

Catholicism and Modernity: What Economic Doctrines Can Teach Us

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This essay addresses the doctrinal history of five economic issues—property ownership, usury, slavery, economic rights, and the just wage. It investigates the criteria and modes of thought that have in some cases led the Church’s Magisterium to an outright rejection of earlier teachings and yet in others to continued support. In each case, the concrete teaching on any particular issue in any particular era arises out of an interplay between fundamental faith commitments about human life and the economic institutions of the day. Those criteria and modes of thought can be helpful in thinking through a wider variety of contested issues today.

There are many dimensions to the relation of Catholicism and modernity, but the most contentious is the status of centuries-old Church teachings on moral issues that many today question or reject. Some of those issues have received such intense attention in the media that careful public conversation about them has become nearly impossible. But this is not true for all such issues, including a number of them where long-standing Church doctrine has already been changed.

This essay will examine five economic teachings. On three of them—usury, slavery, and economic rights—the Church has reversed moral doctrines that had been taught for centuries. On two of them—the character of property ownership and the just

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wage—the Church preserves its teachings in spite of opposition from contemporary critics. A careful look at these five examples can provide insight into how the Church has approached such questions that can provide assistance for other contemporary debates.

A Living Tradition

A central underlying fact of the discussions about these five economic issues is the character of Christianity as a living tradition. It has never understood itself as only repeating truths discovered in an earlier era but has continually been aware of the interplay between the insights of tradition and the new situations and questions that arise in each new era.

In *The Meaning of Tradition*, Yves Congar, O.P., distinguishes “traditions” from “Tradition.” The first, traditions in the plural, with a lowercase “t,” means “ways of living and expressing the faith: customs, rites, practical methods and all kinds of concrete details, which have also been passed on, forming a certain discipline for the Christian life.”¹ The second, Tradition with a capital “T,” is “that which underlies all this: the reality of God’s gift to the world, of Jesus Christ ‘delivered unto us.’”² Congar’s point, of course, is that believers can sometimes treat particular cultural expressions of that faith as immutable. As one commentator puts it, Congar emphasized the creativity of Tradition, “the inventiveness that is needed to determine what historical forms Christianity must take if it is going to respond to new times.”³

For Congar, “Tradition is not fixism; to reproduce the past materially would not transmit the heritage; there are some ways of transmitting that harm true transmission. As for me, *Tradition is the permanence of a principle at all moments of its history.*”⁴ Tradition “implies the delivery of an object from the possession of one person to another, and therefore the transition from one living being to another. It is *incorporated* into a *subject*, a living subject. Living subjects necessarily put something of themselves into what they receive.”⁵ Thus the Tradition “is capable of being enriched,”⁶ and “all generations contribute to its development.”⁷

Terrence Tilley makes a similar point in his distinction between *traditio* (tradition “as a communicative process”) and the *tradita* (the “attitudes, doctrines, visions, skills, practices, virtues, etc.” that get handed on).⁸ Relying directly on Congar, Tilley argues against overly conservative perspectives that see tradition as immutable ideas as well as

1 Yves Congar, O.P., *The Meaning of Tradition* (New York, Hawthorne Books, 1964), 144.

2 Congar, *The Meaning of Tradition*, 152.

3 Brother Emile of Taizé, *Faithful to the Future: Listening to Yves Congar* (London: Bloomsbury, 2013), 34.

4 Yves Congar, “Tradition et Ouverture,” 55, cited in Brother Emile, *Faithful to the Future*, 35.

5 Congar, *The Meaning of Tradition*, 112, translated in Brother Emile, *Faithful to the Future*, 36.

6 Congar, “L’influence de la société et de l’histoire sur le développement de l’homme chrétien,” *Nouvelle Revue Théologique*, 96 (1974), 681, cited in Brother Emile, *Faithful to the Future*, 38.

7 Yves Congar, “Le chrétien, son présent, son avenir et son passé,” *Lumière et vie*, 108 (1972), 72–82 at 73, cited in Brother Emile, *Faithful to the Future*, 38.

8 Terrence W. Tilley, *Inventing Catholic Tradition* (Maryknoll: Orbis, 2000), 9.

against postmodern perspectives that see traditions as fictions created for a community. For Congar, Tradition is “the communication of the entire heritage of the apostles,”⁹ and this cannot be simply limited to maintaining the written word, because “Tradition is equally continuity and progress; conservation and development.”¹⁰ And what is this development? “Real reform is an appeal made by a shallower tradition to a profounder one.”¹¹ That is, Christians periodically reform a “shallower” understanding of the faith, potentially even rejecting what had been previously taught, out of an awareness that it conflicts with the most profound commitments of faith.

Five Economic Doctrines

To understand how this has worked in practice, it will be helpful to review this issue of development regarding five crucial economic questions in Christian history.

Property Ownership

Property ownership is the single most fundamental issue in the history of Christian views of economic life, for two reasons. First and most important, it powerfully structures the relation between human persons and the material world. Deciding who is to have access to which material things—particularly the necessities of life—is fundamental for the life of both individuals and communities. Second, particularly in the Catholic tradition, the teaching on property ownership begun in the Hebrew Scriptures remains the most fundamental moral claim in official Church documents concerning economic life today. It is, interestingly, also the most controversial issue for contemporary Christians because the dominant American view of property ownership today is so individualistic that it is literally immoral by Christian standards.

