

# Wealth, Poverty, and Economic Inequality: A Christian Virtue Response

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# WEALTH, POVERTY AND ECONOMIC INEQUALITY: A CHRISTIAN VIRTUE RESPONSE

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# **Wealth, Poverty and Economic Inequality: A Christian Virtue Response**

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Director: James F. Keenan, SJ, Ph.D.

This dissertation argues that both wealth and poverty function as moral luck to impede the pursuit of virtue and that economic inequality worsens the problem.

I begin with a chapter describing the state of economic inequality today, asking whether economic inequality is a problem distinct from poverty. I conclude that it is, for three reasons: inequality causes many social ills traditionally associated with poverty; it self-perpetuates; and—the argument I advance throughout the dissertation—inequality functions as moral luck to harm virtue. In the next chapter, I argue for a Christian virtue account of moral luck. Moral luck is a term used by feminist philosophers to describe the impact of life circumstances on persons' ability to pursue virtue. I examine Scripture, Aquinas, and the work of womanist theologians to propose a Christian virtue account of moral luck that acknowledges both the pervasiveness of sin and Christian hope for God's promised redemption.

In the third chapter, I draw on Aquinas and contemporary virtue theorists to provide rich descriptions of the eight virtues I will consider throughout the dissertation. I describe a new virtue taxonomy: cardinal virtues of prudence, justice, and humility; "daughter" virtues of solidarity, fidelity and self-care; and helper virtues of temperance and fortitude.

To understand how inequality functions as moral luck, we must first understand how wealth and poverty affect our pursuit of virtue. I continue with a chapter describing the impact of wealth, which I define as "having more than we

need,” on the virtues in my taxonomy. Blending resources from psychology, sociology and theology, I conclude that wealth impacts the pursuit of virtue in two major ways: by endowing the wealthy person with *hyperagency*, or greater power, freedom and choice than that enjoyed by others; and by becoming an end in itself. This does not mean that wealth has a unilaterally negative impact on the pursuit of virtue; for example, I argue that wealth can help in pursuing the virtue of self-care.

In the next chapter, I assess how poverty, which I define as being unable to meet one’s needs or meeting them only through constant and precarious struggle, functions as moral luck. Consulting social science, memoirists and journalists who write about poverty, and liberation theologians, I show that key issues in poverty’s impact on virtue include scarcity, which impacts cognitive processing and can limit access to certain virtuous practices, and diminished self-regard. This does not mean that poverty has a unilaterally negative impact on the pursuit of virtue; for example, a variety of evidence suggests that poverty encourages the virtue of solidarity.

My final chapter shows how inequality exacerbates the impact of wealth and poverty on virtue in terms of hyperagency, wealth as an end in itself, scarcity and self-regard. I offer suggestions for future Christian ethical work on moral luck and responses to the impact of economic inequality on virtue. These include practical economic solutions to reduce inequality and theological solutions including encounter, conversion, satisfaction with contentment, and dependence on God. I suggest that the Christian community can respond to the impact of economic inequality on virtue through political action; a renewed approach to tithing and aid; and creating sites for encounter between the rich and the poor.

# Table of Contents

<b>TABLE OF CONTENTS .....</b>	<b>I</b>
<b>ACKNOWLEDGEMENTS .....</b>	<b>IV</b>
<b>CHAPTER 1: GROUNDWORK .....</b>	<b>1</b>
<b>Background On Inequality .....</b>	<b>1</b>
Economic Causes of Rising Inequality .....	4
How Much Inequality? .....	7
<b>Why be concerned about inequality? .....</b>	<b>8</b>
<b>Inequality, Rather Than Poverty, Causes Many Social Ills .....</b>	<b>8</b>
Inequality Contributes to Competitive Consumption .....	14
Inequality Hinders Growth .....	15
<b>Inequality Self-Perpetuates .....</b>	<b>18</b>
Inequality Affects Political Voice .....	19
Inequality Decreases Social Mobility .....	23
Inequality Harms Childhood Development and Life Prospects .....	25
Inequality Self-Perpetuates through $r > g$ .....	27
<b>Inequality Functions as Moral Luck to Harm Virtue .....</b>	<b>30</b>
Decreased Empathy .....	30
Dehumanization .....	32
Violence, Fear and Punishment .....	33
Is Inequality A Problem? .....	35
Catholic Social Thought .....	40
Inequality Shaping Morality .....	42
<b>A Void: The impact of economic inequality on virtue .....</b>	<b>45</b>
Poverty and Wealth Convey Self-Relevant Messages .....	45
<b>Conclusion .....</b>	<b>49</b>
 <b>CHAPTER 2: TOWARD A CHRISTIAN VIRTUE ACCOUNT OF MORAL LUCK .....</b>	 <b>51</b>
<b>Background on Virtue .....</b>	<b>52</b>
<b>What Makes Christian Virtue Christian? .....</b>	<b>57</b>
<b>Structures, Injury and Luck: Approaches to the Impact of Circumstance on Morality .....</b>	<b>60</b>
<b>Moral Luck in Philosophy .....</b>	<b>66</b>
<b>Moral Luck in Christian Ethics .....</b>	<b>82</b>
Moral Luck in Scripture: A Few Examples .....	82
Moral Luck in Thomas Aquinas .....	83
Womanist Theologians and Moral Luck .....	90
<b>Conclusion: Toward an Account of Moral Luck in Christian Virtue Ethics .....</b>	<b>98</b>
 <b>CHAPTER 3: A VIRTUE TAXONOMY FOR APPROACHING WEALTH AND</b>	
<b>POVERTY .....</b>	<b>101</b>
<b>Cardinal virtues .....</b>	<b>102</b>
Prudence .....	102
Justice .....	107
Humility .....	109
<b>Daughter virtues .....</b>	<b>116</b>
Solidarity .....	116

Fidelity.....	122
Self-care .....	127
<b>Helper Virtues.....</b>	<b>131</b>
Temperance.....	131
Fortitude.....	136
<b>Conclusion .....</b>	<b>141</b>

<b>CHAPTER 4: HOW WEALTH AFFECTS VIRTUE .....</b>	<b>143</b>
Introduction.....	143
Who is Wealthy? .....	145
How Wealth Affects Virtue.....	150
Prudence.....	151
Justice.....	158
Fidelity.....	168
Solidarity .....	174
Self-care.....	178
Temperance.....	183
Fortitude .....	190
Conclusion .....	194

<b>CHAPTER 5: THE IMPACT OF POVERTY ON VIRTUE .....</b>	<b>196</b>
Who is poor? .....	196
Isn't it a problem to say that poverty can impede the pursuit of virtue?.....	201
How does poverty affect virtue? .....	208
Prudence.....	209
Justice.....	219
Humility .....	225
Solidarity .....	230
Fidelity.....	237
Self-care.....	244
Temperance.....	249
Fortitude .....	253
Conclusion .....	256

<b>CHAPTER 6: HOW INEQUALITY IMPACTS VIRTUE .....</b>	<b>258</b>
Introduction.....	258
Wealth and Virtue in Unequal Societies.....	258
Poverty and Virtue in Unequal Societies.....	262
Contributions of This Work.....	265
Suggestions for Future Work on Moral Luck .....	267
Possible Solutions.....	269
Practical Economic Solutions.....	271
Theological Solutions .....	275
Encounter .....	275
Conversion.....	277
Satisfaction with contentment .....	279
Dependence on God .....	280
<b>Practices for the Christian Community .....</b>	<b>281</b>
Political Action .....	282
Rethinking Tithing And Aid.....	283
Sites of Encounter .....	285
<b>Conclusion .....</b>	<b>287</b>

<b>BIBLIOGRAPHY .....</b>	<b>289</b>
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## Chapter 1: Groundwork

In this chapter, I provide background on contemporary economic inequality within and across nations. I provide three overlapping answers to the question of whether, and why, we should be concerned about economic inequality. First, I show that inequality correlates with many social ills, including poor health and early death. Second, inequality does not have neutral effects on societies, but instead self-perpetuates. Absent significant intervention, inequality changes economic and social systems to make it progressively less likely that an unequal society will return to being more egalitarian. Finally, inequality harms morality, a contention which is the focus of this dissertation.

To demonstrate that my work meets a need, I go on to describe previous theological work on inequality, which is relatively rare and diffuse. I point out a lacuna in that work: the impact of inequality on moral formation has yet to be substantially addressed. Laying the groundwork for the work ahead, I conclude by pointing out that wealth and poverty carry powerful societal messages about the intrinsic worth of individual people.

### Background On Inequality

First, a brief description of the face of economic inequality today. Extreme economic inequality is present both within and across national boundaries.<sup>1</sup> An Oxfam International study recently reported that sixty-two individuals own the

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<sup>1</sup> Both income inequality and wealth inequality are significant for the purposes of this dissertation. I use “economic inequality” as a general term to refer to either or both.

same amount of wealth as the poorest half of the world's population.<sup>2</sup> In the U.S. today, as much as 50 percent of national yearly income (from both employment earnings and investments) is captured by the top 10 percent of earners, with as much as 20 percent going to the richest 1 percent. In periods now synonymous with extreme inequity—the Ancien Régime and the Gilded Age—France and Britain had similarly unequal economic structures.<sup>3</sup> Economist Thomas Piketty suggests that inequality in the U.S. could exceed that seen during those periods. By the year 2030, the U.S. could set a record for inequality, with the top 10 percent of earners taking home 60 percent of national income and less than 15 percent going to the bottom half.<sup>4</sup> This is especially likely if U.S. society finds ways to morally justify such extreme inequality.<sup>5</sup> Within nations, economic inequality often intersects with other systems of domination, such as gender and race. For example, in the U.S., Black households earn less income and hold less wealth than white households, and racialized wealth inequality is much higher than that of income.<sup>6</sup>

Many countries, wealthy and poor alike, have seen inequality increase in the past decade. Since 2007, inequality has risen in the U.S., the UK and most Western European countries, as well as in the rapidly growing economies of China, India and

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<sup>2</sup> "62 People Own Same as Half World," *Oxfam GB*, January 18, 2016, <http://www.oxfam.org.uk/media-centre/press-releases/2016/01/62-people-own-same-as-half-world-says-oxfam-inequality-report-davos-world-economic-forum>. Incredibly, and reflective of the pace of growing inequality today, that number has shrunk since I started this dissertation in 2014, when the number of individuals who owned the same wealth as half the world's population was 80.

<sup>3</sup> Thomas Piketty, *Capital in the Twenty-First Century*, trans. Arthur Goldhammer (Cambridge Massachusetts: The Belknap Press of Harvard University Press, 2014), 263.

<sup>4</sup> *Ibid.*, 264.

<sup>5</sup> *Ibid.*

<sup>6</sup> Kay Lehman Schlozman, Sidney Verba, and Henry E Brady, *The Unheavenly Chorus: Unequal Political Voice and the Broken Promise of American Democracy* (Princeton ; Oxford: Princeton University Press, 2012), 76.

Indonesia.<sup>7</sup> “The world clearly seems to have entered a phase in which rich and poor countries are converging in income,”<sup>8</sup> says Piketty, with growth slowing in postindustrial regions—the U.S. and Western Europe—and increasing in countries like China and India. In the U.S. this has been touted as a positive corrective force, which could ultimately bring the majority of Indian and Chinese workers to parity of lifestyle with U.S. Americans.<sup>9</sup> But the reality is not so encouraging. In those poorer nations for which Piketty was able to obtain data, patterns of inequality appear to mimic those in the U.S., with the wealthiest one percent taking home around 15 percent of national income, compared to around 20 percent of national income going to the highest-earning centile in the U.S.<sup>10</sup> This suggests that the profits being made in poor but rapidly growing nations like China and India are accumulating to a few rich individuals, leaving the majority of workers who contribute to the growth behind.

However, Latin America, historically the most unequal region of the globe, has reduced inequality in recent years while it rose elsewhere. OXFAM attributes this trend to more transparent, accountable governments which have adopted more progressive tax policies and increased public spending to benefit the poor. While

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<sup>7</sup> Pedro Olinto and Jaime Saavedra, “An Overview of Global Income Inequality Trends,” *World Bank - Inequality in Focus* 1, no. 1 (2012): 3; Greg Morcroft, “Global Income Inequality: The Story In Charts,” *International Business Times*, December 24, 2013, <http://www.ibtimes.com/global-income-inequality-story-charts-1519376>.

<sup>8</sup> Piketty, *Capital in the Twenty-First Century*, 67.

<sup>9</sup> Tyler Cowen, “Income Inequality Is Not Rising Globally. It’s Falling,” *The New York Times*, July 19, 2014, <http://www.nytimes.com/2014/07/20/upshot/income-inequality-is-not-rising-globally-its-falling-.html>.

<sup>10</sup> Piketty, *Capital in the Twenty-First Century*, 326.

more remains to be done, OXFAM holds up Latin America's recent improvements as proof that policy approaches can work to reduce extreme inequality.<sup>11</sup>

### *Economic Causes of Rising Inequality*

Among wealthy nations, the United States consistently ranks as one of the most unequal in the world.<sup>12</sup> For this reason and because I am a U.S. citizen, I will pay particular attention to patterns of inequality in the U.S. in this dissertation.

While one might imagine that the high incomes of American celebrities are responsible for outsize levels of U.S. inequality, in fact, athletes and performers make up only 3 percent of the top one-thousandth of U.S. income appropriators.<sup>13</sup>

According to economist Thomas Piketty, economic factors that *do* contribute significantly to today's rising inequality are rising incomes of a small group of extremely well-paid managers; lower tax rates on the highest incomes; and government funding itself through debt instead of taxes. These factors have all been in place in the U.S. and most other rich economies during a time of global economic growth.<sup>14</sup>

Piketty attributes an unprecedented increase in inequality in the U.S. and other rich nations after 1980 in part to the staggeringly high incomes earned by high-level managers at large companies, who were often able to set their own

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<sup>11</sup> Ricardo Fuentes-Nieva and Nicholas Galasso, "Working for the Few: Political Capture and Economic Inequality" (Oxfam International, January 20, 2014), 24–25, <http://www.oxfam.org/sites/www.oxfam.org/files/bp-working-for-few-political-capture-economic-inequality-200114-en.pdf>.

<sup>12</sup> OECD, "Crisis Squeezes Income and Puts Pressure on Inequality and Poverty.," 2013, <http://www.oecd.org/els/soc/OECD2013-Inequality-and-Poverty-8p.pdf>.

<sup>13</sup> Göran Therborn, *The Killing Fields of Inequality* (Cambridge: Polity, 2013), 21.

<sup>14</sup> Of course, economic factors are not the only drivers of inequality. As I will discuss throughout the dissertation, social factors, including disparities in education and incarceration, and moral factors, including apathy and greed, contribute as well.

compensation without any clear correlation to their own productivity (also known as “payment for luck”).<sup>15</sup> Changes in law that lowered the top marginal tax rate encouraged workers at this level to demand astronomically high wages and benefits.<sup>16</sup> Under midcentury tax rates, for example, a significant amount of today’s extreme executive pay would have gone to taxes.<sup>17</sup> Similar increases in the number of highly salaried “supermanagers” took place in Great Britain, Canada and Australia over the same period.<sup>18</sup> Piketty concludes, “The history of the distribution of wealth has always been deeply political, and it cannot be reduced to purely economic mechanisms [...] the resurgence of inequality after 1980 is due largely to the political shifts of the past several decades, especially in regard to taxation and finance.”<sup>19</sup>

Another political choice that contributes to inequality is the decision to fund the state through debt rather than taxation. For Piketty, following Marx, public debt is in some ways “a tool of private capital.”<sup>20</sup> Instead of paying higher taxes to provide needed revenues for government, wealthy citizens who loan government money by purchasing bonds come to hold power over all the taxpayers, rich and poor, who are expected to pay it back. In practice, government debt is usually held by a minority of wealthy citizens and thus constitutes an inequality in power.<sup>21</sup>

Part of the difficulty in addressing global and intranational inequality, Piketty says, is a lack of transparency about its true extent. Disturbingly, he finds that some

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<sup>15</sup> Piketty, *Capital in the Twenty-First Century*, 24.

<sup>16</sup> *Ibid.*, 335.

<sup>17</sup> *Ibid.*, 509–510.

<sup>18</sup> *Ibid.*, 315.

<sup>19</sup> *Ibid.*, 20.

<sup>20</sup> *Ibid.*, 131.

<sup>21</sup> *Ibid.*, 135.

governments of poorer countries, including India's, have recently limited the transparency of their income data, possibly attempting to conceal growing inequality.<sup>22</sup> However, even nations like the U.S. where transparency is official policy are not able to give a fully clear picture of inequality. For example, some reporting agencies group the top 10 percent of earners together, so that no more is known about their income than that it is above a certain figure. "The decision to ignore the top end is hardly neutral," says Piketty: "the official reports of national and international agencies are supposed to inform public debate about the distribution of income and wealth, but in practice they often give an artificially rosy picture of inequality."<sup>23</sup> (Similarly, while the poverty rate itself has remained relatively stable in the U.S. since the 1960s, many families who were already below the poverty line have become poorer, a fact that is obscured if one only looks at the official federal poverty level.<sup>24</sup>)

In a finding that underscores the need for transparency about economic inequality, a Harvard Business School researcher found that most U.S. Americans underestimate the true extent of national inequality: they think the U.S. is significantly more egalitarian than is in fact the case. Furthermore, if they were able to influence the economy, most U.S. people would prefer it be more egalitarian than they already think it is, that is, far more egalitarian than the reality.<sup>25</sup> This demonstrates that inequality, little discussed until the past decade, has quickly

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<sup>22</sup> Ibid., 328–329.

<sup>23</sup> Ibid., 267–268.

<sup>24</sup> Schlozman, Verba, and Brady, *The Unheavenly Chorus*, 73.

<sup>25</sup> Michael I. Norton and Dan Ariely, "Building a Better America—One Wealth Quintile at a Time," *Perspectives on Psychological Science* 6, no. 1 (2011): 9–12; Elizabeth Gudrais, "Loaded Perceptions: What We Know about Wealth," *Harvard Magazine*, December 2011, <http://harvardmagazine.com/2011/11/what-we-know-about-wealth>.



become a matter of national concern, although its true extent remains poorly understood.

### *How Much Inequality?*

When I criticize inequality, I am sometimes met with the call to define an acceptable level of inequality, as if preferring one level of inequality might eliminate my views from consideration, while supporting another would establish me as a serious interlocutor. Sociologist Göran Therborn must have met with similar resistance, as he says that “As [economist Amartya] Sen has argued with respect to justice, one needs no ‘transcendental’ definition of the optimum to be able to compare, to recognize whether inequality is mounting or declining, or whether it is greater in the UK than, say, Germany.”<sup>26</sup> Therborn finds in Sen’s account of capabilities a practical extension of Marx’s “to each according to their need.” With Sen, Therborn holds we should strive for “equality of capability to function fully as a human being.” In my view, demands for naming an ideal level of inequality prior to dialogue function as a derailing tactic to discussing it at all. I don’t believe the U.S., or the world, is in any danger of veering toward “too much” economic egalitarianism, or that raising up the problems of economic inequality should be regarded as synonymous with rejecting markets and private property.

Some thinkers who find today’s high levels of inequality unacceptable suggest the only acceptable response is to move beyond capitalism. One such view is that of theologian Joerg Rieger, which I will discuss later in this chapter.<sup>27</sup> While I

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<sup>26</sup> Therborn, *The Killing Fields of Inequality*, 40–42.

<sup>27</sup> See also Karen Bray’s critique of Piketty, Karen Bray, “A Revolution of Values?,” *Cosmologics Magazine*, October 16, 2014, <http://cosmologicsmagazine.com/karen-bray-a-revolution-of-values/>.

recognize the worth of such proposals in their opening of imaginative space for change, I take a different approach. I agree with Thomas Piketty that contrary to Marxist claims, “private property and the market economy do not serve solely to ensure the domination of capital over those who have nothing to sell but their labor power. They also play a useful role in coordinating the actions of millions of individuals, and it is not so easy to do without them.”<sup>28</sup>

### **Why be concerned about inequality?**

Across disciplines, interest in economic inequality has surged over the past decade. This is another way of saying that viewing inequality as a problem, or treating it as an issue distinct from poverty, is relatively new. While one still meets with resistance on both counts, I believe that today’s level of economic inequality is a problem, and that there are good reasons to deal with inequality as an issue distinct from poverty. Below I present three reasons to be concerned with inequality as an issue distinct from poverty: inequality correlates with and causes many social ills, more so than poverty alone; it self-perpetuates, making unequal societies even more so; and it causes moral harm. I will explore each of these points at some length.

### **Inequality, Rather Than Poverty, Causes Many Social Ills**

In conversations about inequality, many first ask whether inequality is a problem to be considered separately from the problem of poverty. That is, if a society were able to raise the living standards of even the poorest people to a dignified level, would a high level of societal inequality still be a cause for concern?

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<sup>28</sup> Piketty, *Capital in the Twenty-First Century*, 531–32.

We would expect to regard inequality as an issue distinct from poverty if we found that some, or even many, of the social ills usually thought to be associated with poverty are correlated with or caused by economic inequality instead. As many researchers have shown, this is in fact the case. Inequality correlates to or even causes many significant social problems, including poor health outcomes and early death, and it predicts these evils better than poverty. Wealthy, middle class and poor people are all affected by increased levels of these problems in unequal society, although poor people are affected the most, and researchers believe that reducing levels of inequality would effectively address increased prevalence of these ills. Inequality increases competitive consumption with negative effects on quality of life. And inequality constrains economic growth, which causes suffering in and of itself and reduces the potential for society to be able to raise the living standards of the poor through economic growth alone.

Sociologist Göran Therborn said this in his provocatively titled book *The Killing Fields of Inequality*:

[Inequality] has many effects: premature death, ill-health, humiliation, subjection, discrimination, exclusion from knowledge or from mainstream social life, poverty, powerlessness, stress, insecurity, anxiety, lack of self-confidence and of pride in oneself, and exclusion from opportunities and life-chances [...] Inequality kills.<sup>29</sup>

Indeed, the negative effect of extreme inequality on life expectancy is well documented. Many groups of poorer U.S. people have suffered declining life expectancy in recent years, even as economic growth continued, leading journalist Barbara Ehrenreich to conclude “Only AIDS in southern Africa and the restoration of

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<sup>29</sup> Therborn, *The Killing Fields of Inequality*, 7.

capitalism in Russia have had a more lethal impact than the U.S. social polarization in the boom years of Clinton and Bush.”<sup>30</sup> In Western Europe in recent decades, poorer people gained life expectancy more slowly than richer people as inequality increased: people in every class could expect to live longer than those born earlier, but the effect was stronger for wealthier people. However, in the U.S., Russia and the Ukraine, poorer people actually *lost* life expectancy over a period of decades. In those countries, the average lifespan for poor people in times of higher inequality was shorter than it had been in decades when society was more equal.<sup>31</sup>

A 2013 study suggests the cause of inequality’s harmful impact on life expectancy. Researchers found that U.S. white women without high school diplomas had lost five years of life expectancy: they could expect to live on average five years less than the generation before them could. People of color overall still have shorter life expectancies than white people, but such a rapid decline for poor, uneducated white women means many in this group are dying very early in life—in their twenties, thirties and forties. One theory is that the decline in employment opportunity for the least-educated people has negative impacts on health, diminishing social opportunities and contributing to early mortality. In the view of one observer, these women are dying early not simply because of poverty, but because of the “desperation” born of diminished opportunity.<sup>32</sup> Therborn concurs with this view: he says the reduced lifespan of poorer people in unequal societies likely ties to “psychosomatic consequences of different class or status situations.

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<sup>30</sup> Ibid.

<sup>31</sup> Ibid., 9.

<sup>32</sup> Monica Potts, “What’s Killing Poor White Women?,” *The American Prospect*, September 3, 2013, <http://prospect.org/article/whats-killing-poor-white-women>.

Lack of respect and lack of control of your life and work situation are bad for your health and increase your risk of premature death.”<sup>33</sup> He cites longitudinal studies suggesting that unemployment produces extra deaths even when researchers control for unhealthy stress relievers such as use of alcohol and tobacco.<sup>34</sup>

Unequal societies display what is called a “health gradient:” poor health and early death are disproportionately concentrated in the lives of the poor. Researchers became interested in the impact of inequality on health when they noticed that the overall wealth of a country is not a good predictor for the health of its citizens. For example, the U.S. has an average life expectancy a few years lower than that of Norway, which has similar average income to the U.S.. Meanwhile, Japan has the highest average life expectancy of any wealthy country, but its average national income is only in the middle of wealthy countries.<sup>35</sup> Disparate lifespans accompany economic inequality within societies, as well as between nations. For example, in Sweden in 2010, the discrepancy in life expectancy between men in a middle-class area and men in a poor rural area was higher than the gap in average life expectancies between Sweden and much-poorer Egypt.<sup>36</sup>

That said, a remarkable fact about the impact of inequality on public health and other social ills is that inequality tends to increase such evils *disproportionately* among the poor, but by no means *only* among the poor. Middle-class and wealthy people also experience more health problems in highly unequal societies than they

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<sup>33</sup> Therborn, *The Killing Fields of Inequality*, 82–83.

<sup>34</sup> *Ibid.*, 10.

<sup>35</sup> Kate Pickett and Richard Wilkinson, *The Spirit Level: Why Greater Equality Makes Societies Stronger*. (New York: Bloomsbury, 2011), 12. Refers to chart 1.3.

<sup>36</sup> Therborn, *The Killing Fields of Inequality*, 110.

do in more egalitarian ones, so reducing inequality and its attendant social dysfunctions stands to benefit middle-class and wealthy people as well. In unequal societies, according to researchers, “the effects of inequality are not confined just to the least well-off: instead, they affect the vast majority of the population [... In a society with a socioeconomic health gradient, you] could take away all the health problems of the poor and leave most of the problem of health inequalities untouched.”<sup>37</sup>

Jonathan Mann, a physician and public health advocate, noted that while the existence of a health gradient related to socioeconomic status has long been recognized, few researchers have bothered to ask *why* one exists. While it seems intuitively logical that desperate poverty would have negative effects on health, that one rung of the middle class would experience slightly better health than the next lowest rung—which is indeed the case—is less intuitive. Mann finds much for public health to do in understanding this gradient, and suggests, among other things, developing language to describe and quantify the “dignity-denying events” that likely play a major role in harming well-being up and down the economically unequal social ladder.<sup>38</sup> As we will see, socioeconomic gradients exist with regard to many other goods, including education, in unequal societies, and a better understanding of “dignity-denying events” would likely help improve equality in these areas as well.

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<sup>37</sup> Pickett and Wilkinson, *The Spirit Level*, 181.

<sup>38</sup> Jonathan M. Mann, “Medicine and Public Health, Ethics and Human Rights,” *Hastings Center Report* 27, no. 3 (May 6, 1997): 6–13, doi:10.2307/3528660.

A useful and comprehensive source on the relationship of inequality to social problems is the 2009 book *The Spirit Level*, by epidemiologists Richard Wilkinson and Kate Pickett. They show that many social evils—including poor health and early death, mental illness and drug addiction, teen pregnancy, early dropout from education, violence, imprisonment, and lack of social mobility—are all positively correlated with economic inequality. They write,

Among the rich developed countries and among the fifty states of the United States, most of the important health and social problems of the rich world are more common in more unequal societies. In both settings the relationships are too strong to be dismissed as chance findings [...] If—for instance—a country does badly on health, you can predict with some confidence that it will also imprison a larger proportion of its population, have more teenage pregnancies, lower literacy scores, more obesity, worse mental health, and so on. Inequality seems to make countries socially dysfunctional across a wide range of outcomes.<sup>39</sup>

Wilkinson and Pickett note that the effects of inequality on these social realities are too strong to be the result of one anomalous country, such as the U.S., as an outlier. For a long time, the evils they study have been viewed as problems of poverty, but in every case Wilkinson and Pickett examine, economic (wealth or income) inequality predicted these social evils *better* than poverty rates. This is true whether the societies studied were as large as countries or as small as U.S. zip codes.<sup>40</sup>

If it is surprising that inequality would have a more significant impact on key aspects of functioning than poverty, we should remember that income does not translate directly into capabilities, or what a person is able to be and to achieve. Amartya Sen notes that as a country becomes richer, the income needed to achieve certain minimal functioning usually rises. For example, in most places in the U.S., a

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<sup>39</sup> Pickett and Wilkinson, *The Spirit Level*, 174.

<sup>40</sup> Pickett and Wilkinson, *The Spirit Level*.

car and a phone are needed to hold employment and to socialize with friends and loved ones, although one can do these things in many countries without cars and phones. Pressure then ensues to choose social interaction over other basic aspects of functioning, such as a nutritious diet, even though one's income might be sufficient to achieve both in another economy.<sup>41</sup>

*Inequality Contributes to Competitive Consumption*

Another way inequality harms quality of life is by increasing competitive consumption. Status competition drives consumption, making demands on people's time and resources without increasing their overall happiness or well-being. One economist has suggested that the consumption of the rich, by lowering everyone else's status in comparison, functions as a cost imposed on society by the rich and that the rich should pay for it through their taxes.<sup>42</sup> We can see the impact of inequality on conspicuous consumption in the fact that when inequality rises, people increase their worked hours and their rates of spending on credit without increasing their savings. Attempting to compete with their neighbors on living standards, "people in more unequal countries do the equivalent of two or three months' extra work a year," with clear negative effects for health and participation in public life.<sup>43</sup> Since inequality increases competitive consumption, reducing inequality could have a positive environmental impact, and indeed "governments

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<sup>41</sup> Amartya Kumar Sen, "Conceptualizing and Measuring Poverty," in *Poverty and Inequality*, ed. David B. Grusky and S. M. Ravi Kanbur (Stanford University Press, 2006), 30–46.

<sup>42</sup> Pickett and Wilkinson, *The Spirit Level*, 222–3.

<sup>43</sup> *Ibid.*, 223.



may be unable to make big enough cuts in carbon emissions without also reducing inequality.”<sup>44</sup>

### *Inequality Hinders Growth*

Since I include growth among the goods affected by inequality, I must immediately acknowledge that economic growth, or increase in gross domestic product (GDP), has rightly been called a problematic measure of prosperity.<sup>45</sup> Many governments trumpet increased GDP as indicative of more widespread well-being among their citizens, or argue that measures designed to increase GDP will automatically translate into better lives for many. But theologian and economist Daniel Finn notes that increasing GDP does not map neatly onto increased quality of life: “Many of the expenditures measured in GDP are actually unfortunate necessities and do not represent any increase in well-being.”<sup>46</sup> For example, rising housing prices in a given metropolitan area might force a family to spend more money on housing, on commuting farther to work from a neighborhood they can afford, and on takeout food because they do not have time to cook after a long commute. All these expenditures would contribute to growth in GDP, but they do not necessarily represent improved quality of life for the family.

Furthermore, Piketty notes that “there is no fundamental reason why we should believe that growth is automatically balanced.”<sup>47</sup> An increase in GDP may be noted even during rising inequality, meaning that most individuals in that society

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<sup>44</sup> Ibid., 215.

<sup>45</sup> Martha Craven Nussbaum, “Poverty and Human Functioning: Capabilities as Fundamental Entitlements,” in *Poverty and Inequality*, ed. David B. Grusky and S. M. Ravi Kanbur (Stanford University Press, 2006), 47.

<sup>46</sup> Daniel K. Finn, *The Moral Ecology of Markets: Assessing Claims about Markets and Justice* (Cambridge ; New York: Cambridge University Press, 2006), 63.

<sup>47</sup> Piketty, *Capital in the Twenty-First Century*, 16.

experienced little to no increased income at all. However, times of slowed growth and contracting economies are often accompanied by layoffs, increased unemployment, and higher prices, all of which leads to suffering especially for the poorest people in an economy. So while growth in itself should not be considered equivalent to flourishing in the way it is sometimes uncritically used, its absence can contribute to human suffering and is cause for concern. This makes it especially noteworthy that extreme inequality is widely believed to hinder growth.

