



Caritas in Veritate



Group Study Session 3: Morality in Economic Life

PREPARATION

Total Session Time: 75 Minutes

Before the meeting

Distribute Pope Benedict XVI's 2009 encyclical *Caritas in Veritate*. You can order copies of the encyclical from www.usccbpublishing.org, or get the text of the encyclical online at www.vatican.va.

Copy and distribute the charts for *Caritas in Veritate* and *A Catholic Framework for Economic Life* at the end of these session instructions (pp. 8-10). Encourage participants to become familiar with the entire encyclical prior to the session, and especially those paragraphs from which the selections on the chart are taken.

If this is the group's first study session, copy and distribute the *Social Encyclical Primer* included at the end of this session's materials and ask participants to read it prior to the session.

Download, copy, and distribute *A Catholic Framework for Economic Life* from www.usccb.org/jphd/economiclife/pdf/a-catholic-framework-for-economic-life.pdf, or order cards or a poster of the Framework from USCCB Publishing at www.usccbpublishing.org/showproducts.cfm?FullCat=140.

Arrange the chairs in a circle and set up a prayer space with an open Bible on a low table in the center of the circle. Decorate the prayer space with a cloth, candles, and flowers (but be sure that these items do not obstruct the view of those around the circle when seated).

Open the Bible to Leviticus 19:9-13, 33-34 and select three persons ahead of time to read 1) the Scripture passage, 2) the selected paragraphs from *Caritas in Veritate*, and 3) the selected paragraphs from *A Catholic Framework on Economic Rights*. Ask them to read slowly, and for the Scripture reader to return the Bible to its place of honor after the reading.

For additional group study of *Caritas in Veritate*, see the other study sessions at www.usccb.org/jphd/caritasinveritate. For additional group study of Catholic social teaching, order *In the Footsteps of Jesus Resource Manual on Catholic Social Teaching* and the companion video from USCCB Publishing at www.usccbpublishing.org/productdetails.cfm?sku=5-499. Also, see the educational materials at www.usccb.org/sdwp/foreducators.shtml.

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INTRODUCTIONS

5 minutes

Remind everyone that the purpose of the gathering is to reflect in faith on Pope Benedict's encyclical *Caritas in Veritate* (*Charity in Truth*). Explain to participants that an "encyclical" is a letter that is a "teaching document" by the Holy Father. A "social encyclical" applies the consistent, traditional moral teachings of the Church to the social and economic challenges of the current day. The teaching letter *Caritas in Veritate* was written to address the current economic crisis, and deals with moral aspects of economic life, poverty and development, human rights and duties, environmental responsibility, and other moral and economic issues.

Invite everyone to briefly introduce himself or herself, and to share one word or phrase that captures how he or she feels when hearing the topic "Morality in Economic Life." Keep the introductions brief.

OPENING PRAYER

5 minutes

Invite everyone to place herself or himself in the presence of God.

Ask the first reader, selected before the session, to read Leviticus 19:9-13, 33-34.

Pause for silent reflection on the Word of God for about 20 seconds.

Next, the Leader should *pray*:

*Father, your truth is made known in your Word.
Guide us to seek the truth of the human person.
Teach us the way to love because you are love.*

*Jesus, you embody Love and Truth,
Help us to recognize your face in the poor.
Enable us to live out our vocation to bring love and justice to your people.*

*Holy Spirit, you inspire us to transform our world.
Empower us to seek the common good for all persons.
Give us a spirit of solidarity and make us one human family.*

We ask this through Christ our Lord. Amen.

Leader: Let us open ourselves to God's will for our world by praying in the words that Jesus taught us.

All: (recite in unison the Lord's Prayer)



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INTRODUCTORY DISCUSSION

10 minutes

If this is your group's first study session, ask participants to look at the *Social Encyclical Primer* handout (pp. 6-7). Ask them to read it prior to the session. Invite participants to discuss these three questions:

1. How do the scriptures and the teaching and example of Jesus call us to live our faith in the practice of charity, the pursuit of justice, and the search for peace?
2. Why does the Church speak out on social issues? What can the Church and its teaching offer our society and world?
3. How familiar are you with the Church's social teachings and the documents listed in the summary? Do any of the topics covered by past encyclicals catch your attention in particular? Why?

ENCYCLICAL EXCERPTS

5 minutes

Explain to the group that the two readers selected at the beginning of the session will now take turns reading the quotations from *Caritas in Veritate* by the Holy Father, and *A Catholic Framework for Economic Life* from the Catholic Bishops of the United States. (See the chart at the end of this study guide.)