Two fundamental convictions about the material world stand behind the traditional Christian view of property ownership. The first is that the world is good. The first creation story in Genesis tells us that at the end of each day of creation, God “saw that it was good” (Gen. 1:1-31). Because of this goodness of the material world, Christianity is not an “other-worldly” religion; the goal is not to escape the world to arrive at some sort of purely spiritual place. Rather, Christians remain engaged in the world and what they do in their daily jobs, producing goods or services, is religiously significant.

The second conviction about the material world is that it is a gift. The ancient Israelites were vividly aware from the Exodus story that Yahweh brought them out of Egypt and gave them their own land. But this awareness of the giftedness of creation extends to all of nature. As the psalmist recounts, snow and clouds, fruit trees and cedars, birds and cattle praise the Lord (Ps. 148:5-14). And this gift of the material world comes with conditions stipulated by Yahweh, the giver.

In the Hebrew Scriptures, the covenant between Yahweh and his people is the most fundamental determinant of moral obligation. In the economic realm, such obligations

9 Yves Congar, *The Meaning of Tradition*, 26.

10 Congar, *The Meaning of Tradition*, 146.

11 Congar, *The Meaning of Tradition*, 146.

centered around the poor of the day: widows, orphans, and foreigners. Prosperous owners of productive farmland in this ancient subsistence agricultural economy faced quite specific restrictions; property ownership was limited.

When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the foreigner. (Leviticus 19:9–10).

The Fathers of the early Church inherited this ancient understanding of property and were strongly prophetic in their criticism of the wealthy who would not share with the poor. Ambrose of Milan declared that “the earth belongs to all, and not only to the rich.”¹² Particularly in an era when the wealth of the prosperous arose from the productivity of farms and mines, the Christian awareness that wealth came from God was quite immediate. As Basil the Great taught, for example,

The bread in your cupboard belongs to the hungry, the cloak in your wardrobe belongs to the naked, the shoes you let rot belong to the barefoot, the money in your vaults belongs to the destitute. Everyone you might help and do not—to all these you are doing wrong.¹³

The general principle underlying all of these arguments of the Fathers concerning property is that if I have more than I need and you have less than you need, I am obligated to share with you from my surplus.

In the thirteenth century, Thomas Aquinas taught that two things must be understood concerning property ownership. The first is personal ownership is wise and productive when it comes to procuring and dispensing material things. For this he gave three reasons: people are more likely to make or purchase things if they themselves will own them, people are more likely to take appropriate care for the things they own compared to things owned by everyone, and economic affairs are more peaceful when there is no dispute over who has authority to decide the use of material things.¹⁴ Today we might call these economic efficiency advantages of private property, and if Thomas were to end his analysis of property ownership here he might be understood individualistically.

But the second essential thing about owning property is that “man ought to possess external things, not as his own, but as common, so that he is ready to communicate them to others in their need.”¹⁵ This “common use” obligation of property owners arises, for Thomas, out of natural law ethics.

Built into every creature is God’s intention for how it should exist. Thus, the maple tree grows toward the sun, produces green leaves in the spring that turn brown and fall

12 Ambrose of Milan, *On Naboth*, in Peter Phan, *Social Thought*, vol. 20, of *Message of the Fathers of the Church* (Wilmington, DE, 1984), 173–174.

13 Basil the Great, Homily, “I Will Pull Down My Barns,” in Phan, *Social Thought*, 117.

14 Thomas Aquinas, *Summa Theologica* (ST), II-II, q. 66, a. 2.

15 Aquinas, ST II-II, q. 66, a. 2.

off each autumn, as God intended. These traits are part of its nature; it is natural for them to do this.

The material world was created by God to ensure that the needs of all are met. A system of property ownership constructed by law is wise, but it must never stand in the way of this intention of God that is built into the character of the material world. Wheat—and wheat in the form of bread—exists to nourish people. If I have extra loaves of bread in my pantry and my neighbor is hungry, it would be a violation of the nature of the bread (and therefore immoral) for me to refuse to share it.

Modern Catholic social thought remains committed to this basic view of property ownership. Pope John Paul II, in the encyclical *Centesimus Annus*, praised markets more thoroughly than any other pope and he entitled Chapter IV of that work—the central chapter where he deals with markets, capitalism, and socialism—“Private Property and the Universal Destination of Material Goods” (his phrase for the notion that the material world is intended by God to meet the needs of all). Following the Industrial Revolution, people had access to the goods of the earth by having a job, not from their own work on the land. Thus, the papal argument since 1891 has been that the doctrine of property entails an obligation on the part of those who own business firms to contribute to the generation of employment. John Paul went so far as to say

ownership of the means of production ... is just and legitimate if it serves useful work. It becomes illegitimate, however, when it is not utilized or when it serves to impede the work of others, in an effort to gain a profit which is not the result of the overall expansion of work and the wealth of society.¹⁶

In other words, any firm that intends only its own profits is immoral. Secular as well as neo-conservative Catholic critics of this view endorse “free market capitalism” and reject the idea that property ownership entails such obligations. Nonetheless, the teaching on property ownership remains central—developed to include employment but largely unchanged—in Catholic social thought.

Usury

The Hebrew Scriptures prohibited usury: the imposition of an extra charge when lending to a neighbor. “If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest” (Exod. 22:25). The logic behind the prohibition is clear. In a subsistence agricultural economy, there were no banks to offer business loans to prosperous farmers hoping to expand their operations. It was the poor who borrowed from the prosperous, and they did so only under the force of circumstance, when the crops failed and there was no other way to get through the winter until the next harvest.