Two International Monetary Fund (IMF) economists found that while economic growth can occur in societies with high inequality, *sustained* growth is more likely to take place in societies with less inequality. To reduce inequality while allowing growth to flourish, they propose “win-win” policies that increase economic opportunity for the poor and improve the labor market.<sup>48</sup>

Contrary to persistent messaging that a rising tide lifts all boats, even when growth does take place, inequality can keep the poorest in society from enjoying its benefits. A World Bank report on economies in Africa found that “the region’s high inequality [...] hinders the conversion of growth into poverty reduction. Faster reduction in poverty is possible, but it will require a decline in inequality—[of] both outcomes and opportunities.”<sup>49</sup> In highly unequal societies, the poor lack access to goods such as education, transportation and credit which would help them take advantage of such economic opportunities as become available. The study’s authors

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<sup>48</sup> Andrew G. Berg and Jonathan D. Ostry, “Inequality and Unsustainable Growth: Two Sides of the Same Coin?” (International Monetary Fund, April 8, 2011), <http://www.imf.org/external/pubs/ft/sdn/2011/sdn1108.pdf>.

<sup>49</sup> Punam Chuhan-Pole and et al., “Africa’s Pulse: An Analysis of Issues Shaping Africa’s Economic Future” (World Bank Office of the Chief Economist for the Africa region, October 2013), 14, [http://www.worldbank.org/content/dam/Worldbank/document/Africa/Report/Africas-Pulse-brochure\\_Vol8.pdf](http://www.worldbank.org/content/dam/Worldbank/document/Africa/Report/Africas-Pulse-brochure_Vol8.pdf).

call for “more inclusive growth processes and, where possible, even redistribution” to help growth in African economies benefit the poorest people there.<sup>50</sup> The United Nations Development Programme similarly warned that inequality can keep the benefits of growth from going to those who need it, saying “about a quarter of human development in the world is lost due to unequal distributions.”<sup>51</sup>

Inequality narrows the reach of growth’s benefits even in wealthy countries. In the U.S. since 1980, the poorest 90 percent of people have given up 15 percent of *total national income*, which has been transferred to the richest 10 percent. As this happened while the economy was growing rather slowly, the effect was for incomes at the lower and middle end to essentially stagnate. Meanwhile, the wealthiest 10 percent of U.S. people appropriated three quarters of such growth as did take place, and “the richest 1 percent alone absorbed nearly 60 percent of the total increase of U.S. national income in this period.”<sup>52</sup>

“Reducing inequality strikes a double blow against poverty,” notes economist Rolph van der Hoeven. Since countries with relatively greater equality of assets and income tend to grow faster than more unequal countries,

on the one hand, a growth path characterized by greater equality at the margin directly benefits the poor in the short run. On the other hand, the resulting decrease in inequality creates in each period an ‘initial condition’ for a future that is growth-enhancing.<sup>53</sup>

van der Hoeven proposes government policies of redistribution for improving equality within countries, but warns that such policies must be appropriate to local

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<sup>50</sup> Ibid., 26.

<sup>51</sup> Therborn, *The Killing Fields of Inequality*, 103.

<sup>52</sup> Piketty, *Capital in the Twenty-First Century*, 297.

<sup>53</sup> Ralph van der Hoeven, “Income Distribution,” in *Handbook of Economics and Ethics*, ed. Jan Peil and Irene van Staveren (Cheltenham, UK ; Northampton, MA: Edward Elgar, 2009), 255.

economies—for example, taxation works best in nations where most of the economy is in the formal sector.<sup>54</sup> However, he notes that “to achieve poverty reduction, it might be preferable to redistribute growth imperfectly than to maintain the status quo imperfectly.”<sup>55</sup>

### **Inequality Self-Perpetuates**

One argument against concern with inequality holds that inequality is not harmful because it is simply a natural outcome of freely functioning economic processes. There are two, usually unsaid, assumptions behind this assertion. One is that allowing markets to function “freely” (often meaning at the current status quo, even if that status quo does involve market restrictions that benefit the economic situation of the speaker) is best (for whom it is best is not stated.) The other unsaid assumption is that just as inequality “naturally” increases, it is just as likely to “naturally” decrease, so that those who are concerned with inequality need do nothing but wait.

However, mounting evidence suggests that economic inequality does not have neutral effects on societies, but in fact self-perpetuates. Once inequality has increased, it changes society to reduce the chances it will decrease again without substantial intervention. This evidence suggests that those who are concerned with the present level of inequality are right to urge intervention today, because due to these self-perpetuating characteristics of inequality, it is most likely that it will continue to increase. And we can expect that increasing economic inequality would

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<sup>54</sup> Ibid., 257–259.

<sup>55</sup> Ibid., 259.

be accompanied by increasing levels of those social evils, like poor health and early death, we examined in the previous section.

In this section, I will detail four mechanisms that make inequality self-perpetuating. First, inequality stifles the political voice of the poor and the middle class; second, it decreases social mobility; third, it harms child development and produces an educational gradient. Finally, over time, the rate of return on investments outpaces growth.

### *Inequality Affects Political Voice*

One powerful way that economic inequality self-perpetuates is by increasing the political voice and power of wealthy people relative to poor and middle-class ones, making it difficult for lower-income people to defend their own interests relative to those of the wealthy. Oxfam International reported on the tiny number of wealthy individuals that control half the world's wealth in part to warn against the link between extreme inequality and "political capture": when government begins to serve not the whole population, but the minority of wealthy elites. OXFAM cautions that this phenomenon can result in widespread "opportunity capture," wherein wealthy elites receive high-quality education and health care and pay lower tax rates, while the poorer majority are excluded from such benefits. This is linked to a phenomenon economist Robert Reich calls "the secession of the successful." Wealthy elites, able to pay privately for access to goods such as education and

security, withdraw from the commons, and frequently withdraw their support for public funding of these goods, harming those who cannot afford to pay for them.<sup>56</sup>

This type of “opportunity capture” can occur at the international level as well, as inequality between nations allows wealthier nations to wield power over poorer ones. Thomas Piketty warns that wealthy countries whose citizens furnish capital to invest in poorer ones can gain economic dominance over the poorer countries, guaranteeing permanent inequality as the wealthy country benefits from work done in the poorer one. Such relationships between nations keep the poorer countries in a state of flux, with intermittent demands for revolution against governments that only maintain the impoverished status quo.<sup>57</sup> This happened during the colonial period, when “the rest of the world worked to increase consumption by the colonial powers and at the same time became more and more indebted to those same powers,” and it is still happening today.<sup>58</sup>

Political scientists Kay Schlozman, Henry Brady and Sidney Verba study the relationship between income and political voice in the U.S. in their book *The Unheavenly Chorus* (2012). They find that every measure of political involvement is impacted by income. Schlozman, Brady and Verba studied involvement in politics across the socio-economic scale and found that “with the single exception of attending a protest, political activity rises with socio-economic status.”<sup>59</sup> While people in the highest income percentiles were slightly more likely than poorer

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<sup>56</sup> Robert B. Reich, “Secession of the Successful : How the New US Emphasis on ‘Community’ Legitimizes Economic Inequality,” *Other Side* 31, no. 4 (July 1, 1995): 20–26.

<sup>57</sup> Piketty, *Capital in the Twenty-First Century*, 70–1.

<sup>58</sup> *Ibid.*, 121.

<sup>59</sup> Schlozman, Verba, and Brady, *The Unheavenly Chorus*, 123.

people to attend a campaign meeting or work for a campaign, they were much more likely to make a donation, with more than 30 percent of people in the top ten percent of income reporting having made a political donation.<sup>60</sup> Those in economic need are also less likely to be persistently politically active than richer people, and more likely to be persistently politically inactive.<sup>61</sup>

This disparity of involvement has significant impact on policy. Anthony Downs is an influential U.S. political economist who explored the relationships between political positions and voters' economic interests. According to the Downsian model of political participation, democratic governments should be able to gain wide support by redistributing the incomes of the wealthy few to the poorer many, thus losing the support of the wealthy, but gaining the support of the poorer majority. However, this does not happen in the U.S.<sup>62</sup> Schlozman, Brady and Verba see a clear reason for this:

Within the electorate as a whole, as well as within each of the major parties, the median voter, campaign worker, and campaign contributor are more affluent than and less inclined to support income redistribution than is the median citizen. What is more, the donor of the median dollar is even further, often much further, from the median citizen.<sup>63</sup>

The tendency of wealthy individuals to donate more frequently than poorer ones has increased over time and is likely related to increasing economic inequality.<sup>64</sup>

Politically active organizations are similarly misrepresentative of the average American, and many are business or trade associations rather than membership

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<sup>60</sup> Ibid., 126.

<sup>61</sup> Ibid., 170.

<sup>62</sup> Ibid., 235–237. Making a similar point, Thomas Piketty notes that in U.S., “It was war that gave rise to progressive taxation, not the natural consequences of universal suffrage.” (514)

<sup>63</sup> Ibid., 261.

<sup>64</sup> Ibid., 174–175.

organizations: “less than one-eighth of the organizations active in national politics are membership associations of individuals.”<sup>65</sup> Wealthy people have many politically active organizations to represent their interests, but “with the exception of unions, those who do unskilled work have no occupationally based membership groups at all to represent them.”<sup>66</sup> To put it another way, 80 percent of U.S. adults—“a group that includes lower-level white-collar, blue-collar, and service workers as well as those who are unemployed, in school, at home, disabled, or retired—are represented by a mere 9 percent of the economic organizations” active in U.S. politics.<sup>67</sup>

Schlozman, Verba and Brady note that inequality of political voice poses a challenge to the American ideal of participatory democracy:

Americans are more likely to accept economic than political inequalities; they expect not only that citizens should possess the equal right to be active but also that citizens should express equal political voice on the level playing field of democracy and that public officials should respond equally to all. Thus the transmission of political inequality from one generation to the next would present a double challenge to American ideals.<sup>68</sup>

Unhappily, inequality of voice is in fact transmitted from generation to generation. Parents’ education and political involvement are strong predictors of political involvement for their children, and racial disparities similar to those in educational attainment are found in political participation.<sup>69</sup> Furthering persistent racial, educational and class-based gaps in political voice, laws banning those convicted of

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<sup>65</sup> Ibid., 267.

<sup>66</sup> Ibid., 326.

<sup>67</sup> Ibid., 331.

<sup>68</sup> Ibid., 178.

<sup>69</sup> Ibid., 197.



felonies from voting—even after their sentences are served—disproportionately silence the political voices of young, poor men of color.<sup>70</sup>

Schlozman, Verba and Brady note that equality of political voice is valuable for many reasons in addition to its importance for American self-understanding. It promises to develop individual capacities for democracy, encourage full participation in public life, foster social trust, and confer a sense that government projects are just and legitimate.<sup>71</sup> The potential of economic inequality to limit all these goods is extremely troubling. Equally disturbing, stifling the political voice of the poor and the middle-class is just one more way that economic inequality perpetuates itself. As discussed above, if political voice were equally heard, regardless of class, poor and middle-class people could address inequality through their votes. The fact that this does not happen in the U.S. indicts the U.S. political system, and it helps keep economic inequality entrenched.

#### *Inequality Decreases Social Mobility*

Some members of society might be willing to tolerate a high degree of inequality if society retained a high degree of mobility across generations. Class mobility does not necessarily help reduce inequality, but it does suggest a certain fairness in society's reward of merit, assuming hard work and talent are rewarded by higher income, while fecklessness on the part of people born well off is "punished" by decrease in income. However, even if we would accept a high degree of inequality in society given a commensurately high degree of class mobility, this is not the case in most societies today.

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<sup>70</sup> Ibid., 554.

<sup>71</sup> Ibid., 113–114.

In fact, high inequality reduces mobility—the more unequal a society, the less likely a poor person is to move up in income or a wealthy person is to move down. In a cross-cultural study, a multinational group of researchers found that “inequalities in economic status are quite persistent across generations, especially among children of low-income parents and, most especially, in the United States.”<sup>72</sup> Norway and Sweden, among the most equal of wealthy countries, have relatively high degrees of social mobility while the very wealthy and unequal U.S. is at the very bottom in terms of mobility.<sup>73</sup>

Economic segregation—rich and poor people living in different areas—also increases as inequality increases and can contribute to decreased mobility, as one is less likely to make connections with those outside of one’s class. Pickett and Wilkinson write that in addition to its consequences for mobility, economic segregation has other negative impacts on quality of life:

The concentration of poor people in poor areas increases all kinds of stress, deprivation and difficulty—from increased commuting times for those who have to leave deprived communities to find work elsewhere, to increased risk of traffic accidents, worse schools, poor levels of services, exposure to gang violence, pollution and so on.<sup>74</sup>

Due to the U.S.’s persistent racial segregation, the ability of social networks to confer benefits has consequences for racial inequalities, as well. One researcher found that “most white Americans engage, at least a few times per year, in [...] activities that

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<sup>72</sup> Timothy M Smeeding, Markus Jäntti, and Robert Erikson, “Introduction,” in *Persistence, Privilege, and Parenting: The Comparative Study of Intergenerational Mobility* (New York: Russell Sage Foundation, 2011), 2.

<sup>73</sup> Pickett and Wilkinson, *The Spirit Level*, 160.

<sup>74</sup> *Ibid.*, 163.

foster inequality,” such as helping friends or acquaintances get jobs.<sup>75</sup> Reducing inequality in the U.S. could contribute to increased social mobility.

*Inequality Harms Childhood Development and Life Prospects*

As I mentioned above, some argue that inequality is not unjust assuming everyone has an equal chance to improve their situation. To take up another example, if educational quality and attainment were more or less equal across income in economically unequal societies, we might feel that children in that society had fair prospects for improving their income, wealth and quality of life relative to those of their parents. Unfortunately, this is not at all the case.

Inequality correlates with poor educational outcomes, displaying gradient patterns similar to those noted for health. Across U.S. states, high school drop-out rates are predicted by the inequality of a state better than they are predicted by a state’s poverty rate. Pickett and Wilkinson write that “it looks as if the achievement of higher national standards of educational performance may actually depend on reducing the social gradient in educational achievement in each country.”<sup>76</sup> The causation is suggested by comparing the social gradient of educational outcomes across nations; in wealthy countries with higher equality, whether a child has poor parents or rich ones has less of an effect on her educational outcome. In the U.S., as we know, this matters quite a lot. While disparities in school funding exist in the U.S. and are increasingly recognized as unfair, it appears that parental income and

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<sup>75</sup> Janell Ross, “Black Unemployment Driven By White America’s Favors For Friends,” *Huffington Post*, March 29, 2013, [http://www.huffingtonpost.com/2013/03/29/black-unemployment-nancy-ditomaso\\_n\\_2974805.html](http://www.huffingtonpost.com/2013/03/29/black-unemployment-nancy-ditomaso_n_2974805.html).

<sup>76</sup> Pickett and Wilkinson, *The Spirit Level*, 108.

education is the single factor with most impact on a child's educational outcome.<sup>77</sup>

And Schlozman, Verba and Brady caution that the impact of parental income on educational achievement is actually increasing: "Over the last generation, the well off have increased their capacity to bequeath educational advantage to their offspring [... there is] a growing advantage of affluent students in access to higher education."<sup>78</sup>

Inequality affects parenting in ways that shape the development of a child's capabilities even before she enters school. Pickett and Wilkinson write:

Social inequalities in early childhood development are entrenched long before the start of formal education [...] Babies and young children need to be in caring, responsive environments [...] They need opportunities to play, talk and explore their world, and they need to be encouraged within safe limits, rather than restricted in their activities or punished. All of these things are harder for parents and other care-givers to provide when they are poor, or stressed, or unsupported.<sup>79</sup>

Because of the many stresses of being low income, poverty in childhood has been documented to have especially pernicious effects on child brain development and success in adult life, including earning potential.<sup>80</sup> However, a strong social safety net can help. A group of researchers who compared the U.S., which has high child poverty and a relatively weak safety net, to Norway, which guarantees all citizens adequate income, health care and education, found that Norway has higher mobility than the U.S. across all income quintiles—that is, while childhood income is still a predictor of adult income, the effect is not as strong as it is in the U.S., likely due to

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<sup>77</sup> Adam Gamoran, "What Will Decrease Educational Inequality?" (Wisconsin Center for Educational Research, June 2003), [http://www.wcer.wisc.edu/news/coverstories/decrease\\_ed\\_inequity.php](http://www.wcer.wisc.edu/news/coverstories/decrease_ed_inequity.php).

<sup>78</sup> Schlozman, Verba, and Brady, *The Unheavenly Chorus*, 86.

<sup>79</sup> Pickett and Wilkinson, *The Spirit Level*, 110–111.

<sup>80</sup> James Heckman, "Lifelines for Poor Children," *New York Times*, September 14, 2013, sec. Opinionator, <http://opinionator.blogs.nytimes.com/2013/09/14/lifelines-for-poor-children/>.

the Norwegian safety net. A particularly strong effect was found in early childhood, suggesting that social benefits should be concentrated by the age of the child.<sup>81</sup> Several researchers have called upon the U.S. to guarantee universal, high-quality pre-kindergarten education to improve equality of educational achievement. This is an expensive proposal with potentially extremely positive impact.<sup>82</sup> Thomas Piketty concurs that significant investment in education could decrease both poverty and inequality by raising the earning power of those in the lower and middle classes, “decreasing the upper decile’s share of both wages and total income.”<sup>83</sup> The suggestion that significant redistribution can help offset the educational gradient caused by inequality provides evidence against the claim that inequality is a neutral, “natural” process requiring no intervention.

*Inequality Self-Perpetuates through  $r > g$*

To recap, we are examining evidence against the assumption that inequality may fall as “naturally” as it once rose without intervention. We have explored three ways inequality self-perpetuates by changing social systems. Inequality keeps rich people rich and poor people poor by creating disparities in political voice; limiting social mobility; and by causing educational gradients that limit the prospects of those born poor. Another way inequality self-perpetuates is through economic forces that ensure investments grow more quickly than economies as a whole; thus

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<sup>81</sup> Greg J. Duncan et al., “Economic Deprivation in Early Childhood and Adult Attainment: Comparative Evidence from Norwegian Registry Data and the U.S. Panel Study of Income Dynamics,” in *Persistence, Privilege, and Parenting: The Comparative Study of Intergenerational Mobility*, ed. Timothy M Smeeding, Markus Jäntti, and Robert Erikson (New York: Russell Sage Foundation, 2011), 209–34.

<sup>82</sup> Heckman, “Lifelines for Poor Children”; Timothy Noah, *The Great Divergence: America’s Growing Inequality Crisis and What We Can Do about It*, 1st U.S. ed.. (New York: Bloomsbury, 2012), 184–5.

<sup>83</sup> Piketty, *Capital in the Twenty-First Century*, 306–307.

those who begin with wealth will always remain wealthier, over time, than those without. This is the argument made by economist Thomas Piketty in his influential *Capital in the Twenty-First Century*. Analyzing prodigious amounts of data from varying, though mostly wealthy countries, Piketty finds that under capitalism, the rate  $r$  of return on investments over time always outpaces economic growth  $g$ , or over time,  $r > g$ . Thus without significant governmental intervention in markets or major economic shocks, the distance between rich and poor will not only persist but will continue to grow. (The period after World War II, much vaunted in the U.S. and Europe for widespread prosperity, featured both the shock of two world wars and significant government intervention.) This, Piketty says, “has clearly been true throughout most of human history, right up to the eve of World War I, and it will probably be true again in the twenty-first century,”<sup>84</sup> but it is “a historical fact, not a logical necessity.”<sup>85</sup> Compounding the problem, the largest wealth-holdings grow fastest of all, further distancing the wealthiest from the rest.<sup>86</sup>

Many economists (and some theologians) argue that *some* level of inequality should be maintained, to encourage economic growth or worker innovation, but  $r > g$  should give us pause. Even beginning from a low level of inequality, Piketty believes that  $r > g$  will inevitably work to concentrate wealth in the hands of the few at the expense of the rest,<sup>87</sup> potentially eroding the peace and stability of society.<sup>88</sup> For example, Piketty believes that the particularly high inequality of the U.S.

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<sup>84</sup> Ibid., 358.

<sup>85</sup> Ibid., 353.

<sup>86</sup> Ibid., 431.

<sup>87</sup> Ibid., 443.

<sup>88</sup> Ibid., 10.

“absolutely” contributed to the 2008 financial crisis by promoting access to cheap credit and its use by the U.S. poor.<sup>89</sup>

Furthermore, “inequality of wealth is always and everywhere greater than inequality of income from labor,”<sup>90</sup> says Piketty, with outsize consequences for social stability and justice. While the wealthy *rentiers* of two hundred years ago lived off their capital without working, today many rich people are both workers—often with very high incomes—and *rentiers*, or investors. And larger investments grow quickly, so, Piketty says, “the entrepreneur always tends to turn into a *rentier*.”<sup>91</sup> Piketty says that for most of human history, there was no profession one could work at in order to experience a lifestyle as comfortable as that afforded by inherited wealth.<sup>92</sup> One of the most shocking and disturbing claims in *Capital* is Piketty’s insistence that if inequality is not addressed, this will soon be the case again.<sup>93</sup>

Piketty believes the tendency of  $r > g$  to increase inequality can be addressed by a modest global tax on capital.<sup>94</sup> A global tax on capital would increase transparency and public understanding of the extent of the world’s largest fortunes. It would especially benefit poorer countries, which tend to be plagued by

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<sup>89</sup> Ibid., 297.

<sup>90</sup> Ibid., 245.

<sup>91</sup> Ibid., 395.

<sup>92</sup> The exception is the period between and just after the two world wars, thanks to the massive economic shocks of those wars and the fact that many *rentiers* drew down their capital by maintaining their prewar standard of living. Piketty, 369.

<sup>93</sup> Piketty, *Capital in the Twenty-First Century*, 408.

<sup>94</sup> Ibid., 471.

corruption,<sup>95</sup> and would aid in prosecuting those who “rake off” profits gained in trade by concealing assets from taxation.<sup>96</sup>

### **Inequality Functions as Moral Luck to Harm Virtue**

As preliminary to the work of this dissertation, I have discussed two reasons to regard inequality as a problem: it correlates with many social evils and self-perpetuates by changing social structures. Less examined, but extremely important to grasping inequality’s work in societies, is its negative impact on morality. This dissertation will detail how inequality functions as moral luck by affecting the ability of both wealthy and poor people to pursue virtue. In the following chapters I will address inequality’s impact on morality from sources in the Christian tradition, but first, in the remainder of this chapter, I present social science evidence that links inequality to moral failure. Evidence suggests that inequality reduces empathy for the suffering of others; is fostered by failure to perceive the humanity of others; and increases violence, fear and the desire to punish others.

#### *Decreased Empathy*

Shocking anecdotes from several wealthy countries suggest that modern rates of social inequality have bred a disturbing lack of empathy for those in poverty. In Spain, soaring unemployment has led to an increase in hungry people “dumpster diving” in trash bins to find food. Officials in one city diagnosed such practices as offensive to human dignity and chose to respond by installing locks on

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<sup>95</sup> Ibid., 539.

<sup>96</sup> Ibid., 522.



municipal trash cans.<sup>97</sup> A management company in London installed metal spikes on sheltered areas of its property, as if people experiencing homelessness and looking for a place to sleep deserved the same response as animal pests. The spikes are a particularly blatant form of what has been called “hostile architecture,” which discourages people from spending time in public places. Architectural historian Ian Borden said hostile architecture sends the message that “we are only republic citizens to the degree that we are either working or consuming goods directly.”<sup>98</sup> In my current city of Boston, “hostile architecture” is visible where public benches and sculpture platforms have been fitted with bars dividing the surface into sections that accommodate sitting but not laying down to sleep. Leaving these lovely public spaces as originally designed, even if this means merely tolerating some desperate folks seeking out a place to rest, has been redefined as “enabling homelessness.” The U.S. nonprofit National Coalition for the Homeless found in 2010 that at least 21 U.S. cities had enacted policies designed to punish or restrict sharing food with the homeless in public places.<sup>99</sup> More recently, they documented 33 new U.S. cities that had added restrictions to this list.<sup>100</sup>

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<sup>97</sup> Suzanne Daley, “Hunger on the Rise in Spain,” *The New York Times*, September 24, 2012, sec. World / Europe, <http://www.nytimes.com/2012/09/25/world/europe/hunger-on-the-rise-in-spain.html>.

<sup>98</sup> Ben Quinn, “Anti-Homeless Spikes Are Part of a Wider Phenomenon of ‘Hostile Architecture,’” *The Guardian*, June 13, 2014, sec. Art and design, <http://www.theguardian.com/artanddesign/2014/jun/13/anti-homeless-spikes-hostile-architecture>.

<sup>99</sup> The National Coalition for the Homeless and The National Law Center on Homelessness and Poverty, “A Place at the Table: Prohibitions on Sharing Food with People Experiencing Homelessness,” July 2010, [http://nationalhomeless.org/publications/foodsharing/Food\\_Sharing\\_2010.pdf](http://nationalhomeless.org/publications/foodsharing/Food_Sharing_2010.pdf).

<sup>100</sup> Mary Emily O’Hara, “More US Cities Are Cracking Down on Feeding the Homeless,” *VICE News*, June 8, 2014, <https://news.vice.com/article/more-us-cities-are-cracking-down-on-feeding-the-homeless>.

As a converse to these disturbing stories, it's possible that reducing inequality within a nation may encourage empathy within that nation toward poorer societies. Pickett and Wilkinson found that more equal wealthy nations took positions that were more favorable to poorer nations in international trade agreements and climate compacts. They wrote,

It looks as if the inequalities which affect the way people treat each other within their own societies also affect the norms and expectations they bring to bear on international issues. Growing up and living in a more unequal society affects people's assumptions about human nature. [...] If we put our own houses in order, we may look more sympathetically on developing countries.<sup>101</sup>

### *Dehumanization*

While increasing economic inequality can affect empathy, it's also the case that inequality can be the result of pre-existing moral blind spots, including the failure to recognize others as human. Thomas Piketty explores the role of racism in describing and understanding inequality in the U.S. A pervasive myth depicts the U.S. as much more egalitarian than the "Old World," Western Europe. By some accounts, even in the U.S. Gilded Age described by Henry James and Edith Wharton, the U.S. had almost half the capital/income ratio of Europe; that is, the ratio of the total amount of wealth owned there to the amount of national income earned in one year was less, and inequality was correspondingly lower.<sup>102</sup> However, Piketty shows, the antebellum U.S. capital/income ratio resembles that of the Old World when the market value of slaves in the southern U.S. states is included in the

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<sup>101</sup> Pickett and Wilkinson, *The Spirit Level*, 231.

<sup>102</sup> Piketty, *Capital in the Twenty-First Century*, 152.

assessment of capital.<sup>103</sup> Thus, if U.S. Americans want to portray their history as more egalitarian than Europe's, they can only do so by erasing the painful history of chattel slavery and its ramifications for our life together today. Piketty links this U.S. double consciousness with regard to inequality to twentieth-century racial segregation and the present-day failure to develop the U.S. welfare state.<sup>104</sup>

*Violence, Fear and Punishment*

Pickett and Wilkinson, the public health scholars who wrote *The Spirit Level*, suggest that inequality is responsible for increasing violence, sensitivity to shame, and fear of others in society. They found that violence is more common in societies with higher levels of inequality.<sup>105</sup> Summarizing a variety of sociological findings to explain why this might be, they write,

Violence is most often a response to disrespect, humiliation and loss of face, [...] Even within the most violent of societies, most people don't react violently to these triggers because they have ways of achieving and maintaining their self-respect and sense of status in other ways. [...] As a result, although everybody experiences disrespect and humiliation at times, they don't all become violent; we all experience loss of face but we don't turn round and shoot somebody. In more unequal societies more people lack these protections and buffers. Shame and humiliation become more sensitive issues in more hierarchical societies; status becomes more important, status competition increases and more people are deprived of access to markers of status and social success.<sup>106</sup>

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<sup>103</sup> Piketty acknowledges that this is a disturbing calculation to make, but believes that it serves the cause of justice today to understand the historical U.S. economy, and modern U.S. duplicity about our own history, as accurately as possible. I agree on all counts.

<sup>104</sup> Piketty, *Capital in the Twenty-First Century*, 160–162.

<sup>105</sup> Pickett and Wilkinson, *The Spirit Level*, 140–141.

<sup>106</sup> Ibid.

The impact of inequality on violence begins in childhood: in more unequal societies, children are more likely to report being the victims of bullying, to get in physical fights, and to feel their peers are not “kind and helpful.”<sup>107</sup>

Among wealthy nations, more unequal societies imprison more people and do so for longer periods of time, despite scanty evidence that either measure reduces crime or recidivism. Pickett and Wilkinson write,

In societies with greater inequality, where the social distances between people are greater, where attitudes of ‘us and them’ are more entrenched and where lack of trust and fear of crime are rife, public and policy makers alike are more willing to imprison people and adopt punitive attitudes towards the ‘criminal elements’ of society. [...] And as prison is not particularly effective for either deterrence or rehabilitation, then a society must only be willing to maintain a high rate (and high cost) of imprisonment for reasons unrelated to effectiveness.<sup>108</sup>

The researchers suggest that as evidenced by variance in incarceration rates, inequality in society accompanies lack of empathy and a punitive mindset on the part of the powerful toward those without power.

When we review the many social problems that increase simultaneously with inequality, it may come as no surprise that inequality appears to produce reduced empathy and increased fear and distrust. We have seen that inequality stifles the political voice of low-income people, limits economic growth, and brings severe consequences for health and lifespan—for the poor especially, but for everyone, in unequal societies. Inequality hampers child development and education and decreases social mobility. All of these disturbing factors are attributable to

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<sup>107</sup> Ibid., 139.

<sup>108</sup> Ibid., 155.

inequality itself and not simply to poverty alone. It is no surprise that such negative phenomena could erode social cohesion and feelings of common humanity.

### **Christian Ethical Work on Inequality** <sup>109</sup>

Despite longstanding Christian concern for wealth and poverty as justice issues, scholars inspired by Christian thought have only lately turned attention to economic inequality, leaving plenty of room for more extensive inquiry. This section will examine the work of theologians as well as of economists who write from a Christian perspective.

#### *Is Inequality A Problem?*

Noting that many Christian scholars remain focused on the problem of poverty and its alleviation, Chilean theologian Tony Mifsud suggested in 2007 that the issue of inequality more accurately captures the concerns of the faithful and carries scope for real social improvement.<sup>110</sup> To date, many theologians who urge societal attention to inequality tend to assume, rather than demonstrate, that inequality reflects injustice. These include John Mohan Razu and Clement Campos from India, Vimal Tirimanna from Sri Lanka, the late John Mary Waliggo from Uganda, and John Sniegocki from the United States.<sup>111</sup> UK scholar Sebastian Kim

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<sup>109</sup> Parts of this section appeared in different form in Kate Ward and Kenneth R. Himes, “‘Growing Apart’: The Rise of Inequality,” *Theological Studies* 75, no. 1 (March 1, 2014): 118–32, doi:10.1177/0040563913519045.

<sup>110</sup> Tony Mifsud, “Moral Reflection in Latin America: Challenges and Proposals within the Chilean Reality,” in *Catholic Theological Ethics in the World Church: The Plenary Papers from the First Cross-Cultural Conference on Catholic Theological Ethics*, ed. James F Keenan (Continuum, 2007), 131–37.

