# **Episode 271**

## Shea Houdmann

Welcome to the Got Questions podcast. Today is part two in our series where we're going to be tackling some of the common questions we get about Roman Catholicism, just expressing here are the differences between Protestant or Evangelical Christianity with what the Roman Catholic Church teaches. Again, just as in episode one where we talked about what's the foundation? Is Scripture alone the authoritative source for all doctrine and practice, or is it Scripture plus tradition, Scripture plus the magisterium, etc.? Obviously, as an Evangelical Christian ministry, we believe that Scripture alone is the source of authority. Tradition has its place, but only tradition that is in agreement, or is at least built on, or at least not contradictory to Scripture.

### Shea Houdmann

And today is where we're going to be tackling the issue of salvation, whether salvation is by faith through grace in Christ alone, or whether—it's that alone word that's the tripping point. Catholics will say salvation is by grace through faith, but they have a very different understanding of what that actually means. So joining me today is Kevin, the editor-in-chief of Got Questions Ministries, and Jeff, the managing editor of BibleRef.com. So guys, thanks again for joining me. I'm looking forward to this conversation continuing. This was—as you guys know, we get a ton of questions about Catholic-related stuff.

#### Shea Houdmann

When I look at this issue, I think this is a very important one to clarify. There's a difference between official Roman Catholic teaching and what the average ordinary Roman Catholic believes or practices on this issue. Official Roman Catholic teaching, I'd say, is closer to what the three of us would believe, what we believe the Bible teaches, than what we actually hear most Catholics believe.

## Shea Houdmann

I've literally had conversations with Catholics where they say, I'm saved by obeying the Catholic Church. I'm saved by doing good works. I'm saved by—Jesus starts it, but then I have to fill in all the rest. It's a very works-based understanding, which is not actually what the Roman Catholic Church teaches. But as we conversate about this, I think you'll see even the official Roman Catholic teaching leaves the door open for misunderstanding, leaves the door open for where do meritorious works fall in, or what exactly is the role

of baptism and following the sacraments and so forth. So Jeff, why don't you start us off? What is the official Roman Catholic teaching on salvation, on how a person is saved?

## Jeff Laird

This—I'm glad you started the way that you did, because we talked in the last episode about how sometimes these conversations devolve into caricature, where somebody looks at the other side and they come up with this oversimplified, unreasonable version of what the other person believes. And it sounds strange to say, but what you said before is actually very true, that when you really look at it, the official teaching of Catholicism on the concept of salvation is not as far away from the biblical, or what we would consider the biblical version, as some people might think. The real issue really comes down to that same thing we talked about before, which is authority.

### Jeff Laird

So just like as biblical believers, as quote-unquote Protestants, we believe that Scripture is authoritative and everything else is informative, Catholicism believes that Scripture is authoritative, but so are things that are said and decreed by the Catholic Church. You get a little bit of the same thing when it comes to salvation. So the Catholic position would be that we are saved by grace through faith, but for them, that sentence realistically and sometimes literally continues by saying, faith, repentance, baptism.

# Jeff Laird

Now when you really boil it down, those are the three things that they would say are absolutely necessary. It's not actually true that every sacrament is necessary for salvation. Some people don't realize that marriage and ordination are some of the sacraments in Catholicism. You don't have to get married, you don't have to be ordained as a priest in order to be saved in the Catholic estimation. But really that's what it comes down to. You have to have faith in Christ, you have to repent of your sins, you have to be baptized.

## Jeff Laird

But then they also believe you have to continue in obedience. Now this is where you really start to open up a can of worms with debate and discussion. Generally speaking, the Church's stance would be that that obedience includes submission to and obedience to the earthly Catholic Church. That if you are not cooperating with that Church, then you are not demonstrating the works that you're supposed to demonstrate. This is also interesting because it comes down to a little bit of the same discussion that believers get into about, how do I know whether or not a person is really saved? You know, based on what they do, what does that mean, what does that not mean?