The Fathers of the early Church inherited this teaching and preserved it without exception. Their condemnation of usury was always understood as a defense of the

16 Pope John Paul II, *Centesimus Annus*, 43, online at www.vatican.va.

poor. Basil condemned the wealthy usurer for “an addition to your sins greater than the increase in your wealth which you are planning from the interest.”¹⁷

As John Noonan’s masterly treatment of usury in the Middle Ages indicates, debates on the topic were intricate.¹⁸ To simplify a complex history, it is most helpful to focus on the analysis of usury provided by Thomas Aquinas.¹⁹ As we saw in the earlier treatment of property, Aquinas dealt thoroughly with the well-being of the poor by means of the duties of the prosperous entailed in the obligations of ownership. Thus when Aquinas analyzes usury, he makes no reference to the poor but rather focuses on the transaction itself.

Aquinas dealt thoroughly with the well-being of the poor by means of the duties of the prosperous entailed in the obligations of ownership.

He begins by ignoring usury itself (charging extra when lending of money) and instead analyzes the character of lending and borrowing more generally. Following Aristotle, he argues that when it comes to loans, there are two kinds of goods: those that are used up when they are used and those that are not. When lending the first sort, it is wrong to charge extra when the thing borrowed is returned, but this would not be wrong for the second sort. Why?

Thomas proposes wine as an example of the first kind of good. When we use wine, we drink it, we use it up. And thus it makes no sense to talk about the use of wine separate from the ownership of it. If I borrow a bottle of wine from you and use it, it now resides in the stomachs of my friends and me. Thomas then considers a house as an example of a second sort. Unlike the wine, I can borrow a house that you own, and use it for a time without using it up.²⁰ He concludes that it is moral to charge extra when lending a house (something we call “rent”), but not when lending a bottle of wine.

To understand this, a more concrete example is helpful. Think of yourself as a householder in the thirteenth century Paris where Thomas taught. A neighbor knocks on your door late one afternoon and asks to borrow a bottle of white wine. He has friends coming over for dinner and anticipates that one of them will prefer white wine to red, and he has no more white. You agree to lend him the bottle. You proceed to your wine

17 “Homily 2 on Psalm 14,” in Agnes C. Way, tr., *Exegetical Homilies* (Washington: Fathers of the Church, 1963), 183, Migne *Patrologia Graeca* 29:268. Cited in Charles Avila, *Ownership: Early Christian Teaching* (Maryknoll, N.Y.: Orbis Books, 1983), 56.

18 John Thomas Noonan, *The Scholastic Analysis of Usury* (Cambridge, Harvard University Press, 1957).

19 Thomas Aquinas, ST, II-II, q. 78.

20 Thomas ignores the issue of wear and tear (depreciation) of the house. It is clear from his treatment of other economic issues that if there were damage done to the house during the time I borrowed it from you, I would have an obligation to reimburse you for the loss that you the lender undergo.

cellar, remove a bottle, and hand it to him. The next day, he returns with a bottle of white wine to repay the debt. Perhaps it is the very same bottle, because no one actually wanted white wine the previous evening, or perhaps it is an equivalent bottle which he has just purchased in town. In either case, you take the bottle back to your wine cellar and place it with the others there. Thomas's argument is that it would be immoral for you to charge extra when the bottle is returned because you have had no loss.²¹

The case is quite different with the lending of a house. The house, Thomas argues, produces "usufruct," something that in today's economic jargon we would call "a stream of services." The house provides shelter day after day. Thus Thomas has no problem with the owner of the house making an extra charge (rent) in addition to receiving the house back after it has been borrowed for some time.

Once Thomas has established these general principles for the lending of these two kinds of goods, he returns to the question of usury and simply has to ask: is money like the wine or like the house? His answer is that it is like the wine, used up when it is used, and thus usury is immoral.

This is hard for us moderns to grasp, since we are so used to thinking of the charging of interest when lending money as fundamentally moral. But once again think of yourself as a thirteenth-century householder whose neighbor knocks on your door and asks to borrow three gold coins. Let's say you agree to the loan. As before, you walk to your cellar, where you open your locked chest, withdraw three gold coins, return to your neighbor at the front door and give them to him. The next day, or week, or year, your neighbor returns to your door and hands you three gold coins. Perhaps these are the same three coins that you lent him yesterday, because it turned out he did not have need for them, or perhaps they are three equivalent gold coins that he has obtained elsewhere after using yours. In either case, you take the coins and deposit them with your other coins in the locked chest in the cellar. As with the wine, Thomas says it would be immoral for you to charge extra when the coins are returned because you have had no loss. Usury is the charge for something which does not exist and is thus unjust.²²

The key issue for Thomas in the condemnation of usury is the "sterility" of money. Unlike the house, money does not produce usufruct, and thus it is immoral to charge extra when lending money.

The history of both ethical debate and public policy concerning usury is long and complicated. Three centuries after Aquinas, the great Protestant reformer John Calvin broke with two millennia of teaching on usury and argued that the biblical prohibition of it applied only to loans to the poor and that it would be moral for two prosperous

21 We should note that if the loan of the wine imposed a loss on you—say you had only one bottle of white wine left and you yourself needed it for a dinner party that evening—Thomas would have no problem with your charging extra if you did loan the wine to your neighbor, because of the loss involved.

