

Economics

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and to make it an end in itself is to
pervert it.

The first category we will deal with is economics: the way goods and services are obtained and work is allotted. This does not mean we believe (like many people today) that everything revolves around economics. But it is plain that economics is very important in our everyday lives, and it is clear that economic injustice is the source of many injustices in the world. Since we live and work among the poorest in our city and share their economic deprivation every day, we think a lot about wealth and poverty. Of course, our poverty is voluntary; most of us could climb back into relative economic comfort without much trouble.

This makes plenty of folks dismiss us as being romantic about poverty. Indeed, our poverty is not so very great compared to most of our neighbors; and they are rich by standards of many other countries. But even though we follow St. Francis in loving Lady Poverty, we follow Peter Maurin in

distinguishing between her gift of freedom and destitution — that unchosen, hopeless neediness that robs people of any freedom at all and then crushes their souls. Voluntary poverty is power, but destitution is utter powerlessness in the face of even the simplest necessities. We court Lady Poverty joyfully, but we condemn destitution and its causes with all our might.

Since we live in a capitalist country, we cannot help but regard the destitution all around us as evidence of the failure of capitalism to provide the gifts of freedom and plenty it promises. Because we see that the poor are not necessarily poor through laziness or lack of God-given ability but because of the greed of a few, we cannot help regarding capitalism as unjust.

When we listen to the Church's teaching, we discover that this is not just a personal opinion. Throughout the history of capitalism, from its beginnings around the time of St. Thomas Aquinas to the present day, the voice of the Church has been heard denouncing it. Pope John Paul II condemned it yet again in his 1981 encyclical, *Laborem Exercens*.

Unfortunately, most people, when they hear capitalism being denounced, immediately assume Communism (whatever they mean by that) is being praised. The division of the world into "us" and "the Communists" is so taken for granted that we never consider that there might be another way to organize our economic life. But the Church teaches just such an alternative in a series of documents called the "social encyclicals," issued by the Popes starting with Leo XIII in 1891 and continuing to the present. This alternative is opposed to both capitalism and that group of theories commonly called Marxist-Leninist and for basically the same reason: both systems are predicated on the assumption that material wealth is the basic good of society,

and both seek to achieve it by concentrating power in either a small group of wealthy individuals or a small group of powerful bureaucrats. Profit is the main goal of both systems. The profit may be individual or it may be collective, but in each case its benefits are expected to "trickle down" from the elite to the mass of people.

The Church, on the other hand, places human values above material ones and demands that both be spread out equally. As Pope John XXIII said, the first principles of a Christian economy are "not unrestrained free competition, not economic domination, which are blind forces, but the eternal and sacred notions of justice and charity."

The Catholic Worker advocates these notions. By way of clearer explanation, let us compare it with the capitalism under which we live. The most basic difference between capitalism and the Church's teaching has to do with the right to property. In a capitalist society, the right to private property is practically absolute. What one person owns cannot be taken from the owner, or even used by another, without the owner's permission (except by the government in the form of taxes). An elaborate system of law has been developed to protect this right.

In fact, our whole notion of "rights" is in essence a protective, possessive, property-bound one. We talk about *depriving* other people of their rights as we would of their property, instead of *according* individuals dignity and full humanity. This is why the practice of legislating people's rights does not yield justice, but merely a tangled mass of conflicting claims and counter-claims.

Under capitalism, the absolute right of ownership goes so far as to include the right to destroy property. Recent

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Supreme Court decisions have extended to property-owners the right to block acquisition of land for public use or environmental health if it might interfere with a speculator's right to a future profit. The ultimate logic of capitalism has been to extend its reach even to a right of property in human beings.

No positive responsibilities are attached to this ownership. There are even ways to reduce the liabilities that come with ownership, for example: incorporation or liability insurance which allows the owner to pay someone else to assume the risks of ownership.

The Church, however, has always taught that property carries with it responsibilities as well as rights. A person is given wealth only to be able to help the needy. As St. Ambrose taught, this is a matter of justice, not charity. St. Augustine wrote, "Find out how much God has given you and from it take what you need; the remainder which you do not require is needed by others. Those who keep more than they need possess the goods of others."

St. Thomas Aquinas, who talks about the right of property as part of his discussion of theft, considers that "community of goods is part of the natural law," but "the distribution of property is a matter for . . . human agreement," and that "in the case of necessity everything is common." Thus, ownership of property is not absolute. In our own times, Pope Paul VI reaffirmed this teaching: "Private property does not constitute for anyone an absolute and unconditioned right. No one is justified in keeping for their exclusive use what they do not need, when others lack necessities."

Why is this so? To answer that question we must ask

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the *purpose* of property, which is to guarantee freedom. This freedom is not just for the owner, but for all. St. Ambrose makes this clear: "This bread which you store belongs to the hungry, these clothes which you hide away belong to the poorly clad, this money which you bury in the earth is for the ransom and freedom of afflicted people."