Ask the participants to listen for similar messages or principles between the quotes from *Caritas in Veritate* and *A Catholic Framework for Economic Life*.

DISCUSSION

35 minutes

After the readers have read quotations, provide some guidelines for the discussion. Be sure that everyone has an opportunity to respond to each question. Remind the participants that the purpose of the discussion is to explore our faith, not to debate with one another. Some groups find it helpful to use the "mutual invitation" method to move the sharing along: each participant shares his or her reflections to a question, and then invites another person who has not yet shared to do so.

To help create a positive space for faith sharing, ask the participants to observe these simple guidelines:

Listen carefully.

Use "I" statements. (Take responsibility for what you express. Do not speak for "them.")

Help all to participate. (Do not dominate.)

Stay on the topic and stay focused on the Pope's message.

Be respectful and charitable at all times.

Use these questions to guide the discussion:

1. What similarities did you notice between *A Catholic Framework for Economic Life* from the Catholic bishops of the United States, and the quotations from *Caritas in Veritate* by Pope Benedict XVI?

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DISCUSSION QUESTIONS

2. Based on what you have read, what moral principles does our faith insist should help guide economic life?
3. Why does Pope Benedict XVI say that the economy needs “ethics” and that those ethics should be “people-centered” in order to function correctly?
4. According to *Caritas in Veritate*, in what ways has the current economic system not worked to the benefit of workers and the poor?
5. Why does Pope Benedict XVI say that both rich and poor countries benefit when we provide support to economically poor countries?
6. What are some moral responsibilities of workers, owners, managers, stockholders, and consumers in economic life? How can we help recognize the moral responsibilities we have?
7. How have your family and the people in your community been affected by the economic crisis? How has the crisis affected the economically poor in our nation or developing countries? How can you work to ensure that our leaders’ responses to the crisis benefit those who are most in need?
8. Pope Benedict XVI writes that the economic crisis has helped us to realize that we need “new rules” and a “new vision” to guide economic life. What might these new rules and this new vision look like?

FOLLOW-UP ACTION

8 minutes

In response to this brief discussion of the Holy Father’s encyclical *Caritas in Veritate*, we are called, as part of God's family, to “generate a new vision” of love and solidarity that includes economic life which is focused, first and foremost, on the human person (78). Invite members of the group to share ways they can act on what they have learned as family members, workers, owners, consumers and voters.

For example, participants could

Contact the diocesan representative for the Catholic Campaign for Human Development (www.usccb.org/cchd/) to see how the parish can support local groups that are working to address economic issues in your community.

Visit the USCCB “Catholic Teaching on Economic Life” Web page for ideas and resources for how the whole parish can get involved. See www.usccb.org/jphd/economiclife/.

Take action on alerts related to economic justice from USCCB’s Department of Justice, Peace and Human Development. View current action alerts at www.usccb.org/sdwp/takeaction.shtml.

Find out how the global poor are affected by economic issues, and how to respond. Visit the *Catholics Confront Global Poverty* Web page at www.usccb.org/globalpoverty.

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FOLLOW-UP ACTION

continued

Learn about Catholic Charities USA's *Campaign to Reduce Poverty in America* at www.catholiccharitiesusa.org.

You can find other ideas for action on the *Caritas in Veritate* Web page of the USCCB Department of Justice, Peace and Human Development at www.usccb.org/jphd/caritasinveritate.

CLOSING REFLECTION

5 minutes

Invite the participants to listen once again to the reading from Leviticus 19:9-13, 33-34 with this question in mind: What is the Word of God asking of me today? Re-read Leviticus 19:9-13, 33-34. After reading, pause for silent reflection on the question.

Then, invite the participants to share a word or a phrase that answers the question "What is the Word of God asking of me today?"

CLOSING PRAYER

2 minutes

Leader: Let us again open ourselves to God's will for our world by praying in the words of Jesus.

All: *(recite in unison the Lord's Prayer)*

OR

Leader: Let us close by offering intentions based on today's reflections and conversation. In a moment, I will start us off with a couple of examples. I invite you to then add your own. After each intention, we will respond, "Lord, hear our prayer."

We pray that we may understand that economic choices are moral choices and act accordingly. We pray to the Lord . . .

We pray that as consumers, we may remember that purchasing is a moral act. We pray to the Lord . . .

