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How Much is Enough?: Virtuous Consumption

The material gap between the rich and the poor is a subject of much discussion. How can it be moral for so many to have a superabundance of goods when so many others go to sleep hungry? The moral obligation of the rich to the poor has been a matter of preaching by the Church from the very beginning. As Jesus told the Rich Young Man, sell all you have, give the proceeds to the poor, and come follow me. The Rich Young Man was not able to answer the call, and wealthy Christians since then have wrestled with the question of how much they are to sacrifice on behalf of others. If it were simply the case that they were refusing a call for us all to divest ourselves of material well-being, the response would be uncomplicated – it would be to evangelize and preach a gospel of voluntary poverty. The difficulty is that material wealth is a genuine good, with the call to voluntary poverty being understood as an evangelical council not a moral obligation. So how are ordinary Christians pursuing a vocation to married or single life in the world to balance their need to secure their own material well being with their duty to be charitable to the poor? The question I am met with whenever I talk on these subjects is the plaintive question – how do we know how much is enough for our own well-being? How do we know what is surplus that is due to the poor? The people asking that question always strike me as sincere. They want to do what they can for those in need; but they also feel obligations to take care of their families and themselves.

Before proceeding to their question, I need to add a point of clarification to attend to objections that routinely surface from economists at this juncture. Poverty is not going to be cured as a simple matter of having rich Christians increase their charitable donations. As the

adage goes, “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.” The problem of how to engender economic development in impoverished areas of the world is challenging and is not one that should be understood as principally being a matter of increasing charitable donations. That said, it strikes me that Jesus isn’t advocating charitable donation as a way of solving the problem of poverty. It’s a more human argument. It is simply wrong to sit at a banquet table sagging with food when others go hungry. As a simple matter of virtue, the question before Christians remains urgent even if we understand that charity is not a cure-all. How much is enough for us? How much must we, as a matter of charity, as a matter of justice, share with those in need?

The Church’s answer to the question in one sense has always been quite clear. We are to give out of our abundance. After our needs are met, the rest is properly due to others. My own work focuses on how St. Thomas Aquinas can serve as a guide to thinking about ethics and economics, and Aquinas clearly articulates the standard doctrine on the subject. In answering the question about whether private property is lawful, Aquinas argues that there are two aspects to private property. With respect to the *use* of the income derived from private property, we ought to possess it as common, so that we are ready to share with those in need. It is with respect to the management of property that private ownership is lawful, essentially because it is suitable to human nature. It allows us to channel our proper self-concern in productive ways, it creates order, and it prevents squabbling (ST, II-II, 66, 2). There is much of value in Thomas’s understanding of the lawfulness of private property as being rooted in its fittingness to our finite human nature, and which resonates with the best truths contained in economic science. But today I want to focus on the question of the use of external goods, which Aquinas declares to be used as if in common.

There is a seeming contradiction in Thomas's question on private property in that he has argued that one reason private property is lawful is because it allows us to channel our proper self-concern in productive ways. To quote the text, he writes: "every man is more careful to procure what is for himself alone than that which is common to many or to all: since each one would shirk the labor and leave to another that which concerns the community, as happens where there is a great number of servants." To an economist's ears that sounds like an argument that appeals to self-interest. The virtue of private property is that we can enjoy the fruits of our own labor, and we therefore have an incentive to work hard. But that can't be quite what Aquinas means since he goes on to say that with respect to the use of the goods we produce we should hold them as if in common. Why would we work hard if we are expected to treat the goods we thereby produce as though they belonged to the community and not to us?