<sup>111</sup> John Mary Waliggo, “A Call for Prophetic Action,” in *Catholic Theological Ethics in the World Church: The Plenary Papers from the First Cross-Cultural Conference on Catholic Theological Ethics*, ed. James F Keenan (Continuum, 2007), 252–61; Vimal Tirimanna, C.Ss.R., “Globalization Needs to Count Human Persons,” in *Catholic Theological Ethics in the World Church: The Plenary Papers from the First Cross-Cultural Conference on Catholic Theological Ethics*, ed. James F Keenan (Continuum, 2007), 245–52; Clement Campos, “Doing Christian Ethics in India’s World of Cultural Complexity and Social Inequality,” in *Catholic Theological Ethics in the World Church* (New York; London: Continuum, 2007),

forms part of this group, while usefully noting that the church's history of missionary expansion accompanied and is inseparable from the colonial history that laid the groundwork for today's global inequality. He says the church "shares the responsibility for [today's] inequality when it is either silent on the issue, or when it accumulates wealth at the expense of others."<sup>112</sup>

Perhaps surprisingly, many Christian economists accept economic inequality to a certain degree. Albino Barrera presents a theodicy of economic scarcity, arguing that while scarcity is not part of the divine plan, we can act as co-creators with God when we redistribute goods in situations of economic scarcity.<sup>113</sup> Economists Geoffrey Brennan and Anthony M.C. Waterman criticize Barrera for ignoring population control. They note that perspectives on scarcity present one of many inevitable clashes between theology and economics: while many economists study scarcity and inequality as essentially neutral phenomena, contemporary Christian theologians see them as evidence of moral failing.<sup>114</sup>

Reading inequality through the pastoral *Economic Justice for All*, Dennis McCann argues that inequality becomes immoral "if, and only if, it [...] marginalizes persons and communities [...] denying them access to appropriate levels of social

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82–90; John Sniegocki, *Catholic Social Teaching and Economic Globalization: The Quest for Alternatives* (Milwaukee, Wis: Marquette University Press, 2009); John Mohan Razu, "India Unleashed or India Leashed -- Perspectives on Globalization and Inequality," *Bangalore Theological Forum* 37, no. 2 (December 1, 2005): 61–88.

<sup>112</sup> Sebastian Kim, "Editorial," *International Journal of Public Theology* 7 (2013): 1–4.

<sup>113</sup> Barrera, Albino, *God and the Evil of Scarcity: Moral Foundations of Economic Agency* (Notre Dame, Ind: University of Notre Dame Press, 2005).

<sup>114</sup> Anthony Michael C. Waterman and Geoffrey Brennan, "Christian Theology and Economics: Convergence and Clashes," in *Christian Theology and Market Economics*, ed. Ian R. Harper and Samuel Gregg (Cheltenham, Glos, UK ; Northampton, Mass: Edward Elgar Pub, 2008), 77–93.

participation.”<sup>115</sup> Andrew M. Yuengert acknowledges that participation in society can often depend on possession of certain goods, but inspired by Amartya Sen’s capabilities approach, holds that “inequality in itself is not morally offensive, as long as those at the bottom of the distribution have a dignified standard of living.”<sup>116</sup> And Catholic economist Charles M.A. Clark focuses on one specific structural cause of inequality: the practice of creating wealth for shareholders by passing various costs of doing business onto employees or consumers. Through the lens of Catholic social thought, he says, “wealth that is created for the individual at the expense of the community is repugnant to human dignity and the common good due to its promotion of poverty.”<sup>117</sup> On this view, inequality can be revealed as unjust depending on the method that generates it.

While most of the aforementioned economists see inequality as problematic only under certain conditions, their colleague Stefano Zamagni sees inequality as unquestionably a problem, and one which redistribution alone cannot solve. He warns that the constant growth presumed by modern democracies inevitably results in destabilizing inequalities which redistribution will not fix, and systemic change is needed: “the endurance and reputation of democratic governments are determined much more by their ability to increase total wealth than to redistribute

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<sup>115</sup> Dennis P. McCann, “Inequality in Income and Wealth: When Does It Become Immoral, and Why?,” in *Rediscovering Abundance: Interdisciplinary Essays on Wealth, Income, and Their Distribution in the Catholic Social Tradition*, ed. Helen Alford et al. (Notre Dame, Ind: University of Notre Dame Press, 2006), 189–208.

<sup>116</sup> Andrew M. Yuengert, “What Is ‘Sustainable Prosperity for All’ in the Catholic Social Tradition?,” in *The True Wealth of Nations: Catholic Social Thought and Economic Life*, ed. Daniel K. Finn (Oxford ; New York: Oxford University Press, 2010), 37–62.

<sup>117</sup> Charles M. A. Clark, “Wealth as Abundance and Scarcity: Perspectives from Catholic Social Thought and Economic Theory,” in *Rediscovering Abundance: Interdisciplinary Essays on Wealth, Income, and Their Distribution in the Catholic Social Tradition*, ed. Helen Alford et al. (Notre Dame, Ind: University of Notre Dame Press, 2006), 28–56.

it fairly among citizens [...] So if we want to combat the endemic increase in inequality as a threat to peace and democracy, we must act primarily on the production of wealth and income, not only its redistribution.”<sup>118</sup>

There are very few booklength works on inequality from theologians, and none from Catholic scholars at this writing. Douglas Hicks, a Presbyterian, and Joerg Rieger, a Methodist, offer books reflecting very different perspectives on economic life.

Hicks’ 2000 monograph *Inequality and Christian Ethics* uses Amartya Sen’s Capabilities Approach to argue for Christian attention to the issue of inequality, particularly the question of “how much inequality is too much.”<sup>119</sup> Hicks constructs an ethic drawing on Reinhold Niebuhr and Gustavo Gutierrez to argue that “inequalities that obstruct the conditions for equality and solidarity—and thus the basic sense of stake or participation on the part of all people—should be transformed.”<sup>120</sup> Hicks is trained as an economist as well as a theologian and he argues that economists should use the standard of fostering equality and solidarity when they design economic programs. A further contribution of this book was its early introduction of the problem of inequality, as an issue distinct from poverty, into Christian theological discourse.

Joerg Rieger is far more pessimistic than Hicks with regard to the economic status quo, and would find “how much inequality is too much” an inadequate

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<sup>118</sup> Stefano Zamagni, “Catholic Social Thought, Civil Economy, and the Spirit of Capitalism,” in *The True Wealth of Nations: Catholic Social Thought and Economic Life*, ed. Daniel K. Finn (Oxford ; New York: Oxford University Press, 2010), 81.

<sup>119</sup> Douglas A. Hicks, *Inequality and Christian Ethics* (Cambridge, UK ; New York: Cambridge University Press, 2000), 236.

<sup>120</sup> *Ibid.*, 232.



question. In his 2009 book *No Rising Tide*, Rieger declares that inequality is clearly immoral when we look at wealth or poverty in terms of the relative power they afford.<sup>121</sup> In a recent article on inequality, Rieger argues that middle-class Western Christians do not benefit from modern neoliberal capitalism, and do not wield power within it, to the extent many believe. He says the power wielded by those at the high end of unequal societies—the richest one percent or even one-thousandth of people—dwarfs the ability of middle-class people to act within unequal societies. Rieger calls for middle-class Christians to focus on what they have in common with the poor in their own societies and globally, to create solidarity and work for more justice within unequal systems.<sup>122</sup>

While I appreciate the challenge of Rieger's vision and its applications for political strategy, it is plain fact that many middle-class Western Christians live at the high end of the global income and wealth spectrums. Thomas Piketty points out that "the average global fortune [accumulated wealth] is barely 60,000 euros (~\$75,700) per adult, so that many people in the developed countries [...] seem quite wealthy in terms of the global wealth hierarchy."<sup>123</sup> By a similar calculation, global income if equally divided would be about 760 euros (~\$960) per month, lower than the income of many middle-class Westerners.<sup>124</sup> While it is true that the same income may translate into radically different levels of functioning depending

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<sup>121</sup> Joerg Rieger, *No Rising Tide: Theology, Economics, and the Future* (Minneapolis: Fortress Press, 2009).

<sup>122</sup> Joerg Rieger, "The Ethics of Wealth in a World of Economic Inequality: A Christian Perspective in a Buddhist-Christian Dialogue," *Buddhist-Christian Studies*, January 1, 2013.

<sup>123</sup> Piketty, *Capital in the Twenty-First Century*, 438.

<sup>124</sup> *Ibid.*, 62.

on the society, the middle-class people Rieger addresses may be presumed to have achieved a high level of functioning on their income.

### *Catholic Social Thought*

Over the century-plus development of Catholic social thought, economic inequality has evolved from acceptance to an issue of significant concern. While *Rerum Novarum* (1891) expresses deep empathy for human suffering with economic roots, Leo XIII accepts economic inequality, writing “unequal fortune is a necessary result of unequal condition [meaning talent and capacity;] such inequality [sic] is far from being disadvantageous either to individuals or to the community.”<sup>125</sup> Leo did not see inequality as a sign of injustice, but forty years later, Pius XII did, writing that it was hard to believe “so enormous and unjust an inequality in the distribution of this world's goods truly conforms to the designs of the all-wise Creator.”<sup>126</sup> Drew Christiansen notes a positive evolution in CST near the middle of the 20<sup>th</sup> century, with an increased emphasis on relative economic equality. This evolution, Christiansen says, owed much to the emphasis on solidarity in the documents of Vatican II and the work of Pope Paul VI.<sup>127</sup> Current exponents of Catholic social thought, including popes and scholars, have continued this concern with economic inequality and the recourse to solidarity in response.

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<sup>125</sup> Pope Leo XIII, “*Rerum Novarum: On Capital and Labor*,” May 15, 1891, 17, [http://www.vatican.va/holy\\_father/leo\\_xiii/encyclicals/documents/hf\\_l-xiii\\_enc\\_15051891\\_rerum-novarum\\_en.html](http://www.vatican.va/holy_father/leo_xiii/encyclicals/documents/hf_l-xiii_enc_15051891_rerum-novarum_en.html).

<sup>126</sup> Pope Pius XI, “*Quadragesimo Anno: On Reconstruction of the Social Order*,” May 15, 1931, 5, [http://www.vatican.va/holy\\_father/pius\\_xi/encyclicals/documents/hf\\_p-xi\\_enc\\_19310515\\_quadragesimo-anno\\_en.html](http://www.vatican.va/holy_father/pius_xi/encyclicals/documents/hf_p-xi_enc_19310515_quadragesimo-anno_en.html).

<sup>127</sup> Drew Christiansen, “On Relative Equality: Catholic Egalitarianism after Vatican II,” *Theological Studies Baltimore, Md* 45, no. 4 (1984): 651–75.

Popes Benedict XVI and Francis have been clear in naming inequality as a problem and proposing specific solutions to it. Benedict XVI links inequality to wasteful consumerism and corruption in his encyclical *Caritas in veritate* (2009) calling inequality a “scandal” opposed to human dignity. He called for states to promote participation in society through welfare programs that reduce inequality.<sup>128</sup> Pope Francis’ 2013 apostolic exhortation *Evangelii Gaudium* gives sustained and specific attention to the problems of inequality. Francis asserts that inequality is created, not inevitable, and that it can be changed; that it impedes social participation for all; and that it tends to generate violence. Francis depicts inequality as both a justice problem and a virtue problem. For him, inequality is both a symptom and a cause of morally fatal indifference to the poor.<sup>129</sup>

Responses to these papal teachings point to growing edges for Catholic theological scholarship. Daniel K. Finn notes that *Caritas in Veritate* echoes many concerns with inequality raised by social scientists—including those covered earlier in this chapter—and concludes that “income inequality itself, and not simply unmet needs, ought to increase in importance in any moral evaluation of economic life.”<sup>130</sup> Nigerian theologian Agbonkhianmeghe Orobator welcomes the emphasis of *Caritas in Veritate* on inequality, but criticizes the document for focusing on Western problems to the exclusion of African concerns. For example, Pope Benedict’s encyclical assumes “the decline of opposing blocs [of nation-states]” as global forces,

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<sup>128</sup> Pope Benedict XVI, “*Caritas in Veritate*,” June 29, 2009, [http://www.vatican.va/holy\\_father/benedict\\_xvi/encyclicals/documents/hf\\_ben-xvi\\_enc\\_20090629\\_caritas-in-veritate\\_en.html](http://www.vatican.va/holy_father/benedict_xvi/encyclicals/documents/hf_ben-xvi_enc_20090629_caritas-in-veritate_en.html).

<sup>129</sup> Kate Ward, “Pope Francis’ *Evangelii Gaudium* in Context: Theological Responses to Inequality” (Theologian in Residence Program, Fort Collins, CO, September 15, 2014). Unpublished paper available upon request.

<sup>130</sup> Daniel Finn, *Christian Economic Ethics: History and Implications* (Fortress Press, 2013), 313.

but Orobator points out that such blocs still exist, and cause conflict and economic decline, in Africa.<sup>131</sup> In the U.S., Alex Mikulich critiques Catholic social thought, including the U.S. bishops' pastoral *Economic Justice for All* (1986), for failing to pay sufficient attention to racism and its role in shaping economic inequalities along racial lines.<sup>132</sup> Given a few more years, no doubt responses to *Evangelii Gaudium* will shape the future of Christian theological responses to inequality as well.

### *Inequality Shaping Morality*

There exist relatively few theological works addressing the moral impact of inequality, and this is the primary lacuna that this dissertation will fill. However, there are enough suggestions and allusions in existing works to give hope that this is a fruitful line of inquiry.

In her recent book *Global Justice, Christology and Christian Ethics*, Lisa Sowle Cahill suggests that economic inequality erodes civic virtue and calls for development of the virtues in response: "the key to recognizing equality [of all human persons] lies in the practical intensification and extension of the human capacities for empathy and compassion."<sup>133</sup> Laurenti Magesa compares an indigenous African communitarian ethic with Catholic social thought, arguing that both perspectives correctly demand approaches of solidarity in response to

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<sup>131</sup> A E. Orobator, "Caritas in Veritate and Africa's Burden of (under)development," *Theological Studies* 71, no. 2 (June 1, 2010): 320–34.

<sup>132</sup> Alex Mikulich, "Where Y'At Race, Whiteness, and Economic Justice? A Map of White Complicity in the Economic Oppression of People of Color," in *The Almighty and the Dollar: Reflections on Economic Justice for All*, by Mark J. Allman (Winona, MN: Anselm Academic, 2012), 189–211.

<sup>133</sup> Lisa Sowle Cahill, *Global Justice, Christology and Christian Ethics* (Cambridge: Cambridge University, 2013) 264.

inequality.<sup>134</sup> Another rare work on the connections between economic inequality and virtue is Christine Firer Hinze's 2004 book chapter on John A. Ryan's economic thought. Ryan was concerned with economic redistribution not only to help the poor live better lives, but also because he thought overconsumption on the part of the wealthy could harm their development of the virtues, particularly temperance.<sup>135</sup> Firer Hinze suggests that Christian communities today should consider Ryan's advocacy for a ceiling on living standards, as well as a floor that meets baseline needs. Attention to the moral impact of overconsumption on the wealthy is a useful role for Christian communities to play in addressing inequality. Julie Hanlon Rubio echoes this concern in her 2010 book on shaping virtues in a family setting, pointing out that tithing not only helps the poor but encourages the development of virtues within the family.<sup>136</sup> Kenneth R. Himes and I have called on moral theologians to pay attention to inequality as an issue distinct from poverty, upholding the virtue of solidarity in response to the unique moral challenges posed by inequality.<sup>137</sup>

Olubiyi Adeniyi Adewale comments on the moral impact of inequality from his Nigerian context with an essay on the Gospel parable of Lazarus and the rich man (Lk 16:19-31). Adewale shows that people in Jesus' ancient Palestinian context believed that dogs contribute to healing when they lick sores, an understanding that

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<sup>134</sup> Laurenti Magesa, "African Indigenous Spirituality, Ecology, and the Human Right to Integral Development," in *The World Market and Interreligious Dialogue*, ed. C Cornille and Glenn Willis (Eugene, Or.: Cascade Books, 2011), 164–89.

<sup>135</sup> Hinze, Christine Firer, "What Is Enough? Catholic Social Thought, Consumption, and Material Sufficiency," in *Having: Property and Possession in Religious and Social Life*, ed. William Schweiker and Charles T. Mathewes (Grand Rapids, Mich: William BEerdmans Pub, 2004), 162–88.

<sup>136</sup> Julie Hanlon Rubio, *Family Ethics: Practices for Christians* (Washington, DC: Georgetown University Press, 2010).

<sup>137</sup> Ward and Himes, "Growing Apart."

also exists today in African belief. The message of this parable then is that we reveal ourselves as less than human—less human even than dogs—when we are capable of helping the poor yet fail to do so.<sup>138</sup> Inequality provides a lens through which to view the moral capacities of those in a position to provide help, as well as, potentially, evidence of their failure to do so.

Some theologians suggest that economic inequality both causes, and is caused by certain moral failings. Paulinus Odozor, a theologian from Nigeria, finds that factors both internal and external to African society contribute to high levels of inequality in many African countries. External factors include destructive trade and development policies from Western countries. Cultural tendencies internal to African societies that promote inequality include governmental misallocation of resources and a persistent failure to recognize the humanity of outsiders or others.<sup>139</sup> Failure to recognize the humanity of others also contributes to economic inequality in the U.S., argues Mary Elizabeth Hobgood, when systemic racism distracts white U.S. Americans about the extent and causal factors of their own “economic disempowerment.”<sup>140</sup> Similarly, Bryan Massingale argues that racism, individualism and consumerism shape a “cultured indifference to the poor” unique

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<sup>138</sup> Olubiyi Adeniyi Adewale, “An Afro-Sociological Application of the Parable of the Rich Man and Lazarus (Luke 16:19-31),” *Black Theology* 4, no. 1 (Ja 2006): 27–43.

<sup>139</sup> Paulinus I. Odozor, “Truly Africa, and Wealthy! What Africa Can Learn from Catholic Social Teaching about Sustainable Economic Prosperity,” in *The True Wealth of Nations: Catholic Social Thought and Economic Life*, ed. Daniel K. Finn (Oxford ; New York: Oxford University Press, 2010), 267–87.

<sup>140</sup> Mary E Hobgood, “White Economic and Erotic Disempowerment: A Theological Exploration in the Struggle against Racism,” in *Interrupting White Privilege* (Maryknoll, NY: Orbis, 2007), 48.

to the U.S. context.<sup>141</sup> These theological perspectives speak to the link between economic realities and development of virtue or vice, but as yet, this topic has not enjoyed a full-length treatment.

### **A Void: The impact of economic inequality on virtue**

As I see it, there are three major reasons it is crucial to address extreme economic inequality today. First, reducing inequality will *reduce human suffering and promote human flourishing*. Extensive social science research suggests that addressing extreme inequality can reduce many social ills. More equal societies can boast healthier, better-educated and longer-living citizens; faster and more sustained economic growth; and more political and economic stability. Second, I have shown several ways that *inequality self-perpetuates*. If we agree that inequality causes problems in society, it's incumbent on us to act quickly as it is likely to become worse without intervention.

Finally, as social science evidence suggests, inequality harms morality. Reducing inequality has the potential to help people be more virtuous, which in turn would redound in good works and a more just society. I will briefly lay out the reasons why I think this is.

#### *Poverty and Wealth Convey Self-Relevant Messages*

Until relatively recently in many global societies, inequality in society was linked to caste or rank more purely than to money, and being poor was not always associated with moral failure. Thomas Piketty notes that even the highly unequal

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<sup>141</sup> Bryan N. Massingale, "An Ethical Reflection upon 'Environmental Racism': In the Light of Catholic Social Teaching," in *Challenge of Global Stewardship* (Notre Dame, Ind: Univ of Notre Dame Pr, 1997), 234–50.

patrimonial societies known to Balzac and Austen did not claim that to be poor was to be less virtuous. He writes, “Modern meritocratic society, especially in the United States, is much harder on the losers, because it seeks to justify domination on the grounds of justice, virtue, and merit, to say nothing of the insufficient productivity of those at the bottom.”<sup>142</sup> And he notes that often, even middle-class people subscribe to such a distorted interpretation of meritocracy as an explanation for why they are not themselves among the poor.<sup>143</sup>

In modern capitalist societies, wealth is not just a useful commodity that makes life easier. Rather, it has become viewed as evidence of many valuable and desirable personal qualities, including intelligence, diligence, moral rectitude, trustworthiness, creativity and good skills in relationships, including parenting. Wealth is in fact nearly convertible into various other valuable qualities, including education, meaningful work, and romantic desirability. All of this inevitably impacts the sense of one’s own worth, qualities and prospects, whether one is well-off or poor.

Capitalism promotes the belief that the wealthy are more deserving of goods, safety, power and longer lives, because they must have achieved their wealth through remarkable personal merit. On the heels of this belief comes the inference that poor people, because they lack the work ethic needed to achieve comfort and stability, deserve their suffering in life. Capitalism flourishes on the constant increases in productivity and innovation generated by this pervasive ideology. In capitalist societies, our income and wealth form a convenient proxy for society’s

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<sup>142</sup> Piketty, *Capital in the Twenty-First Century*, 416.

<sup>143</sup> Ibid., 417.



valuation of us. A few minutes of one person's time can be "equivalently worth" to another's full workweek. Linguistic phrases like "he's worth billions" or "she could buy and sell us if she wanted to" link wealth to inherent worth and to power.

Furthermore, since money is changeable for so many other goods in society, we receive multiplied messages about what we are worth and what we deserve. In the U.S. and most other societies, the wealthy live longer than the poor; they are safer where they live; and there are ample consumer industries devoted to ensuring their amusement and happiness. The message is that wealthy people deserve to be safe and happy; meeting their whims and ensuring their comfort should occupy the time of many others; and for them to pursue fulfillment is a worthwhile and important goal. Again, in unequal societies, the poor tend to live shorter lives and be sicker while they live than the wealthy. They do not enjoy the same range of opportunities to pursue education or personal development or to gain a voice in politics. Thus they receive loud and clear the message that they do not deserve to live safe and healthy lives; that their lives are not as valuable as those of the rich; that their pursuit of fulfillment is not a benefit to society and of no use to them. In addition to these implicitly communicated systemic messages about individual worth, members of society treat others differently based on their perceived income level.

Psychologists and sociologists have contributed greatly to our understanding of societal messages to individuals based on wealth and poverty. Sociologist Göran Therborn wrote that while poverty may look different in such different countries as the U.S. and India, poverty "has a universal social meaning. To be poor means that

you do not have sufficient resources to participate (fully) in the everyday life of the bulk of your fellow citizens.”<sup>144</sup> Classism is the oppression of low-income people by systemic forces and individual behaviors. Psychologist Bernice Lott writes, “*Institutional classism* is the maintenance and reinforcement of low status by social institutions that present barriers to increase the difficulty of accessing resources. *Interpersonal classism* is identified by *prejudice* (negative attitudes), *stereotypes* (widely shared negative beliefs), and *discrimination* (distancing, excluding, or denigrating behavior).”<sup>145</sup> Interpersonal classism can affect the treatment of people who are, or who are perceived to be, poor in such varied settings as doctor’s offices, schools, accessing social services and in social settings. Health care providers treat patients on Medicaid differently, prescribe psychoactive drugs for low-income children more often and are more likely to advise poor mothers to limit their childbearing. Consciousness of class difference can cause shame and anxiety to low-income people.<sup>146</sup> In light of the potential for low-income people to internalize such negative messages about their own worth, the Latin American Episcopal Conference (CELAM) wrote of the need for “conscientization” among the Latin American poor, a raising of awareness of their own rights, worth, and God-given dignity.<sup>147</sup>

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<sup>144</sup> Therborn, *The Killing Fields of Inequality*, 21. This definition of poverty echoes those used by many theologians of liberation. For example, Gustavo Gutiérrez defines poverty as “the lack of economic goods necessary for a human life worthy of the name.” (Gustavo Gutiérrez, *A Theology of Liberation: History, Politics, and Salvation*, trans. Caridad Inda and John Eagleson (Orbis Books, 1988), 288.) In Chapter 5 (pp. 196-201), I define poverty as having less than one needs, or being able to meet one’s needs only through constant and precarious struggle.

<sup>145</sup> Bernice Lott, “The Social Psychology of Class and Classism,” *American Psychologist* 67, no. 8 (November 2012): 654–55, doi:<http://dx.doi.org.proxy.bc.edu/10.1037/a0029369>.

<sup>146</sup> Lott, “The Social Psychology of Class and Classism.”

<sup>147</sup> General Conference of the Bishops of Latin America and the Caribbean CELAM, “Medellín Document: Peace,” September 6, 1968, <http://www.shc.edu/theolibrary/resources/medpeace.htm>.

In light of their studies of the damaging effects of inequality, Pickett and Wilkinson expose the ideology that protects rich people from being confronted with their true impact on the common good:

Nor should we allow ourselves to believe that the rich are scarce and precious members of a superior race of more intelligent beings on whom the rest of us are dependent. That is merely the illusion that wealth and power create. Rather than adopting an attitude of gratitude toward the rich, we need to recognize what a damaging effect they have on the social fabric.<sup>148</sup>

Mary Elizabeth Hobgood, a theologian, writes of the danger for middle-class people of becoming seduced into capitalist understandings of human worth:

It becomes easy to justify our positions and the unearned privileges we enjoy, as well as the suffering of the lazy or unlucky 'unfortunate' others. We learn that self-discipline and hard work usually pay off, and due to our own hard work and individual merit, we are entitled to things that other people do not have [...] the ideology protecting our privileges in the upper tiers of the working class conditions us to deny attention and feeling to those we have learned are unworthy.<sup>149</sup>

Middle-class people who accept the belief that the rich are better and more worthy people can spend their lives attempting to grow wealthy, rather than actually attempting to grow in virtue. Hobgood warns of the dangers of such uncritical acceptance of ideology, which calls to mind the phenomenon Pope Francis has called the "globalization of indifference," in which the inability to be moved by the suffering of poor others develops "almost without being aware of it."<sup>150</sup>

## Conclusion

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<sup>148</sup> Pickett and Wilkinson, *The Spirit Level*, 262.

<sup>149</sup> Mary E. Hobgood, *Dismantling Privilege: An Ethics of Accountability* (Cleveland, Ohio: Pilgrim Press, 2000), 82.

<sup>150</sup> Pope Francis, "Apostolic Exhortation: *Evangelii Gaudium*," November 24, 2013, 54, [http://w2.vatican.va/content/francesco/en/apost\\_exhortations/documents/papa-francesco\\_esortazione-ap\\_20131124\\_evangelii-gaudium.html](http://w2.vatican.va/content/francesco/en/apost_exhortations/documents/papa-francesco_esortazione-ap_20131124_evangelii-gaudium.html).

This chapter has established that economic inequality is a growing problem in many countries, as well as across countries, today, and that it should be viewed as a problem distinct from poverty and one that demands immediate action before it self-perpetuates and worsens further. Amid relatively limited attention to inequality from Christian scholars, the impact of inequality on morality remains unexplored and forms the topic of this dissertation. Our modern acceptance of the notion that wealth and poverty correlate to moral goodness and human worth is one particularly damaging corollary of inequality, and one central to the work ahead.

In the following chapters, I will outline a taxonomy of the virtues that is helpful for understanding inequality. I will then closely examine the impact that wealth and poverty make on the formation of the virtues, and show how inequality exacerbates this impact.

## Chapter 2: Toward a Christian Virtue Account of Moral Luck

In this chapter, I survey the field of Christian virtue ethics to provide groundwork for the work ahead. I discuss what makes Christian virtue ethics distinctly Christian and conclude that universally intelligible virtues are shaped and thickened in particular contexts. For Christians, they are shaped by Christian community, stories and traditions.

With attention to particularity and difference very much on the rise in Christian theology, we are still lacking a framework to describe the impact of particular life situations on a person's pursuit of virtue. In this chapter I describe three frameworks, each but slightly used in Christian ethics, which attempt to describe the influence of life circumstances<sup>1</sup> on moral development. These frameworks are structures of vice; moral injury; and what I believe to be the most useful concept, moral luck. Feminist philosophers have given the most attention to moral luck, particularly to how life circumstances and privilege function as moral luck, and I begin by outlining a detailed picture of moral luck based on their work.

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<sup>1</sup> In this work I use "life circumstances" and "context" interchangeably when attempting to describe those aspects of ordinary experience that may affect our virtue development. Some examples of such morally significant life circumstances are gender, ethnic or racial identity, sexual identity, and, as discussed in the present work, wealth and poverty. These facets of life experience affect moral development insofar as they influence how one is valued and treated by others in society. Thomas Aquinas notes that circumstances such as "place and condition of persons" can impact the moral significance of an act even if they do not impact the act directly (Summa I-II 7.1). This is the type of circumstance I mean; they are morally significant, not insignificant or merely accidental. For me, "circumstances" captures what I am discussing better than "context." A man and a woman in the United States may occupy more or less the same *context*, but since U.S. culture has been shaped by pervasive cultural sexism, the *circumstances* affecting their lives will not be the same, and this may affect how they develop virtue.

Just as Christians thicken universally intelligible virtues by pursuing them in Christian contexts and in light of Christian narratives, the concept of moral luck needs its own thickening in light of Christian sources. Happily, ample material is at hand. I show that Thomas Aquinas, the most influential Christian virtue theorist in history, acknowledged the reality of moral luck as today's feminist philosophers describe it. For Thomas, understanding moral luck should remind us that our ability to pursue virtue at all depends on God. Contemporary womanist theologians also engage moral luck, bringing a unique attention to how persons shaped by moral luck should respond. They recommend that persons harmed by moral luck work for moral improvement within the Christian community.

Moral luck in a Christian virtue context shares with the secular model an attempt to realistically confront and understand the way life circumstances, including privilege or lack thereof, can affect persons' pursuit of virtue. What is unique in a Christian concept of moral luck is its use—to recall agents' dependence on God for their pursuit of virtue, and to be inspired to redress moral luck by working in Christian communities. My Christian account of moral luck is directed at both those suffering under structures of oppression and those who benefit from inequalities; emphasizes both dependence on God and persons' moral agency; is rooted in Christian tradition; and urges toward virtuous practice in community.

### **Background on Virtue**

Christian virtue theory grows out of the theological conviction that God desires human flourishing. Virtue theory describes what human flourishing or human excellence looks like in light of Christian belief that humans are created by

and in relationship with God.<sup>2</sup> As Lisa Fullam says, “Virtues are anthropological truth claims,” describing the person or community that lives the human life well.<sup>3</sup> Augustine defined a virtue as “a habit that cannot be misused,” cannot be directed to the harm of the human person.<sup>4</sup> Virtues do not simply help us meet some external moral standard: rather, virtue theorists believe that the virtuous person is happier, more flourishing and more fully alive than the one who lacks them.<sup>5</sup> Virtue theory is eudaimonistic—it offers a vision of the human good as well as a path to achieving it.

Virtue ethics asks, “Who or what kind of person am I? What kind of person should I be? How should I act in order to become that kind of person?” As David DeCosimo notes, “virtues integrate internal dispositions into external actions,” that is, having a virtue makes it easier to discern and to do the virtuous thing, and vice versa.<sup>6</sup> The virtuous person is not someone who lives in a constant state of tension, policing her own thoughts and grudgingly forcing herself to do virtuous deeds. Rather, her desires are so well ordered that she wants to do the virtuous thing, and does it easily. To have the virtue of justice, for example, means something different than simply making a firm commitment to act in a just way, praiseworthy though such a commitment may be.

We can assess others’ acts but not their virtues. As Lisa Fullam says, “Acts, in a sense, may be symptoms of virtues: a pattern of acts consistent with a given virtue

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<sup>2</sup> Stephen J. Pope, “Virtue in Theology,” in *Virtues and Their Vices*, ed. Kevin Timpe and Craig A. Boyd, First edition. (Oxford, United Kingdom: Oxford University Press, 2014), 397.

<sup>3</sup> Lisa Fullam, “Humility and Its Moral Epistemological Implications,” in *Virtue* (New York: Paulist Pr, 2011), 255.

<sup>4</sup> George Peter Klubertanz, *Habits and Virtues* (New York, Appleton-Century-Crofts, 1965), 177.

<sup>5</sup> Lisa Tessman’s theory of the burdened virtues provides an important caveat to this view. We will explore it further below.