### Jeff Laird

Catholicism has a bad habit of characterizing the Protestant position of something that we would call easy believism, that you can just say a prayer and then do whatever you want and it doesn't matter, that's not what we teach. They can also look at it and say, well you believe in works-based salvation too because you say that a person who says they're a Christian but does this and this and this and this, they're not actually saved. There's an important distinction there that I think we'll get to later today. But in essence, the real core of the Catholic message is faith, repentance, baptism. But there's an undercurrent behind all of that, that all of that has to be done with submission to the Church itself.

## Jeff Laird

Now, like you were saying, Shea, there are a lot of people who are self-professed Catholics who would take that steps further and say that if you don't go to confession, then you're going to wind up in hell. If you don't do this, if you don't do that, if you're not confirmed, and so on and so forth. And no, that is not what Catholicism actually teaches. It's not as in-depth as some people make it out to be, but there is that very important distinction in there that baptism, for one, and then these continuing things, Catholicism believes that there are things that you must do volitionally, physically, ritually, in order to go to heaven. And that is something that we think is unbiblical. So that's really where the core difference comes down to in that sense.

## **Kevin Stone**

I was doing a little bit of reading this morning from the documents of the Council of Trent. Not something I normally do of a morning, but it was good research here for this podcast today. And Council of Trent insisted that eternal life is both a grace and a reward. It's both, according to official Catholic doctrine. The Council of Trent declared as dogma, this official Catholic position, that the righteous in return for their good works done in God through the merits of Jesus Christ should expect an eternal reward. So that word expect is key. If you do these good things, you know, by the grace of God, then you can expect God to, you have earned it. You have a reward that is waiting for you. And that's really how it works out. As Catholics go through life, they're looking to do good works in order to further their glory, have a better place in heaven, to lessen their time in purgatory. Technically, meritorious works and satisfaction are different things, but some of the meritorious works actually work towards satisfying the penalty of sin. And so, you know, practically speaking, they end up being kind of the same thing.

## **Kevin Stone**

But they depend on meritorious works. What makes a work meritorious? Well, according to Catholic doctrine, the work must be morally good. It must be morally free. That is, it's not done under coercion. It's a free choice of the person doing the work. It's done with the assistance of actual grace. So, it's the grace of God that allows a person to do these good works that merit grace. And it's inspired by a supernatural motive. So, if you have the wrong motive, have an unholy motive for doing the good work, a selfish motive, then it makes the work itself unholy and not meritorious.

### **Kevin Stone**

The person who is getting the merit from God, the person who is earning favor from God, must fulfill two conditions. First, he must be in a state of pilgrimage by this, the Catholics being he's simply alive in this world. He's, you know, he has been baptized, he's part of the Catholic Church, and now he's on pilgrimage. He's living the Christian life. And secondly, he's got to be in a state of grace, which means he needs to stay in constant union with Jesus Christ, needs to abide in Christ. He cannot be, you know, so he's going to confession, he's, you know, taking care of these sins, and he's doing these things. And as he's living in that way, then the works that he does, the good works that he does, will merit grace. Grace comes through the keeping of the sacraments. And that's the channel through which God supplies grace to an individual's life.

#### **Kevin Stone**

So, how it works out is that Jesus paid for most of the sin. He paid for most of salvation. But there's still some things that you need to do. There's still a penalty of sin that you need to take care of. You know, that's the whole doctrine of purgatory. But you can be lessening your time in purgatory by taking care of things now, doing the penance, doing these hard things now that will work off your debt of sin. And so, it's very different from how we see it as evangelical Protestants, as we see Jesus having done it all.

## **Kevin Stone**

I was preparing breakfast this morning, and I pulled out an English muffin. And even those these English muffins, you've had them, they say they're sliced. They're not. You still have to get out a knife and finish the job. And that's kind of the doctrine of salvation or the doctrine of justification from the Catholic point of view. Jesus did most of the work. You know, the muffin is mostly sliced, but you still got to get out your knife and finish the job. Otherwise, you're not going to be having breakfast. And that's kind of how I see the Catholic position on justification, how it's Jesus did most of the work, but then he left a whole lot of some work up to us. And we've got to make sure that we're doing those meritorious work. So, it's faith plus something.