The answer is that for St. Thomas, our needs are properly understood as bounded. In his discussion of whether wealth consists in happiness, Aquinas argues that natural wealth is that which serves man as a remedy for his natural wants, and that therefore the desire for it must be finite because they suffice for nature in a certain measure. We can and often do develop a concupiscent desire for artificial wealth which knows no bounds, but such desires are impossible to satisfy because they do not, in fact, direct us towards our true happiness (ST, I-II, 2, 1, c and ad.3). The proper self-interest that is to be channeled through private property is presumably the interest in meeting one's natural needs. We might further ask why Thomas allows us to be concerned first for our own material welfare and only subsequently with the well-being of others. Turning to his treatise on charity, we find that the answer is that for Thomas love of self takes priority over love of neighbor. The reason for this is rooted in the primacy of our love for God. If God is the supreme good, we must next love our point of access to that supreme good, namely

ourselves. To bypass ourselves and try to love our neighbors more than ourselves is to try to love creatures more than our point of access to God. It would essentially be a move to love creatures more than God. We love ourselves because we love God. Then, in turn, we love our neighbors because they are our fellows in our love for God (ST, II-II, 26, 4). The teaching on the lawfulness of private property simply mirrors this idea. It is natural for us to tend to our own needs first, and private property channels that natural tendency. The natural tendency in turn mirrors the order of charity. What is crucial is that we recognize our own needs as bounded, and we stand ready to communicate what is surplus to us to those who stand in need of material goods.

Thus far Thomas offers a formulation of this which can reduce the anxiety of wealthy Christians. If the call to charity is understood as a call to love one's neighbor more than one's self or even equally to one's self, it grates both against the modern understanding of human nature, but also against the understanding of human nature as put forth by St. Thomas. It does not seem natural to expect people to work hard and then part with all or even most of what they earn as a result. It does not seem natural to expect individuals to impose harsh scarcity on their families in order to help others. By granting explicit room for proper self-concern, Thomas (and the Church) create space for the notion that lay Christians can properly pursue ordinary human flourishing.

Unfortunately that leaves in place the anxiety about how to discern what constitutes a proper need from what constitutes disordered concupiscence. If it were just a matter of trying to discern how much of our desires are driven by gluttony, envy, lust and so on, that might not be such a difficult task. Unfortunately, things are considerably more complicated. Thomas himself argues that proper need includes not only what is biologically necessary in order to preserve life, but

also that which is socially necessary to us in order to maintain our social station (ST, II-II, 32, 6). This latter sort of need is imprecisely defined. As such, we can cut back on goods in service of these sorts of needs when confronted with the dire need of others. But he thinks it would be inordinate to expect such sacrifice in general. It is not proper, Thomas says, for a man to live “unbecomingly”.

And here, precisely, is the difficulty. The distinction between need and surplus abundance centers on our station in life, on what we need in order to live “becomingly”. I want to refer to this as our standard of living. Thomas wrote at a time when the economy was essentially static. In such an economy, there was a general understanding of what was appropriate for different stations. A baker had this sort of house and wore this sort of clothes; a peasant this sort of house and this sort of clothes and so on. We know that these standards of livings existed because as the economy began to grow over the next few centuries, many cities passed sumptuary laws designed to prevent persons of lower status from wearing apparel appropriate for those of higher status. Without in any way seeking to praise the sort of social immobility that is part and parcel of such a world, the one advantageous feature of it was that people had a rough and ready idea of what was “enough”. A successful baker had sufficient income to maintain his station in life. Income beyond that would be surplus.

What our economy lacks is an idea that there is a ceiling to the standard of living that is appropriate to one’s station. An essential reason why we lack a ceiling is because ours is a socially mobile society. Individuals can move up the social ladder by their own efforts, and money is used as the indicator of success. But there’s the rub. A person with sustained growth in income will simply move up the social ladder, and much of what was originally ‘surplus’ will come to be felt as socially needed. The mechanic saves enough to open his own auto repair shop,

and if he is successful, he feels entitled to move out of his 1000 square foot home into a much larger home in a better neighborhood. Having arrived in the better neighborhood, he needs better clothes for himself and his family, a better car, and so on, because that is what it takes to live becomingly in the better neighborhood. He is then back to having no surplus income. The higher income he earned by being successful becomes a demand to maintain a higher standard of living.