<sup>6</sup> Maureen H. O’Connell, *Compassion: Loving Our Neighbor in an Age of Globalization* (Maryknoll, NY: Orbis Books, 2009), 51.

raises the index of suspicion that a certain virtue is at work, but no act, nor even a collection of acts, is adequate to establish that ‘so-and-so is humble.’”<sup>7</sup> Certainly there are times when it is necessary to judge another’s action: when we evaluate someone as a partner in business or in love, when we teach children how to behave, even when we serve on a jury. But virtue ethics always reminds us that we are more than our actions and that we always carry within us the potential for improvement. Andrew Michael Flescher has argued that in fact, virtue ethics seems to demand that we continually push ourselves to go above and beyond the call of duty on behalf of others: “living altruistically is the kernel of living virtuously.”<sup>8</sup> Virtue ethics directs us to attend to a lifelong moral journey rather than obsessing over individual actions, but while virtue ethics has been criticized for encouraging a navel-gazing focus on one’s own self, this is a misunderstanding. Virtue is always pursued in daily interactions with others, in navigating the competing demands life makes on us to nurture relationships with others, pursue justice, and care for ourselves. This will become clear from what follows.

After significant attention to virtue ethics by Christians in the ancient and medieval periods, the approach receded in popularity until recent decades.<sup>9</sup> The retrieval of virtue theory from a Christian standpoint was inspired by dissatisfaction with other available ethics methods, including proportionalism and a variety of

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<sup>7</sup> Fullam, “Humility,” 151.

<sup>8</sup> Andrew Michael Flescher, *Heroes, Saints & Ordinary Morality*, Moral Traditions Series (Washington, DC: Georgetown University Press, 2003), 11.

<sup>9</sup> James F. Keenan, “Fundamental Moral Theology at the Beginning of the Twenty-First Century,” *Theological Studies* 67, no. 1 (March 1, 2006): 99–119.



interpretations of normative ethics.<sup>10</sup> Virtue ethicists argue that act-based ethics is lacking for several reasons. A focus on acts can lead to obsession with avoiding bad deeds or accumulating good ones—what Catholics have called scrupulosity. Act-based ethics can also lead to an impoverished view of the moral life: “after all, I’m not a murderer.” In contrast to this, virtue ethics demands a mature, complex view of a person’s moral life. Virtue ethics acknowledges that I am on a journey toward the good, and while I will never attain perfection, I can act to shape my own progress toward the good as I move through life in my various communities.

Many Christian virtue ethicists have also argued that virtue ethics is a helpful moral framework for a life guided by religious scripture. Stories are an effective way to discern and think about the virtues, and narratives, like virtue frameworks, tend to build toward a goal.<sup>11</sup> Virtue ethics do not present easy instructions about how to act in particular situations; rather, like stories, they invite us to moral deliberation. In a sense, this is both a benefit and a drawback of virtue ethics. For Paulinus Odozor, “the virtues make our pondering easier [but] being virtuous does not remove the pain of having to make hard decisions in this life.”<sup>12</sup>

Odozor’s evocation of “hard decisions” reminds us that virtue ethics can be helpful in responding to conflicting claims made by those in relationships with us.

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<sup>10</sup> James F. Keenan, *A History of Catholic Moral Theology in the Twentieth Century: From Confessing Sins to Liberating Consciences* (London ; New York: Continuum, 2010), 76–7.

<sup>11</sup> Joseph J. Kotva, *The Christian Case for Virtue Ethics* (Washington, DC: Georgetown University Press, 1996); Stanley Hauerwas and Charles R. Pinches, *Christians Among the Virtues: Theological Conversations in Modern Ethics* (University of Notre Dame Press, 1997); James F. Keenan, *Moral Wisdom: Lessons and Texts from the Catholic Tradition* (Lanham: Rowman & Littlefield Publishers, 2004), 96–97; Jean Porter, “Virtue Ethics,” in *The Cambridge Companion to Christian Ethics*, ed. Robin Gill (Cambridge: Cambridge University Press, 2000), 96–111; Yiu Sing Lúcas Chan, *The Ten Commandments and the Beatitudes: Biblical Studies and Ethics for Real Life* (Lanham: Rowman & Littlefield Publishers, 2012).

<sup>12</sup> Paulinus Ikechukwu Odozor, *Moral Theology in an Age of Renewal: A Study of the Catholic Tradition since Vatican II* (Notre Dame, Ind: University of Notre Dame Press, 2003), 260–261.

James Keenan believes today's Christian virtue ethics needs a more robust analysis of relationality, so he proposes cardinal virtues that govern how we act in relationships, rather than governing individual "powers" of the human person, as Aquinas has it. Keenan criticizes Aquinas' virtues system for failing to acknowledge that life presents us with situations in which the virtues may conflict.<sup>13</sup> For Aquinas, the virtues always supported and augmented one another.

Maureen O'Connell praises virtue ethics for its historical consciousness and ability to attend to the particularities of individuals and situations.<sup>14</sup> With similar concern for particularity, Cristina Astorga memorably compares moral experience to "a Swiss army knife, with its multiple gadgets." Astorga reaffirms that our cultural standpoints such as gender, class and power also influence the virtues we esteem and how we develop them.<sup>15</sup> Keenan points out that other advantages of the virtue approach are its use of everyday, accessible language; its dealing with ordinary life; and its emphasis on community.<sup>16</sup>

Monica Jalandoni suggests that when a local culture has a tendency to value a particular virtue, this does not rise to the level of a social virtue, but may be considered "what Thomas calls inchoate virtue or the beginning of virtue." In her example, Filipino society displays the virtue of fortitude inchoately, because Filipino people are aware that it is good to display endurance and have done so resiliently in

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<sup>13</sup> James F. Keenan, "Proposing Cardinal Virtues," *Theological Studies* 56, no. 4 (1995): 709–29.

<sup>14</sup> O'Connell, *Compassion*, 46–47.

<sup>15</sup> Christina A. Astorga, *Catholic Moral Theology and Social Ethics: A New Method* (Maryknoll: Orbis Books, 2014), 428.

<sup>16</sup> James F. Keenan, "Seven Reasons for Doing Virtue Ethics Today," in *Virtue and the Moral Life: Theological and Philosophical Perspectives*, ed. William Werpehowski and Kathryn Getek Soltis (Lanham: Lexington Books, 2014), 3–18.

response to economic hardships, tyrannical governments and natural disasters.<sup>17</sup>

James Bretzke has argued that virtues are especially helpful in cross-cultural ethical conversations, since they furnish a shared language that every local community will “thicken” in order to describe a virtue in its own particular way.<sup>18</sup>

### **What Makes Christian Virtue Christian?**

“Christian virtue ethics” is not monolithic. In fact, there is significant disagreement among scholars of Christian religious ethics or moral theology about what, exactly, constitutes a Christian virtue ethic. Since my Christian account of moral luck is situated within a particular perspective on Christian virtue ethics, I will briefly outline the range of positions and make it clear where I stand.

Some Christian moralists reject the notion of Christian virtue ethics entirely, alleging, among other things, that it is narcissistic, elitist, or too withdrawn from the Christian community.<sup>19</sup> It should be clear by now that I believe virtue ethics does have potential for explaining the Christian moral life, and I will say no more about this view.

Another influential view on Christian virtue ethics is that laid out by Stanley Hauerwas and Charles Pinches in *Christians Among the Virtues* (1997). Hauerwas and Pinches take an extreme stance that Christian virtues are unintelligible outside Christian lives and communities: “The courage of a Christian is different from that of a Buddhist. No appeal to human nature is sufficient to insure the commonality of all

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<sup>17</sup> Monica Jalandoni, “Fortitude in the Philippines: Impact on Women,” in *Transformative Theological Ethics: East Asian Contexts*, ed. Agnes M. Brazal et al. (Quezon City: Ateneo de Manila University Press, 2010), 207.

<sup>18</sup> James T. Bretzke, “Human Rights or Human Rites? A Cross-Cultural Ethical Perspective,” *East Asian Pastoral Review* 41 (2004): 44–67.

<sup>19</sup> Kotva, *The Christian Case for Virtue Ethics*.

human virtue [...] an account of growth in Christian virtue cannot be generic.”<sup>20</sup> I agree with these scholars that virtue becomes particular because it is formed in particular communities with particular ends, and that for Christians virtue is shaped by Christian communities and narratives.<sup>21</sup> On that, few, if any Christian virtue theorists would disagree. Certainly no one is arguing that a Christian’s path to virtue is going to look exactly the same as the path taken by someone of a different faith, or of none. But for many scholars, Hauerwas and Pinches insist too strongly on the unique *character* of Christian virtues.

Many scholars stake out a middle view between that of virtue ethics as unChristian and Christian virtue ethics as exclusionary. Most of the scholars I cited above, including Bretzke, Jalandoni and Keenan, and most of the scholars I engage in Chapter Three, occupy this middle view.<sup>22</sup> In this view, universally intelligible virtues attain particular cultural resonance as persons live out the virtues in their local communities. This makes virtues appropriate for cross-cultural dialogue and ethical dialogue with the professions.<sup>23</sup> Lucas Chan explained this middle approach this way: “Though virtues are context sensitive, they are not ultimately confined to a limited context but remain open to revision.”<sup>24</sup>

This middle approach is not exclusively Christian. Philosopher Martha Nussbaum advances it with her non-relative virtues. She argues that while virtues will always be understood and lived out in light of particular cultural contextual

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<sup>20</sup> Hauerwas and Pinches, *Christians Among the Virtues*, 117.

<sup>21</sup> Hauerwas and Pinches, *Christians Among the Virtues*, x.

<sup>22</sup> Bretzke, “Human Rights or Human Rites? A Cross-Cultural Ethical Perspective”; Jalandoni, “Fortitude in the Philippines: Impact on Women.”

<sup>23</sup> See Keenan, *A History*, 217.

<sup>24</sup> Chan, *Ten Commandments*, 14.

values, certain goods of human life, lived out and experienced through the virtues, are universal.<sup>25</sup>

That said, this middle way has been eagerly adopted by Christian virtue theorists, and Catholics in particular, because it shares considerable resonance with the Catholic concept of the natural law. Natural law theory states that certain basic human goods are self-evidently intelligible to anyone, universally across cultural differences.<sup>26</sup> Christians who adopt this middle perspective often argue that what makes Christian virtue ethics unique is the context in which virtue is pursued and formed—in Christian communities and by Christian scripture.<sup>27</sup> The virtues that are pursued and formed are not unique, but the context that shapes them is.<sup>28</sup>

I appreciate Lisa Sowle Cahill's impatience with some Christians' insistence on the unintelligibility, outside the Church, of the goods Christians value. As she writes:

We only distract ourselves from the most crucial issues of social ethics, religious ethics, and Christian ethics, when we argue as though the basic necessities of human well-being for other groups or cultures are alien to us, as are our goods to them [...] Certain basic goods are humanly self-evident [...] The biggest moral challenge Jesus presents is not to uphold a unique

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<sup>25</sup> Martha C. Nussbaum, "Non-Relative Virtues: An Aristotelian Approach," *Midwest Studies In Philosophy* 13, no. 1 (September 1, 1988): 32–53.

<sup>26</sup> Lisa Sowle Cahill, "Justice for Women: Martha Nussbaum and Catholic Social Teaching," in *Transforming Unjust Structures: The Capability Approach*, ed. Séverine Deneulin, Mathias Nebel, and Nicholas Sagovsky, Library of Ethics and Applied Philosophy 19 (Springer Netherlands, 2006), 83–104.

<sup>27</sup> Ibid. In another example, Christopher P. Vogt avers that non-Christians could form the overlapping virtues he describes as essential to living out Catholic social thought, but notes that living the values of Catholic social thought is incumbent upon Catholics in a particular way and that virtues can help support the link between personal faith life and public action. Christopher P. Vogt, "Fostering a Catholic Commitment to the Common Good: An Approach Rooted in Virtue Ethics," *Theological Studies* 68, no. 2 (May 1, 2007): 394–417. 417n79.

<sup>28</sup> Hauerwas and Pinches assert that particular virtues, such as hope and obedience, take on unique significance for Christians due to their presence in the Christian scriptures and tradition. (Christians Among the Virtues. Chapters 7 and 8.) I do not disagree, but this does not mean that, for example, non-Christians simply cannot develop the virtue of obedience in ways Christians can recognize.

vision of the good, but to reach across class, race, gender, and culture to create greater solidarity around goods. Practical solidarity, which is the same thing as action, can then yield dialectical and dialogical understandings of what will further human well-being on particular occasions, and in particular relations.<sup>29</sup>

I agree with Cahill that certain basic goods are universally intelligible. Since virtue pursues the good, this means that many virtues have universal relevance as well, even as particular cultures will always interpret virtues within their own context. For me, Christian virtue ethics are Christian not because the virtues pursued lack meaning for non-Christians, but instead because Christians pursue these virtues in Christian community and in light of Christian scripture and tradition. A Christian account of moral luck, then, will have the same distinctions: it will be intelligible to non-Christians but will carry particular resonance to Christians through its standpoint in Christian communities, scriptures and tradition.

### **Structures, Injury and Luck: Approaches to the Impact of Circumstance on Morality**

The nascent Christian virtue tradition has offered up approaches to virtue in general, virtues for particular professions,<sup>30</sup> and virtues for responding to specific aspects of human life, such as childhood,<sup>31</sup> sexuality,<sup>32</sup> parenting,<sup>33</sup> sickness<sup>34</sup> and

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<sup>29</sup> Lisa Sowle Cahill, "Community Versus Universals: A Misplaced Debate in Christian Ethics," *Annual of the Society of Christian Ethics* 18 (January 1, 1998): 10.

<sup>30</sup> James F. Keenan and Joseph J. Kotva, eds., *Practice What You Preach: Virtues, Ethics, and Power in the Lives of Pastoral Ministers and Their Congregations* (Franklin, WI: Sheed & Ward, 1999); Edmund Pellegrino and David Thomasma, *The Christian Virtues in Medical Practice* (Washington, D.C.: Georgetown University Press, 1996).

<sup>31</sup> Mary M. Doyle Roche, "Children, Virtue Ethics, and Consumer Culture," in *Virtue and the Moral Life: Theological and Philosophical Perspectives*, ed. William Werpehowski and Kathryn Getek Soltis (Lanham: Lexington Books, 2014), 77–93.

<sup>32</sup> Lisa Fullam, "From Discord to Virtues: Reframing Sexual Ethics," in *Transformative Theological Ethics: East Asian Contexts*, ed. Agnes M. Brazal et al. (Quezon City: Ateneo de Manila University Press, 2010), 98–115; James F. Keenan, "Virtue Ethics and Sexual Ethics," in *Virtue*, ed. Charles E Curran and Lisa Fullam (Mahwah, N.J.: Paulist Press, 2011), 117–36; William F Jr Murphy, "Revisiting

death.<sup>35</sup> Still, although numerous promising attempts have been made, there is no generally accepted Christian virtue explanation of how particular life situations can affect our ability to pursue and acquire the virtues.

Here it is important to note that life circumstances only tell part of the story of a person's virtue development. Virtue is neither entirely under our own volition nor something that can be summarily inculcated or stripped from us by life events.<sup>36</sup> Rather, life circumstances present us with a certain array of arenas for action and our own choices affect how we acquire, or fail to acquire virtue, while acting within those arenas. One person's acquisition of virtue may differ from that of another not only because their life circumstances differ, but also because they may make different choices, persist or fail to persist in the pursuit of those choices, and respond differently to changing circumstances and events along the way.<sup>37</sup>

The reason it is important to explore the impact of life circumstances on virtue, then, is not because life circumstances are the only factor that determines whether a person acquires virtue or not. Rather, it is important because virtue is vital for human flourishing. If we can say something about how life circumstances,

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Contraception: An Integrated Approach in Light of the Renewal of Thomistic Virtue Ethics," *Theological Studies* 72, no. 4 (December 2011): 812–47.

<sup>33</sup> Rubio, *Family Ethics*; Julie Hanlon Rubio, "Passing on the Faith in an Era of Rising 'Nones': Practicing Courage and Humility," in *Virtue and the Moral Life: Theological and Philosophical Perspectives*, ed. William Werpehowski and Kathryn Getek Soltis (Lanham: Lexington Books, 2014), 95–111.

<sup>34</sup> Stanley Hauerwas and Charles R. Pinches, "Practicing Patience: How Christians Should Be Sick," in *Christians Among the Virtues: Theological Conversations Modern Ethics* (University of Notre Dame Press, 1997), 166–78.

<sup>35</sup> Christopher P. Vogt, *Patience, Compassion, Hope, and the Christian Art of Dying Well* (Rowman & Littlefield, 2004).

<sup>36</sup> Of course, Thomas tells us of the infused virtues that may be given by God (Summa I-II 62). I am abstaining from that discussion here and speak only of what Thomas would call the acquired virtues, which are responsive to human effort.

<sup>37</sup> Other factors such as temperament and brain chemistry, also not under a person's control, may certainly play a role in how we pursue the virtues, although I will not explore those factors here.

shaped by society and not fully under a person's control, affect one's ability to pursue and acquire virtue, we will have important insight into who is encouraged to flourish in a given society and whose flourishing is not valued. Understanding the impact of life circumstances on virtue would likely change how we assess the virtue of others, including whether we regard their virtues as morally heroic. Perhaps most importantly, understanding moral luck helps persons gain a more accurate picture of what the pursuit of virtue will require of them. For Christians, this includes an awareness of their reliance on God and a commitment to moral action.

As I said, there are a number of concepts currently in use in attempts to describe the impact of life circumstances on moral formation. I will briefly describe two of them, the structures of vice and moral injury, before spending more time establishing the concept I find most helpful in this regard, which is moral luck. Moral luck, to date, is a term most used by feminist virtue philosophers, but I will show why a Christian account of moral luck can enrich Christian virtue reflection.

Daniel Daly offers the concepts of *structures of virtue and structures of vice* to describe how social institutions <sup>38</sup> can contribute in shaping people who are virtuous or vicious. This framework is more satisfactory than a term with some history in magisterial and theological statements, the structures of sin. Daly finds that when society negatively impacts moral persons, the result is often persistent problems of character that are better described as vices, not sins. Structures of

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<sup>38</sup> Daly defines "structure" this way: "A structure is an institution, a practice, a value laden narrative, or a paradigmatic figure that people find already existing or which they create on the national and global level, and which orientates or organizes economic, social, and political life." Daniel J. Daly, "Structures of Virtue and Vice," *New Blackfriars* 92, no. 1039 (2011): 354.



virtue and vice is a better, clearer framework for a real problem as described in recent Catholic social thought and moral theology.<sup>39</sup>

The structures of virtue and vice are helpful frameworks with clear relevance to Christian virtue theory. They help describe the moral contexts that contribute to shaping persons, within which persons make choices that lead to them becoming more or less virtuous. However, like the “structures of sin” theorists he improves upon, Daly does not explore how people within the same society—even though they may exert the same moral effort—can experience different influences on their moral development, based on their particular life circumstances. For that, we need a different concept.

*Moral injury* is a term with a fairly recent history and a highly particular usage in religious ethical discourse. Proponents date its coinage to a psychology paper published in 2009. In this paper, the authors say agents of harmful acts, who suffer morally because of what they have done, sustain moral injury. They describe moral injury as the result of “perpetrating, failing to prevent, or bearing witness to acts that transgress deeply held moral beliefs and expectations [which] may be deleterious in the long-term, emotionally, psychologically, behaviorally, spiritually, and socially.”<sup>40</sup> This psychological paper and some recent work by theologians examine the moral injury sustained by soldiers in warfare, although the concept has also been used to explore bullying, incarceration and racialization.<sup>41</sup>

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<sup>39</sup> Daly, “Structures of Virtue and Vice.”

<sup>40</sup> Brett T. Litz et al., “Moral Injury and Moral Repair in War Veterans: A Preliminary Model and Intervention Strategy,” *Clinical Psychology Review* 29, no. 8 (December 2009): 695–706, doi:10.1016/j.cpr.2009.07.003.

<sup>41</sup> Rita Nakashima Brock and Gabriella Lettini, *Soul Repair: Recovering from Moral Injury after War* (Boston: Beacon Press, 2012); Warren Kinghorn, “Combat Trauma and Moral Fragmentation: A

Moral injury could be a helpful concept in virtue ethics, since it describes impacts on self-image and moral reflection. As Litz et al. argue, moral injury interferes with flourishing by presenting overwhelming impressions that the subject is bad, immoral and irremediable. Furthermore, the acts that have caused moral injury can acquire outsize significance in the subject's mind, making reflection on sustained patterns of behavior difficult.<sup>42</sup> Moral injury fragments the agent's sense of self, perhaps into pre-war and post-war selves.<sup>43</sup> Mark Wilson, a theologian who studies moral injury, has suggested the morally injured pursue virtues of humility, fidelity and availability, explicitly situating moral injury in a virtue context.<sup>44</sup>

On the other hand, moral injury is rendered less useful by its relatively limited scope of reference to acts committed by an agent. As Mark Wilson clarifies, "individuals suffering moral injury take themselves to have *done* or *not done* something," under tragic conditions.<sup>45</sup> Because of its specificity, moral injury might helpfully be understood as a subtype of moral luck, as will shortly become clear. Unlike moral luck, moral injury does not provide a framework for reflection on the moral impact of life circumstances such as privilege and oppression, beyond the impact of the specific actions those circumstances might occasion. In fact, scholars

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Theological Account of Moral Injury," *Journal of the Society of Christian Ethics* 32, no. 2 (September 1, 2012): 57–74. Papers presented at the Moral Injury and Recovery section at the American Academy of Religion 2014 annual meeting included "Where Am I From?: Bullying, The Immigrant Muslim Experience, and Moral Injury," by Hussein Rashid, "Way Down In The Hole: Imprisonment and Moral Injury," by Elizabeth Margaret Bounds, and "Does Moral Injury Have A Race? On Moral Injury and the Experience of Racialization in the United States," by Jessica Vazquez-Torres. At the annual meeting in 2015, I will present a paper exploring poverty as a site of moral injury as it presents people with tragic choices.

<sup>42</sup> Litz et al., "Moral Injury."

<sup>43</sup> Mark A. Wilson, "Moral Grief and Reflective Virtue," in *Virtue and the Moral Life: Theological and Philosophical Perspectives*, ed. William Werpehowski and Kathryn Getek Soltis (Lanham: Lexington Books, 2014), 57.

<sup>44</sup> Wilson, "Moral Grief and Reflective Virtue."

<sup>45</sup> *Ibid.*, 61.

engaged in studying moral injury in religious contexts have argued against its use in this way.<sup>46</sup> Therefore we need a broader concept.

In what follows, I will show that moral luck is a category that can be very helpful for Christian virtue ethics, covering situations that the structures of vice and moral injury do not. As explored in detail by feminist philosophers, moral luck describes the impact of our life circumstances on our ability to pursue, acquire, and maintain virtue. It is often used to describe the impact on virtue of living with privilege or lacking privilege in contexts of inequality. Like the virtues themselves, the concept of moral luck will take on a particular character as it is interpreted within Christian communities. Certainly, Christians can approach moral luck as it is used in the secular philosophical context, to understand how their life circumstances, including privilege or lack thereof, shapes their pursuit of virtue. Uniquely Christian ways to use the concept of moral luck include recalling our dependence on God for virtue formation and remembering the necessity of moral action in community.<sup>47</sup> As I will show, these particularly Christian uses of moral luck are drawn from Thomas Aquinas and contemporary womanist theologians, who included awareness of moral luck in their writings. I will begin by showing what philosophers can teach us about the concept before moving on to Christians who have turned their attention to similar situations.

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<sup>46</sup> American Academy of Religion Moral Injury and Recovery in Religion, Society, and Culture Group, "Call for Papers (Comments)" (American Academy of Religion), accessed February 15, 2015, <https://papers.aarweb.org/content/moral-injury-and-recovery-religion-society-and-culture-group>.

<sup>47</sup> As I will show, a Christian account of moral luck can function in part to remind Christians of their dependence on God, both in the pursuit of virtue and in gaining salvation, which are not identical goals. Some Christians believe that human action is necessary for salvation and some do not, but that human action is necessary in the pursuit of the acquired virtues should be uncontroversial.

## Moral Luck in Philosophy

Moral luck was introduced by philosophers in the context of deontological ethics, but has been adopted by virtue theorists as a crucial term for understanding the impact of context, particularly privilege and power dynamics, on the virtues.<sup>48</sup> In this section I will detail the significant philosophical work that has been done on the concept of moral luck, focusing on philosophers Martha Nussbaum, Margaret Urban Walker, Claudia Card, and Lisa Tessman. They have successfully established moral luck as a helpful way of understanding and talking about the impact of life circumstances on the virtues—on who we are able to become, morally speaking. In particular, moral luck is a useful term for discussing the impact of oppression or privilege on virtue formation.

Claudia Card defines moral luck as “luck that impacts either on character development or on one's ability to do morally good or right things in particular contexts.”<sup>49</sup> Bernard Williams and Thomas Nagel, also philosophers, introduced the term. Williams argues that Kantian morality, with its focus on the will, has not adequately dealt with the fact that not every consequence of our actions is within our control.<sup>50</sup> Nagel has a similar agenda, and brings us closer to virtue language when he discusses “constitutive luck,” when random chance affects the kind of person one is. (Luck is also relevant, of course, in the circumstances of our actions, the causes and effects of our actions, and their results.) Nagel shows that people

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<sup>48</sup> A few decades' worth of philosophical perspectives on moral luck are collected in Daniel Statman, ed., *Moral Luck* (Albany: State University of New York Press, 1993).

<sup>49</sup> Claudia Card, *The Unnatural Lottery: Character and Moral Luck* (Temple University Press, 1996). ix.

<sup>50</sup> Bernard Williams, “Moral Luck,” in *Moral Luck*, ed. Daniel Statman (Albany: State University of New York Press, 1993), 35–55.

take moral luck into account in their everyday moral assessments: “We may admit that if certain antecedent circumstances had been different, the agent would never have developed into the sort of person who would do such a thing, but since he did [develop into that sort of person and then do something blameworthy] *that* is what he is blamable for.”<sup>51</sup> This treatment, published in 1979, is a good approximation of moral luck as it relates to virtue.

Before continuing, I want to make perfectly clear that the phrase “moral luck” does not imply any assessment of whether the luck in question is positive or negative. The word “luck” in common discourse usually means that something positive has happened by chance, as in “She has all the luck;” if we want to be clear that negative things have happened by chance, we specify “bad luck.” In contrast, “moral luck” is simply meant to call our attention to factors beyond the control of the subject that impact the subject’s moral development. The phrase does not specify, in and of itself, whether those factors have positive or negative impacts.

Philosopher Martha Nussbaum takes up moral luck in the context of virtue ethics in her book *The Fragility of Goodness* (1986). She notes that the acknowledgement of moral luck should inspire us to ask what is the proper place in human life for “activities and relationships that are, in their nature, especially vulnerable to reversal,” like “friendship, love, political activity, attachments to property or possessions”—in other words, activities and attachments that are particularly likely to invite uncontrollable instances of moral luck into our lives. This becomes a particular risk if our conception of the good life involves multiple

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<sup>51</sup> Thomas Nagel, “Moral Luck,” in *Moral Luck*, ed. Daniel Statman (Albany: State University of New York Press, 1993), 66–67.

relationships and attachments, for then we may find that moral luck brings them into conflict and presents us with difficult choices. Then again, if we admit that emotions, appetites, and other unpredictable aspects of human experience can provide us with moral insight, we are likely to find that our path through the moral life is equally unpredictable.<sup>52</sup>

Analyzing the moral literature of the ancient Greeks, Nussbaum finds that Aristotle did believe in moral luck. That is, he believed one's experiences shape one's virtues and that truly awful experiences can seriously erode even virtues constructed during a long life. Circumstances can prevent us from virtuous activity by depriving our activity of a key means or resource, or by removing the intended object of the activity (as when the death of a friend removes the activity of friendship.) And circumstances can either completely obviate the performance of excellent activity, or just impede it.<sup>53</sup>

Nussbaum reflects on the fragility of goodness through a reading of Aristotle's description of the life of Priam, the virtuous king of Troy who suffers the tragic death of his son in the *Iliad*. Aristotle believed that certain "external goods" are needed for *eudaimonia*, such as friendship, wealth, political skill, and good family relationships. He acknowledged that suffering "the luck of Priam" might not thoroughly destroy virtue: a good person could find ways to pursue the good even in

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<sup>52</sup> Martha Craven Nussbaum, *The Fragility of Goodness: Luck and Ethics in Greek Tragedy and Philosophy* (Cambridge, U.K.; New York: Cambridge University Press, 2001), 6–7.

<sup>53</sup> *Ibid.*, 327.

tragic circumstances. Yet he denied that even a virtuous person subjected to such tragic luck as Priam was could enjoy full *eudaimonia*.<sup>54</sup>

Nussbaum insists that Aristotle believed luck not only could change our ability to enjoy happiness and express our good qualities, but also could change our ability to have good qualities themselves. In the *Rhetoric*, for example, Aristotle reflects on the virtues that older and younger people are more or less prone to. He believes younger people are more trusting, courageous, and have more greatness of soul because they have not yet become beaten down by life. In contrast, the elderly are more humble, suspicious, and cling to property, because life has taught them that these qualities are necessary for survival.<sup>55</sup> Nussbaum writes,

These remarkable observations show us clearly to what extent Aristotle is willing to acknowledge that circumstances of life can impede character itself, making even acquired virtues difficult to retain. Especially at risk are those virtues that require openness or guilelessness rather than self-defensiveness, trust in other people and in the world rather than self-protecting suspiciousness [...] The virtues require a stance of openness toward the world and its possibilities [...] Virtue contains in this way (in a world where most people's experience is that "things go badly") the seeds of its own disaster."<sup>56</sup>

For Aristotle, Nussbaum finds, virtue requires activity: we would not consider a person virtuous who had acquired virtue over the course of a long life and now survived in a coma. Our activity, within spheres of life most humans deem important (relationships, political action, using possessions) inevitably exposes us to moral luck, which runs the risk of challenging our virtuous responses and even ending

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<sup>54</sup> Ibid., 330–333.

<sup>55</sup> Ibid., 337–338. Nussbaum does not endorse Aristotle's representation of the virtues of youth and age, but she believes we can learn from his conviction that life circumstances affect virtue development and expression. Philosopher Sara Ruddick comments on virtues for aging and ageism in virtue theory in Sara Ruddick, "Virtues and Age," in *Mother Time: Women, Aging, and Ethics*, ed. Margaret Urban Walker (Lanham, Md: Rowman & Littlefield Publishers, 1999), 45–60.

<sup>56</sup> Nussbaum, *The Fragility of Goodness*, 228–9.

*eudaimonia*. This is what it means to speak of the fragility of goodness. “Virtuous condition is not, itself, something hard and invulnerable”: virtuous living is always and by definition subject to reversal from moral luck.<sup>57</sup>

Margaret Urban Walker says that moral luck helps us evaluate an agent’s integrity when we see how the agent understands and responds to the moral situation her life circumstances have placed her in.<sup>58</sup> Agents are not truly autonomous, but always at moral risk of being evaluated for our response in less-than-ideal circumstances. As Walker sums up: “Responsibilities outrun control, although not in one single or simple way.”<sup>59</sup> She believes we would rightly censure an agent for “shrugging off” blame in a situation where blame adduced only because of moral luck—for example, a driver who drove negligently and killed a pedestrian, when she would have escaped accident and blame if no pedestrian had been present. Walker says that such a response from the blameworthy agent “given the nature of the case [...] could be disappointing or irritating, shameful or indecent, shocking or outrageous.”<sup>60</sup>

I agree with Walker that a community *should* rightly censure those who shrug off blame in these situations, but it is not clear that communities always *do*. Certainly such a disclaiming of responsibility in cases of moral luck is present in those who refuse to acknowledge how their own unearned privilege comes at the expense of others. I think of white supremacy in societies like the U.S., where the

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<sup>57</sup> Ibid., 340..