# **Shea Houdmann**

That's an illustration I've heard similar to that, Kevin, is you've got a Catholic priest who I was debating with. This was probably 15 years ago. He said, well, picture it like this. So, you're a child and you really want to buy a bicycle. And this bicycle, there's no way in the world you're going to be able to save up enough money. So, your father takes you to the bike store, say the bike costs \$1,000. Well, he pays \$995 of it, but you've still got to come up with five. And I was like, that's not even what the Catholic Church actually officially teaches, and yet you're using a works-based salvation to explain. So, if there's any, according to Protestants, the way we look at it, if there's anything I have to do that contributes to it, well, that's works-based. Because they're saying that what Jesus did on the cross was not sufficient. So, whether it's time in purgatory, whether it's penance, whether it's meritorious works, if we have to contribute something, thus that sounds like works.

## Shea Houdmann

But to the Catholic mindset, these Catholics, when they explain it correctly, according to Catholic doctrine, they're saying that—I'm not sure if this is the right term that they use, but prevenient grace, which is, since it was all started by grace, the process of salvation was started by grace, that Jesus accomplished that. Therefore, anything good that we do is a result of that grace. So, it's not meritorious work, because ultimately it's founded on that initial grace.

## Shea Houdmann

So, they see all of the acts of grace that we do in our lifetime as being a result of the initial act of grace, which was Christ. Therefore, these aren't actually works that are earning salvation. They are acts that are contributing grace, founded on the initial grace.

## Shea Houdmann

And to a Protestant, it's just like, Jesus paid it all. Jesus' death on the cross was sufficient to pay for the penalty for all of our sins, past, present, and future. To say that I have to contribute something to it makes it salvation by works. And the Protestants sometimes—the Catholics, like Jeff was talking about, the misconceptions, the straw men—say, well, what about James? What about all the verses in the New Testament that talk about the necessity of works? Like, yes, Protestants, we do good works out of gratitude for Jesus accomplishing our salvation, not to contribute to it. You died for me. You rose from the grave. Purchasing my salvation, I am grateful. Therefore, I'm going to live my life in a way that honors you. But those works are not contributing to salvation. They are the results of salvation. They are empowered by the salvation we receive, but they're not in any way contributing to salvation.

## Shea Houdmann

So, some people see it as, oh, you're just making minor differences and blowing them out of proportion. Like, no, it is truly important. It doesn't matter if you think Jesus did 99 percent of the work. If you say, I have to contribute the last 1 percent, then you're saying salvation is something you have to ultimately contribute to. And how could anything I could do, anyone could do in this life to contribute to the perfect and complete sacrifice of God incarnate on the cross, dying for our sins and rising again? That's where the rub is. That's where once people started really looking into the Bible and the Bible alone, what it teaches on salvation, it's like, wow, this does not fit even with the official Catholic position, because it leads to a mindset of thinking, I must contribute works in addition to what Christ has already accomplished.

# **Jeff Laird**

Yeah, I think that's a good way to kind of drive to the heart of it. So, like with the bicycle example, you know, whether that's fair, particularly or not, it's a decent parallel or analogy, you know, \$995 on one side and \$5 on the other. You know, the problem is, salvation is not a bike. And theologically speaking, you start to run into a question that if God is infinite, perfect, holy, absolute, then that means our sin makes us absolutely separate from him. We're not a little bit separate by our sin.

## Jeff Laird

So, the concept here is not that God is providing 99.99% and then we are supposed to be able to provide another .01% or whatever. It's how can anything that I do possibly make a difference in the infinite gap between me and God? It just sounds strange to suggest that even purgatory. I mean, if I have truly sinned against God, what temporal punishment could ever possibly make up the difference between me and an infinite God?

# Jeff Laird

So, when we talk about works, it really does need to be brought down to that level of saying, we really are just talking about is there something a human being has to physically do to earn, to deserve, to merit salvation? And there's where the strawmans and the, you know, the misconceptions come in, is the concept in Catholicism is that you have to legitimately believe, you have to be sincere, you have to do these things with the right spirit. And it's exactly the same thing with Protestantism. And we do believe that you're going to see good things, good works, you're going to see a changed life come out of somebody who is saved.