22 As with the wine, if lending the three gold coins did in fact impose a loss on you—say you had only four gold coins left and you yourself had need of them—then Thomas would not have a problem with your charging extra for the loan due to the loss entailed.

businessman to agree to a loan of money with interest.²³ Today, the Christian churches, both Catholic and Protestant, do not see a problem with the charging of interest on a loan except when that interest is excessive, an important maintenance of the ancient concern for the well-being of the poor. The very word “usury” today refers not to the charging of interest but to the charging of excessive interest on loans of money.

So why has the change come about? Some are inclined to say that the commercialization of the world has been so powerful that the moral teaching of the Christian churches simply had to give way. But this misses an important insight into the development of moral doctrine, particularly in the Catholic Church.

The key is that the very character of money changed. For centuries the wealthy locked their money in a safe place in their homes, but people today do not keep their money “under the mattress” except in times of extreme financial crisis. Today we understand money as more like the house than the wine.

Economists understand money to be a claim on resources, and this capacity produces a kind of usufruct. When you deposit the hundred dollars at your bank, the bank can use it day by day to make other investments that produce real goods and services and thus the bank can afford to pay you for the use of your funds. So if Thomas Aquinas were alive today, he could employ the very same analysis he applied 700 years ago, but would approve of usury instead of condemning it because of the change in the character of money.

The Just Wage

Understanding the Catholic perspective on the just wage requires understanding the tradition’s view of property ownership recounted above. The ancient commitment in a subsistence agricultural economy to ensure that everyone has access to the goods of the earth that are required for human life remains fundamental after the Industrial Revolution, but changes in its practical consequences.

Popes in the modern era are not tempted to call for farmers in Ukraine, Argentina, or Iowa to leave the corners of their fields of grain unharvested to assist the poor, most of whom live far away in big cities. Rather, in an industrial society people attain access to the goods of the earth by working at a job and using their wages to purchase food at the grocery and clothing at the department store.

This fundamental rethinking of the implications of the doctrine of property ownership led Pope Leo XIII to stress the importance of each worker’s wages in his classic encyclical responding to the abuses of the Industrial Revolution, *Rerum Novarum*.

Let it be granted then that worker and employer may enter freely into agreements, in particular, concerning the amount of the wage; yet there is always underlying

23 John Calvin, “Commentary on Psalm 15:5,” in André Biéler, *Calvin’s Economic and Social Thought* (1961), ed. Edward Dommen, trans. James Greig (Geneva: World Alliance of Reformed Churches, World Council of Churches, 2005), 412. This was not yet an endorsement of commercial lending, as Calvin was opposed to the idea of banks doing all this, but usury between two well-heeled Christians was not a moral problem.

such agreements an element of natural justice, one more important and more ancient than the free consent of contracting parties, namely, that the wage shall not be less than enough to support a worker in reasonable and frugal comfort. If, compelled by necessity, or moved by fear of a worse evil, a worker accepts harsher conditions, which although against his will he must accept because an employer or contractor will offer no more, he is a victim of force and injustice.²⁴

Leo's reference here to "natural justice" echoes Thomas's natural law teaching on property ownership. In an industrialized economy, employers possess far more power than individual workers, particularly when there are more people looking for jobs than there are jobs available. Confirming this Leonine moral analysis nearly a century later, Pope John Paul II asserted that

The justice of a socioeconomic system ... deserves in the final analysis to be evaluated by the way in which man's work is properly remunerated in the system. Here we return once more to the first principle of the whole ethical and social order, namely, the principle of the common use of goods. ... Wages ... are still the practical means whereby the vast majority of people can have access to those goods which are intended for common use.²⁵

Critics of Catholic social thought charge that this teaching on a just wage is a medieval holdover that fits today's world no better than leaving corners of the field unharvested. However, all the popes of the last century have insisted on it.

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Slavery

The reversal of Church teaching on slavery is the best-known example of a change in moral doctrine. Slavery had been assumed to be morally acceptable in particular cases from the earliest of the Hebrew Scriptures up to the nineteenth century. It is now recognized by all the Christian churches as immoral in all circumstances, but this insight was a long time coming.

The Hebrew Scriptures taught that it was legitimate for Israelites to hold other Israelites as slaves in a variety of circumstances: due to a voluntary sale in poverty (Leviticus 25:39, Exodus 21:2–4, Amos 2:6 and 8:6) or as a judicial penalty (Exodus 22:2). Foreigners could be held as slaves for life (Leviticus 25:46), as well as any children born to parents in slavery (Exodus 23:12, Leviticus 22:11). In addition, foreign slaves

²⁴ Pope Leo XIII, *Rerum Novarum* 34, online at www.vatican.va.

²⁵ Pope John Paul II, *Laborem Exercens* 19, online at www.vatican.va.

could be acquired by purchase or by right of conquest as prisoners of war (Leviticus 25:44–46, Numbers 31:26, Deuteronomy 20:11).²⁶

In the New Testament, Paul famously declares that believers “are neither slave nor free” (Gal. 3:26–29) but at other times he exhibits no interest in abolishing slavery, and simply gives advice in the letter to Philemon that a slave owner should treat slaves well, while he tells those in bondage: “slaves, obey your earthly masters in everything” (Col. 3:22). There are resources here for the later change in the teaching on slavery but the change has not yet occurred.

