>[10]</sup> Trust then is not identified with a passive attitude of one who waits for grace from above. “If a soul does not practice Mercy at all, it will not obtain My Mercy on the day of judgment,”<sup>[11]</sup> Jesus warns us.

For Sister Kowalska, the most important perspective of practicing mercy is that of eternal life. Christian trust in Divine Mercy is not, in fact, only about the simple desire that everything “will be well” in our earthly life, but opens to us the infinite and eternal horizons of God’s merciful love. In this spirit, Faustina acquired indulgences with the intimate conviction that Jesus Himself invited her to do so and listening to the words that the Lord, referring to the souls in purgatory, addressed to her: “It is in Your power to bring them relief. Take from the treasury of My Church all indulgences and offer them for them.”<sup>[12]</sup>

Thus we have come to what we consider the most important concept for the doctrine of indulgences, namely the “Church’s treasury,” linked to the doctrine of the communion of saints. The *Catechism of the Catholic Church* (CCC) presents the issue of indulgences from the perspective of the “communion of saints.” This expression means two things: communion to holy things (*sancta*) and communion among holy persons (*sancti*) (cf. CCC, no. 948). The word *sancti* not only indicates those who already enjoy the glory of heaven,

but also refers to the faithful, pilgrims still on earth and those in purgatory. These are the three dimensions (militant, purgative, triumphant) that make up the communion of the Church. All of us – the Second Vatican Council teaches – “but all in various ways and degrees are in communion in the same charity of God and neighbor. [...] The union [...] is strengthened by the communication of spiritual goods.”<sup>[13]</sup> In other words, the faithful who in heaven, purgatory and on earth are united in different ways to Christ, relate to and share the graces received from God.

The Catechism then adds, “We also call these spiritual goods of the communion of saints the *Church’s treasury*” (no. 1476). St. Paul VI, in *Indulgentiarum Doctrina*, stresses that this treasure consists, first of all, in the “infinite and inexhaustible value of the expiation and the merits of Christ Our Lord before God the Father.” But Christ’s merits are joined by “the prayers and good works of the blessed virgin Mary and all the saints” (no. 5). Jesus Christ, the only savior, invites us to participate in his redemptive work, and we can do so, among other ways, through indulgences. Thus we draw from the treasury of the Church, which is an aspect of the communion of saints and can be called the “treasury of God’s mercy,” from which flow and to which are added our works of mercy, including indulgences.

This has nothing to do with a false “mercantile,” legalistic religiosity characterized by fear. In fact, it is about the truth that, in Christ, our lives are connected with the lives of other Christians who have gone before us, so that we can help each other, even if a distance still remains between us, which is that between earth and purgatory.

### **Indulgences Today**

Because of the abuses that have been made distorting indulgences, which the Church long failed to confront adequately, the doctrine of indulgences has been a cause of division of the Catholic Church from other Christian denominations, especially Protestant communities. There has been no shortage of opinions that have considered the end of indulgences to be only a matter of time, arbitrarily asserting that it should be regarded as a practice of the past.

Through an existential and Christocentric focus, we can instead rediscover the undying relevance of the practice of indulgences. This is why the Church never ceases to affirm its value to the faithful, certain of its rootedness in the mystery of Mercy and the truth of the communion of saints. Cardinal Piacenza affirms that “the treasure of Indulgences [...] cannot be neglected; since it is not earned, but freely given by Christ and His infinite merits with the Father, it can never be lost.”<sup>[14]</sup> The Ordinary Jubilee of the year 2025 constitutes an invitation, addressed to the faithful, to renew their knowledge of the meaning of indulgences and to obtain them with confidence, as an opening to hope. *Spe salvi facti sumus*.

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[1]. Cf. Luther's 95 Theses, at [www.chiesaluterana.it/teologia/le-95-tesi-di-lutero](http://www.chiesaluterana.it/teologia/le-95-tesi-di-lutero)

[2]. H. Denzinger – P. Hünermann, *Enchiridion Symbolorum*, Bologna, EDB, 1995, n. 1835.

[3]. Paul VI, Apostolic constitution *Indulgentiarum Doctrina*, in [https://www.vatican.va/content/paul-vi/en/apost\\_constitutions/documents/hf\\_p-vi\\_apc\\_01011967\\_indulgentiarum-doctrina.html](https://www.vatican.va/content/paul-vi/en/apost_constitutions/documents/hf_p-vi_apc_01011967_indulgentiarum-doctrina.html)

[4]. K. Nykiel, *Il Sacramento della Misericordia. Accogliere con l'amore di Dio*, Vatican City, Libreria Editrice Vaticana, 2019, 269 f.

[5]. *Ibid.*

[6]. M. Piacenza, "Il grande tesoro delle indulgenze", *Lectio Magistralis*, March 9, 2015, in <http://www.penitenzieria.va/content/dam/penitenzieriaapostolica/indulgenze/Piacenza%20-%20Lectio%20magistralis%20Indulgenze%202015.pdf>

[7]. John Paul II, "The Gift of Indulgence", General Audience, September 29, 1999.

[8]. Cf. D. Kowalczyk, *Il perché della Trinità. Dodici questioni scelte di teologia trinitaria*, Venice, Marcianum, 2024, 279-281.

[9]. F. Kowalska, *Diario. La Misericordia Divina nella mia anima*, Vatican City, Vatican Publishing Library, 2010, no. 1578.

[10]. *Ibid.*, no. 742.

[11]. *Ibid.*, no. 1317.

[12]. *Ibid.*, no. 1226.

[13]. Second Vatican Ecumenical Council, *Lumen Gentium*, no. 49.

[14]. M. Piacenza, "Il grande tesoro delle indulgenze", *op. cit.*