# Jeff Laird

But the key difference there is that we believe that those things are all 100% the results of. And that's one thing that Catholic apologists just seem to have

a really difficult time getting their minds around. Because they basically say, well, if you're saying that we have to see you do this to believe you're saved, you're basically saying that you have to do it in order to be saved. So therefore, you believe in workspace salvation, also. And we're saying, no, that's, that is literally not what we say. What we believe when we read the Bible is that the natural outcome of a person who has a saving relationship with Christ is going to be good things and good works. But we recognize that different people at different times are going to come and go, we're going to make mistakes, we're going to make errors.

# Jeff Laird

I've used the analogy before of the flu, that stuffy nose, cough, aches, fever, you know, nobody is saying you have to go acquire those before you can have the flu. It just those are the ways we know whether or not a person does have the flu. Whereas the Catholic concept would be to say that you get most of the flu from the virus, but you got to get a little bit of the rest of it by sniffling and coughing and blowing your nose and taking Tylenol, or whatever else. And that's a little absurd. I understand that. But there's this, this concept of just whether God is responsible, or we are responsible. And that's where that whole problem comes down.

# **Jeff Laird**

And the the works that are involved, I talked about the idea that Catholicism would say, faith, repentance, baptism, you know, I said it as simply as I could, because those are the things when you get into hard cases, that's where Catholicism really comes down and says, those are the pretty much the absolutes. I saw an example that was given of a baby born in the emergency room. You know, and the idea of being can the parents baptize the baby, because the baby's not going to survive long enough for a priest to come in and baptize. And the whole point of the question is the idea that that child's eternal destiny is now dependent on the actions of other people. That encapsulates for us the idea of not only works, but dependency on things like the Catholic Church, that there is a literal understanding that somebody other than me has responsibility that affects my eternal destiny, which doesn't seem to make sense of the concept of faith, grace, repentance, and things like that.

#### Jeff Laird

So Eucharist is another thing that comes up the you know, the taking of communion that we would say that's very often listed in requirements as a normative thing that you have to be somebody who takes communion on a regular basis. It's not always considered to be an absolute hard requirement, but there's a lot of these things that in practice, Catholicism winds up tacking on and saying, you have to do this, you have to do that. And that's why when

we had our last discussion, we talked about the idea of who's the ultimate authority in all these things. That's where that really important idea comes down in salvation, just as much as anything else. If this is about a relationship between me and God, it could not ever possibly be about something I am physically doing. Otherwise, you're reducing this gap between me and an infinite God.

## **Kevin Stone**

Yes, one of the passages that I think of often is in John chapter six, where a group of men came to Jesus and they asked him, what must we do to do the works God requires? So, pretty up front there. What is it that we are supposed to do? God's requiring something, what is it? And Jesus' answer is in verse 29, John 6:29, the work of God is this, to believe in the one that he has sent. That's it, believe. That's what Jesus said, believe in me, the one who God sent into the world.

## **Kevin Stone**

He doesn't mention baptism, doesn't mention the taking of mass, he doesn't mention any of these things, praying the rosary, he doesn't mention any of this, he just says, believe in me. And so, the Roman Catholic position is that we're saved by grace through faith plus works of some kind, some type of meritorious works. We are saved by grace plus merit, we're saved by Christ plus our own righteousness that we have been engaged in through these prescriptive actions that are given to us by the church.

# **Kevin Stone**

We say that works have absolutely nothing to do with our justification. Works come in with sanctification, Titus 2 and verse 14, Paul says that those who have faith in Christ are eager to do good works, and that's absolutely true. Those who have trusted Christ were children of God, and we are born again by the Holy Spirit, we are eager to do good works. It comes post-salvation, and we do it out of love, we do it out of gratitude to do these good works, but that is part of our sanctification, that's part of God's will for us, but it has absolutely nothing to do with our justification, our right standing before God. That is all of grace, and it comes through faith in Jesus Christ.