We pray for all corporations that do business abroad, that the rights of workers may be respected. We pray to the Lord . . .

We pray for economic and government leaders in our own nation, that they may keep in mind the interests of all, including workers, clients, suppliers, consumers, and the local and global communities. We pray to the Lord . . .

DISMISSAL or FELLOWSHIP

After participants are done offering intentions, conclude with the Lord's Prayer. Thank the participants for sharing their reflections, and wish them safe travel home. Or you may wish to invite participants to share in refreshments and fellowship after the session. Some groups may want to close with sharing the sign of peace.



Social Encyclical Primer



Pope Benedict XVI's encyclical *Caritas in Veritate* was signed and released in June 2009. This encyclical, or teaching document, is the latest in a series of social encyclicals written by our popes over the last 120 years, as the Church sought to apply its moral principles and social teaching to emerging economic and social problems.

Jesus Christ is both divine and human. In his person, he embodies what it is to live a fully human life. He is the model of how we are called to live. His teaching has both personal and social implications. These social encyclicals shine the light of the Gospel of Christ and the Church's moral teaching on changing social circumstances, to provide guidance and support to Christians as we seek to live our faith in the world. In this way, the teaching is both very traditional and ever new. In the words of Pope Benedict XVI in *Caritas in Veritate*:

The Church's social doctrine illuminates with an unchanging light the new problems that are constantly emerging. This safeguards the permanent and historical character of the doctrinal "patrimony" which, with its specific characteristics, is part and parcel of the Church's ever-living Tradition. Social doctrine is built on the foundation handed on by the Apostles to the Fathers of the Church, and then received and further explored by the great Christian doctors. This doctrine points definitively to the New Man, to the "last Adam [who] became a life-giving spirit" (1 Cor 15:45), the principle of the charity that "never ends" (1 Cor 13:8). It is attested by the saints and by those who gave their lives for Christ our Savior in the field of justice and peace. It is an expression of the prophetic task of the Supreme Pontiffs to give apostolic guidance to the Church of Christ and to discern the new demands of evangelization (12).

Here are highlights from some of the encyclicals that are part of the Church's modern body of social teaching:

[Rerum Novarum](#) (*On the Condition of Labor*) 1891, Pope Leo XIII – Essentially the beginning of modern Catholic social teaching, truly groundbreaking, and a foundational document for many subsequent encyclicals (see below). This encyclical addresses the plight of workers in the wake of the Industrial Revolution, touching on issues that include socialism, unbridled capitalism, a living wage, workers' rights, support for unions, and a rejection of class struggle. Pope Leo first articulated the principles that underlie the preferential option for the poor.

[Quadragesimo Anno](#) (*On the Reconstruction of the Social Order*) 1931, Pope Pius XI – Commemorating the 40th anniversary of *Rerum Novarum*, this encyclical offers an update on the state of labor and industrialization, and strong critiques of communism, unrestrained capitalism, class conflict, and inequalities. Pope Pius denounces the concentration of wealth and economic power, and calls for the reconstruction of the social order based on subsidiarity.

[Mater et Magistra](#) (*Christianity and Social Progress*) 1961, Pope John XXIII – Issued 70 years after *Rerum Novarum*, this encyclical looks to the Church as the "Mother and Teacher," calling the world to salvation and better social relationships. It looks at science and technology, noting their power to improve the human condition, but also to limit human freedoms, and calling on governments to safeguard human rights. Pope John expressed concerns for the growing gap between rich and poor



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nations, for the plight of farmers and rural areas, and for the arms race. The encyclical calls on wealthier nations to help poorer ones.

[Pacem in Terris](#) (*Peace on Earth*) 1963, Pope John XXIII – Issued only two months before the pope's death, this encyclical is the first to be directed to "all men of good will," instead of just to Catholics. In a response to the Cold War, the encyclical outlines necessary conditions for lasting world peace, looking at respect for human rights and disarmament. Pope John calls for the development of a world authority to protect the universal common good, condemns the arms race, and supports efforts to build peace.

[Populorum Progressio](#) (*On the Development of Peoples*) 1967, Pope Paul VI – This encyclical, which Pope Benedict's new encyclical commemorates, examines the economy on a global level, and addresses the rights of workers to decent work, just wages, decent working conditions, and to form and join unions. Pope Paul VI calls development the new name for peace, criticizes unjust economic structures that lead to inequality, and supports new international and social relationships.