The Fathers of the early Church largely repeated the Pauline positions without calling for the abolition of slavery itself. For example, in 340 A.D., the Council of Gangra declared that “if anyone, on the pretext of religion, teaches another man’s slave to despise his master, and to withdraw from his service, and not to serve his master with good will and all respect, let him be anathema.”²⁷ The historical record indicates that many of the popes owned slaves, including Pope Gregory the Great in the sixth century.²⁸ Still, Gregory of Nyssa (335–395 C.E.) was strongly critical of slaveholding: “You condemn a person to slavery whose nature is free and independent, and you make laws opposed to God and contrary to his natural law.”²⁹ More forcefully, in 830 Benedictine Abbot Smaragdus of Saint-Mihiel advised the Head of the Holy Roman Empire that “every man should let his slaves go free, in consideration of the fact that it was not nature but sin which subjected such slaves to him, for we are all created of equal status but sin has subjected some people to others.”³⁰ Still, these dissenting views did not alter official Church teaching on slavery.

Thomas Aquinas approved of slavery as a part of the “second intention” of nature. In God’s original plan, nature’s first intention, there would be no slaves. Yet after original sin in the garden, the human condition was marked by sin and the second intention of nature allows for institutions—such as slavery and private property—which are wise additions to natural law.³¹ These theological convictions were implemented in practical life, as Christians were considered morally justified when enslaving the enemy after a victory in wars with Islamic nations. A similar logic was employed concerning Africans. In 1452, Pope Nicholas V wrote to the King of Portugal saying “we grant you by these present documents, with our apostolic authority, full and free permission to invade, search out, capture and subjugate the Saracens and pagans and any other unbelievers and

26 John Maxwell, *Slavery and the Catholic Church* (Chichester and London: Barry Rose Publishers, 1975), 22–24.

27 Canon 3, *Codex Juris Canonici Decreti Gratiani*, II, C.XVII, Q.IV, c37, cited in Maxwell, *Slavery*, 30.

28 John Thomas Noonan, *A Church That Can and Cannot Change: the Development of Catholic Moral Teaching* (Notre Dame, Indiana: Notre Dame University Press, 2005), 36–40.

29 Gregory of Nyssa, Homily on Ecclesiastes, PG (Migne *Patrologia Graeca*), 44, 665–667 cited in Maxwell, *Slavery*, 32.

30 Smaragdus of Saint-Mihiel, *Via Regia*, c.XXX. PL (Migne *Patrologia Latina*), 102, 967–968, cited in Maxwell, *Slavery*, 42.

31 Thomas Aquinas, ST Supp. III, q. 53, a.1.

enemies of Christ wherever they may be, as well as their kingdoms, duchies, countries, principalities, and other property ... and to reduce their persons into perpetual slavery.”³²

The eventual change in the world’s attitudes toward slavery arose not from the Catholic Church or the mainline Protestant churches but from secular philosophy (Montesquieu, Rousseau, and others) and the Quakers (the Religious Society of Friends). As typically occurs when Catholic moral doctrine is changing, there was no dramatic statement from papal authority condemning slavery. In fact, the first time that there occurs a formal magisterial condemnation of slavery in all its forms and in all situations is in 1965.³³

Rights language is largely a modern development.

Economic rights

The conviction today that all persons enjoy various human rights is so pervasive that my students have difficulty believing that there was a time in history when people didn’t think this way. But rights language is largely a modern development. We don’t hear the Hebrew Scriptures or the Fathers of the early Church or even Thomas Aquinas making any appeals to the rights of all persons. Recall that when he insisted that the wealthy man share his surplus with the hungry, Thomas did not appeal to the right of the poor man to food. Instead, he argued that is the nature of the bread in the rich man’s pantry that it should meet human needs. Thus not sharing the bread with the hungry is a violation of the natural law, violating the nature of the bread. The spotlight of moral discernment shone not on the moral claims of the recipient, but on the moral structure of the situation that generates an obligation for the rich man.

A right is a claim which a person has that other persons have a moral obligation to respect. There were, of course, rights in the premodern world, but these were claims tied to particular social positions. The owner of an estate and the Archbishop of Milan each had particular rights. But “human rights” and “natural rights” and “economic rights” are far broader notions: that every human is presumed to have such rights simply because they are human persons. Intellectual historian Brian Tierney traces the slow development of the notion of natural rights from a few early references in the thirteenth and fourteenth centuries to the flourishing of these ideas in the work of Thomas Hobbes and John Locke in the seventeenth and eighteenth centuries.³⁴ Fundamentally, we might say, the spotlight of moral discernment shifts in the modern era to persons rather than things. If the rich man has a natural law obligation to share his bread with the poor man,

32 Nicholas V, *Dum Diversas*, June 16, 1452, Raynaldus (1747 edn.) IX. Year 1452, 600, n. 11, cited in Maxwell, *Slavery*, 53.

33 *Gaudium et Spes*, 27, 29, Maxwell, *Slavery*, 12.

34 Brian Tierney, *The Idea of Natural Rights* (Atlanta, Georgia: Scholars Press, 1997).

this shift of spotlight raises the question of the claims which the poor man has upon the rich. This notion that ordinary people have certain rights underlies the centuries-long movement from monarchy to democracy throughout the nations of Europe.

