What is a plenary indulgence?
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The word “indulgence” is the English form of the Latin word indulgentia. It can mean an act of kindness, tenderness, forbearance or even fondness for another person. In “Church Latin,” it primarily means putting aside a just punishment caused by sinful acts. Indulgences, then, simply reflect the mercy of God, who constantly bestows mercy and forgiveness on human beings.

Now, to understand indulgences properly, we must grasp the relationship between forgiveness and punishment.

God, of course, graciously forgives all sins, even the worst. We experience this divine mercy preeminently in the sacrament of penance, which firmly assures us that our sins are truly gone. However, forgiveness does not necessarily free us from punishment. Some, of course, will quickly object: Where's the mercy? Why does God want to punish sin? Isn’t this a contradiction?

From the merely human standpoint, we always think of punishment as “settling scores.” We punish wrongdoers by restricting their freedom, requiring some unpleasant work, or even causing pain or death. Such punishments are motivated primarily by the desire to restore justice — or to avenge misdeeds and to deter other crimes.

By contrast, God's punishments always emerge from his merciful love. As such, God's penalties act as “medicine” to heal the self-inflicted wounds caused by personal sins, specifically the destruction of our friendship with God.

While these mysterious healing acts originate in God, they also involve the Blessed Virgin and all the saints. God draws them into his “healing project” through their union with the Body of Christ, which includes all baptized people, living and dead. This organic unity allows the goodness of each saint to benefit others. To put it another way, the “holy excess” of some saints gets transferred to people whose sins have made them “deficient,” specifically by pulling them away from God and toward inferior goods or evil. God's punishment somehow corrects the sinner's disastrous turning away from God.

Here's an example. Imagine, say, a high school student who wants to become an engineer. She definitely needs to learn calculus. While in ninth grade, she takes advanced algebra, plays video games during class, never pays attention and fails the course. If she wants to learn calculus and have any hope of becoming an engineer, she must retake algebra during the summer. In one sense, summer school is a painful punishment for playing video games in class. But it also eventually “heals” the student's mind, which had become wounded by self-imposed ignorance of algebra.

Though summer school appears to be a cruel punishment, it's really an act of mercy because it restores to the student the possibility of reaching the goal of an engineering degree.

Divine punishment does the same: it heals and returns the sinner to heaven's road. God's healing, as mentioned earlier, involves the “transfer” of spiritual goods within the Body of Christ, the communion of saints.
How so?
Theologians have offered various explanations, but perhaps the well-known story of St. Augustine (354–430) and St. Monica works best.

In his youth, St. Augustine lived wildly, fathered an illegitimate son and fell in with some brilliant people who vehemently rejected Christian faith. By any measure, St. Augustine suffered from a massive deficiency of holiness. St. Monica, his mother, clearly had “excess holiness,” manifested by her infinite patience with her son, her constant prayer and her resilient faith. Whereas St. Augustine prayed little and behaved badly, St. Monica’s fervent prayer and goodness tipped the scales toward her son and fostered his spiritual healing and eventual conversion. St. Monica, then, truly — and willingly — transferred her “spiritual goods” to her son. What happened to St. Monica and St. Augustine can happen to anyone. The same principle applies.

Now let’s move into the “technical” area of indulgences. As early as the third century, the Church allowed sinners to seek the intercessory prayers of people on the verge of being martyred. Sinners believed that their prayerful association with heroic martyrs could remove, or at least reduce the just punishments for their sins. Christians highly valued these prayers because they came from men and women who had given their lives and had surely gone to heaven! The “holy excess” of martyrs was indisputable and freely transferable.

By the twelfth century, indulgences had become more common and increasingly regulated. Sad to say, these practices often became misunderstood, distorted and subject to abuse, especially by linking them with monetary payments.

Pope St. Paul VI in 1967 strongly reaffirmed the Church’s ancient teaching about indulgences, which flows from the doctrine of the communion of saints. Moreover, Paul VI greatly simplified the system, dividing indulgences into just two types: plenary and partial.

Plenary comes from the Latin word plena, which means “full.” A plenary indulgence, then, frees a person from all punishment due to sin. In medical terms, it would be akin to a total healing of cancer, with the cancellation of all the disease’s consequences. In spiritual terms, a person who receives a plenary indulgence would immediately enter into God’s presence after dying, with all the wounds of sin healed. As an example, think of the Good Thief. Jesus said to him, “Truly, I say to you, today you will be with me in Paradise” (Lk 23:43).

A partial indulgence frees a person from some punishment due to sin. In the older system, which Paul VI modified, prayers and deeds were carefully calibrated according to difficulty, length, antiquity and so forth.

This excessive complexity, which emerged in the Middle Ages, sometimes promoted “spiritual accounting.” For example, many Catholics believed that, by reciting specific prayers, deceased persons would have their “prison sentences” reduced by, say, 300 days, 50 years and so on. This was never the case. The reformed system, however, has restored the focus on the positive effects of pure, sincere and simple prayer without trying to specify exactly what happens.

Occasionally, popes declare special indulgences in connection with major events. Pope Francis has done this for the Year of St. Joseph, which began Dec. 8, 2020.

He did this to highlight how every baptized Catholic can act as an agent of divine mercy by praying for others, including the dead.

Indulgences, when understood in an authentic and balanced manner, should inflame our hearts with an even greater love for the Divine Mercy, whose mysterious ways eagerly draw people into his eternal embrace.

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