[Laborem Exercens](#) (*On Human Work*) 1981, Pope John Paul II – Issued to mark the 90th anniversary of *Rerum Novarum*, this encyclical once again emphasizes the dignity of work and the rights of workers, and the priority of labor over capital. Pope John Paul also addresses disabled workers, emigration, materialism, and the spirituality of work.

[Sollicitudo Rei Socialis](#) (*On Social Concern*) 1987, Pope John Paul II – This encyclical honored *Populorum Progressio* on its 20th anniversary, offering solidarity as a central requirement of our faith and times. Pope John Paul critiques East-West blocs and other "structures of sin" that compromise the progress of poor nations, and calls for solidarity between rich and poor nations.

[Centesimus Annus](#) (*The Hundredth Year*) 1991, Pope John Paul II – On the 100th anniversary of *Rerum Novarum*, John Paul II reflected on the current state of issues that Leo XIII had addressed in his day. It focuses on the moral dimensions of economic life, the advantages and limitations of the market, the role of business, and the responsibilities and limitations of government.

[Evangelium Vitae](#) (*The Gospel of Life*) 1995, Pope John Paul II – An affirmation of the gift of human life and the need to protect it, this encyclical explored many threats to human life, including the evils of abortion, euthanasia, and the use of the death penalty. It called the Church to be "a people of life and for life."

[Deus Caritas Est](#) (*God is Love*) 2005, Pope Benedict XVI – Benedict's first encyclical emphasized the connections between love of God and love of neighbor. Pope Benedict wrote the Church could no more neglect charity than it could Scripture or the sacraments. He located love of the poor at the center of Catholic life.

[Caritas In Veritate](#) (*Charity in Truth*) 2009, Pope Benedict XVI – Anticipated since 2007, this encyclical follows up on the themes of Pope Paul VI's *Populorum Progressio*, calling it the *Rerum Novarum* of the present age. It deals with the ethics of contemporary economics; poverty and development; global solidarity; charity, justice, and the common good; rights and duties; and care for creation, among other topics.



Caritas in Veritate and *Morality in Economic Life*



<i>Caritas in Veritate</i> Pope Benedict XVI	<i>A Catholic Framework for Economic Life</i> Catholic Bishops of the United States
<p>“The Church's social doctrine has always maintained that <i>justice must be applied to every phase of economic activity</i>, because this is always concerned with man and his needs” (37).</p> <p>“The economic sphere is neither ethically neutral, or inherently inhuman or opposed to society. It is part and parcel of human activity and precisely because it is human, it must be structured and governed in an ethical manner” (36).</p>	<p>As followers of Jesus Christ and participants in a powerful economy, Catholics in the United States are called to work for greater economic justice in the face of persistent poverty, growing income gaps, and increasing discussion of economic issues in the United States and around the world. We urge Catholics to use the following ethical framework for economic life as principles for reflection, criteria for judgment and directions for action. These principles are drawn directly from Catholic teaching on economic life.</p>
<p>“I would like to remind everyone, especially governments engaged in boosting the world's economic and social assets, that the <i>primary capital to be safeguarded and valued is man, the human person in his or her integrity</i>: ‘Man is the source, the focus and the aim of all economic and social life¹’ (25).</p>	<p>1. The economy exists for the person, not the person for the economy.</p>
<p>“<i>The economy needs ethics in order to function correctly</i> — not any ethics whatsoever, but an ethics which is people-centered” (45).</p> <p>“The conviction that the economy must be autonomous, that it must be shielded from ‘influences’ of a moral character, has led man to abuse the economic process in a thoroughly destructive way” (34).</p>	<p>2. All economic life should be shaped by moral principles. Economic choices and institutions must be judged by how they protect or undermine the life and dignity of the human person, support the family and serve the common good.</p>
<p>“The dignity of the individual and the demands of justice require, particularly today, that economic choices do not cause disparities in wealth to increase in an excessive and morally unacceptable manner²” (32).</p> <p>“The poor are not to be considered a ‘burden,’ but a resource, even from the purely economic point of view” (35).</p>	<p>3. A fundamental moral measure of any economy is how the poor and vulnerable are faring.</p>