<sup>58</sup> Margaret Urban Walker, “Moral Luck and the Virtues of Impure Agency,” in *Moral Contexts, Feminist Constructions* (Lanham, Md: Rowman & Littlefield Publishers, 2003), 24.

<sup>59</sup> Ibid., 26.

<sup>60</sup> Ibid., 25.



relative prosperity and safety enjoyed by white people comes at the expense of historical and contemporary violence against those recognized as nonwhite, and particularly out of a history of the enslavement of African-descended people. Those who enjoy economic privilege sometimes engage in another “shrugging off” of responsibility when they refuse to acknowledge that all members of society are not given the same chance to enjoy the comfort and prosperity they themselves have attained.

Walker proposes the “virtues of impure agency,” integrity, grace, and lucidity, for helping us navigate responsibility in a world where moral luck is an influence. Integrity is the virtue that helps each of us protect our moral self as consistent and unitary, particularly when moral luck presents us with trying situations that present unexpected moral challenges.<sup>61</sup> Making redress is an important part of expressing integrity in situations where one has caused harm, even inadvertently. However, Walker says, “acceptance, non-aggrandized daily ‘living with’ unsupported by fantasies of overcoming or restitution, may in its quiet way be as profoundly admirable as integrity in those situations which permit no reconstructive address. I would call this, simply, *grace*.”<sup>62</sup> Integrity and grace are supported by “*lucidity*, a reasonable grasp of the nature and seriousness of one’s morally unlucky plight and a cogent and sensitive estimate of repairs and self-correction in point.”<sup>63</sup> Walker’s lucidity sounds remarkably like the classical virtue of prudence, which helps us assess situations and determine our response to them. The virtues of impure agency

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<sup>61</sup> Ibid., 27.

<sup>62</sup> Ibid.

<sup>63</sup> Ibid., 28.

“are constituted in important part by a reliable capacity to see things clearly, to take the proper moral measure of situations, so that a fitting response may be fashioned.”<sup>64</sup> In this regard they all seem to fall under the classical definition of prudence.

Walker says that only the agent who recognizes her vulnerability to moral luck, and who prepares herself to take responsibility for harms she may not have intended, can be regarded as dependable by others. “To the extent that we ourselves are such agents and possess integrity, we can depend, morally, on ourselves even in such a bad spot.”<sup>65</sup> In the next chapter, I will show that a key part of the virtue of self-care is taking responsibility for one’s own moral development. Acknowledging the reality of moral luck, and preparing ourselves to take responsibility for harms in an uncontrollable world, is crucial to this.

Claudia Card makes a significant contribution to understanding social location as moral luck with her exploration of gender as moral luck. While much of Card’s reflection focuses on gender, her thought is applicable to other experiences of oppression. Card writes about moral luck that has to do with

politically disadvantageous starting points or early positionings in life [...] My view is not that certain virtues are more appropriate to certain people but that different combinations of circumstances in fact provide opportunities for, stimulate, nurture, or discourage the development of different virtues and vices, strengths and weaknesses of character.”<sup>66</sup>

While Card acknowledges that one individual may be variously disadvantaged and privileged in different ways, and that all these complexities contribute to shaping

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<sup>64</sup> Ibid., 26–27.

<sup>65</sup> Ibid., 32.

<sup>66</sup> Card, *The Unnatural Lottery*. ix.

character, “still, the dimensions of powerlessness take their toll. They impact the way we develop, as do our “closets” if we choose to “pass.””<sup>67</sup> Luck is best understood not simply as circumstances external to us, but as circumstances that are “contingent to our moral agency” and which may also be internal to our selves.<sup>68</sup> One person’s actions may be another’s luck, as how others respond to us clearly can shape our moral agency (we might think of how a parent’s fear or encouragement can encourage a child to become brave or cowardly.)<sup>69</sup> Significant relationships, such as those with partners or family members, are obvious sources of constitutive moral luck as are “relationships structured by basic social institutions (educational, economic).”<sup>70</sup> Moral luck is not a matter of simplistically assigning or reserving praise or blame, but of understanding moral agents as interlinked and shaped by circumstances.<sup>71</sup> Thus it has clear resonance with virtue ethics, which understands agents as shaped and constituted within societies.

Card believes that the primary way oppression can damage moral agents is by making it more difficult to function as an integrated self: “Oppression splinters us (both within ourselves, as individuals, and from each other, within a group) by putting us constantly into double binds.”<sup>72</sup> The self must be integrated in order to fully take responsibility for one’s desires and actions, which is complicated by the splintering effect of oppression:

Responsible agency [dissolves when] internal connections are broken or inadequately developed. [...] Nor is the importance of morally responsible

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<sup>67</sup> Ibid., 4.

<sup>68</sup> Ibid., 31.

<sup>69</sup> Ibid., 40.

<sup>70</sup> Ibid., 40–41.

<sup>71</sup> Ibid., 40.

<sup>72</sup> Ibid., 42.

agency diminished by differences among us in the ease or difficulty of developing it. For the importance of morality does not rest simply on the extent to which it enables us to take credit for self-manufacture. Its importance lies, in part, in grounding the will to resist such things as abuse, exploitation, and oppression.<sup>73</sup>

Other evils that Card believes results from living under oppression are isolation, impotence and pain.<sup>74</sup> Another primary evil is “being deprived of, or prevented from developing, Rawls’ primary good, self-respect.”<sup>75</sup> Resisting abuse and developing self-respect are clearly important projects for flourishing, so Card’s work is helpful in understanding the impact of oppression on virtue.

Looking specifically at gender, Card argues that views of women’s morality as more care-focused than justice-focused are not attentive enough to the moral luck of gendered power imbalances in shaping agents’ virtues and vices.<sup>76</sup> Differences in moral decision-making between women and men likely are not “innate” but reflect the moral luck of social expectation: “the responsibilities of the different kinds of relationships that have been the focus of the choices of women and men in sexist societies yield different ethical preoccupations, methods, priorities, even concepts.”<sup>77</sup> Card notes that Mary Wollstonecraft came to this insight already in 1792 when she argued that those qualities praised in women in sexist society are really vices that help men control women.<sup>78</sup> (Ruth Shays, the daughter of an African-American slave, spoke the same insight: “The mind of the man and the mind of the woman is the same. But this business of living makes women use their minds in

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<sup>73</sup> Ibid., 48.

<sup>74</sup> Ibid., 92–93.

<sup>75</sup> Ibid., 93.

<sup>76</sup> Claudia Card, “Gender and Moral Luck [1990],” in *Justice and Care: Essential Readings in Feminist Ethics*, ed. Virginia Held (Westview Press, 1995), 79.

<sup>77</sup> Card, *The Unnatural Lottery*, 52.

<sup>78</sup> Ibid., 61.

ways that men don' have to think about . . . it is life that makes all these differences, not nature."<sup>79</sup>)

Card suggests that vices can be related to moral luck in the case of gender, pointing to vices such as domination and aggression (pertinent to those gendered as male) and passivity and trickery (pertinent to those gendered as female who must function within oppressive patriarchal systems.)<sup>80</sup> She writes,

Feminist thinkers are understandably reluctant to address publicly women's reputation for lying, cunning, deceit, and manipulation. But, are these vices, one may ask, if they are needed for self-defense? They are surely not virtues, even if they are justified from the point of view of justice. Those who tell just the right lies to the right people on the right occasions may have a useful and needed skill. But it does not promote human good, even if it is needed for survival under oppressive conditions. Human good may be unrealizable under such conditions.<sup>81</sup>

Card broadens her view out from gender to discuss how systems of oppression generally affect the moral luck of those privileged and oppressed within them:

The privileged are liable to arrogance with its blindness to others' perspectives. The oppressed are liable to low self-esteem, ingratiation, affiliation with abusers (for example, so-called female masochism), as well as to a tendency to dissemble, fear of being conspicuous, and chameleonism—taking on the colors of our environment as protection against assault [...]  
Moral damage among both privileged and oppressed tends to be unselfconscious, mutually reinforcing, and stubborn. When our identities are at stake, oppression is hard to face. Beneficiaries face guilt issues and are liable to defensiveness. The oppressed face damage to an already precarious self-esteem in admitting relative impotence. It may also be our moral luck to

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<sup>79</sup> Quoted in M. Shawn Copeland, "'Wading Through Many Sorrows': Toward a Theology of Suffering in Womanist Perspective," in *Feminist Ethics and the Catholic Moral Tradition*, ed. Charles E Curran, Margaret A Farley, and Richard A. McCormick (New York: Paulist Press, 1996), 154.

<sup>80</sup> Card, "Gender and Moral Luck [1990]." Card focuses on the socially constructed aspects of gendered behavior, but it's possible that certain vicious aspects of behavior such as aggression have physical components as well. This distinction is not significant in discussing moral luck; either socially constructed or purely physical impacts of gender on behavior can function as moral luck.

<sup>81</sup> Card, *The Unnatural Lottery*, 53.

develop special insights and sensitivities, even under oppressive institutions.<sup>82</sup>

Sometimes in situations where we are under oppression, there is no course of action to take that does not involve a “moral remainder,” a negative consequence that could not be avoided. A moral remainder (always negative, in Card’s understanding) can indicate that harm was done to someone who did not deserve it and it can also describe a negative impact on the moral formation of the agent.<sup>83</sup>

Even though we usually do not choose our racial identity—it is imposed on us by a society that assigns value or disvalue along with the identity—racial identity in racist society is clearly an example of moral luck. Card says, “By profiting in various ways, willingly or not, from ethnic privilege, I may now have acquired moral responsibilities. [My assigned ethnic identity] may be part of my moral luck, something to be taken into account if I am to appreciate the political meanings of my relationships and interactions with others.”<sup>84</sup> Card believes working towards antiracism requires developing a “higher order race consciousness” in which we strive to understand how racism and the racialization of people shapes our own perception of our self-worth as well as the systems and institutions of society.<sup>85</sup>

Racialization is a good example of how moral luck can impose duties on us, even though we do not choose it. Card notes that doing this takes work. For example, those of us who are socialized into white racial consciousness are taught to be “color blind” and not to look too closely at the history of racism in our particular

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<sup>82</sup> Ibid., 53–54. I believe that Card is using “our” to refer to the oppressed here from her standpoint as one oppressed by gender.

<sup>83</sup> Ibid., 87.

<sup>84</sup> Ibid., 175.

<sup>85</sup> Ibid., 176.

context and the ways in which it grants us privilege. Moral awareness, consciousness-raising, is required:

Uncovering particular histories, such as those underlying our racial and ethnic social identities, can help us to appreciate who it is our moral luck to have become, to determine what responsibilities we now have, how we are related to one another, the meanings of the institutions in which we now participate and by which we have been formed, and what kinds of choices we now have.<sup>86</sup>

We should not assume that our identities, their meaning and the duties they do or do not impose on us are “transparent,” but should interrogate our social location and its contingent duties while remaining open to accessing difficult social memories.<sup>87</sup>

Lisa Tessman provides the most sustained investigation into how experiences of privilege and oppression can serve as moral luck, affecting how we develop virtue. She notes that some experiences of moral luck are systemic, due to pervasive social forces, while others might be idiosyncratic and limited to particular instances. Systemic luck, Tessman believes, is more likely to be constitutive of character.<sup>88</sup>

Moral damage, a category Tessman takes from Claudia Card, results when a person fails to develop the virtues as fully as she might have, due to systemic, constitutive moral [bad] luck.<sup>89</sup> For oppressed people, evidence of moral damage might include identifying with one’s oppressors or failing to appreciate one’s own human dignity. Such traits can help oppressed persons survive oppression but do

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<sup>86</sup> Ibid., 181–182.

<sup>87</sup> Ibid., 182.

<sup>88</sup> Lisa Tessman, *Burdened Virtues: Virtue Ethics for Liberatory Struggles* (New York: Oxford University Press, 2005), 14–15.

<sup>89</sup> Ibid., 17.

not contribute to the person's overall full flourishing.<sup>90</sup> One can be damaged by simply trying to survive as an oppressed person or by attempting to resist oppression. Developing virtue as an oppressed person carries a burden in that unequal societies are not set up to help oppressed persons flourish: "resistance, while politically necessary, does not automatically release the self from the burdens or the damages that oppressive conditions evoke."<sup>91</sup> Being oppressed in a way that seems to demand resistance is a particular type of systemic moral luck that poses particular risks to one's development of virtue.<sup>92</sup>

Based on her own experience trying to cultivate "the politically resistant self," Tessman argues that some resistance movements demand their members cultivate traits that may oppose the self's flourishing. This includes "traits that contribute to developing and maintaining a hard resolve against the oppressors," such as anger; traits that lead activists to take risks, sacrifice, and even to welcome personal loss; and traits governing relationships between resisters, "loyalty coupled with an openness to intense, politically motivated criticism and self-criticism."<sup>93</sup> Anger can interfere with flourishing when it is difficult to maintain at a moderate level or when it is misdirected against one's fellow oppressed persons. Furthermore, anger directed at oppressors can invite danger for the oppressed person.<sup>94</sup>

In a similar way, displaying the kind of courage and self-sacrifice that can be demanded by resisting oppression can invite danger for the activist or her loved

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<sup>90</sup> Ibid., 19.

<sup>91</sup> Ibid., 108.

<sup>92</sup> Ibid., 112.

<sup>93</sup> Ibid., 115–116.

<sup>94</sup> Ibid., 118–122.



ones. Even if physical danger does not result from bravely taking action, the agent risks developing insensitivity to any type of danger or vulnerability, which might compromise her flourishing as a person in relationship.<sup>95</sup> And group loyalty is a burdened virtue in that justice may demand criticism of a group's actions or even its self-understanding, an action that can draw accusations of disloyalty from fellow group members.<sup>96</sup> Tessman summarizes, "Oppression creates communities that are precarious as good objects of loyalty, and thereby tends to make loyalty either burdened [...] or unavailable."<sup>97</sup>

Systems of oppression do not only damage the virtues of those oppressed within them—they also harm the virtues of those with privilege. The privileged who are morally affected by their social positioning risk developing what Tessman calls "the ordinary vices of domination." She draws attention to these vices as ordinary to distinguish them from the types of vices that lead to acts of extreme hatred, but which are almost never believed to contribute to the agent's flourishing.<sup>98</sup> While investigating the vices oppressed people may exhibit can feel like blaming the victim, understanding the vices of those who benefit from oppression is all the more important because they are not usually understood as vices. Lest we focus too much on the potential vices of oppressed people, Tessman believes that the majority of those occupying dominant roles in oppressive societies will come to exhibit the vices of domination.<sup>99</sup> She writes:

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<sup>95</sup> Ibid., 125–127.

<sup>96</sup> Tessman, *Burdened Virtues*. Ch. 6.

<sup>97</sup> Ibid., 157.

<sup>98</sup> Ibid., 54.

<sup>99</sup> Ibid., 57–59.

In contrast, those enjoying economic advantage are popularly believed to be living the good life, regardless of the moral flaws that lead them to accept, develop, or maintain their unjust position [...] Thus many groups of people thought to be living well clearly exhibit moral vices (such as callousness, greed, self-centeredness, dishonesty, cowardice, in addition to injustice) or at least the absence of certain specific moral virtues (perhaps compassion, generosity, cooperativeness, openness to appreciating others).<sup>100</sup>

Tessman acknowledges that it is possible that members of privileged groups who engage in active resistance to structures of domination may be able to change their characters and resist the “ordinary vices of domination,” but reminds us that the point of moral luck is that moral development is not entirely subject to our own will.<sup>101</sup> She complains that too many virtue theorists speak as if the average reader were assumed to be virtuous, and holds that the “ordinary vices of domination” is useful to invite readers who occupy places of privilege to explore the impact of their privileges on their own moral development.<sup>102</sup> I agree on both counts. This contribution of her work is uniquely and extremely valuable.

Tessman concludes that analyzing the burdened virtues helps us develop a realistic eudaimonistic ethics in an imperfect world. Oppressed persons may be called upon by their circumstances to develop traits that do not contribute to their flourishing at present; that may actively harm their own flourishing or that of others; or that may simply enable them to survive for the time being. To acknowledge this is not to reject all hope for a world where flourishing is possible

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<sup>100</sup> Ibid., 54.

<sup>101</sup> Ibid., 55.

<sup>102</sup> Ibid., 57–58.

for everyone, but simply to recognize that the burdens placed on oppressed people by systemic inequalities include moral burdens.<sup>103</sup>

Tessman's work on the burdened virtues resonates well with Christian virtue ethics, specifically, James Keenan's argument that virtues can conflict with one another.<sup>104</sup> Tessman shows that existing under oppression can cause persons to develop virtues that do not fully promote flourishing. One reason this happens is virtues are more likely to conflict with one another under oppression or in situations of scarcity such as poverty. I explore this point more fully in Chapter 5 and only foreground it here.

I believe that Nussbaum, Walker, Card and Tessman would agree that "the luck of Priam"—moral luck that is so tragic it completely obliterates a person's virtue—is relatively rare. In most circumstances, moral agency still matters and persons can pursue virtue even in situations of incredibly tragic moral luck. However, it is fair to say that these philosophers tend to emphasize the impact of moral luck rather than the persistence of individual agency as they describe moral luck in various settings. Card and Tessman, in particular, are pessimistic about the moral agency of persons under systems of oppression and domination; recall Tessman's lament that the average reader is (wrongly) assumed to be virtuous. The emphasis on moral luck is a needed corrective when virtue theory can easily acquire a too individualistic cast, and does not mean that these scholars deny the moral person any agency in her own moral formation.

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<sup>103</sup> Tessman, *Burdened Virtues*. Conclusion.

<sup>104</sup> Keenan, "Proposing Cardinal Virtues."

## Moral Luck in Christian Ethics

The growing literature on Christian virtue ethics includes relatively limited attention to moral luck.<sup>105</sup> Yet the Christian theological tradition is not without attempts to understand how life circumstances can impact the pursuit of virtue. I will focus on inchoate descriptions of moral luck from just three sources: Scripture, Thomas Aquinas, and the writings of contemporary womanist theologians. There is ample evidence for a Christian virtue account of moral luck which resembles the concept used by feminist philosophers in significant ways, but which can be used by Christians to inspire dependence on God and morally improving action in community.

### *Moral Luck in Scripture: A Few Examples*

The Christian scriptures contain many examples of moral luck. For example, the book of Job reflects on human suffering. When Job is visited with the staggering

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<sup>105</sup> A notable exception is Joseph Kotva who does describe moral luck in *The Christian Case for Virtue Ethics*, 29-30. For Kotva, moral luck is an acknowledgement that morally significant circumstances beyond one's control can influence the ability to develop the virtues. For example, someone who lacks significant exemplars of the virtues in her own community or who experiences extreme tragedy might be morally shaped by these circumstances in ways she would not have been, had things been different. Gregg Ten Elshof uses incident moral luck to interpret Matthew 20:1-16, in a move which, in my view, explains away much of the prophetic thrust of the parable (Gregg Ten Elshof, "The Problem of Moral Luck and the Parable of the Land Owner," *Philosophia Christi*, January 1, 2001.) Stephen Pope comes closest to acknowledging moral luck relative to social privilege, without using the term. Pope addresses philosopher Julia Annas, who claims that virtue is equally possible for everyone, regardless of life circumstance. Pope notes that the ability to attain virtue depends on reason, and our ability to reason is complexly affected by many conditions of our social, mental and physical development. Pope finds that

preaching virtue to people from seriously compromised communities is not completely futile, but it is insufficient [...] Improved structural conditions expand the freedom and control of agents in a way that make [sic] the appeal to personal virtue more realistic [...] Because virtue is necessary but not sufficient for human flourishing, we ought to be committed to both social justice and character education, not just to one or the other ("Virtue in Theology," 402).

Pope argues that someone who has failed to acquire virtue despite external advantages is morally worse off than someone who has been hindered in her development of virtue by a deprived life. (This follows a line of argument advanced by Thomas Aquinas: see *Summa I-II* 73.7). For Pope, this is because the person who has failed to acquire virtue despite external advantages must be contending with interior obstacles to moral development, which Pope believes must be harder to overcome than mere life circumstances ("Virtue in Theology," 401.)

bad fortune Nussbaum would call “the luck of Priam,” he ceases to display the virtue of patience that had originally sustained him. Yet by the end of his story he acknowledges his dependence on God and asks God’s forgiveness. For Daniel Harrington, the Old Testament invites us to lament our suffering in solidarity with others and to remember that God can triumph over suffering.<sup>106</sup> Moral luck such as Job’s is real, it affects our virtue, and it is lamentable, but it does not have the last word on our relationship with God.

In the Gospels, one recurrent theme is the opportunity to be called by Jesus, an opportunity not given to everyone, and one which characters in the Gospels respond to differently. Gerhard Lohfink argues that there are “a variety of callings” for Jesus’ followers in the Gospels. Not everyone is called to leave all they have and follow Jesus, but those who are so called incur blame if they reject the invitation. Lohfink finds this reading more satisfactory than one often assigned to the story about the rich young man who rejected Jesus (Mark 10:17-22 and par.), that only a “more perfect” way of life involves renunciation of possessions.<sup>107</sup> Everyone is called to wholeness or integrity, Lohfink says, but that integrity looks different for different characters in the Gospels. This is relevant to moral luck; the call one receives depends on one’s particular life situation, but agents still choose whether or not to pursue virtue by following their call to draw closer to Jesus.

### *Moral Luck in Thomas Aquinas*

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<sup>106</sup> Daniel Harrington, “Old Testament Approaches to Suffering,” in *Suffering and the Christian Life*, ed. Richard W. Miller (Maryknoll, NY: Orbis Books, 2013), 3–18, <http://www.orbisbooks.com/chapters/978-1-62698-013-6.pdf>.

<sup>107</sup> Gerhard Lohfink, *Jesus of Nazareth: What He Wanted, Who He Was*, trans. Linda M. Maloney (Collegeville, Minn: Liturgical Press, 2012), 87–99.

The Christian account of the virtues depends fully on Thomas Aquinas, who brilliantly elucidated how the virtues contribute to human flourishing, understood as union with God. A well-outlined presentation of Thomas' view of moral luck as it affects virtue can help us understand his thought and apply it to a Christian account of the virtues today. To this I now turn.

Like Aristotle, one of his primary interlocutors, Thomas Aquinas acknowledges moral luck, without using the term itself. He discusses the two types of moral luck philosophers have called incident and constitutive. An example of incident moral luck is that while two people may recklessly drive drunk, a pedestrian is present in only one case, so only one drunk driver kills the pedestrian and becomes culpable for the death of an innocent person. Thomas considers this type of situation in his discussion of whether circumstances increase the gravity of a sin. The example of the drunk driver fits Thomas' discussion of harm that follows directly from a sinful act, even though it is neither foreseen nor intended by the agent. Thomas says that such harm certainly increases the consequences of a sin, and in fact is directly related to such a sin in its species.<sup>108</sup>

Another type of circumstances that aggravate sin is those connected with the sin only accidentally. An example might be that someone steals a car that has a medical inhaler inside it, and the asthmatic who needed the inhaler dies. Stealing is a sin, but causing the asthmatic's death is related only by accident. Still in this case Thomas says the sinner is culpable for having failed to consider the harm they

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<sup>108</sup> Thomas Aquinas, *The Summa Theologica of St. Thomas Aquinas*, trans. Dominican Fathers of the English Province (London: Burns Oates & Washbourne, 1921). I-II 73.8.

caused.<sup>109</sup> Other, more obvious examples of harm caused through sin include harm that is foreseen and intended in doing the sin, and harm that is foreseen but not intended, which the agent in a sense writes off as the cost of sinning. For both these types of harm, Thomas says, the agent is culpable. This is Thomas' clear and detailed treatment of incident moral luck.

Thomas also deals with constitutive moral luck, the type of luck that shapes the kind of persons we are. One example is in his discussion of "whether the excellence of the person sinning aggravates the sin."<sup>110</sup> Thomas believes sin is more strongly "imputed" to people who have enjoyed many blessings and should have more reason to be grateful to God; those who violate a specific charge in some way, like the duty of a prince to defend justice; and those who are much looked up to and cause scandal by their sin.<sup>111</sup> Each of these privileged life circumstances can exacerbate the gravity of a sin in Thomas' view. Among the life circumstances that can increase the seriousness of our sin includes "any excellence, even in temporal goods," meaning that our sin is imputed more strongly to us if we sin despite personal talents or wealth. It is not the blessing that causes the disadvantage, but the fact that we abuse it.<sup>112</sup> Taken together with the cautions to those with specific duties and those in power, this entire discussion recalls the axiom "From the one to whom much is given, much will be expected" (Luke 12:48).

Vincible and invincible ignorance are important concepts for Thomas, especially when discussing the effect of privilege on virtue. In general, ignorance

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<sup>109</sup> Ibid. I-II 73.8.

<sup>110</sup> Ibid. I-II 73.10.

<sup>111</sup> Ibid. I-II 73.10.

<sup>112</sup> Ibid., reply to objection 3.

does not excuse us from sin if we are ignorant about something we should have known, whether that means basic human goods or part of our specific duty. One way ignorance does excuse us from sin is if we are incapable of knowing, and therefore doing, better.<sup>113</sup> There are two types of voluntary ignorance that do not excuse us from sin for Thomas. The first is direct voluntary ignorance, wherein we intentionally prolong our ignorance in order to “sin the more freely.” This type of ignorance is highly relevant when it comes to questions of privilege and their effect on others. For example, M. Shawn Copeland applies Bernard Lonergan’s term *scotosis* to intentional ignorance about racial inequalities.<sup>114</sup>

Another type of voluntary ignorance may be harder for us to accept. Thomas says that even ignorance caused by “stress of work or other occupations,” which keeps us from knowing what we should have known, does not excuse us from sin.<sup>115</sup> There is something pitiable about the person so consumed with work and stress that she neglects her moral duty, and we may wish to avoid blaming such a person. But Thomas, probably thinking of the impact on those such a person wounds through her ignorance, charges her with “negligence.” Such ignorance is “itself voluntary and sinful, provided it be about matters one is bound and able to know.”<sup>116</sup>

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<sup>113</sup> Ibid. 73.3.Respondeo.

<sup>114</sup> M. Shawn Copeland, “Guest Editorial,” *Theological Studies* 4, no. 61 (December 2000): 603–8; M. Shawn Copeland, *Enfleshing Freedom: Body, Race, and Being* (Minneapolis: Fortress Press, 2010), 13.

<sup>115</sup> Aquinas, *ST*. 73.3.Respondeo.

<sup>116</sup> Ibid. 73.3.Respondeo.



In his *Disputed Questions on the Virtues*, Thomas acknowledges that virtue can exist to different degrees in different people, and that this can be because of “natural disposition”:

As to the perfection or quantity of virtue insofar as it exists in a subject, there can be inequality even in the same species of virtue when one of those having the virtue is better related than others to the things pertaining to that virtue; and this because of a better natural disposition, or greater exercise, or a better judgment of reason, or a gift of grace.<sup>117</sup>

This “natural disposition” to a virtue or a virtuous practice is clearly an example of constitutive moral luck. The “gift of grace” comment here might make us think that Thomas is discussing the infused or theological virtues, but he is addressing the cardinal virtues of prudence, justice, temperance and fortitude in the passage quoted. He is saying that God’s gift of grace, or lack thereof, is a potential source of variance in the degree of virtue, even between two persons who have acquired a particular virtue.

It may be painful think that God would help certain persons and not others acquire virtue, but the larger point is that every person depends on God for her virtue. For Thomas, *no one* can form even the acquired virtues without God’s help.<sup>118</sup> Even once we have acquired virtue, we need God’s grace in order to persevere.<sup>119</sup> As Jean Porter points out, Thomas was much more comfortable acknowledging limitations on human freedom than modern thinkers tend to be, and God’s predestination is a preeminent example of grace functioning as a limitation on

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<sup>117</sup> Thomas Aquinas, *Disputed Questions on the Virtues*, trans. Ralph McInerny (South Bend, IN: St. Augustine’s Press, 1999), <http://dhspriority.org/thomas/english/QDdeVirtutibus.htm>. 5.3.Response.

<sup>118</sup> Aquinas, *ST*. I-II 109.2 ans.

<sup>119</sup> *Ibid.* I-II 109.10.

human freedom.<sup>120</sup> Thomas thus acknowledges many examples of moral luck related to the acquisition of virtue, including personal inclination, greater opportunity to practice a virtue, and even God's will.

Life circumstances can constitute moral luck when our lives do not afford us the chance to practice virtuous habits. Another occasion of moral luck is when life circumstances prevent us from developing virtue even when we have the chance to practice certain habits. Thomas' example is that drunkenness can prevent us from improving in the habit of science even if we practice science.<sup>121</sup> Tessman's burdened virtues provide another appropriate example. Someone who practices self-advocacy under a situation of oppression might fail to acquire the virtue of fortitude, because her circumstances mean that to advocate for herself is more foolhardy than brave.

Some Christians suppose that Christian belief is constitutive moral luck, in that they think only Christians can behave morally. Since Thomas' virtues system is explicitly Christian and has union with God as its end, it is worthwhile to investigate whether he agrees. In a recent book, David Decosimo has convincingly shown that Thomas did believe non-Christians ("pagans") could acquire the moral virtues.<sup>122</sup> "Pagan virtue" (not Thomas' term, but a useful shorthand) is imperfect with regard to the beatific end, but it *is* perfect with respect to "orienting a person well to the true good of common life."<sup>123</sup> Pagans can attain the political virtues, which are connected because they share the goal of the common good.<sup>124</sup> True virtue for

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<sup>120</sup> Ibid. Summa I-II 109.6.

<sup>121</sup> Aquinas, *Disputed Questions*. 5.3.Response.

<sup>122</sup> David Decosimo, *Ethics as a Work of Charity: Thomas Aquinas and Pagan Virtue* (Stanford, California: Stanford University Press, 2014).

<sup>123</sup> Ibid., 182.

<sup>124</sup> Ibid., 140.

Thomas must be unified, but some scholars who disagree that Thomas accepts pagan virtue have argued that only charity can unify the virtues. Decosimo shows that pagans can possess the political virtues, which are unified by having the common good as their end, and so in that sense pagan virtue is true. More broadly, he reminds us that Thomas thought true virtue was rare, whether we are Christian or pagan. Christian belief is no guarantee of virtue, just as pagan belief does not eliminate virtue's possibility.<sup>125</sup> So for Thomas, Christian religious belief or lack thereof is not constitutive moral luck.

Similarly, some might suggest that Thomas' infused virtues, which God works "in us without us," are a preeminent form of moral luck.<sup>126</sup> This is not wrong so much as it is immaterial. Moral luck, in the understanding of theologians and secular philosophers alike, has to do with the virtues we are able to pursue ourselves—in Thomas' language, the acquired virtues. Conversely, Thomas says that humans are not even capable of pursuing the theological virtues—only God can give them to humans. It is not worth the time to speculate about whether particular circumstances of a human life or structures of human society make God more or less likely to infuse the theological virtues in a person.<sup>127</sup> The very question sounds a bit foolish.

Thomas Aquinas clearly gives accounts of incident and constitutive moral luck. He acknowledges that privilege can be a source of moral luck, affecting our

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<sup>125</sup> In this paragraph, I am partially quoting my forthcoming review of Decosimo's book in *Political Theology*.

<sup>126</sup> Aquinas, *ST* I-II 62. Likewise, original sin could be regarded as a type of moral luck, but since it pertains to all humans after the Fall, it is not particularly useful to individual persons contemplating their own pursuit of virtue. See *ST* I-II 81-83.

<sup>127</sup> *Ibid.* I-II 62.1 respondeo.

ability to acquire the virtues. In this he shares the concerns of contemporary feminist philosophers whose work raises up historically marginalized perspectives. For Thomas, moral luck functions to remind us about the difficulty of pursuing virtue in this life and of our dependence on God for all we are able to become.