## **Kevin Stone**

Romans 4, verses 4 and 5, to the one who works, wages are not credited as a gift but as an obligation. If we're working for something, then we should get paid, that's the only right thing. So, if we are working for our salvation in any manner, then God is obligated to give us our wages, if it's a works-based system. It's not.

# **Kevin Stone**

Paul continues here in Romans 4, he says, however, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. Their faith, again, is credited for righteousness.

#### **Kevin Stone**

Roman Catholics say that justification can never really be assured. You can lose it, commit a mortal sin, and your justification is gone, your right standing before God is gone, you lose heaven. We say that justification is irrevocable, we are kept by the power of God. And Philippians 1 and verse 6 has this promise, he who began the good work in you will bring it to completion in the day of Jesus Christ. Also, Romans 8 and verse 30, to those whom he predestined, he also called, to those whom he called, he also justified, to those he justified, he also glorified. It's the golden chain of God's grace. He started the work, he's going to finish it all the way to glorification. And we praise, we just stand in awe of God's amazing grace.

## Jeff Laird

That's, you used a lot of terms in that description, and I think it's important for us to recognize that at least in conversations I've had, discussions, is that that's where these conversations tend to get into the weeds, is we use words, and words are what we have to use, but we have words like sanctification, justification, grace, works, faith. And a lot of times you're having a conversation and Catholicism, and I keep saying quote-unquote Protestantism, because I'm not protesting anything, but we get what it means. The differences sometimes come down to how we're defining these different terms. That's why I like the way we kind of boiled this down to understanding that getting past all the terminology, it's just a question of, do I have to do something in order to complete or to finish my eternal salvation? And the answer from Roman Catholicism is yes.

## Jeff Laird

For example, with wages, you know, the Catholic position might be something along the lines of, yes, this is still salvation by grace, because it's only by God's grace that he gives you the opportunity to complete your salvation. So there's always ways that we can circle in and circle out of looking at that, but the real core is just that idea. It's that concept of, do I have to do something? Am I responsible? Am I earning? Am I meriting somehow the salvation?

## Jeff Laird

I like Paul's reference to wages and them being owed.

And like I just said, you could argue that that's still God's grace is saying, well, I'm just going to allow you to, but that doesn't make sense for Paul then to

make his comment, to say that if you're working for it, then you are owed it, and God doesn't owe us anything whatsoever.

#### Jeff Laird

So I just want to keep reemphasizing this idea that in the 30,000-foot view, it can sometimes seem that Catholicism and non-Catholicism are hundreds of miles apart in these drastic different ways, and they're really not. It's really a very, it's a very subtle difference in a sense. The outworkings of that are what they are, but it's not so much like you're looking at an SUV and a Mack truck. You're looking at two cars that are almost identical from the outside, but when you go inside, one of them's got the spark plugs pulled. It's a subtle change, but it's a really important difference, which is another reason that we got questions when people ask about, for example, salvation of Catholic persons. Are Catholics saved? We would never give a definitive no, they are not, because that wouldn't be biblical. There is still the opportunity for people to come to and understand and recognize who Christ is.

## Jeff Laird

We're deeply concerned about the direction that Catholic teaching leads people in that sense, and the way it can make them not rely on Christ, but put faith in their own works, and so on and so forth. So we really believe that this is a problem. It's just the problem is a lot more focused than sometimes we realize, and that's where we need to focus the attention, is on that idea of, do I earn something or do I not?

## Shea Houdmann

And that earning question is what's key, as both of you have focused on. In my conversation with Catholics over the years, it's—let's describe it as not a hopelessness, but it's like a lack of assurance. Catholics never seem to know for sure that they've done enough, because once you start saying that different works you have to do, well, they are grace works because you couldn't even do them were it not for the grace of God. Well, that opens up the door to an infinite amount of works you have to do, because they're ultimately grace, and you can still say you're saved by grace. So at what point have you done enough? And the official Catholic teaching is that, you know, ultimately no one in this lifetime has ever done enough, so then there will be a necessary time in purgatory for additional cleansing.