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<i>Caritas in Veritate</i> Pope Benedict XVI	<i>A Catholic Framework for Economic Life</i> Catholic Bishops of the United States
<p>“Charity demands justice: recognition and respect for the legitimate rights of individuals and peoples” (6).</p> <p>“The right to food, like the right to water, has an important place within the pursuit of other rights, beginning with the fundamental right to life” (27).</p>	<p>4. All people have a right to life and to secure the basic necessities of life, such as food, clothing, shelter, education, health care, safe environment, and economic security.</p>
<p>“In many cases, poverty results from a <i>violation of the dignity of human work</i>, either because work opportunities are limited ..., or because a low value is put on work and the rights that flow from it, especially the right to a just wage and to the personal security of the worker and his or her family” (63).</p>	<p>5. All people have the right to economic initiative, to productive work, to just wages and benefits, to decent working conditions as well as to organize and join unions or other associations.</p>
<p>“Unemployment today provokes new forms of economic marginalization. . . Being out of work or dependent on public or private assistance for a prolonged period undermines the freedom and creativity of the person and his family and social relationships, causing great psychological and spiritual suffering” (25).</p>	<p>6. All people, to the extent they are able, have a corresponding duty to work, a responsibility to provide for the needs of their families and an obligation to contribute to the broader society.</p>
<p>“If the market is governed solely by the principle of the equivalence in value of exchanged goods, it cannot produce the social cohesion that it requires in order to function well. Without internal forms of solidarity and mutual trust, the market cannot completely fulfill its proper economic function” (35).</p>	<p>7. In economic life, free markets have both clear advantages and limits; government has essential responsibilities and limitations; voluntary groups have irreplaceable roles, but cannot substitute for the proper working of the market and the just policies of the state.</p>
<p>“Economic activity . . . needs to be <i>directed towards the pursuit of the common good</i>, for which the political community in particular must also take responsibility. Therefore, it must be borne in mind that grave imbalances are produced when economic action, conceived merely as an engine for wealth creation, is detached from political action, conceived as a means for pursuing justice through redistribution” (36).</p>	<p>8. Society has a moral obligation, including governmental action where necessary, to assure opportunity, meet basic human needs, and pursue justice in economic life.</p>



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<i>Caritas in Veritate</i> Pope Benedict XVI	<i>A Catholic Framework for Economic Life</i> Catholic Bishops of the United States
<p>“There is also increasing awareness of the need for greater <i>social responsibility</i> on the part of business ... <i>Business management cannot concern itself only with the interests of the proprietors, but must also assume responsibility for all the other stakeholders who contribute to the life of the business: the workers, the clients, the suppliers of various elements of production, the community of reference</i>” (40).</p> <p>“It is good for people to realize that purchasing is always a moral — and not simply economic — act. Hence <i>the consumer has a specific social responsibility</i>” (66).</p>	<p>9. Workers, owners, managers, stockholders and consumers are moral agents in economic life. By our choices, initiative, creativity and investment, we enhance or diminish economic opportunity, community life and social justice.</p>
<p>“The global market has stimulated ... on the part of rich countries, a search for areas in which to outsource production at low cost ... These processes have led to a <i>downsizing of social security systems</i> as the price to be paid for seeking greater competitive advantage in the global market, with consequent grave danger for the rights of workers, for fundamental human rights” (25).</p> <p>“Through support for economically poor countries by means of financial plans inspired by solidarity — so that these countries can take steps to satisfy their own citizens' demand for consumer goods and for development — not only can true economic growth be generated, but a contribution can be made towards sustaining the productive capacities of rich countries that risk being compromised by the crisis” (27).</p>	<p>10. The global economy has moral dimensions and human consequences. Decisions on investment, trade, aid and development should protect human life and promote human rights, especially for those most in need wherever they might live on this globe.</p>
<p>“The current crisis obliges us to re-plan our journey, to set ourselves new rules The crisis thus becomes <i>an opportunity for discernment, in which to shape a new vision for the future.</i>” (21).</p> <p>“On this earth there is room for everyone: here the entire human family must find the resources to live with dignity, through the help of nature itself — God's gift to his children — and through hard work and creativity” (50).</p>	<p>According to Pope John Paul II in <i>Centesimus Annus</i>, the Catholic tradition calls for a “society of work, enterprise and participation” which “is not directed against the market, but demands that the market be appropriately controlled by the forces of society and by the state to assure that the basic needs of the whole society are satisfied.” All of economic life should recognize the fact that we all are God’s children and members of one human family, called to exercise a clear priority for “the least among us.”</p>

¹ Second Vatican Ecumenical Council, Pastoral Constitution on the Church in the Modern World *Gaudium et Spes*, 63.

² Paul VI, Encyclical Letter *Populorum Progressio*, 33: *loc. cit.*, 273-274.