### *Womanist Theologians and Moral Luck*

To complete a Christian account of moral luck, I turn to womanist theology. Womanist theologians, who work out of the dual contexts of “the oppressed Black community’s concerns and struggles and the context of women’s struggle for liberation and well-being,”<sup>128</sup> as Delores Williams says, have done some of the most sustained and incisive work on how inhabiting oppressed identities shapes moral selves. Feminist philosophers tend to emphasize the damage moral luck does to the moral subject. Womanist theologians also acknowledge this, in a practice theologically known as lament.<sup>129</sup> Distinct from feminist philosophers, however, womanist theologians’ accounts of moral luck move beyond caution or lament to emphasize the moral agency of persons subject to moral luck, an emphasis redolent of Christian hope.

Womanist theologians acknowledge the moral burdens laid on African-American people by racism, but frequently urge a broader focus on the positive moral agency of those oppressed by race, gender and other divisive social forces. For example, Jamie Phelps says that “existential death and physical suffering” for

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<sup>128</sup> Delores S. Williams, “A Womanist Perspective On Sin,” in *Womanist Theological Ethics: A Reader*, ed. Katie Cannon, Emilie Maureen Townes, and Angela D Sims, 1st ed.. (Louisville, Ky: Westminster John Knox Press, 2011), 130–47.

<sup>129</sup> See M. Shawn Copeland, “Presidential Address: Political Theology as Interruptive,” *Proceedings of the Catholic Theological Society of America* 59, no. 0 (February 5, 2012); Massingale, Bryan N., *Racial Justice and the Catholic Church* (Maryknoll, NY: Orbis Books, 2010).

many Black people are the frequent result of the divisions of racism, sexism and classism maintained by U.S. power structures.<sup>130</sup> Phelps says that eradicating the social sins of racism, sexism and classism from the Catholic Church and society requires a kind of death in the hope of rising to a new life of full personhood for all.

In a reflection that Lisa Tessman would no doubt appreciate, Katie Geneva Cannon surfaces the too often ignored issue of class, which unequally divides communities in the same way as race and gender, but is even less discussed. She acknowledges the effect of class inequality on moral development in striking language. For those oppressed by unequal economic structures “our very being is under attack” and the silencing of opportunities to discuss class divisions causes “unutterable pain” and “deep despair.”<sup>131</sup> The majority who suffer under class inequality are “class-based casualties of the industrial self-sabotaging complex [suffering] a peculiar slippage into a degenerating sense of nobodiness.”<sup>132</sup> Cannon names the impact of class on moral development as no other theologian, to my knowledge, has done, and creates a method for surfacing and examining the impact of social class and other forms of difference on who we are able to become.<sup>133</sup>

Melanie L. Harris formulates a womanist virtue ethic drawn from the nonfiction writings of Alice Walker. She shows how Walker’s work recognizes the

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<sup>130</sup> Jamie Phelps, OP, “Joy Came in the Morning: Risking Death for Resurrection,” in *A Troubling in My Soul: Womanist Perspectives on Evil and Suffering*, ed. Emilie Maureen Townes (Maryknoll, NY: Orbis Books, 1993), 52.

<sup>131</sup> Katie G. Cannon, “Unearthing Ethical Treasures: The Intrusive Markers of Social Class,” *Union Seminary Quarterly Review* 53, no. 3–4 (January 1, 1999): 242.

<sup>132</sup> Cannon, “Unearthing Ethical Treasures.” 242.

<sup>133</sup> *Ibid.*

fragmentation of selves caused by racism and white supremacy.<sup>134</sup> Walker calls attention to the sin of dehumanization and the imperative of self-love to combat it.<sup>135</sup> Harris gleans seven virtues for a womanist virtue ethic from Walker's work: generosity, graciousness, compassion, spiritual wisdom, audacious courage, justice, and good community.<sup>136</sup>

Harris' description of the virtue of "good community" pushes back against Tessman's moral reservations about the burdened virtue of group loyalty for justice activists. A virtuous community for Harris does not hold members accountable to the community at the cost of the broader world. Rather, the local community holds members accountable for their own individual good, the good of the community and the good of the world at large. Harris writes:

Being accountable means taking responsibility for one's failings, as well as one's contributions to mutual relationality, and finding ways to achieve a greater sense of balance between one's individual wants, needs, and desires and the wants, needs, and desires of others living into relationship with the Earth [...] For communities, being accountable means holding one another and ourselves responsible to the interdependent web of life that holds us and connects us all together. The African proverb "I am because We Are" connotes the idea of good community and accountability in that it underscores the interconnectedness that we all share with each other.<sup>137</sup>

Like many of her womanist colleagues, and unlike Tessman, Harris focuses on the potential for moral improvement in community, rather than on the potential moral dangers. She shares Walker's conviction that women can overcome the moral luck of oppression by racism and sexism to pursue virtue in community.

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<sup>134</sup> Melanie L. Harris, *Gifts of Virtue, Alice Walker, and Womanist Ethics* (Basingstoke: Palgrave Macmillan, 2010), 61–67.

<sup>135</sup> *Ibid.*, 71–72.

<sup>136</sup> Harris, *Gifts of Virtue, Alice Walker, and Womanist Ethics*. Chapter 5.

<sup>137</sup> *Ibid.*, 122.

M. Shawn Copeland affirms James Baldwin's insight that white supremacist societies teach black people to despise themselves.<sup>138</sup> She recounts how under slavery, black women's bodies were made sites of violence, where sexist and racist hatred was forcibly visited on them. To heal and grow toward self-love, black women had to learn to love their own bodies—the “enfleshing freedom” of her book's title.<sup>139</sup> Cheryl Townsend Gilkes reinforces the importance of loving one's own despised body with her meditation on body size and its intersection with racist and sexist erasures of black women's bodies. In her own fond recounting of her experience as a larger-bodied African-American woman, Gilkes models love of one's own body despite oppression and offers hope for developing self-love despite damaging moral luck.<sup>140</sup>

Emilie Townes takes up the urgency of self-love for African Americans amid the history of slavery and lynching and the present-day realities of economic and environmental racism. The pervasiveness of these oppressive structures mean for Townes that African Americans “have learned to hate ourselves without even realizing the level of our self-contempt.”<sup>141</sup> The urgency of self-love belies dualistic attempts to self-define as either victim or success story, so Townes urges an “ontology of wholeness” prioritizing the relationship between self and other, one

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<sup>138</sup> Copeland, *Enfleshing Freedom*, 17.

<sup>139</sup> *Ibid.*, 50–51.

<sup>140</sup> Cheryl Townsend Gilkes, “The ‘Loves’ and ‘Troubles’ of African-American Women's Bodies,” in *Womanist Theological Ethics: A Reader*, ed. Katie Geneva Cannon, Angela D Sims, and Emilie M. Townes (Louisville, Ky: Westminster John Knox Press, 2011), 81–97.

<sup>141</sup> Emilie M. Townes, “To Be Called Beloved: Womanist Ontology in Postmodern Refraction,” in *Womanist Theological Ethics: A Reader*, ed. Katie Cannon, Emilie Maureen Townes, and Angela D Sims, 1st ed.. (Louisville, Ky: Westminster John Knox Press, 2011), 198.

which insists no one can fully flourish while many in her community remain in pain.<sup>142</sup>

While Townes offers an insight Tessman would share, that “resistance is not synonymous with self-actualization,”<sup>143</sup> her focus on the urgency of self-love provides an important corrective to the views of philosophers Card and Tessman. Acknowledging the moral luck of social positioning or the burdened virtues of resistance to oppression is an important part of examining who we are and who we can become. Yet it is not sufficient, particularly from a Christian perspective, to understand oneself solely as oppressed and broken.

An essay by Rosita DeAnn Mathewes provides such an important Christian counterpoint to Tessman’s burdened virtues that I will place them in dialogue at some length. Mathewes finds hope in the possibility of resisting evil by “using power from the periphery,” neither completely standing outside of a system nor adopting its pre-existing methods and values. Using power from the periphery means “using one’s power to resist a threat by maintaining or establishing ethical principles and moral standards, and refusing to employ the aggressor’s methods [...] avoiding the use of practices utilized by those in power.”<sup>144</sup> This practice, which Mathewes recommends especially to African-American women who must operate within hierarchical, patriarchal and racist systems, holds out the hope of allowing agents to

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<sup>142</sup> Ibid., 201–202.

<sup>143</sup> Ibid., 201.

<sup>144</sup> Rosita DeAnn Mathewes, “Using Power from the Periphery,” in *A Troubling in My Soul: Womanist Perspectives on Evil and Suffering*, ed. Emilie Maureen Townes, Bishop Henry McNeal Turner Studies in North American Black Religion; v. 8 (Maryknoll, NY: Orbis Books, 1993), 93.



“maintain our soul,” to retain their own ethical standards while still working against oppression.<sup>145</sup>

Mathewes acknowledges many of the same obstacles to exercising power from the periphery that Tessman adduces in her description of the burdened virtues for social justice activists. For Mathewes, those who exercise power from the periphery must maintain personal integrity and Christian commitment; resist any desire for power and status; remain accountable to and strengthened by community; and endure through heavy opposition.<sup>146</sup> For Tessman, personal integrity is threatened by the fragmenting effect of oppression; resisting “the ordinary vices of domination” is not fully under the control of agents; community loyalty can erode the agent’s capacity to criticize injustice within the community; and endurance can require developing anger to a degree that damages the self.<sup>147</sup>

Both Mathewes and Tessman stake out valuable positions, and it is not simply the case that one is more optimistic and one more pessimistic about the possibility of maintaining virtue as an activist against oppression. Mathewes writes as a Christian believer, and that clearly contributes to the hopeful nature of her diagnosis and solutions. More significant, though, are their different primary audiences. Mathewes addresses African-American women, who, she states clearly, know all too well the burdens of struggling for justice within systems that are designed not to hear them. Her primary audience does not need to be reminded of the personal moral burdens of working for justice, so instead, Mathewes offers clear

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<sup>145</sup> Ibid., 102.

<sup>146</sup> Ibid., 103–105.

<sup>147</sup> Tessman, *Burdened Virtues*. 18, 55, 133–57, 115.

prescriptions for how to do this and a word of hope that moral self-preservation is possible.

Tessman, by contrast, addresses two groups of people who might be surprised at the very idea of the burdened virtues of resistance. With her “ordinary vices of domination,” she cautions those who wield power in oppressive systems that their willful ignorance of inequity may harm them morally. And with her warning of the burdened virtues, she reaches out to activists whose focus on social change might have led them to ignore the impact of activism on their own moral integrity. Tessman’s position is particularly valuable for those in positions of power in unjust systems, including those racialized as white and those with economic privilege. Mathewes’ perspective is valuable to those who struggle to maintain their own moral integrity despite occupying oppressed social locations. Both groups of people exist within the Christian community.

For philosopher Margaret Urban Walker, the reality of moral luck calls for “a reliable capacity to see things clearly, to take the proper moral measure of situations”<sup>148</sup> which is constituted in part by the virtue of “*lucidity*, a reasonable grasp of the nature and seriousness of one’s morally unlucky plight.”<sup>149</sup> Womanist theologians clearly engage in this taking the moral measure of situations, although it might more aptly be called by the theological term lament, which M. Shawn Copeland says allows theologians to “name and grieve” injustice, oppression, abuse and their effects on persons.<sup>150</sup> While womanist theologians do not shirk from

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<sup>148</sup> Walker, “Moral Luck and the Virtues of Impure Agency,” 26–27.

<sup>149</sup> *Ibid.*, 28.

<sup>150</sup> Copeland, “Presidential Address: Political Theology as Interruptive,” 81.

surveying and naming the damaging effects of moral luck, compared to feminist philosophers like Card and Tessman, they express more confidence in the ability of moral agents to pursue and maintain virtue, even under situations of severe oppression.<sup>151</sup> Womanist theologians move from lament of moral luck to proposing action in response, including practicing self-love; working for justice with others; naming oppressive structures; drawing on Christian theology; and remaining accountable to the Christian community.<sup>152</sup> In my view, both perspectives are important—the strong caution about the moral luck of oppression and privilege advanced by feminist philosophers, and the insistence on the moral agency of oppressed persons expressed by womanist theologians. A Christian virtue account of moral luck needs to address both those whom unequal structures privilege and those whom they oppress.

While the burdens of our moral luck may fragment us, womanist theology insists that such fragmentation need not be the last word. Womanist theology adds a rich interplay between personal integrity and reliance on community to the searing lament of the personal fragmentation that can indeed result from moral luck.

Mathewes insists that Christians struggling under moral burdens can maintain integrity. Emilie Townes' "ontology of wholeness" insists that self and community

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<sup>151</sup> Given their emphasis on the potential negative impact of privilege on virtue, it is no coincidence that Card and Tessman both identify as white and explicitly address white supremacy as moral luck. Tessman also discusses her experience as a lesbian activist in communities of resistance to heterosexist society.

<sup>152</sup> It is worth mentioning that Christian communities are, themselves, fragmented. While they can be sites of resistance and repair following moral luck, they are also sites of encountering moral luck, places in which some types of Christians are more valued than others and in which the resulting structures of inequality shape the pursuit of virtue for Christians in Christian community. For example, racism, sexism, and the demonization and/or erasure of LGBTQ Catholics are all ugly realities in the U.S. Catholic Church today, as well as features of our past. I would never want to imply that the Church is a perfect space for virtuous pursuit in community. It is also a fragmented space; it is also a place for moral luck.

pursue integrity together; I cannot be complete if my community is shattered.

Tessman's ordinary vices of domination fit into this framework: the agent who does not realize her own complicity with structures of oppression has a fragmented self precisely because she fails to be in community with those her silence oppresses. A Christian account of moral luck can address both oppressed persons and those who possess the ordinary vices of domination, calling persons with both types of moral luck to recognize and acknowledge the way moral luck fragments selves and communities and to work towards wholeness for community and for self.

### **Conclusion: Toward an Account of Moral Luck in Christian Virtue Ethics**

Charles Curran has argued for a "Christian stance" in Christian ethics, in which reality is viewed "in terms of the Christian mysteries of creation, sin, incarnation, redemption and resurrection destiny."<sup>153</sup> A Christian account of moral luck has potential to clarify connections between virtue thought and all of these Christian mysteries. By taking into account the concrete circumstances in which the moral agent finds herself, moral luck evokes the reality of humanity as God's creation, God who became incarnate in a particular human life. As understood by feminist philosophers, and as I use the concept in this dissertation, moral luck can occur in life circumstances that pervade a person's life, such as gender, race and wealth or poverty. Thus, moral luck can remind Christians that sin is a reality that affects each of our lives, although, as Curran reminds us, the pervasive reality of sin is no excuse for failing to struggle against sin and its effects.<sup>154</sup> Encountering the

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<sup>153</sup> Charles E. Curran, *Directions in Fundamental Moral Theology* (Notre Dame, Ind: University of Notre Dame Press, 1985), 35.

<sup>154</sup> *Ibid.*, 43.

persistence of sin in our particular lives can only encourage us to return to the mystery of redemption and resurrection destiny. As Curran says, “The Christian struggles for growth and progress because of hope in the power and presence of the living God and does not ultimately base this hope on one’s own accomplishments and deeds although these do retain a secondary but still important role in the Christian understanding of ethics.”<sup>155</sup> A Christian virtue ethics attentive to moral luck effectively describes the complex reality of a world in which persons living in particular and different circumstances are affected by the pervasive reality of sin and must rely on God for redemption, even as they themselves take action in the pursuit of virtue.

I have argued for increased attention to moral luck in Christian virtue ethics. Feminist philosophers have done significant and important work establishing moral luck as a category to understand how life circumstances, particularly persons’ social location within structures of privilege and oppression, can affect their ability to form the virtues. I have shown that Thomas Aquinas understood the impact of circumstances, ignorance, and privilege on the assessment of sins. Thomas clearly acknowledged that the privilege someone inhabits is relevant in assessing her moral character. For him, warning of the potential harm of moral luck to the subject is not to invite moral pessimism or nihilism, but to remind Christians of their dependence on God in the pursuit of virtue. Today womanist theologians engage in lament as they bring to light the real moral damage done by structures of oppression, particularly racism and sexism. They assert that while moral luck can and does

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<sup>155</sup> Ibid., 57.

fragment selves, we are urged to action in the Christian community to help the self overcome its fragmentation. A Christian account of moral luck warns that life circumstance can impact our pursuit of virtue, reminds us of our dependence on God, and urges us to name our moral luck and act to pursue integrity in light of that understanding. It is an invaluable category for Christian virtue theorists.

## **Chapter 3: A Virtue Taxonomy for Approaching Wealth and Poverty**

This virtue taxonomy describes several virtues that play roles in understanding the impact of wealth and poverty on the moral life. It explores how these virtues relate to and help shape one another. Making claims about virtues systems always depends to a certain degree on convincing the reader, rather than describing straightforwardly observable phenomena. Obviously we mean something different when we say, for example, that solidarity and fidelity contribute to the virtue of justice, than we do when we say that blue and yellow pigments combine into green. I offer this taxonomy to help Christians think about how wealth and poverty shape who we are able to become as moral agents in society. I draw on the work of Augustine, Thomas Aquinas, John Paul II and James F. Keenan, as well as other contemporary virtue theorists, but don't intend to replace any of these previous virtues approaches. Each has much to recommend it.

In my virtue taxonomy I name three cardinal virtues, prudence, justice, and humility. Their common feature is that they help people clearly apprehend different aspects of life: how to pursue the good (prudence), what is due to others so they can achieve the good (justice), and the goodness and worth of one's self (humility). Two of the cardinal virtues have daughter virtues through which clear understanding leads to action and practices. Humility, or the clear understanding of one's own goodness, worth and limitations, leads to the practice of the virtue of self-care. Justice has the daughter virtues of solidarity and fidelity, which often conflict as we attempt to determine the balance between the common good and special care for

our own close ones. Each of the cardinal and daughter virtues can be supported by the helper virtues of temperance—which helps us moderate our use of resources—and fortitude, or brave and persistent commitment to the good. All of these virtues are important to the moral life in general, but some, such as temperance, have particular relevance to moral discussion of wealth and poverty, as I will show.

The daughter virtues of self-care, solidarity, and fidelity are subordinate in my taxonomy because they can become vices without first receiving their right direction from the cardinal virtues of justice, prudence and humility. For example, it is easy to think of examples of misbegotten fidelity to an undeserving group, cause or person, resulting in harm to the faithful one or to the common good. Similarly, temperance and fortitude need to receive their direction from the cardinal virtues. Only the cardinal virtues provide right understanding, and the daughter and helper virtues assist us in following, developing and maintaining the cardinal virtues. In my taxonomy, the cardinal virtues do not conflict, but the subordinate virtues can and do.

### **Cardinal virtues**

In this taxonomy, cardinal or key virtues are those that help us assess the truth of things. Prudence helps us understand the truth about how to accomplish the good—that is, God’s plan for the world and for our own lives. Humility helps us grasp the truth about our own innate worth and goodness. And the virtue of justice helps us comprehend the true goodness and worth of others, and shapes our response to them so they can achieve the good for themselves.

#### *Prudence*



Prudence is the virtue that helps us determine the actions needed to pursue the good in our concrete situation.<sup>1</sup> In the words of Josef Pieper, prudence “signifies the directing of volition and action toward objective reality.”<sup>2</sup> Philosopher George Klubertanz points out that prudence by definition pursues truly human goods and cannot be used to pursue evil.<sup>3</sup> Thus the common use of the word to mean rank calculation is wrong in the context of virtue theory. Similarly, Josef Pieper cautions us against accepting the popular reading of prudence as a sort of crabbed timidity or crass practicality.<sup>4</sup> Rather, it denotes a clear-eyed read of reality:

He [sic] alone can do good who knows what things are like and what their situation is. The pre-eminence of prudence means that so-called ‘good intention’ and so-called ‘meaning well’ by no means suffice. Realization of the good presupposes that our actions are appropriate to the real situation, that is to the concrete realities which form the ‘environment’ of a concrete human action; and that we therefore take this concrete reality seriously.<sup>5</sup>

For Aquinas, prudence is the only virtue that governs the intellect. This is because prudence has to do with our knowledge of reality and also with our assessment of the past, present and future.<sup>6</sup> When we use our reason for vicious ends, Thomas says we engage in covetousness, the source of several vices opposed to prudence.<sup>7</sup> This is an interesting reminder of how thoroughly we can deceive ourselves when we want something for vicious reasons.

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<sup>1</sup> Fullam, “From Discord to Virtues,” 102.

<sup>2</sup> Josef Pieper, *Prudence* (London: Faber and Faber, 1960), 22.

<sup>3</sup> Klubertanz, *Habits and Virtues*, 187.

<sup>4</sup> Pieper, *Prudence*, 14–16.

<sup>5</sup> *Ibid.*, 25.

<sup>6</sup> Aquinas, *ST*. II-II 47.1.

<sup>7</sup> *Ibid.* II-II 55.8.

Pieper emphasizes how completely prudence relies on “real concreteness,” experience of the real situation at hand.<sup>8</sup> It can never be outsourced to the judgments of moral theologians (says Pieper, a moral philosopher), no matter how specific their counsel can get: “It is exclusively the business of prudence to form a right judgment concerning individual acts, exactly as they are to be done here and now.”<sup>9</sup> What Pieper makes clear is that an emphasis on prudence demands mature and individual moral discernment even as it repudiates rote rule-based morality which locates agency in an outside (usually ecclesial) authority.<sup>10</sup>

In Thomas’ virtues system, prudence appoints the end to the other moral virtues, but it does not perceive the good: that is the job of *synderesis*, a sort of natural inclination to do good and avoid evil.<sup>11</sup> We apprehend the good through *synderesis* and prudence helps us apply it to specific situations.<sup>12</sup> In the words of Dennis Billy, prudence “appoints” and “personalizes” the proximate goals along the way to pursuing the human good, and the moral virtues (temperance, justice and fortitude) help us to focus on those goods.<sup>13</sup> Other virtues cannot appoint their own means. For example, we need fortitude in order to act bravely, but prudence will tell us what acting bravely requires in a given situation. In the words of James Keenan, prudence *perfects* and *directs*. It *perfects* our pursuit of the good by guiding us in

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<sup>8</sup> Pieper, *Prudence*, 54.

<sup>9</sup> *Ibid.*, 55.

<sup>10</sup> *Ibid.*, 59.

<sup>11</sup> James F. Keenan, “The Virtue of Prudence (IIa IIae, Qq. 47-56),” in *Ethics of Aquinas* (Washington, DC: Georgetown Univ Pr, 2002), 261.

<sup>12</sup> Pieper, *Prudence*, 26–7.

<sup>13</sup> Quoted in Keenan, “The Virtue of Prudence,” 261.

what to do, and it *directs* the other virtues in helping us do what prudence prescribes.<sup>14</sup>

Memory of the truth of things is an important part of prudence. Pieper says that falsification of memory through error can be fatal to prudence, so we need to apply rigor to maintaining our knowledge of things to remain consonant with the truth.<sup>15</sup> “Docilitas” is a part of prudence that Pieper equates with open-mindedness. A closed mind and the conviction that one knows all there is to know on a certain subject can be fatal to prudence.<sup>16</sup> Then *solertia* is the ability to quickly make unexpected decisions in keeping with the truth.<sup>17</sup> Pieper also notes, citing Aquinas, that even the prudent person is never assured of total certainty about the rightness of her action.<sup>18</sup>

For Thomas, prudence governs the other virtues by helping us choose according to reason. Thomas thought behavior according to reason takes the form of a mean between two extremes. Prudence inspires us to deliberate before taking action. It helps us assess the good for individuals as well as the common good.<sup>19</sup>

The following good qualities help make up prudence for Thomas: memory; understanding or intuition; “teachability” or intellectual humility; the ability to see patterns quickly, which Thomas calls shrewdness; the ability to use reason; foresight (discerning the end for humans and orienting present activities to it); ability to assess circumstances when deciding how to act, which Thomas calls

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<sup>14</sup> Ibid., 262–263.

<sup>15</sup> Pieper, *Prudence*, 32–33.

<sup>16</sup> Ibid., 34.

<sup>17</sup> Ibid., 34–35.

<sup>18</sup> Ibid., 36–37.

<sup>19</sup> Aquinas, *ST. II-II* q. 47 art. 10.

circumspection; and caution, which acknowledges that even seemingly good things can have bad aspects, and weighs this.<sup>20</sup>

Paul Wadell writes that

the truly prudent persons [...] are able to ‘think things out’ well, not just for today, but ‘for the whole of the good life.’ They are truly prudent because they are able to judge wisely, in everything they do, about what helps and hinders their striving for God.<sup>21</sup>

Wadell follows Thomas in describing prudence as the virtue that governs all others by ordering our actions to God.

Josef Pieper reminds us that virtues are true insofar as they respond to reality. He says that “The precedence of prudence [in Thomas’ taxonomy] indicates that the realization of goodness presumes knowledge of reality. Whatever is good is ascertained by prudence; in turn, whatever is prudent is established by the ‘thing itself.’”<sup>22</sup> This is why “everyone who sins is imprudent;”<sup>23</sup> they are failing to respond appropriately to reality, that is, to the good. Far from adhering to a preordained set of rules or duties, prudence helps us respond to the world around us in accordance with reason. Reason is a God-given quality, which is why aligning with reason is virtuous.

A clear picture of the prudent person thus emerges. She has a sense of the context of her actions in history, thanks to memory. Her ability to see patterns is useful in discerning systemic problems and also helps flag aspects of morally significant situations as unusual. She can reason and respond with intuition but is

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<sup>20</sup> Ibid., II-II q. 49.

<sup>21</sup> Paul J. Wadell, *Happiness and the Christian Moral Life: An Introduction to Christian Ethics* (Lanham, Md: Rowman & Littlefield Publishers, 2007), 190.

<sup>22</sup> Josef Pieper, *A Brief Reader on the Virtues of the Human Heart* (San Francisco: Ignatius Press, 1991), 11–12.

<sup>23</sup> Pieper, *Prudence*, 20.

also able to discern when her criteria for judging situations may be flawed. When deciding to act, she remains aware of the potential negative consequences to even seemingly positive choices.

### *Justice*

We need to be careful with terminology when speaking of the virtue of justice, since common language speaks of “justice” as an ideal that exists outside ourselves, rather than a quality of persons. Virtue theorists understand the virtue of justice as a persistent quality that helps us pursue the ideal of justice; so Paul Wadell writes “A person of justice is *habitually* disposed to take the needs and well-being of others into account because he or she recognizes there is never a moment in which the claims of others, including God and other species, do not impinge on us.”<sup>24</sup> I define justice as the virtue that helps us give others what is due to them, to help them achieve the human good.

In the views of Western philosophers including Adam Smith and David Hume, justice is understood as a negative virtue, involving simply avoidance of harm to others.<sup>25</sup> A Christian understanding of justice demands more: the just person actively responds to the claims others’ needs make on her. Rather than simple avoidance of harm to others, which would often result in maintaining the status quo, a Christian understanding of justice “works to return to others what was rightfully theirs in the first place.”<sup>26</sup>

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<sup>24</sup> Wadell, *Happiness and the Christian Moral Life*, 228.

<sup>25</sup> David Schmidtz and John Thrasher, “The Virtues of Justice,” in *Virtues and Their Vices*, ed. Kevin Timpe and Craig A. Boyd, First edition. (Oxford, United Kingdom: Oxford University Press, 2014), 59–74.

<sup>26</sup> Wadell, *Happiness and the Christian Moral Life*, 223.

For Thomas, justice is always toward other humans, not including oneself.<sup>27</sup> “Legal” justice orients us toward the common good, while particular justice directs us to be just in our interactions with particular individuals.<sup>28</sup> Jean Porter points out that for Thomas, justice is the only moral virtue that governs the will, rather than the passions. Thomas makes use of this distinction when he describes how one acts unjustly. Unjust actions result from a failure of the intellect to understand the relationship between two people and what is due to another person. Thus I say that justice is the virtue that helps us grasp the truth about what is due to others. We could add that justice is the virtue that helps us see other people *as human*, that is, as individuals who deserve to attain full human flourishing. Members of oppressed groups often argue that they are seen as less than human by those in power. This indicates a failure of the virtue of justice on the part of those who act this way.

James F. Keenan notes that justice is the only one of Thomas’ cardinal virtues that bespeaks an understanding of the human person as relational.<sup>29</sup> Thus Paul Wadell calls it “the virtue of human togetherness” which deals with our relationships with others which always already exist.<sup>30</sup> In Keenan’s virtues system, which proposes cardinal virtues to govern human relationships as general, as specific and as unique, justice is the virtue that governs human relationships in general. Justice inspires us to treat all others equally in light of the common good.

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<sup>27</sup> Aquinas, *ST*. II-II q. 58 art. 2. His rather limited framing of the virtue of justice does not hinder convincing attempts to develop an environmental ethic from Thomas’ thought, even extending to accounts of “justice towards the environment.” See for example Willis Jenkins, “Biodiversity and Salvation: Thomistic Roots for Environmental Ethics,” *Journal of Religion* 83, no. 3 (July 2003): 401–20.

<sup>28</sup> Aquinas, *ST*. II-II 58.6-7. I discuss particular justice more fully later in this chapter, in the section on fidelity.

<sup>29</sup> Keenan, “Proposing Cardinal Virtues.”

<sup>30</sup> *Ibid.*

For Keenan, justice is “a forward-looking virtue [that] prudently anticipates a way of seeing society more respectful of persons.”<sup>31</sup>

The just person, first and foremost, sees other people as fully human and as in relationship with herself. She has an understanding of the common good and of the claims that all humans make on her. She is able to judge what is due to other humans as humans and she willingly acts on those judgments. She desires for all people the same human flourishing that she wants for herself and those she loves, even though human finitude means she has to choose where to direct her energy.

### *Humility*

The third cardinal virtue in my taxonomy is humility, which I define as the virtue that helps us see the truth about ourselves, that is, the truth about our own worth, goodness and limitations. Humility is frequently misunderstood as self-abasement, whereupon, Lisa Fullam comments, “humility [...] is mistaken for its own act.”<sup>32</sup> However, a robust Christian account of humility includes awareness of one’s own God-given gifts and goodness as well as one’s struggles and limitations.

Deborah Wallace Ruddy presents an expert analysis of Augustine’s view of humility. For Augustine, God exhibits humility by coming to earth in the person of Jesus. Thus, we imitate God when we are humble.<sup>33</sup> For Augustine, Christ’s humility heals us from the sin of pride; mediates between God and humankind, as Christ takes part in the lowliness of humanity; and shows us how suffering and self-

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<sup>31</sup> Keenan, “Virtue Ethics and Sexual Ethics,” 130.

<sup>32</sup> Lisa Fullam, *The Virtue of Humility: A Thomistic Apologetic* (The Edwin Mellen Press, 2009), 3.

<sup>33</sup> Deborah Wallace Ruddy, “The Humble God: Healer, Mediator, and Sacrifice,” *Logos: A Journal of Catholic Thought and Culture* 7, no. 3 (2004): 88, doi:10.1353/log.2004.0030.

emptying can be redemptive.<sup>34</sup> Such emphasis on Christ's sacrifice means that humility for Augustine emphasizes awareness of one's own lowly nature. Augustine has no interest in dialoguing with pagan magnanimity, as Thomas does. However, even given that, Augustine's humility is far from mere self-abasement. Since Christ's humility brings about human redemption for Augustine, it promotes, not detracts from, intrinsic human worth. "You were first loved to become worth loving," Augustine said; Ruddy explains "The humbling of the Word simultaneously reveals the desperate state of humanity and the immense worth of humanity."<sup>35</sup> For Augustine, humility helps us resist worldly powers and their false values.<sup>36</sup> Humility calls us to, like the Magi, "return to our own country by another way" than the path the world offers.<sup>37</sup>

For Thomas Aquinas, humility is the virtue that helps us modify our desires for "high things" and form a realistic view of our own capacities.<sup>38</sup> Commenting on Thomas, philosopher Josef Pieper writes that "the ground of humility is man's [sic] estimation of himself according to truth."<sup>39</sup> It is coupled with magnanimity, which encourages us in "the pursuit of great things according to right reason."<sup>40</sup> Lisa Fullam suggests that humility is the virtue that calls us to look beyond ourselves,

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<sup>34</sup> Ruddy, "The Humble God."