The Second Vatican Council decided, "Private ownership or some other kind of dominion over material goods provides everyone with a wholly necessary area of independence and should be regarded as an extension of human freedom." This is nothing novel. It echoes the teaching of St. John Chrysostom 1500 years earlier: "Gold was discovered for this end: that with it we should loose the captives, not form it into a chain."

This view of the purpose of money brings us to an issue which the Catholic Worker movement has been virtually alone



in considering important for the present, the question of usury. We are opposed to any money-lending at interest. Until the Middle Ages, the Church condemned the practice, teaching that money is barren and thus it is unnatural to make it yield increase. Put another way, money is a means, not an end, and to make it an end in itself is to pervert it. The prohibition was based on Scripture and on secular thought as well. With the rise of capitalism, some forms of interest were allowed by the Church, but only in very particular circumstances, such as a small processing fee charged for a transaction. The principle that usury is wrong has never been repudiated by Catholic teaching authority.

We are obliged to remind ourselves in this connection that opposition to usury is often associated, today as in the past, with attacks on the Jewish people. Too often it continues to serve as the excuse for violence against Jews and vandalism against synagogues, Jewish community centers, even cemeteries and private homes. It is impossible to condemn such hate crimes too strongly. If in the past rich Christians and church institutions used individual Jews to get around Christian teaching against money-lending at interest (just as the Reagan Administration used back-room deals to break U.S. law forbidding aid to the *contra* in Nicaragua), it is the powerful, not Jews, who are guilty. Capital knows neither nationality nor religion.

We also know that Islam has traditionally shared the other Biblical religions' opposition to interest. Many of the Islamic thinkers of today, regularly reviled in our country's press as enemies of "western civilization," are struggling with ways to put this opposition into practice in the modern world.

It is perhaps no wonder that the corporate media hate them so.

Nowadays, of course, credit is the mortar of capitalism, and the poor are particularly victims of charge accounts and lending institutions, as well as the inflation which results from the practice of extending paper credit to the great corporations. The junk bond orgies of the 1980s were the most blatant example of this. Now the rest of us are once again paying the cost in unemployment, taxes to pay for bailing out savings and loans, and general economic collapse. We no longer call this system usurious, but the oppression caused by giant financial institutions is no less real than if we did.

One reason credit-card purchasing has become so widespread in this country is that artificial *needs* are created to maintain profit levels. What will be produced is decided by looking at what is profitable rather than what is needed. Advertising is bought to convince potential buyers that such-and-such an item is something they need. Meanwhile, real needs go unmet. Decent, affordable housing is desperately needed, but the profit is not as great as the profit that can be made from blowdriers to achieve the latest hairstyles. So the poor go unhoused, and blowdriers are made in bewildering abundance.

So, if in Catholic teaching private property carries responsibilities to the poor and if its function is to protect freedom for all rather than to increase itself, the private property defended in social encyclicals is obviously a completely different thing from capitalist property. Our society's notion of ownership has become worthless. It is unfortunate that the vocabulary of the social encyclicals is so imprecise that the difference between their teaching and the capitalism of today is

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obscured. The two are plainly as different as night and day.

How does the Catholic Worker propose to bring this alternative economy into existence? The answer to that is visible in the way we live every day in our houses of hospitality. We try to live as little as possible from the gain of oppression. We embrace voluntary poverty, both for its spiritual value and as a means of separating ourselves from the capitalist system. We do not put our money out at interest — we do not even keep savings accounts. Our houses are kept in a land trust so that they are not owned by individuals but stewarded for the common good.

We are not incorporated in hopes of avoiding liability; instead we take on not only our own responsibility for meeting our sisters' and brothers' needs, but also other people's responsibilities as well. We do this by sharing whatever we have, freely, whether food, shelter, or time. We do not think of any of these things as commodities to be bought or sold, but necessities to which all human beings are entitled.

We do not get paid for our work, because our labor is given as a gift, freely, for the good of all and for our own physical, mental and spiritual health. Work, after all, is how we share in God's creative act. We try to be, as Peter Maurin taught, "go-givers, not go-getters."

And what of our vision for the future? It is impossible to predict how a truly just economic system would operate, but some things about it are clear. Property would be used for the common good, not individual gain. Goods would very likely be kept in common, as they were by the Apostles in Jerusalem. Certainly, all would have a right, based on nothing more than their humanity, to have their needs met from this common

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store. Because property is meant as a means of securing freedom for all, the economy would be as decentralized as possible, so that each person would have a say in its management. This would also guarantee that whatever is made is needed by people, not by profit, and that work would be in accord with human dignity, as befits an activity by which we mirror the Creator God. By ordering our economic life in accordance with justice, in a spirit of love, we may realize for *all* God's promise to Israel — that they shall dwell in a land flowing with milk and honey.