Even if individuals are not ambitious for themselves, the socially determined standards of living tend to ratchet up for all of us. As the economy grows, more and more goods and services are added into our idea of what it takes to live “becomingly”. Fifteen years ago cell phones were a luxury that only rich people had. Now they are a necessity for people of almost all stations in life. These socially determined standards of living have a real impact on what is possible for individuals. In the United States it has become the practice for teenagers to go to their high school proms (the major social event for a teenager) in limousines wearing expensive clothes bought specially for the occasion. Once that is the social practice, an individual family can only choose to refrain from such an extravagance at the cost of ostracizing their own children. In a growing economy with social mobility the tendency is for these standards of living to spiral up alongside the growth in income. But to the extent that it does so, people of good will find themselves feeling that they do not have much income to spare for charitable donations. This is the phenomenon that can allow Americans and Europeans who are incredibly wealthy by global standards to feel too financially strapped to be able to do more for the genuinely needy around the world. It is a source of anxiety. We know it is obscene that we live as we do in a world where people starve. Yet we feel like we cannot do otherwise.

My account above of how standard of living works in a dynamic economy draws heavily on an obscure economist from the early 20th century named Hazel Kyrk. She was not concerned

with this particular problem, but she did note that we are too focused on the question of what determines income and too little focused on the question of how well we spend it. She argues that these standards of living are formed socially with little rational consideration. One person gets a cell phone as a luxury. The practice grows. Step by step the cell phone becomes necessary. At no point do we stop and ask whether the rising standards of living are actually in service of genuine human flourishing. She argues that absent such an inquiry we should not simply assume that “high” (i.e. expensive) standards of living are simply better. Citing the Aristotelian axiom that we should not expect more precision than a given subject should bear, Kyrk advocates that we bring a spirit of scientific inquiry to the subject. We have no handy measure of what constitutes a genuinely good life, but surely conversation on the subject would help us get a better hold of what would constitute a genuinely good standard of living. And incidentally, such a conversation might help us stop this spiral of ever-rising demands on what it takes to live “becomingly”.

The Church has an opportunity to begin this sort of conversation. In *Centesimus Annus*, Pope John Paul II writes that

It is not wrong to want to live better; what is wrong is a style of life which is presumed to be better when it is directed toward “having” rather than “being,” and which wants to have more, not in order to be more but in order to spend life in enjoyment as an end in itself. It is therefore necessary to create lifestyles in which the quest for truth, beauty, goodness and communion with others for the sake of common growth are the factors which determine consumer choices, savings and investments.” (39)

As Kyrk’s analysis about the social nature of standards of living suggest, this is not a task that can be taken up easily by an individual. It is something that is culturally produced, and the only way to shift it is to begin to have conversations about what virtuous consumption might look like. The Church is a good locus for such conversations for two reasons. First, she is a community, and as such could at least in principle create a social context in which committed

Christians could seek together to understand what constitutes a genuinely good standard of living. The broader society might put pressure on families to spend on limousines and expensive formal wear for their teenager's proms, but if a counter culture develops in the Church, Catholic teenagers whose parents opt not to capitulate to such extravagance need not be socially ostracized by their Catholic peers whose parents are likewise pursuing a different vision of the good life. If we create a communal vision of what a good standard of living is, we are able to give one another social support in resisting the pressures to conform to the culture's disordered understanding of the good life. We can ask whether parishes typically have such a strong sense of community. But surely what's at stake here is a renewal of the Church's mission, since building a Christian community is a fundamental part of our task to witness to the gospel.

Second, the Church has resources for articulating why more is not the same thing as better. I find Thomas Aquinas's broad theological framework very helpful in this regard. In particular, I want to draw on Thomas's conception of creation as analogically related to God. There are multiple interpretations of Thomas's account of man's natural end in relationship to his supernatural end. Those discussions mirror a tension which has dogged Christian thought from the beginning. How do we balance our sense that created good is genuinely good with the teaching that our ultimate destination is for an eternal good? Is life but a shadow that ultimately means nothing in light of the sweet hereafter? Our modern sensibilities tend to veer away from that thought, on the perfectly sensible ground that creation here and now is a genuine good and there's something faulty with a mode of thought that dismisses it as an illusion or a distraction. But if we simply focus on the temporal good that is present to us, it seems like we must inevitably minimize the importance of God in our lives, lest God overwhelm our sense of the

importance of the temporal good. The secular impulse of modernity is closely connected to its elevation of the temporal good to a question of ultimate concern.