The Catholic Church was on the wrong side of this argument for all too long. Allied with the monarchy in nearly every national struggle for democracy in Europe, the Church condemned the notion of human rights through most of the eighteenth and nineteenth centuries, fearing that such moral claims were part of radical movements undermining the stability of the natural social order. But the twentieth century saw a greater openness and an eventual full endorsement of human rights in papal teaching.³⁵ Pope John XXIII, in *Pacem in Terris*, produced a long list of human rights including such economic rights as “the opportunity to work,” good working conditions, a wage that is sufficient “to allow him and his family a standard of living consistent with human dignity,” and “the right to the private ownership of property, including that of productive goods.”³⁶

The Church came to recognize that if human rights are joined to related duties, many of the long-standing moral teachings of the past—such as those related to property ownership—could be articulated in the language of human rights and could thereby be made more accessible to people in the modern world.

Critics of Catholic social thought such as Michael Novak object to the endorsement of economic rights (such as the right to food, clothing, or shelter),³⁷ even while endorsing political and human rights such as freedom of speech and religion. Interestingly, Tierney reports that in the intellectual history of the West, the first of the rights considered to be possessed by all persons is the right to food and the other necessities of life.³⁸

The Historicity of Economic Doctrine

This brief review of five moral issues in economic life indicates that at times the Catholic Church has endorsed a reversal of a long-standing moral doctrine and at other times has refused to do so, each decision being well founded within the broader context of Christian commitments and moral analysis. But acknowledging the very fact of a change in moral doctrine is, for some Catholics, quite difficult to do. There are, for example, a number of articles and books asserting that although bishops and ordinary Catholics used to consider slavery as a moral alternative in some situations, there is no evidence that any of the popes of the Church had done so.³⁹ Remarkably, even Cardinal Joseph Ratzinger, before his time as Pope Benedict XVI, asserted to a group of Canadian Catholic theologians that there had been no fundamental change in the Church’s doctrine of

35 See Drew Christiansen, “Commentary on *Pacem in Terris*,” in *Modern Catholic Social Teaching*, ed. Kenneth R. Himes et al. (Washington, D.C.: Georgetown University Press, 2005), 226.

36 Pope John XXIII, *Pacem in Terris*, 11–27, online at www.vatican.va.

37 Michael Novak, “The Rights and Wrongs of ‘Economic Rights’: A Debate Continued,” *This World*, Spring 1987, 43–52.

38 Brian Tierney, *The Idea of Natural Rights*, chapter 2.

39 For a recent example of a selective history of Catholic teaching on slavery, see Joel S. Panzer, *The Popes and Slavery* (New York: Alba House, 1996).

religious freedom at Vatican II.⁴⁰ These assertions are not true, but the question arises as to why some would have such trouble acknowledging that the teaching had changed.

Bernard Lonergan, S.J., provides a distinction that is quite helpful in understanding such anomalies. He argued that many fundamental differences among theologians can be traced to the difference between a “classicist” and a “historically minded” view of history. The former presumes there is but one culture and that words and ideas from one historical era are straightforwardly translated centuries later. The latter is aware of the diversity of cultural expression both within and between eras. As he put it, “the differences between the two are enormous, for they differ in their apprehension of man, in their account of the good, and in the role they ascribe to the Church in the world.”⁴¹

One vivid example of the classicist perspective comes to me from a colleague in an e-mail exchange a few years ago. This is an accomplished theologian with expertise in the early Church. I asked him how he understood the Hellenization of Christianity and how the Fathers themselves may have understood it. I noted that a number of the Fathers were already adults and fully educated in the best Greek or Roman schools of the day before they converted to Christianity. Didn’t they, I asked, understand and interpret the gospel by means of Greek or Roman modes of thought? His response was

I do not see this as a process of translating the Gospel in modes of Greek thought. It is simply using words and concepts that help clarify exactly what the Gospel is. *Homoousion*⁴² is a good example. To say that the Son is *Homoousion* with the Father is not a Greek mode of thought. It is simply clarifying what the Bible means when it speaks of Jesus being the son of God.⁴³

To its credit, the classicist perspective understands the truth as having been revealed in Jesus, something all Christians would endorse. Yet here is a further assertion here: that “the Bible means” certain things that (a) Peter, James, or John would not have understood, and (b) can be articulated centuries later in a completely different cultural context without adding anything not already implicit in the biblical witness.

There are several problems in maintaining this “classicist” view of history, but the most fundamental is presented by what has been learned over the past century in the sociology of knowledge (a central part of a “historically minded” view of history). Every sentence—whether spoken or written—employs some language that is rooted in a particular cultural context. And as Peter Bergen and Thomas Luckmann put it,

40 See Walter Principe, “When ‘Authentic’ Teachings Change,” *The Ecumenist*, vol. 25 (1986–87), 70; and Daniel K. Finn, “Benedict XVI and Liberation Theology: Reason, Will, and History,” *Horizons*, vol. 38/2 (Fall 2011), 274–283.

41 Bernard Lonergan, “The Transition from a Classicist Worldview to Historical Mindedness,” in *Law for Liberty*, ed. James Beidler (Baltimore: Helicon, 1967), 127.

42 Greek *homo-* (same) + *ousion* (being). -ed.

43 Because this interchange occurred informally by email and might have been done differently had my colleague known he was going to be quoted, I will leave his identity undisclosed.

“language forces me into its patterns.”⁴⁴ At a most basic level, some languages have words for things that other languages don’t, allowing speakers of the more detailed language to think thoughts that would never occur in the others. There is an important and lengthy argument that would need to occur to explain the development within continuity that the historical appearance of the Greek word *homoousion* entails. To say “the Son is *homoousion* with the Father” and think that this phrase “is not a Greek mode of thought” is to deeply misunderstand what contemporary social science knows about human language and knowledge.