<sup>35</sup> Ibid., 91.

<sup>36</sup> Augustine, *The Trinity* (Brooklyn, NY: New City Press, 1991). VIII.11.

<sup>37</sup> Ibid. IV.14.

<sup>38</sup> Aquinas, *ST*. Qq. 161 Art. 1-2.

<sup>39</sup> Josef Pieper, *Fortitude, and Temperance* (New York Pantheon Books, 1954), 98.

<sup>40</sup> Aquinas, *ST*, Q. 161 Art. 1; Craig A. Boyd shows how Aquinas corrects Aristotle's definition of magnanimity, which relied too much on self-sufficiency for a Christian view that insists life is lived, and virtue formed, in community. "Pride and Humility: Tempering the Desire for Excellence," in *Virtues and Their Vices*, ed. Kevin Timpe and Craig A. Boyd (Oxford, United Kingdom: Oxford University Press, 2014), 245-66.



whether to others or to God, while magnanimity invites us to self-examination.<sup>41</sup> Humility reminds us to compare our gifts to others' gifts and our faults to their faults, avoiding the common tendency to compare our gifts with others' weaknesses.<sup>42</sup> Magnanimity and humility are two sides of the same coin; we fail in virtue by thinking too much of ourselves (pride) but also by expecting too little of ourselves (pusillanimity, or small-souledness.)<sup>43</sup> "A 'humility' that would be too narrow and too weak to bear the inner tension of coexistence with magnanimity is indeed no humility," Pieper says.<sup>44</sup> As Elizabeth Lee puts it, "whereas humility entails being honest about one's weaknesses, magnanimity encourages being honest about one's strengths."<sup>45</sup> Lee finds Elizabeth Johnson's feminist definition of conversion, as discovery and affirmation of self, particularly helpful for understanding magnanimity.<sup>46</sup> An action that demonstrates humility in Lee's sense of being honest about one's weakness might be accepting needed help graciously.<sup>47</sup> A robust Christian account of humility is like what Kathryn Tanner calls "non-idolatrous self-esteem," through which we recognize ourselves as limited and finite, as not God, while acknowledging our own worth as God's creature.<sup>48</sup>

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<sup>41</sup> Fullam, *The Virtue of Humility*, 86.

<sup>42</sup> *Ibid.*, 40.

<sup>43</sup> Pieper, *Virtues of the Human Heart*, 37.

<sup>44</sup> *Ibid.*, 38–39.

<sup>45</sup> Elizabeth Lee, "The Virtues of Humility and Magnanimity and the Church's Response to the Health Care and Gay Marriage Debates," in *Religion, Economics, and Culture in Conflict and Conversation*, ed. Laurie M Cassidy and Maureen H O'Connell, vol. 56, College Theology Society Annual Volume (Maryknoll, NY: Orbis Books, 2011), 36.

<sup>46</sup> Lee, "The Virtues of Humility and Magnanimity."

<sup>47</sup> I take this from philosopher Sara Ruddick, who suggests "wise independence"—"the capacity to plan and control one's life *combined with* the willingness to acknowledge one's limitations and accept help in ways that are gratifying to the helper"—as a virtue particularly suited to aging. Ruddick, "Virtues and Age," 54.

<sup>48</sup> Kathryn Tanner, *The Politics of God: Christian Theologies and Social Justice* (Minneapolis: Fortress Press, 1992).

For Fullam, humility has two dimensions, epistemological and moral.<sup>49</sup> Epistemologically, humility is “true self-knowledge, an accurate understanding of who one is and what one’s proper place is, either in relation to other human beings, or in relation to some larger structure of meaning or in relation to God.”<sup>50</sup> In this role, humility encourages us to persevere in the pursuit of virtue by helping us acknowledge our own failings even while we recognize our own positive capacity for improvement: we are flawed, but not irremediably.<sup>51</sup> Morally speaking, humility “is a virtue of paying attention: knowing one’s place by seeing oneself and the other.”<sup>52</sup>

With both humility and magnanimity, we can act and move through the world with a reasonable amount of ambition (or in Thomas’ words, hope) for what we might accomplish—neither too much nor too little. Fullam catches the proper balance by noting that “if you have really done something noteworthy, denying so is a lie,” so that to always prioritize self-abasement either requires one to lie or to avoid striving to achieve anything impressive.<sup>53</sup> Elsewhere, she says that “the self-knowledge that is sought in humility is found in and through self-forgetfulness. Self-forgetfulness or other-centeredness risks becoming perverse self-destruction unless

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<sup>49</sup> Here Fullam accurately reflects, without naming, a bit of a contradiction in Aquinas. Although he said that prudence is the only virtue that governs the intellect, thus locating humility in the “appetite” for one’s own achievement, he did acknowledge the epistemological role of humility, saying “knowledge of one’s own deficiency belongs to humility as a rule governing the appetite.” Aquinas, *ST. II-II* 161.2.

<sup>50</sup> Fullam, *The Virtue of Humility*, 86.

<sup>51</sup> *Ibid.*, 102.

<sup>52</sup> *Ibid.*, 86.

<sup>53</sup> *Ibid.*, 5. Keenan taught this truth to high school students with a metaphor about pitching well in a baseball game, *Virtues for Ordinary Christians* (Kansas City, MO: Sheed & Ward, 1996), 70.

it is balanced by a sense of self.”<sup>54</sup> Thomas explicitly says that humility does not entail regarding oneself as a worse sinner than everyone else. Rather, humility requires that we realistically assess the qualities we have that are “of God” and the qualities of our neighbor that are of God. In humility we can acknowledge superior qualities of our neighbor when we find them.<sup>55</sup>

Fullam describes humility as a “metavirtue” that is necessary for acquiring virtue itself.<sup>56</sup> Without humility, we display the sin of pride and reject the offer of God’s grace, which we need to help us grow in virtue.<sup>57</sup> Rather than inspiring us to devalue ourselves, humility “helps us achieve accurate self-understanding in context.”<sup>58</sup> Humility is thus a communal virtue: ‘Just as you can’t be virtuous alone, since an isolated individual would have neither models nor companions with whom to grow in virtue, you can’t be humble alone.’<sup>59</sup>

Fullam shows that for Augustine, humility meant knowing the truth of ourselves as sinful: there was no such thing as excessive self-abasement for Augustine. Thomas changed this by adding Aristotle’s sense of humility as a mean between extremes of self-abasement and self-exaltation. Humility for Thomas thus became knowing the truth of ourselves both as good and as limited.<sup>60</sup> Part of the danger of too much focus on self-abasement, Fullam cautions, is that it can

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<sup>54</sup> Fullam, *The Virtue of Humility*, 87.

<sup>55</sup> Aquinas, *ST. Q. 161 Art. 3*.

<sup>56</sup> Fullam, “Humility.”

<sup>57</sup> Fullam, *The Virtue of Humility*, 145; Fullam, “Humility,” 254.

<sup>58</sup> Fullam, “Humility,” 251.

<sup>59</sup> *Ibid.*, 261. Margaret Urban Walker proposes “civic integrity” as the virtue that enables citizens to seek out and wrestle with truthful accountings of their community’s history. This practice of encountering the truth of a community and accepting responsibility for its contemporary effects is clearly related to humility for the individual. Margaret Urban Walker, “Historical Accountability and the Virtue of Civic Integrity,” in *Virtue and the Moral Life: Theological and Philosophical Perspectives*, ed. William Werpehowski and Kathryn Getek Soltis (Lanham: Lexington Books, 2014), 39–55.

<sup>60</sup> Fullam, *The Virtue of Humility*, 98–99.

paradoxically lead to excessive self-focus and even vaunting ourselves over others when we seem to have outdone them in lowliness.<sup>61</sup>

Historically, those in power have sometimes abused the language of humility by prescribing it to the oppressed as a means of domination, without practicing it themselves. This has inspired some to reject the concept altogether. Michele Roberts defends a feminist retrieval of the virtue of humility as portrayed by medieval writer Mechthild of Magdeburg. While Roberts acknowledges that Mechthild's account of humility betrays a self-abasement that is rightly rejected by modern feminists, she offers positive elements of Mechthild's vision. Mechthild's humility invites realism about bodily finitude, and the soul conforms itself to the divine nature by being willing to descend, as God descended by becoming human in the person of Jesus.<sup>62</sup> Roberts concludes, "Genuine humility is an attitude that cultivates a space to meet the divine in ourselves, others, and the world around us. It leads not to the negation but the empowerment of the self [...] Humility, then, cannot be conflated with characteristically 'feminine' sins."<sup>63</sup> Fullam notes that the destructive practices sometimes understood as humility, for example, an abused woman accepting her own mistreatment, do not display true humility from a Thomistic perspective. Rather, this displays failure on this woman's part to honor God's own gifts in her. It is not virtuous behavior and should not be encouraged.<sup>64</sup>

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<sup>61</sup> Ibid., 122–126.

<sup>62</sup> Michele Roberts, "Retrieving Humility: Rhetoric, Authority and Divinization in Mechthild of Magdeburg," *Feminist Theology*, September 1, 2009.

<sup>63</sup> Ibid., 70.

<sup>64</sup> Fullam, *The Virtue of Humility*, 44.

Fullam says we develop humility as a communal virtue when we recognize that our view of others is limited and imperfect. One direct corollary of humility is a measure of leniency in evaluating the acts of others.<sup>65</sup> Thus Aquinas encourages us to imagine that others have God-given gifts, even if we ourselves are unable to see anything at all praiseworthy in them.<sup>66</sup> Humility is “a virtue of moral inquisitiveness” by which we compare ourselves with others and seek out the gifts others have to offer.<sup>67</sup> The way that humility is manifested will be different for each person and will also show the distinctive marks of that individual’s character. This reminds us that those aspects of moral life where each of us struggle to be virtuous do not necessarily mark us as hopeless wretches—humility forbids the moral despair that can result from seeing only the excellences of others.<sup>68</sup> For Fullam, humility can also apply to our intellectual commitments, including moral norms, as well as to our own views of ourselves.<sup>69</sup>

Humility interfaces with justice when we respond to mistreatment of ourselves or others. For philosopher Norvin Richards, we show humility when we respond to mistreatment of ourselves appropriately, while also responding with concern when others are mistreated: “humility consists in taking what happens to you to be no more important intrinsically than it would be if it happened to someone else.”<sup>70</sup> We demonstrate failure of humility when we either view our own mistreatment by others as not being a violation, or when we react excessively to our

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<sup>65</sup> Fullam, “Humility,” 258.

<sup>66</sup> Fullam, *The Virtue of Humility*, 40–44.

<sup>67</sup> *Ibid.*, 137.

<sup>68</sup> Fullam, “Humility,” 258.

<sup>69</sup> *Ibid.*, 264.

<sup>70</sup> Norvin Richards, *Humility* (Philadelphia: Temple University Press, 1992).

own mistreatment. At the same time, in humility we must regard the mistreatment of others as serious, but if we were as affected by all the injustice in the world as we are by our own mistreatment, we would be completely paralyzed and unable to do anything at all. Humility helps us sort out these reactions in accordance with reason.

The humble person regards herself as good and rejects assaults against her human dignity. At the same time, she accepts her bodily frailty and her own personal failings, without obsessing over either. She can appreciate both her own good qualities and those of her neighbor, without jealousy. She regards herself as subordinate to God and as equal to other human beings, and works for equality of human dignity. At the same time, she does not equate her own dignity with any marker of social status. This means she does not react angrily when her social status or the power structures that support it are questioned, and if she is lacking in social power, that she does not accept a vision of herself as less worthy than others.

### **Daughter virtues**

In my virtue taxonomy, the cardinal virtues are those that help us distinguish the truth about important aspects of the moral life: the truth about how to achieve the good for humans (prudence); the truth about what we owe to others in light of their human dignity (justice); and the truth about our own worth, goodness and finitude (humility). Daughter virtues, in my taxonomy, do not help us make assessments about the truth, but they help encourage virtuous practice. Justice has the daughter virtues of solidarity and fidelity, and humility has the daughter virtue of self-care.

#### *Solidarity*

The word “solidarity” does not always denote a virtue. It is used variously to describe the theological-anthropological reality of the unity of the human family; an ethical principle or norm of being guided by that reality; a practice in response to that reality; and a virtue.<sup>71</sup> This reflection will focus on the virtue of solidarity, which like all virtues develops through practice.

The virtue of solidarity is indelibly associated with Pope John Paul II. In his encyclical *Sollicitudo Rei Socialis*, he describes it as conversion to recognizing our own interdependence with one another. Solidarity helps us see others as persons like ourselves rather than tools for our use.<sup>72</sup> Solidarity is not a vague felt sense of sympathy, but a consistent orientation:

a firm and persevering determination to commit oneself to the common good; that is to say to the good of all and of each individual, because we are all really responsible for all [...] a commitment to the good of one's neighbor with the readiness, in the gospel sense, to "lose oneself" for the sake of the other instead of exploiting him, and to "serve him" instead of oppressing him for one's own advantage.<sup>73</sup>

John Paul II suggests that solidarity requires self-abnegation. Not every scholar who uses the concept of solidarity would agree with this. Still, this reminds us that the virtues can conflict. It takes considerable moral wisdom to practice both solidarity

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<sup>71</sup> For the theological reality, see Massingale, Bryan N., *Racial Justice and the Catholic Church*, 127–128. For the norm, see O’Connell, *Compassion*, 86–87. The bishops of Latin America evoke the feeling and the practice of solidarity when they call their brother clergy to solidarity with the poor in the Medellín document “Poverty of the Church,” (September 6, 1968, <http://www.shc.edu/theolibrary/resources/medpeace.htm>.) For the virtue of solidarity, see Meghan J. Clark, *The Vision of Catholic Social Thought: The Virtue of Solidarity and the Praxis of Human Rights* (Minneapolis, MN: Fortress Press, 2014). Ch. 4.

<sup>72</sup> Pope John Paul II, “*Sollicitudo Rei Socialis*,” December 30, 1987, 39, [http://www.vatican.va/holy\\_father/john\\_paul\\_ii/encyclicals/documents/hf\\_jp-ii\\_enc\\_30121987\\_sollicitudo-rei-socialis\\_en.html](http://www.vatican.va/holy_father/john_paul_ii/encyclicals/documents/hf_jp-ii_enc_30121987_sollicitudo-rei-socialis_en.html).

<sup>73</sup> *Ibid.*, 38.

and self-care, and there may be times in many lives when we cannot pursue both at the same time.

In a passage with considerable relevance to the present work, John Paul II explains that we express the virtue of solidarity differently depending on our own social power and privilege:

Those who are more influential, because they have a greater share of goods and common services, should feel responsible for the weaker and be ready to share with them all they possess. Those who are weaker, for their part, in the same spirit of solidarity, should not adopt a purely passive attitude or one that is destructive of the social fabric, but, while claiming their legitimate rights, should do what they can for the good of all. The intermediate groups, in their turn, should not selfishly insist on their particular interests, but respect the interests of others.<sup>74</sup>

He approvingly notes that poor people express solidarity when they recognize common cause with one another and advocate to the rest of society for their own good. Communities and nations can also express solidarity with one another, and without impinging on the free self-determination of states, “solidarity demands a readiness to accept the sacrifices necessary for the good of the whole world community.”<sup>75</sup> James Keenan notes that John Paul II’s concept of solidarity combines elements of justice and love, which are often understood as two separate virtues. Solidarity pursues justice while acknowledging bonds of care and concern among people.<sup>76</sup>

While John Paul II advocates solidarity for those in power as well as those excluded, many U.S. theologians call upon solidarity primarily when addressing those with considerable privilege. Rebecca Todd Peters develops an ethic for

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<sup>74</sup> Ibid., 39.

<sup>75</sup> Ibid., 45.

<sup>76</sup> Keenan, “Proposing Cardinal Virtues,” 721.



privileged “first-world Christians” and insists that solidarity for such people demands accountability to less privileged people and a willingness to be transformed by encounter with them. Peters’ theology of solidarity calls for first world Christians to begin with a starting point of mutuality, recognizing that privileged people do not solve the problems of the less privileged for them, but may work together mutually to address injustice. From there, she calls for four theological movements. *Metanoia* is the “total personal transformation” that recognizes injustice and results in changing one’s life. *Honoring difference* is crucial to respect others in their full humanity as we journey together in solidarity. *Accountability* to others is a willingness to be changed by those with whom we journey. And *action* reminds us that solidarity is never ethereal, but is always lived out.<sup>77</sup> In a response, Traci West cautions that solidarity for privileged people demands recognition that systems of oppression affect the lives of the privileged even as they cause the oppressed to suffer.<sup>78</sup> In the same vein, cultural critic bell hooks says “Genuine solidarity with the poor [...] includes the recognition that the fate of the poor both locally and globally will to a grave extent determine the quality of life for those who are lucky enough to have class privilege.”<sup>79</sup> We are always already linked in systems of power and domination, so a standpoint of solidarity

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<sup>77</sup> Rebecca Todd Peters, “Conflict and Solidarity Ethics: Difficult Conversations on Economics, Religion and Culture,” in *Religion, Economics, and Culture in Conflict and Conversation*, ed. Laurie M Cassidy and Maureen H O’Connell, vol. 56, College Theology Society Annual Volume (Maryknoll, NY: Orbis Books, 2011), 70–79.

<sup>78</sup> Traci West, “A Response to Rebecca Todd Peters,” in *Religion, Economics, and Culture in Conflict and Conversation*, ed. Laurie M Cassidy and Maureen H O’Connell, vol. 56, College Theology Society Annual Volume (Maryknoll, NY: Orbis Books, 2011), 80–81.

<sup>79</sup> bell hooks, *Where We Stand: Class Matters* (New York: Routledge, 2000), 130.

does not create bonds so much as it declares a commitment to transforming their nature.

Bryan Massingale says that solidarity is “based upon the deep-seated conviction that the concerns of the despised other are intimately bound up with our own.”<sup>80</sup> Drawing on James Cone, he argues that solidarity helps both beneficiaries and victims of unequal privilege systems realize their full humanity through the realization that no one is free unless all are free. While all virtues are expressed in practice, solidarity seems to particularly demand it. Massingale writes, “Since the poor, racial outcasts, and the culturally marginalized are those whose personhood is most often attacked, questioned, or reviled, the acid test of solidarity is our sense of connection with and commitment to the poor and excluded.”<sup>81</sup>

In contrast with those who address remarks about solidarity to those in power, Miguel De La Torre presents a vision of solidarity extended by the poor and outcast to the rich and influential. De La Torre imagines that the parable of Lazarus and the rich man (Luke 16:19-31) might have ended differently if Lazarus had advocated for himself. Perhaps Lazarus could have shown the rich man the error of his selfish ways and the rich man, converted, would not have ended the story suffering in Hades. De La Torre writes:

Even though the rich man forfeited salvation by refusing to fulfill his ethical responsibility to the poor man, the poor are still responsible for acting as moral agents to create a just society. Those who are privileged by the way society is constructed are in need of liberation and salvation because they too are created in the image of God [...] When the marginalized seek out the

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<sup>80</sup> Massingale, Bryan N., *Racial Justice and the Catholic Church*, 117.

<sup>81</sup> Ibid.

liberation of the oppressors, they verify the humanity of both the privileged and themselves.”<sup>82</sup>

De La Torre seems to suggest that Lazarus had an ethical responsibility to promote the liberation and salvation of the rich man. I disagree on two counts. First, the parable itself contends that the rich man had access to the witness of “Moses and the prophets” to teach him his responsibility to the poor (Luke 16:29). This would suggest that Lazarus taking the initiative to evangelize the man (which the story does not specifically say he did not do) is above and beyond what the rich man should require for his salvation. Second, for an oppressed and suffering person to attempt to correct those who benefit from exploitation is a situation likely to place burdens on virtue. I believe Lazarus was under no obligation to provide the rich man with more moral guidance than he should already have gotten from his knowledge of “Moses and the prophets” and from Lazarus’ presence at his gate, a form of witness in and of itself. De La Torre is right to assert that the poor are able to act as moral agents for greater justice in society and, in fact, have a responsibility to do so just as every person does. However, I maintain that their primary responsibility is not to assist rich people, which is likely to place burdens on their virtue in situations of inequality, but to act in solidarity with one another.

Kristin Heyer insists that Christian solidarity must be not just institutional (transforming structures) and incarnational (lived out in practice, not just an emotional feeling) but also *conflictual*. Conflictual solidarity, a term Heyer takes from Bryan Massingale, acknowledges that widening the circle of justice involves

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<sup>82</sup> Miguel A. De La Torre, *Doing Christian Ethics from the Margins: 2nd Edition Revised and Expanded* (Maryknoll: Orbis Books, 2014), 179.

struggle. Restoring dignity to those who have been stripped of it means that those who enjoy outside privileges will have to give something up, and conflictual solidarity acknowledges that this proposal may meet with resistance.<sup>83</sup>

We are reminded how relatively recently we have begun to think of the virtue of solidarity when we realize that it does not have an adjectival form in English. In a literal sense, we are still learning how to speak about the person who has the virtue of solidarity. Such a person knows at a very basic level that the flourishing of all humanity is bound up with her own, and—just as importantly—she acts on this conviction. If she is marginalized, solidarity may suggest to her that the best way to encourage the flourishing of all humanity together is to work for the flourishing of those in her own and other marginalized groups. If she is privileged, solidarity will require her to work for those who are marginalized, for their full humanity. Thus we can say that the person who has solidarity works for those on the margins. But she does not do this from a standpoint that regards one group over and against the other—whether to position the privileged as benevolent helpers or to envision the flourishing of those on the margins as requiring the degradation of the fortunate. With the virtue of solidarity, we work for the flourishing of those on the margins from a standpoint that says none are fully human until all are fully human. We shape ourselves in line with God’s own preferential option for the poor.

### *Fidelity*

For James Keenan, who calls fidelity a cardinal virtue, fidelity “is the virtue that nurtures and sustains the bonds of those special relationships that humans

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<sup>83</sup> Kristin E. Heyer, “Social Sin and Immigration: Good Fences Make Bad Neighbors,” *Theological Studies* 71, no. 2 (June 1, 2010): 114–122.

enjoy whether by blood, marriage, love, citizenship, or sacrament.”<sup>84</sup> Fidelity presumes that we are able to recognize which committed relationships make special claims on us. Margaret Farley notes, “If all our commitments are absolutely binding, then we shall expect to be overwhelmed by their competing claims, with no way to resolve them or, ironically, to live them faithfully in peace.”<sup>85</sup> Keenan says “Fidelity requires us not only not to end or walk out of loving relationships but more importantly to defend and sustain them.”<sup>86</sup> It demands embracing the loved one in all their particularity, acknowledging that loving relationships can be messy and at times chaotic.

Fidelity is a contemporary term for an ancient understanding. In the Christian tradition, Augustine gives us the notion of ordered loves. We owe love first to God, next to ourselves, then to others in close relationships with us, and on to all humans and all creatures. Today theologians insist that the created natural world take its place as rightful recipient of our love.<sup>87</sup> In Thomas’s exploration of the order of love he takes on fraught questions such as whether we should love our parents or children more, or our spouse more than our parents. Though Thomas does not call it this, Question 26 of the *Secunda Secundae* is a series of careful attempts to define the contours of the virtue of fidelity.

Thomas leads us towards the concept of fidelity with his notions of particular justice, which has to do with the justice due to a particular individual (contrasted

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<sup>84</sup> Keenan, “Virtue Ethics and Sexual Ethics,” 127.

<sup>85</sup> Margaret Farley, *Personal Commitments: Beginning, Keeping, Changing* (New York: Harper & Row, 1986), 20.

<sup>86</sup> Keenan, “Virtue Ethics and Sexual Ethics.”

<sup>87</sup> Wadell, *Happiness and the Christian Moral Life*, 212–213.

with general justice), and domestic justice, or justice within the family. He acknowledges that right relationships between individuals can be described differently depending on the context, whether in a particular situation, between the members of a family or generally. For example, we do not have a duty to support every child or elderly person, but we do have duties to our own children or aging parents.<sup>88</sup>

For Thomas, fidelity is a part of justice, while Keenan conceives of both justice and fidelity as cardinal virtues in order to highlight the fact that they often make conflicting claims on moral agents. Similar to Thomas, I characterize fidelity as a daughter of justice. Justice is the virtue that encourages us to give others their due. What is due to another person from me will differ depending on our relationship—it will be different if that other person is my spouse, my child, someone I have power over, someone who has helped me, or a complete stranger. As a daughter virtue to justice, fidelity helps us navigate particular relationships justly. It is true, as Keenan would point out, that our duties in particular relationships often conflict with our duties to the common good, but I would still argue that the virtue of justice is called for in both situations.

Margaret Farley is another leading exponent of fidelity with her book *Personal Commitments: Beginning, Keeping, Changing* (1986). She points out that one reason we feel called to make commitments in our love is that we are aware of our own frailty:

If we are not naively confident that our love can never die, we sense [...] the brokenness and fragmentation in even our greatest loves. [...] We need and

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<sup>88</sup> Aquinas, *ST*. II-II 58 art. 7

want a way to be held to the word of our deepest self, a way to prevent ourselves from destroying everything in the inevitable moments when we are less than this.<sup>89</sup>

This is not to say that the duty undertaken in commitment replaces the love—rather, it serves it.<sup>90</sup> So we see how deeply fidelity requires humility.

Farley notes that fidelity is different than constancy, a distinction she takes from philosopher Gabriel Marcel. In constancy, acts of love are performed out of a sense of duty; in fidelity, we are emotionally present in doing our acts of love. Constancy can help sustain a commitment at a time when we may feel fidelity to be lacking, but if fidelity never returns and only constancy remains, something in the commitment is lost.<sup>91</sup> So as with every virtue, there is an element of fidelity that involves the self's affective experience. It is not just about the performance of actions, but involves a circular continuity between actions and feelings.

Farley says that “fidelity entails decisions to look and to receive what is seen.”<sup>92</sup> Like prudence and humility, it is a virtue that has to do with encountering the truth—in this case, the truth about another with whom we are in close relationship. Farley says that in fidelity we hold together our memories of the past and our hopes for the future. This helps me connect the person I now am, and the relationship I am now in, with the person I was when I made this commitment and the relationship as it was then.<sup>93</sup> Fidelity for Farley also demands what she calls “relaxation of heart,” an alert and receptive patience.<sup>94</sup> Mutuality, mutual presence,

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<sup>89</sup> Farley, *Personal Commitments*, 34.

<sup>90</sup> *Ibid.*, 38.

<sup>91</sup> *Ibid.*, 46.

<sup>92</sup> *Ibid.*, 54.

<sup>93</sup> *Ibid.*, 56–58.

<sup>94</sup> *Ibid.*, 58–60.

and community support for commitments are also aids to fidelity, underscoring the social nature of the virtues.<sup>95</sup> Lisa Fullam subdivides fidelity into three “subsidiary virtues”: those that cultivate freedom, create security and foster mutuality.<sup>96</sup>

Farley’s call to “look and to receive what is seen” reminds us that fidelity takes place within relationships of difference. When I practice fidelity, receiving what I see of another, I recognize that the other is not myself, is in some ways different from me, and I honor and even celebrate our differences. M. Shawn Copeland speaks of “basic regard,” which she says “includes at least the recognition of difference without aversion or exclusion [...] Authentically engaging the difference of the concrete human other in all its uniqueness, variation and fullness as *human* life debunks the myth that difference is the conceptual opposite to equality.”<sup>97</sup> The practice of basic regard is clearly also important in situations that call for solidarity. I choose to highlight it in the context of fidelity to remind us that even within close relationships, fidelity demands attention to the other in all her concrete uniqueness. In situations that call for justice or solidarity, we must practice basic regard to avoid stereotyping others and denying their humanity by flattening their differences. In situations that call for fidelity, I practice basic regard to sustain my attention to close ones, to remind myself that, as much as I care for this person, she is not me and I am not her. I practice basic regard to challenge myself to love

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<sup>95</sup> Ibid., 60–65.

<sup>96</sup> Fullam, “From Discord to Virtues.”

<sup>97</sup> M. Shawn Copeland, “Collegiality as a Moral and Ethical Practice,” in *Practice What You Preach: Virtues, Ethics, and Power in the Lives of Pastoral Ministers and Their Congregations*, ed. James F. Keenan and Joseph J. Kotva (Franklin, WI: Sheed & Ward, 1999), 327–328.



this person precisely *because*, not despite the fact that, she is not me and I am not her.

The faithful person can accurately recognize which committed relationships make special claims on her, and she acts to honor these commitments. She sees the beloved other as they truly are and desires their flourishing, rather than regarding the other as an extension or accessory of herself. (In this, of course, she will need the virtue of humility, which reminds us of how interconnected the virtues are.) While the faithful person is attuned to the positive and negative feelings evoked in the living out of close relationships, she honors a commitment that goes beyond the feeling of the present.

### *Self-care*

James F. Keenan proposes self-care, which “addresses the unique relationship that I as a moral agent have with myself,” as a cardinal virtue. In my taxonomy, I consider self-care as a daughter virtue to humility. It helps us form the practices that honor our self, as understood through the virtue of humility.

Keenan prefers “self-care” to the often used “self-love” to avoid confusion with the transcendental virtue of charity or love of God, and notes that love of God, friends, humanity and self often conflict in painful ways, as we see expressed in Jesus’ Agony in the Garden.<sup>98</sup> Self-care “calls for a recognition of knowing one’s own capabilities” and “prompts us to attend to our own personal histories where areas of need or particular vulnerability need to be recognized.” Common parlance treats

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<sup>98</sup> Keenan, “Proposing Cardinal Virtues,” 728. In a popular work, he wrote about the virtue of “self-esteem,” which shares resonances with self-care and what I have described as the virtue of humility; Keenan, *Virtues for Ordinary Christians*, ch. 11.

self-care as a practice, but as a virtue it combines the orientation or stance that allows us to value our selves enough to care for them, and the practice that reinforces this caring stance toward ourselves.<sup>99</sup> In addition to our vulnerabilities, self-care invites us to recognize our own good qualities as well.<sup>100</sup> The requirement for self-knowledge implicit in self-care is why I consider self-care as a daughter virtue of humility in my taxonomy.

Darlene Fozard Weaver develops a Christian theological ethic of self-love. “Right self love,” she says, “consists in a self-determining response to God which is actualized in but not exhausted by neighbor love.”<sup>101</sup> We learn how to love ourselves when we love God, because our flourishing is being in right relationship with God. Also, since humans are social beings, our flourishing requires right relation to other people and thus self-love is related to love of others.<sup>102</sup>

Self-care is often given negative connotations, including navel-gazing, self-preoccupation and selfishness, but philosopher Robert Merrihew Adams notes that these negative behaviors are not necessarily true exaggerations of virtuous traits: “selfishness is clearly possible without any degree of self-love at all.”<sup>103</sup> Adams also notes a communal dimension to self-love: we are taught how to pursue our own

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<sup>99</sup> Keenan writes about physical fitness as a virtue in recognition of its potential to inculcate a stance of appreciation and a practice of care for our physical bodies (*Virtues for Ordinary Christians*, ch. 21.) As Keenan notes, this also acknowledges the Catholic theological insistence on the importance of the physical body. This approach does indeed have potential as an aspect of the virtue of self-care. Still, it needs to be in conversation with feminist and disability studies perspectives to avoid uncritically “baptizing” contemporary Western fitness culture and its at times sexist, ableist, culturally appropriative, and capitalist expressions. See Hentges, Sarah. *Women and Fitness in American Culture*. McFarland, 2013.

