

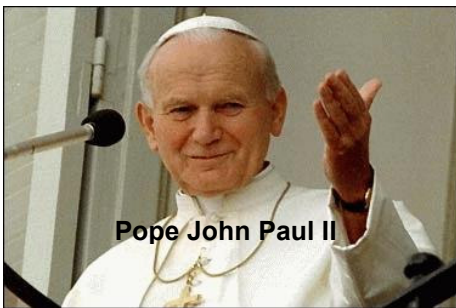
11: THE INDIVIDUAL IN A MORAL ECONOMY

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In America today, too many people are bound to an economic system that infringes on their humanity in one way or another. The well-educated are pursuing ever-increasing, never-reaching monetary goals that require either both parents to work or one to be working inordinately long hours which keeps the family members apart and does not allow them to fulfill their responsibilities as parents. The poorly-educated are tied to a welfare system that replaces opportunities for work with income maintenance and bureaucratic regulations that undermine the work ethic, denigrate male responsibility, and reward single mothers. In either case, family life is strained, if not destroyed.

The purpose of human life is not consumption, nor the accumulation of material goods. An over concentration on the material aspects of life is not the way to achieve the ultimate purpose of our existence. God created man and woman in His image and gave us free will so that we could use the things of this world to pursue a spiritual end. Salvation is why we were created. The economic system we have developed is a means, rather than an end, and is to be used to help us fulfill the purpose of our existence. The common good and the spiritual aspect of human nature must be taken into account in the marketplace, for there are important human needs that must be met and which cannot be treated like commodities.

Catholic social teaching is supportive of productive economic activity. The *Compendium of the Social Doctrine of the Church* reminds us of the Biblical parable of the talents, that "what has been received should be used properly, preserved and increased." Producing goods in an efficient manner can be viewed as a moral duty, in the sense that not to do so would be akin to the servant who hid his talent in the ground until



his master returned. Pope John Paul II, in *Centesimus Annus*, wrote favorably of the market economy, suggesting it as the model that ought to be followed by the countries of the Third World and of the former Communist bloc which are trying to rebuild their economies and societies. His caution, however, is that such an economic system should not be unconstrained, relying on market forces alone, but that it should be "circumscribed within a strong juridical framework that places it in the service of human freedom in its totality, and which sees it as a particular aspect of that freedom the core of which is ethical and religious."

In America, wealth is created through intelligence, invention and human enterprise, which in turn rely on a political system based on liberty, private property, and a limited, but supportive role for the government. Profit and the wealth that results from it are legitimate ends of business activity, and are the primary incentives for establishing new businesses, taking risks, investing, and engaging in other creative economic activities. Without a vibrant economic system producing wealth, the ends of social

justice and charity cannot be attained. "Riches fulfill their function of service to man when they are destined to produce benefits for others and for society," continues the *Compendium*. What is immoral is inverting the correct order of means and ends.

Catholic social principles teach us that economic activity needs a moral orientation, and must be conducted with a hierarchy of values – values that can aid us in deciding how to act as persons created by God to be involved with Him in continuing His creative action in the world. In a dynamic, market economy, the emphasis is on initiative, enterprise, and the application of the inventive intellect, rather than on passive contentment, resignation and dependence on others. Not everyone, however, can participate fully in the opportunities of society, and so there must be a sense of social responsibility towards those who are unable to adequately provide for themselves and their families. The elderly, the young, the disabled, the chronically ill, the mentally handicapped, the poorly educated, and others who are permanently or for a time unable to work must receive assistance.

When the economic system cannot meet the special needs of the weakest and most vulnerable members of society, other sectors of society must come to their assistance. This should be done in a manner that preserves the dignity of the individuals, and creates self-reliance rather than dependency. The provision of assistance must follow the principle of subsidiarity, meaning that the institutions closest to those in need should act first. Only when local and private agencies cannot meet the need should larger and governmental organizations step in. Economic activity carried out in this way becomes an opportunity to practice solidarity and to build a more equitable and humane society.

Abundance is a blessing from God. Mankind, unfortunately, has not made as much progress in spiritual development as it has achieved with material advances. Flawed or non-virtuous behavior brought about by greed, egotism and total self-absorption forms part of the human condition and is at the root of the misuse of our abundance of material goods. The challenge for us is to determine how to order our economic activities according to moral principles. Our efforts and decisions must be made according to a correct hierarchy of values. If we opt for what is good with respect to the human person, rather than simply what is useful or pleasurable, and treat economic gain as a tool for achieving salvation, it will be possible to possess material wealth without abrogating the true purpose of our existence.