## Shea Houdmann

So the works you do in this lifetime, grace works you do in this lifetime, are only intended to shorten your stay in purgatory, which is just like—it's awful. It's an awful way to live in this life, to never know that whether you've done enough, and then to think that no matter what I do in this lifetime, I'm still going to have to spend thousands of years potentially being cleansed before I

can stand before God in heaven, when Scripture says we can approach the throne of grace boldly now because of what Christ has done for us. Christ tore that veil that separated us from God. So many examples in Romans about perfect and complete salvation of Christ and what it actually accomplishes in us in our relationship with God.

## Shea Houdmann

It seems like the key verse in all this conversation about grace, faith, and works, which I definitely don't want us to miss. I mean, it's one that most people know, but listen to how pointed it is on this issue. Ephesians chapter 2, verses 8 through 10. For by grace you have been saved through faith, and this is not your own doing. It is the gift of God, not a result of works, so that no one may boast. Now, don't stop at verse 9, because verse 10 is important as well. For we are his workmanship, created in Christ Jesus for good works, which God prepared before him, that we should walk in them. So salvation is by grace through faith, not of works.

## Shea Houdmann

And then it talks about works. Works are something that God prepares for us to do post-salvation. So this to me is the Protestant viewpoint of salvation. We are saved by grace through faith. We are saved because of what Christ has done, receiving that by faith, not of works. There's no works that we can do that contribute to that. But once we're saved, we do good works. We do good works as the Holy Spirit continues to transform us, to conform us to Christ's image, to empower us, to fill us, to change the way we act, change the way we think. That is God working in us, but it's also something that we do not to earn salvation, but to express gratitude and love for God because of the salvation that he has provided.

#### Shea Houdmann

And as Jeff was describing earlier, the Catholics will say well that sounds like the same thing but you are saying the same thing, you have to. It's like no. Saying that works are the inevitable result of salvation is not the same thing as works are requirement for salvation. And I'm with you Jeff, I don't understand what's so difficult to understand the difference between requirement and a result. Two different words. Two different meanings but that's the crux of where this difference comes from. Our good works, are they a result of what Christ has done for us, or they are a requirement for us to receive this salvation that Christ desires to give us.

## Jeff Laird

And I just want to throw one more verse in there that I think is useful, which is Romans 11:6. And that's a place where Paul draws a strong distinction between grace and works. And he basically says they are not compatible. He

says that if it is be grace, it is not longer on the basis of works otherwise grace would no longer be grace. So the grace that he talking about when it comes to salvation, I understand the idea that you can be gracious. I can be gracious and pay somebody to do a job that I don't really need paid for. You know. And then ya their earning money but I'm being gracious to them to do it. But in the sense that Paul is talking about, he's basically saying if it's something your working or, that's not grace anymore. That's not grace we're talking about. And there will be discussions Catholicism, Catholic apologist will say he's only talking about works of the Old Testament and so on and so forth. So there's no magic bullet for this conversation we are ever going to use that will make this all settle in. But the core is that idea, can I earn it truly really can I earn it or can I not because it's all God.

## Shea Houdmann

Well said Jeff. I hadn't thought of that verse in Romans 11. That's seems super clear but like you said, Protestant and Catholics have been debating this for several hundred years now and even before the Protestant Reformation there were discussions on this going back to the very early church fathers on what the role was of works and faith. And why Paul and the other New Testament authors spend so much time focusing on it. We always want to go back to, I want to feel like I've contributed something to it. That's a mindset that's very common. I want to feel like some how I have earned all of it, I had a little bit. So I get it why the tendency of humanity all around the world. Every other religion is, I do good things to earn salvation from God. And to separate yourself from that mindset and recognize that God does it all therefore I do good things as a result. Sounds simple but it's a difficult, it's a transformational mind change that only God can accomplish.

## Shea Houdmann

So Jeff, Kevin, thank you for joining me today for this conversation. I hope we've given you a good understanding of the difference between what Roman Catholicism teaches and what we believe the Bible teaches about salvation, the role of grace, faith, and works. Got questions? The Bible has answers and we'll help you find them.