Following thinkers like David Burrell, Robert Sokolowski, Denys Turner and Kevin Staley, I find it useful to read Thomas as positing an analogical relationship between the two ends. The core idea is rooted in taking creation *ex nihilo* seriously. God alone is that which necessarily exists. Creation is a result of God's choice to share his goodness. Creation *ex nihilo* doesn't refer to a big bang sort of creation, but rather the notion that our every moment of existence depends entirely on God, the one necessary being, sustaining us in being. Because God is the ultimate existence, all aspects of creation are not only sustained by him, but also rooted in him, in the sense of reflecting something of God. There is nothing apart from God for us to reflect. If that's the case, the good life we pursue in temporal terms has to be a reflection of our ultimate end in God. Temporal human flourishing is a foretaste of the beatitude we will ultimately know. That solution allows us to say that human flourishing is a very real good. It is a reflection of God's goodness, the one that is directly accessible to us here and now. To renounce goodness as we find it in creation is to renounce the author of that goodness. At the same time, because we are made for infinite beatitude, we are not to mistake temporal goodness for our ultimate good. It is a real good, but only a foretaste of the good we are built for.

What is crucial here is that the two ends are analogically related – they are not measured on a common scale. Our desire for the infinite good which is God cannot be satisfied by an indefinite accumulation of finite goods. There is no stairway to heaven. Instead, our task is to mirror heaven, ordering our lives in order to best reflect that divine goodness in the way that is accessible now, in the form of finite goods. Thinking about how creation mirrors the Creator can give us some insight into what this looks like.

How does God communicate his infinite superabundant goodness in finite form? First, as Thomas argues, one way that God reflects his infinite goodness in finite creatures is by letting each individual creature reflect one facet of his simple supreme goodness. The analogy I use for this is to think of God's goodness as white light, and created goodness as the rainbow of colors that appear when the light is refracted through a prism. The goodness of the apple tells us something important about the goodness of God as does the goodness of an orange. On this account, created goods are essentially *not* fungible. As the adage goes, you cannot meaningfully add up apples and oranges. A world made up of an astonishing array of diverse goods collectively tells us something about God that no one good could tell us. Our world of exchange that measures value in monetary terms necessarily flattens out this essential diversity of goods, and can lead us to think that there is something essential about apples and oranges that can be added up after all. That in turn can lead us to the misconception that more is better. To the extent we let that lens shape our view, we will miss the full goodness that is before us. So, the infinite goodness of God is refracted in the finite world in the form of diverse goods and creatures.

But God is also one, which leads us to the second point which is that the finite world reflects God's unity through the ordering of goods to one another. Nature is a web of interconnections, holding all those diverse goods into a meaningful whole that collectively gives the best finite witness to God's infinite goodness. There are clearly lessons in all of this about the proper respect we should have for the environment as we pursue our economic affairs. In addition, it suggests an attitude towards our own relationship with created goods, namely seeing them as a project in participating in God's creation by ordering the goods that constitute our material way of life in a way that reflects the unity of our own lives. The aim is not to just get more stuff, but

rather to bring our material goods into a pattern that reflects the best of who we are and our appreciation for Gods' greater goodness.

Essentially what I am suggesting here is that a contemplative approach is necessary. As we contemplate the goodness of creation as a reflection of God's divine goodness, we learn to see the particular goods that surround us and the astonishing order between those goods. In that diversity and in those patterns of order lies a glimpse of the divine beauty, truth, and goodness. Our lives as consumers ought to be a matter of ordering a standard of living, a bundle of goods and services that reflect that beauty, truth, and goodness. The practice of fulfilling our natural and social needs should also be seen as a practice of giving witness to God. The analogical view keeps us mindful that our infinite desires cannot be satiated in the finite world, but instead channels those desires into the project of mirroring the eternal good we hope to eventually enjoy. Such a project is naturally bounded: a mirror is not a ladder. It is the sort of project that would allow us to see how much is enough.