But at a more accessible level, the very fact that Catholic Church authorities have reversed long-standing moral teachings about usury, slavery, and economic rights presents irrefutable evidence of the historicity of Church doctrine. Thus a brief review of the grounds for change in these five cases will be helpful.

Usury

The fundamental argument against usury in Aquinas was that money, like the wine, was “sterile”; it did not generate “usufruct.” Once the borrower returns the principal, the lender of money has no loss, and thus it would be immoral to charge extra. In an age where the wealthy kept their money locked in a chest in the cellar, all this made perfect sense. Economists define the true cost of doing “X” (whether attending college or buying a new refrigerator) as its “opportunity cost.” That is, the true cost is not the money and time it takes to do X, but the next-best alternatives you have for the money and time you would spend to do X. Lending money to a reliable borrower in Thomas’s day entailed no opportunity cost; the money was simply going to sit in your locked chest.

But with the rise of the cities in medieval Europe, and with the inexorable development of financial markets that accompanied this process, money was in the process of slowly changing. If we jump forward to the twenty-first century, money does generate usufruct. Money is a claim on resources. It can even be invested overnight in productive assets through the stock market, and not having access to money one has lent to another does entail an opportunity cost. Thus the lender can charge for this loss. Put briefly, money today is like the house and not the wine, and Thomas himself would endorse the charging of interest on a loan of money—all without altering the fundamental argument he proposed seven hundred years ago. Money is not an immutable reality but a cultural construct. Because the world changed—the character of money was transformed—the teaching about lending money changed.

Slavery

The change in the teaching on slavery is easier to explain, even though historically it was a far more costly transition, whether measured in the pain and degradation of slaves or by the wars and civil strife over legalized slavery. The primary argument of the Christian pro-slavery side was that the institution of slavery had been endorsed for millennia,

44 Peter Berger and Thomas Luckmann, *The Social Construction of Reality: A Treatise in the Society of Knowledge* (New York: Anchor Books, 1966), 38.

including in the Bible. In addition, there was a widespread conviction that black Africans were inferior humans. The primary argument of the Christian abolitionist side was that certain biblical commitments—we are all children of God, made in the image and likeness of God, and mandated to love our neighbor—are more fundamental to Christian faith than particular teachings as to why, for example, Muslims captured in war had given up their right to freedom, or why the color of one's skin should qualify one for a life of degradation. The teaching on slavery was reversed when Christians came to recognize the approval of slavery as a product of particular cultural contexts and not as fundamental to Christian faith.

We Catholics have to admit that the Catholic Church was shamefully late in condemning slavery in all its forms. St. Alphonsus Liguori (founder of the Redemptorist order and later a bishop) came to recognize the immorality of slavery in the eighteenth century, but given the weight of contemporary Church authority on the issue he could do little more than omit the topic altogether from his books on moral theology.

But as the Church's moral assessment of slavery moved to a more and more universal condemnation in the eighteenth century, a number of historians produced very selective histories in which the antislavery statements of popes and councils were emphasized while statements to the contrary were simply ignored. Even Pope Leo XIII declared that "from the beginning ... the Catholic Church ... undertook the neglected cause of the slaves and stood forth as a strenuous defender of liberty. ... She made every effort to ensure that the institution of slavery should be abolished where it existed and that its roles should not revive where it had been destroyed."⁴⁵ This inaccuracy by Leo is repeated in a number of efforts to retell the history of the Catholic teaching on slavery.⁴⁶

Clearly, an important factor in this history—delaying change for a long time, and then preventing an acknowledgement that change has occurred—was what John Maxwell describes as "the overriding influence of the principle of continuity of doctrine": "popes, bishops, canonists and moralists in the eighteenth and nineteenth centuries could not easily accept that a moral doctrine which had been commonly taught for over 1400 years could possibly be mistaken."⁴⁷

In the reversal of the teaching on slavery—as with the other changes in Magisterial economic teaching—there was indeed continuity of doctrine, but not the simple sort imagined by the classicist view of history, which understands continuity as allowing no change in teaching. Rather, the change to a condemnation of slavery in all its forms reaffirmed and strengthened the continuity of the more basic Christian commitments to the vision of Jesus concerning the character of all humans as brothers and sisters, each made in the image of God, each saved by the life, death, and resurrection of Christ.

45 Pope Leo XIII, *Catholicae Ecclesiae*, November 20, 1890. *Leonis Papae Allocutiones*, 1898, IV, 112, cited in Maxwell, *Slavery*, 117.

46 See above, footnote 39.

47 Maxwell, *Slavery*, 13.

Economic Rights

The change from rejection to endorsement of economic rights, and of human rights more generally, was largely explained above. Such rights language was a novelty, slowly growing from the Middle Ages onward, that the Church of the early modern period rejected as heretical.⁴⁸ Clearly the alliance of the hierarchy with the *ancien régime* throughout most of Europe was deeply influential in this resistance to such rights, which were espoused by the very forces opposing the established systems of monarchy and nobility at every turn. Ultimately official Church teaching followed theological developments that recognized “the turn to the subject” in intellectual life and the consequent acknowledgment that the beneficiaries of duties often have a rightful claim—a right—to those benefits.

Both economic rights and the universal destination of goods, when properly understood, affirm the traditional Catholic understanding of the relation of the prosperous and the poor.

There are indeed problems with the rights claims of many in the contemporary world. Libertarians and many others simply claim that people have rights, with little rationale given.⁴⁹ For Christians, human rights are grounded in basic human dignity, creation in the image of God. Many make rights claims without acknowledging that the holders of rights have duties as well, a fundamental part of Catholic social thought. While no pontiff has abandoned rights talk, Pope John Paul II preferred not to talk of an “economic right” to food, clothing, shelter, etc. Instead he spoke of “the universal destination of goods,” a notion closer to the Thomistic view, as Thomas stressed the internal directedness (*telos*) of the material world to meet human needs in accordance with God’s intention in creation. Yet both economic rights and the universal destination of goods, when properly understood, affirm the traditional Catholic understanding of the relation of the prosperous and the poor. Thus, as with slavery, the teaching condemning the very idea of human rights was overturned when it was officially recognized that more fundamental commitments were better served by the reversal.

Property ownership

The Magisterium’s teaching on property ownership over the past century is not substantially different from that proposed by the Fathers of the Church in its infancy.

⁴⁸ In 1791, Pope Pius VI condemned the idea of human rights as “opposed to religion and society.” Pius VI, *Adeo Nota*, 13 (April 23, 1791), at digilander.iol.it/magistero/p6dadeono.htm. Accessed Sept 28, 2015.

⁴⁹ Robert Nozick, for example, begins his famous *Anarchy, State and Utopia* with the unsupported claim that “people have rights.” Robert Nozick, *Anarchy, State and Utopia* (New York: Basic Books, 1974), ix.

And in fact, with Pope Francis's rhetorical preference for the dramatic, the articulation of that teaching has taken on some of the prophetic energy that typified the style of the Fathers.

Americans today, of course, tend toward a more individualistic understanding of ownership, even reinterpreting the U.S. Constitution more individualistically than its authors would have intended. For example, the "takings clause" was designed to prevent any U.S. government from confiscating citizens' homes and property to support an army the way the British government had done to the colonists. Today, many want to extend that prohibition and require local, state, or federal government to reimburse citizens any time a new ordinance—say a tighter environmental restriction to protect a portion of a fragile coastline ecosystem—brings about a reduction in the property value of the land involved.

Catholic teaching has resisted such individuating forces and insisted that all property ownership entails social obligations, whether phrased as a respect for the economic rights of others, the universal destination of goods, or care for creation.

The just wage

As with the teaching on property ownership, the Church continues to stress the essential character of a just wage for workers. There have frequently appeared accommodations of this teaching if the economic survival of the business is at stake,⁵⁰ but the teaching remains, and remains consequential in those vast majority of cases where raising the wage rate of the least well paid in a corporation would simply reduce shareholder profits. The counterargument that a just wage doesn't make sense in a global market economy has not altered the Church's insistence on the just wage for all.

In response to these sorts of concerns about the inadequacy of wages in the market economy, many governments have established alternative payment systems to supplement low wages. These systems include tax deductions based on the number of children in the family, direct family support payments, and in the United States, the Earned Income Tax Credit (EITC).

The EITC is designed as a supplement to wages, rewarding and thus encouraging work, and is supported by both Democrats and Republicans. As a tax credit, a family receives this payment even if its income is low enough to pay no income taxes. Payments vary with the number of adults and children in the family and the household's annual income. In 2013, the average EITC payment was \$256 per month. The EITC annually raises about 6.2 million people out of poverty and helps another 21 million below the poverty line, amounting to about a \$60 billion improvement in economic well-being. From an ethical perspective, a market system that does not pay a just wage is not just, and thus the EITC is a subsidy to the owners of capital from the taxpayers of the nation, moving the market toward a moral approbation. Because it reduces a family's tax liability

50 Pius XI acknowledged that it would be unjust to demand wages "so high that an employer cannot pay them without ruin." *Quadragesimo Anno*, 72.

it reduces the number of Americans paying income taxes. Pundits and politicians on the right who complain that 47% of Americans do not pay income taxes fail to recognize that the EITC, a subsidy to capital, is one of the reasons for this fact.

Conclusion

This essay has addressed only one of the many dimensions of the relation of Catholicism and modernity: the question of the change in long-standing moral teachings. And even there, it has focused only on economic issues. Still, the history of both change and continuity of Church teaching in the economic realm provides insight into the development of doctrine more generally.

Yves Congar has stressed that the Catholic Tradition should both be received as authoritative and nonetheless develop as each age presents new situations. This inquiry into change in economic doctrine has illustrated three ways in which this may happen.

In the case of usury, the very character of money changed over time so that money itself was a significantly different object in the first or thirteenth centuries as compared with today. In the case of slavery, the Church simply came to realize that its centuries-old approbation of slavery in particular cases (a “shallower” tradition in Congar’s words) violated its deeper tradition of creation of all humanity in God’s image. And in the case of economic rights, the Church came to recognize that its opposition to talk of human rights was too closely tied to a political judgment about the importance of monarchic polity and that, properly understood, the language of economic rights can articulate fundamental commitments dating back to the Hebrew Scriptures.

On the other hand, not every cultural challenge to long-standing doctrine is persuasive. The Church has maintained its position on property ownership and the just wage in the face of a market mentality in the contemporary world that calls both into question. None of this makes simple the discernment of other issues where long-standing church teaching has been challenged, but it does illustrate the grounds on which the Church has and in the future could alter such teaching in the face of contemporary challenges.