<sup>100</sup> Keenan, “Virtue Ethics and Sexual Ethics,” 132.

<sup>101</sup> Darlene Fozard Weaver, *Self Love and Christian Ethics* (Cambridge, UK; New York: Cambridge University Press, 2002), 166.

<sup>102</sup> *Ibid.*, 86.

<sup>103</sup> Robert Merrihew Adams, “Self-Love and the Vices of Self-Preference,” *Faith and Philosophy*, October 1, 1998, 502.

good by others, and we almost never pursue it in a vacuum without help from or consideration of others. For Adams authentic self-love is

positively rather than negatively related to community. Fully accepting my own membership in a community involves taking my own good as a project, both as a common project of the community and as part of the common good. At the same time, my good is a project that the community regards, and expects me to regard, as mine to care about in a special way (though not necessarily more than about the good of others or in isolation from the good of others.)<sup>104</sup>

Self-love for Adams is not opposed to love for the common good or for particular others, although of course, at times those goods may make competing claims on us.

Emily Reimer-Barry notes that “contrary to popular beliefs about the human being’s ‘natural’ survival instincts, self-care requires an enormous amount of determined action and cannot be assumed.”<sup>105</sup> In her study of women living with HIV/AIDS, Reimer-Barry found that the women had often struggled with self-care prior to their diagnosis and that for some, dealing with illness paradoxically encouraged them to pursue self-care. Reimer-Barry argues that self-care is as much a part of Christian tradition as self-sacrifice and that both need to be held in tension within healthy relationships. She draws from the witness of women living with HIV/AIDS to argue for a “pro-woman” theology of marriage that does not elevate self-sacrifice at the expense of self-care.<sup>106</sup>

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<sup>104</sup> Ibid., 513.

<sup>105</sup> Emily Reimer-Barry, “In Sickness and in Health: Toward a Renewed Roman Catholic Theology of Marriage in Light of the Experiences of Married Women Living with HIV/AIDS” (Diss., Loyola University Chicago, 2008), 136, ProQuest. Reimer-Barry does not explicitly portray self-care as a virtue, but more as a practice that is evident in a person’s behavior. She also uses it interchangeably with “self-love.” Self-care is a relatively new concept in theology and its uses and definitions continue to shift.

<sup>106</sup> Reimer-Barry, “In Sickness and in Health.”

Self-care or self-love sound like contemporary concepts spawned from modern individualism and therapeutic culture, but in fact, Thomas Aquinas offers us a robust vision of ethical self-care in the *Summa*. Indeed, contrary to stereotypes of self-debasing medieval spirituality, Thomas asserts that we should love ourselves more than we love our neighbor. He argues that we are created to love God, and so our love for people responds to the other's union with God. But our own union with God is more present to us, and more important to our eternal happiness, than that of others, so self-love would naturally be experienced as greater than love of others. Thomas also notes that Scripture suggests self-love as an appropriate model for love of others when we are told to love neighbor as self.<sup>107</sup>

In my view, attention to one's own development of virtue is a crucial part of having and practicing the virtue of self-care. We must care for ourselves physically, mentally, spiritually and in our moral development as well. This refinement is supported by Thomas's understanding of self-love as love for my own share in the divine goods. The more virtuous I become with God's help, the greater my own share in divine good, and the more self-love I can have and practice.

The self-caring person, like the humble person, must see the truth about herself. As self-care is a daughter virtue of humility, she must see the truth about what she needs to care for herself physically, spiritually, mentally and as a moral being. To the extent her circumstances permit, she must practice self-care by acting on her understanding of what she needs. It goes without saying that this may at times require accepting hardship or just challenge, forgoing immediate comfort.

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<sup>107</sup> Aquinas, *ST*. II-II 26.4.

Self-care calls for maintaining a balance between the challenge that develops our faculties and the comfort and protection that restores them.

### **Helper Virtues**

We now turn to the virtues of temperance and fortitude, which function as helper virtues in my taxonomy. They support us in the formation and development of the cardinal and daughter virtues.

#### *Temperance*

Temperance helps us to form other virtues by moderating our physical desires in accordance with good goals. For Thomas Aquinas, temperance is a broad “umbrella” virtue that includes other virtues like humility, studiousness, moderation of anger and sexual desire, and chastity (moderation of sexual behavior, whether one is married or celibate).<sup>108</sup> Many treatments of this virtue that draw on Aristotle, Thomas or both authors interpret it fairly narrowly, as moderating one’s desires for and use of goods, particularly food and drink.<sup>109</sup> Thomas himself says that temperance is about the pleasures of touch, in which he includes food, drink, and sex, and that it has to do with the sense of taste.<sup>110</sup> He says that temperance suggests attending to a person’s own bodily needs, health, and—following Augustine and Aristotle—to their station in life: “Temperance regards need according to the requirements of life, and this depends not only on the requirements of the body, but

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<sup>108</sup> Jean Porter suggests a flexible and personal sexual ethic based on Thomas’ inclusion of chastity as a part of temperance. If temperance in food and drink suggests moderate, reasonable behavior that meets the unique needs of each individual, she envisions the same for a sexual ethic, while noting that this conflicts with Thomas’ explicit deontological norms for sexual behavior. Jean Porter, “Chastity as a Virtue,” *Scottish Journal of Theology*, January 1, 2005.

<sup>109</sup> See for example Robert C. Roberts, “Temperance,” in *Virtues and Their Vices*, ed. Kevin Timpe and Craig A. Boyd, First edition. (Oxford, United Kingdom: Oxford University Press, 2014), 92–111.

<sup>110</sup> Aquinas, *ST. Q.* 141 4-5.

also on the requirements of external things, such as riches and station, and more still on the requirements of good conduct.”<sup>111</sup> Elsewhere he says that temperance moderates the pleasures “most natural to us,” which suggests how it can include humility for Thomas, since humility moderates the pleasure of experiencing hope for the future.<sup>112</sup>

An important part of temperance for Thomas is honesty, which for him means correctly assessing what is pleasing to reason, which means what is naturally right for humans and part of God’s plan.<sup>113</sup> Josef Pieper describes temperance as “selfless self-preservation” and notes that Thomas also describes it as “serenity of the spirit,” indicating not a surface calm but a well-balanced inner order.<sup>114</sup> Pieper supports my view of temperance as a helper virtue when he notes that to achieve temperance is not to achieve the good; “discipline and moderation and chastity are not in themselves the fulfillment of [humanity].” Rather, by helping us keep our own being in order, prudence helps us achieve our own good and progress toward higher goals.<sup>115</sup>

Temperance is about shaping right desires rather than repressing wrong ones. Jean Porter writes: “The truly temperate person need not repress her desires, because she spontaneously desires that which is in accord with her genuine good, comprehensively understood, and does not desire what is inconsistent with that good.”<sup>116</sup> Continence, which for Thomas falls short of being a virtue, is when we feel

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<sup>111</sup> Ibid. Q. 141 Art. 7.

<sup>112</sup> Ibid. Q. 141 Art. 7

<sup>113</sup> Ibid. Q. 145 Art. 3.

<sup>114</sup> Pieper, *Fortitude, and Temperance*, 48–49.

<sup>115</sup> Ibid., 33–34.

<sup>116</sup> Porter, “Chastity as a Virtue,” 287.

immoderate and unreasonable desires for things that appeal to the senses, but forcibly restrain those urges.<sup>117</sup> In Thomas's view, desire is not bad—it can be good as long as it receives its right orientation from temperance. Nicholas Austin notes that true temperance “does not repress desire, but forms and redirects it, placing it at the service of right relationship to oneself, others, the earth and God.”<sup>118</sup>

Diana Fritz Cates writes that while Thomas does not state this specifically, we can take his view of temperance to suggest that neither poor or wealthy people who are temperate indulge their resources in expensive food and drink. For people of limited resources, using them that way would not correspond with prudence, and even for people who can afford to indulge, resources spent on costly food could be used better to promote the common good and help the poor.<sup>119</sup>

The virtue of temperance is not frequently discussed today under just that name, but a wide literature on consumerism, consumption and the spiritual power of advertising indicates that the virtue that moderates our desires for goods is indeed relevant to today's theological concerns.<sup>120</sup> David Cloutier calls for Christian revival of the morally disapproving term “luxury” to denote excessive, exploitative and morally damaging consumption practices. He suggests that we can avoid luxury

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<sup>117</sup> Aquinas, *ST. Q.* 155.

<sup>118</sup> Nicholas Owen Austin, “Thomas Aquinas on the Four Causes of Temperance” (Diss., Boston College, 2010).

<sup>119</sup> Diana Fritz Cates, “The Virtue of Temperance (IIa IIae, Qq. 141-170),” in *Ethics of Aquinas* (Washington, DC: Georgetown Univ Pr, 2002), 326. Certainly Augustine took this view of virtuous eating practices for the wealthy. See Kate Ward, “Porters to Heaven: Wealth, The Poor, and Moral Agency in Augustine,” *Journal of Religious Ethics* 42, no. 2 (June 1, 2014): 216–42. 228.

<sup>120</sup> Laura M. Hartman, *The Christian Consumer: Living Faithfully in a Fragile World* (Oxford; New York: Oxford University Press, 2011); Kenneth R. Himes, “Consumerism and Christian Ethics,” *Theological Studies* 68, no. 1 (March 1, 2007): 132–53; John F. Kavanaugh, *Following Christ in a Consumer Society: The Spirituality of Cultural Resistance*, 25th anniversary ed.. (Maryknoll, NY: Orbis Books, 2006); William T. Cavanaugh, *Being Consumed: Economics and Christian Desire* (Grand Rapids, Mich: William BEerdmans PubCo, 2008).

by “acquiring necessities justly,” avoiding products that are produced through exploitation, and by enjoying and supporting goods that benefit everyone, like public parks and radio stations.<sup>121</sup> Julie Hanlon Rubio invites Christian families to retrieve the practice of tithing. By giving 10 percent of their after-tax income to programs that genuinely assist the poor, Rubio finds, Christian families could significantly impact problems like poverty and inequality while inculcating virtue in their own members.<sup>122</sup> We can easily imagine that such temperate practice would encourage the development of more temperate desires for goods, helping develop virtue.

Laura Hartman takes up similar concerns in her Christian ethic of consumption. Consumption is not equivalent to the vice of “consumerism” but is a life practice we all must engage in. Hartman suggests that ethical consumption avoids sin, including the self-regarding sin of gluttony and the participation in social sin of consuming products made in exploitative ways. (She acknowledges that consumers today will likely fail to avoid all participation in social sin but urges they try.) She also insists that ethical consumption honors creation when we enjoy and share the goods we consume. Ethical consumption honors the neighbor who may share our table or work to make the goods we consume, and it is eschatological—we consume ethically when we consume with an eye towards God’s planned future for creation.<sup>123</sup> For Hartman, the ethical consumer—read the temperate person—is well-informed about the consequences of her consumption, especially as it affects

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<sup>121</sup> David Cloutier, “The Problem of Luxury in the Christian Life,” *Journal of the Society of Christian Ethics* 32, no. 1 (2012): 3–20, doi:10.1353/sce.2012.0002.

<sup>122</sup> Rubio, *Family Ethics*. Chapter 7.

<sup>123</sup> Hartman, *The Christian Consumer*.



other human lives, and acts on this information when she consumes. Her consumption is other-directed—in other words, temperance for Hartman is linked with both fidelity and justice.

Cloutier, Rubio and Hartman are right to note that temperance gains in importance when we consider the ethical impact of the consumption of the wealthy and privileged on poor people and the natural environment. I would argue that this reality encourages a somewhat expanded view of temperance. Today it is most helpful to move beyond understanding temperance as the virtue that helps us moderate our consumption of food and drink, or even the virtue that helps us moderate our desires for all sensory pleasures. Temperance does these things, but also, and importantly, it helps us moderate our exercise of power. Temperance is thus particularly crucial for those who wield disproportionate power in the world due to unjust power dynamics such as racism, sexism and extreme economic inequality.

Ancient Greek philosophers spoke of a virtue called *sophrosyne*, which Alasdair MacIntyre says is “the virtue of the man [sic] who could but does not abuse his power.”<sup>124</sup> *Sophrosyne* is often translated “temperance” and one aspect of it is indeed moderating desire for sensory pleasure,<sup>125</sup> although as MacIntyre goes on to show, the concept is complex. Still, I think the existence of an ancient idea of a virtue

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<sup>124</sup> Alasdair C. MacIntyre, *After Virtue: A Study in Moral Theory*, 3rd ed.. (Notre Dame, Ind: University of Notre Dame Press, 2007), 136. MacIntyre goes on to make it clear, despite his gender-exclusive language, that both men and women were believed capable of *sophrosyne*—not the case for all of the ancient virtues.

<sup>125</sup> Howard Curzer, “Aristotle’s Account of the Virtue of Temperance in Nicomachean Ethics III.10-11,” *Journal of the History of Philosophy* 35, no. 1 (1997): 5–25.

that helps one moderate one's use of power places me on firm footing to suggest that we expand our understanding of temperance to include it today.

The temperate person experiences right desires for goods—that is, she desires them insofar as they help her to function and to pursue broader goods, like earthly justice and union with God. She does not deny the pleasure that can accompany a good meal even as she does not obsess over luxurious delicacies, and she does not derive pleasure from the sheer act of acquiring more things. In situations where she exercises power, she refrains from abusing it, and in fact she does not habitually experience the intemperate desire to abuse her power. The virtue of temperance helps her practice justice with regard to others, fidelity in close relationships, and prudence in understanding fellow human beings. She is not distracted from understanding these truths, developing these virtues, by immoderate obsession with goods, pleasures and power.

### *Fortitude*

Fortitude helps us develop the other virtues by encouraging bravery and perseverance. For Thomas, fortitude helps us overcome our tendency to fail to follow the dictates of reason when we encounter difficulty.<sup>126</sup> Thus it encompasses not only bravery in the face of danger but persistence, even steadfastness, demonstrating constancy in one's own mind.<sup>127</sup> Thomas gives a martial flavor to fortitude by saying that it has to do with courage in the face of danger of death, especially death in battle;<sup>128</sup> but he goes on to say that “the principal act of fortitude

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<sup>126</sup> Aquinas, *ST*. Q. 123 Art. 1.

<sup>127</sup> *Ibid.* Q. 123 Art. 2, 11.

<sup>128</sup> *Ibid.* Q. 123 Art. 4-5.

is endurance, that is to stand immovable in the midst of dangers rather than to attack them,” which suggests a broader interpretation of fortitude as enduring many of life’s dangers, pains and disappointments.<sup>129</sup> Endurance of difficulty is far from passive, but represents “an action of the soul cleaving most resolutely to good.”<sup>130</sup> Thomas also suggests that we demonstrate fortitude when we think about upcoming dangers and how to withstand them, which again applies fortitude broadly to our lives and not just to battle.<sup>131</sup> Fortitude also plays an active role in our lives; moderate anger can assist fortitude in “striking at the cause of sorrow,” taking action for a just cause.<sup>132</sup>

Many virtues that Thomas links to fortitude have important ramifications for commenting on wealth and poverty. For example, liberality is a virtue that moderates our position toward money, so that we desire it little enough to give it away.<sup>133</sup> (Fortitude “perfects us” in liberality by encouraging us in the resolve to give.)<sup>134</sup> Opposed to liberality are the vices of covetousness and prodigality.<sup>135</sup> Liberality applies to “ordinary or little sums of money” while magnificence is the virtue that inspires making unusually large gifts of money for great causes.<sup>136</sup> (It would seem that only the wealthy can develop the virtue of magnificence. Thomas’s

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<sup>129</sup> Ibid. Q. 123 Art. 6.

<sup>130</sup> Ibid. Q. 123 Art. 6.

<sup>131</sup> Ibid. Q. 123 Art. 9. Thomas would not have enjoined anxious perseverating over potential threats, which is clearly inimical to flourishing. What he is suggesting would probably look more like practical assessment of and preparation for the risks one might reasonably encounter in one’s life, not anxious avoidance of any potential threat. Klubertanz describes two other false interpretations of fortitude. Overactivity, so common in today’s capitalist society, is not a reasonable interpretation of perseverance. Neither is stubborn adherence to a predetermined mode of life which prioritizes details of activity over goals. *Habits and Virtues*.

<sup>132</sup> Aquinas, *ST*. Q. 123 Art. 10.

<sup>133</sup> Ibid. Q. 117 Art 5.

<sup>134</sup> Ibid. Q. 128. Art. 1.

<sup>135</sup> Ibid. Q. 118 and 119.

<sup>136</sup> Ibid. Q. 129 Art. 2.

reliance on Aristotle, who believed virtue was only developed by educated, propertied men, accounts for this.) Meanness, or prioritizing economy too much over the positive goals for which one spends, is a vice opposed to magnanimity [magnificence?], and waste is a vice of spending more than is needed to get the job done.<sup>137</sup>

Josef Pieper notes that “fortitude presupposes vulnerability.”<sup>138</sup> It requires first knowing what the good is, in order to be able to persevere in its pursuit.<sup>139</sup> Thus fortitude is bound up with prudence, which helps us choose a path to persevere in, and humility, which helps us recognize our own vulnerability. Stanley Hauerwas and Charles Pinches argue that Christians are called to oppose war and cannot support a notion of fortitude that prioritizes death in battle as the highest act. They show that Thomas transforms this view of fortitude, which is Aristotle’s, by including charity, so that the highest act of fortitude becomes martyrdom, a death which is courageously accepted when and as it comes. “[The martyr’s courage] is none other than an extension of the daily courage we need to carry on as faithful servants of God,”<sup>140</sup> they write, “a courage that will make us patient enough to fight a just war.”<sup>141</sup> For Hauerwas and Pinches, Christian courage or fortitude requires persevering in the pursuit of God’s plan, even when this means opposing the dominant political order.<sup>142</sup> Thomas would not have envisioned resistance to

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<sup>137</sup> Ibid. Q. 135.

<sup>138</sup> Pieper, *Fortitude, and Temperance*, 13.

<sup>139</sup> Ibid., 18.

<sup>140</sup> Hauerwas and Pinches, *Christians Among the Virtues*, 162.

<sup>141</sup> Ibid., 164.

<sup>142</sup> Ibid.

authority as part of fortitude, but the interpretation of fortitude as the courage to press on and do what is necessary is present in his own writing.

Karen Lebacqz and Shirley Macemon note that “fortitude—the strength to work for the good no matter the cost—encompasses both attack and endurance. When evil can be eradicated, it is to be attacked; when it cannot be eradicated, it is to be endured.”<sup>143</sup> This provides an important qualification to a common interpretation of patience, which Lebacqz and Macemon, following Thomas, deem a part of fortitude. They note that patience is often understood to mean bearing suffering for as long as required—which often means as long as the one recommending patience thinks appropriate! This distorted view of patience is often prescribed by those who have power to those who don’t, including women, people of color, and members of other oppressed groups.<sup>144</sup>

An interpretation of patience focused on justice regards patience as “strengthening the spirit precisely to sustain the struggle for good or for justice.”<sup>145</sup> Patient endurance is the right response only when fighting back against suffering is not an option, for whatever reason, and only in a context which understands defending one’s own good as a potential option and the right course of action. Katie Geneva Cannon catches this sense of fortitude when she describes the communal

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<sup>143</sup> Karen Lebacqz and Shirley Macemon, “Vicious Virtue? Patience, Justice, and Salaries in the Church,” in *Practice What You Preach: Virtues, Ethics, and Power in the Lives of Pastoral Ministers and Their Congregations*, ed. James F. Keenan and Joseph J. Kotva (Franklin, WI: Sheed & Ward, 1999), 284.

<sup>144</sup> Martin Luther King Jr., “Letter from a Birmingham Jail” (The Martin Luther King, Jr. Research and Education Institute, April 16, 1963), 5, <https://kinginstitute.stanford.edu/king-papers/documents/letter-birmingham-jail>; Jalandoni, “Fortitude in the Philippines: Impact on Women.” 211-12. For a womanist theology of suffering that repudiates the caricatures of Christian virtues such as patience used against enslaved Black women, see Copeland, “‘Wading Through Many Sorrows’: Toward a Theology of Suffering in Womanist Perspective.”

<sup>145</sup> Lebacqz and Macemon, “Vicious Virtue?,” 284.

virtue of “unshouted courage,” which “is the quality of steadfastness, akin to fortitude, in the face of formidable oppression. The communal attitude is far more than ‘grin and bear it.’ Rather, it involves the ability to ‘hold on to life’ against major oppositions.”<sup>146</sup>

Nor is this qualification of patience some new and contextless feminist perspective. Josef Pieper wrote that “patience is not the indiscriminate acceptance of any sort of evil [...] not the tear-streaked mirror of a ‘broken’ life (as one might almost think, to judge from what is frequently shown and praised under this term) but rather is the radiant essence of final freedom from harm.”<sup>147</sup> As a virtue, fortitude, and patience as a part of it, must always serve the individual’s flourishing, not the oppressive political goals of those in power.

Barbara Hilkert Andolsen finds fortitude historically lacking in the U.S. church’s historical response to racism and particularly needed in responding to systemic racism in the U.S. In responding to such a systemic, intractable problem, Andolsen says, fortitude in its sense of perseverance is called for.<sup>148</sup> Andolsen’s call to persevere in response to racism is directed particularly at white people, who often feel that racism is not a problem for them to deal with.

This is a good example of how fortitude can serve as a helper virtue. When justice helps us understand the truth about what others are due—such as equal dignity and reparation for systemic racism—fortitude can help us respond to that

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<sup>146</sup> Quoted in Harris, *Gifts of Virtue, Alice Walker, and Womanist Ethics*, 120.

<sup>147</sup> Pieper, *Virtues of the Human Heart*, 28.

<sup>148</sup> Barbara Hilkert Andolsen, “The Grace and Fortitude Not to Turn Our Backs,” in *The Church Women Want: Catholic Women in Dialogue*, ed. Elizabeth A. Johnson (New York: Crossroad PubCo, 2002), 73–82.

understanding of truth by persevering. Fortitude alone would not help us arrive at that moral analysis. Another example is suggested by Samuel K. Roberts, who writes about virtue ethics in the context of a clergy member in a church culture of deference. Roberts suggests that fortitude, or courage as he calls it, is helpful in restraining clergy members and others in positions of power from misusing their power in ways that violate justice.<sup>149</sup>

A person who has fortitude understands the costs of courageous acts and does them anyway. She perseveres when acting virtuously is difficult, frustrating, disheartening or boring. She may not be afraid of things that would terrify a person lacking fortitude, but she is not foolhardy. She understands the connection between the costliness of certain acts and their value. This was true of the religious martyrs Thomas thought of as he was writing, and it is true for people today who demonstrate courage in standing up to entrenched systems of injustice. The virtue of fortitude is clearly necessary in persevering in the development of the other virtues and in choosing the brave acts each virtue may demand.

## **Conclusion**

In this chapter, I have proposed an original taxonomy of the virtues that are helpful in understanding virtue's interaction with wealth and poverty. My taxonomy includes the cardinal virtues of prudence, humility and justice, the daughter virtues of fidelity, self-care and solidarity, and the helper virtues of temperance and fortitude. I have detailed how the Christian tradition has explored each of these

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<sup>149</sup> Samuel K. Roberts, "Virtue Ethics and the Problem of African American Clergy Ethics in the Culture of Deference," in *Practice What You Preach: Virtues, Ethics, and Power in the Lives of Pastoral Ministers and Their Congregations*, ed. James F. Keenan and Joseph J. Kotva (Franklin, WI: Sheed & Ward, 1999), 128–39.

virtues. Some of these virtues are included because of their importance for the virtuous life in general and some have particular importance for a discussion of wealth and poverty, such as temperance, which I have argued helps us govern our use of power. Now I turn to Chapter Four, where I will explore how wealth interacts with the ability to form the virtues I have described in this chapter.



## Chapter 4: How Wealth Affects Virtue

### Introduction

Recently in the U.S., a tragedy thrust the question of wealth's impact on the virtues into public discourse. In 2013, sixteen-year-old Ethan Couch, driving under the influence of alcohol, marijuana and Valium, killed four people and injured more in a tragic multiple-car wreck. A psychologist who testified in his defense said Ethan suffered from "affluenza," meaning that his family's wealth had negatively affected his ability to understand right and wrong.<sup>1</sup> The ensuing public excoriation of Couch's parents suggests that many ordinary U.S. Americans agree with the thesis that growing up in an environment of privilege and wealth can harm children's moral development. Yet adults do not typically give much thought to the impact of their own wealth privilege on their own lifelong pursuit of virtue. In this chapter I argue that wealth can function as a type of moral luck, making it difficult for people who have it to pursue virtue. I focus on two significant ways wealth can do this: by endowing persons with hyperagency and by becoming an end in itself. I urge Christians and others concerned with the moral life to reflect on the impact of their wealth on their ability to pursue virtue, for themselves as much as for their children.

My method in this chapter and the next is interdisciplinary. I consult social scientists, memoirists, and journalists reporting on some of the moral impacts of wealth and poverty. With these sources I integrate the insights of theologians.

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<sup>1</sup> For the record, the psychologist, Dr. Dick Miller, later said he regretted using the term "affluenza," since he believes the phenomenon of wealth affecting young people's choices for the worse is extremely common. Michael J. Mooney, "The Worst Parents Ever," *D Magazine*, accessed May 5, 2015, <http://www.dmagazine.com/publications/d-magazine/2015/may/affluenza-the-worst-parents-ever-ethan-couch?single=1&src=longreads>.

In particular, this chapter draws on Aquinas, referencing his *Summa theologiae*; “Contra Impugnantes,” where he defends the voluntary poverty of mendicant religious orders; and his treatise “On Kingship.” For nearly all the virtues I engage in this chapter—prudence, justice, humility, fortitude, self-care and temperance—Thomas can help us think through how they relate to wealth. Thomas did not conceive of the virtue of solidarity, which requires an understanding of social class that evolved long after his time. Fortunately, the ample literature on solidarity from scholars of Catholic social thought will guide us there. In commenting on the virtue of fidelity, I especially draw on theologians who write on marriage and the family. The Church has long understood itself as “expert in humanity” (or, as Laurie Johnston points out, at least “experienced in humanity.”<sup>2</sup>) The views of theologians, including members of the Church hierarchy, who attempt to faithfully represent the insights of the Church on human experience, are valuable resources in understanding the impact of wealth and poverty on virtue.

First, I will establish a working definition of “wealth.” Mine differs significantly from that used by many theologians and I will explain why. Then I go on to consider the impact of wealth on the virtues described in chapter 3: prudence, justice, temperance, fortitude, humility, fidelity, self-care, and solidarity. I will present the impact of wealth on these virtues, returning frequently to two major features of wealth that impact a person’s moral life. That is, wealth imparts *hyperagency*, giving persons abundant power, freedom and choice; and it can

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<sup>2</sup> Laurie Johnston, “The ‘Signs of the Times’ and Their Readers in Wartime and Peace,” *Journal of Moral Theology* 2, no. 2 (June 2013): 30.

become an *end in itself*. In conclusion, I briefly respond to potential objections to my approach.

### **Who is Wealthy?**

The sources I consult in this chapter use varying definitions for “rich,” “affluent” or “wealthy.” For example, Resource Generation is a U.S. NGO that “organizes young people with wealth and class privilege in the U.S. to become transformative leaders working towards the equitable distribution of wealth, land and power.” The organization allows members to self-define as wealthy, but generally understands wealth as “having more than we need.”<sup>3</sup> In contrast, Jessie O’Neill, an inheritor of generational wealth and a therapist who works with wealthy individuals, describes “affluence” as not needing to work in order to maintain a lifestyle regarded by mainstream U.S. culture as upper-class.<sup>4</sup> Some writers use “wealthy” to denote those who inherited money, in contrast with “rich” or “affluent” to identify those who have a lot of money now. Others use all those terms as more or less synonymous, as I do. Classic theological sources, including Scripture, often assume that readers all know who the “rich” or the “wealthy” are, while more recently theologians have focused on the small minority of wealthiest people, such as the richest one percent.<sup>5</sup> I’ll say more about this distinction further on.

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<sup>3</sup> “Resource Generation | Mission, Vision, Values,” accessed June 4, 2015, <http://resourcegeneration.org/about-us/misson-vision-values/>.

<sup>4</sup> Jessie H. O’Neill, *The Golden Ghetto: The Psychology of Affluence* (Center City, Minn.: Hazelden, 1997). xii

<sup>5</sup> On Scripture, see for example Sondra Ely Wheeler, *Wealth As Peril and Obligation: The New Testament On Possessions* (Grand Rapids, Mich: W.B.Eerdmans, 1995); John Barton, *Understanding Old Testament Ethics: Approaches and Explorations*, 1st ed.. (Louisville, Ky: Westminster John Knox Press, 2003); Ross Kinsler and Gloria Kinsler, eds., *God’s Economy: Biblical Studies from Latin America* (Maryknoll, NY: Orbis Books, 2005); Brian K. Blount, *Then the Whisper Put on Flesh: New Testament*

The tendency among theologians considering wealth in recent works has been to define it fairly narrowly for political reasons. For example, Joerg Rieger urges Christians to move beyond focusing on the wealth of the middle class. Rather, he thinks middle-class Christians should forge political alliances with poor people in order to organize against the wealthy few “one percenters.”<sup>6</sup> Mary Elizabeth Hobgood takes a similar approach to Rieger when she divides society into two classes, the working class and capitalists. For Hobgood, workers who enjoy substantial incomes and a certain degree of control over their working lives, who often call themselves “middle class” in the U.S., have more than they realize in common with the poorer wage-earners often referred to as “working class.” Neither group are “capitalists” in the sense that they do not control the means of producing wealth.<sup>7</sup> However, Hobgood reminds wealthier members of the working class that they also benefit from the exploitation of less privileged workers, and wield power over them by virtue of their relative economic privilege.<sup>8</sup>

Let me be clear: from the standpoint of political organizing, Hobgood and Rieger are right to define only a narrow group of “one percenters” as rich. As I discussed in Chapter One, one primary reason to be concerned about economic inequality is the disproportionate political, economic and social power it accords to the wealthiest members of society. Political organizing that seeks to unite all those

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*Ethics in an African American Context* (Nashville, TN: Abingdon Press, 2001); Michael S. Moore, *Wealthwatch: A Study of Socioeconomic Conflict in the Bible* (Eugene, Or: Pickwick Publications, 2011).

<sup>6</sup> Rieger, “The Ethics of Wealth in a World of Economic Inequality.”

<sup>7</sup> Hobgood, *Dismantling Privilege*, 64–65. It’s worth noting that Thomas Piketty recently pointed out that many wealthier working people are in fact capitalists; they own wealth in investments. *Capital in the Twenty-First Century*, p. 395.

<sup>8</sup> *Ibid.*, 65–66.

who do not enjoy such outsize power is a wise response. However, this work is focused on virtue rather than social change. I sympathize with projects like Rieger's and Hobgood's, but the question of wealth's impact on virtue is also important and deserves to be addressed.

How we define "the rich" is clearly germane to anything we might be able to say about how riches affect virtue. I adopt Resource Generation's definition of wealth as "having more than we need," and do so for a particular reason. Wealth privilege impacts our moral life through power, freedom, abundant choice, and becoming an end in itself, and does so whether this privilege is moderate or nearly absolute. I suspect many plutocrats have never given thought to how their wealth affects their virtue, even as they may be very solicitous about doing good with that wealth through charity. Perhaps more controversially, I believe the very same could be said about most of the people who will read this work: relatively educated Westerners whose households live on income(s) from work, people who would agree that they have more than they need but would likely never self-define as rich.<sup>9</sup> Wealth privilege exists, and affects virtue, in such lives as well, as I will show. As David Cloutier rightly notes, discussing economic life by focusing only on the extremely wealthy or the desperately poor tends to result in a "middle-class exemption" which conveniently absolves the majority of U.S. Catholics from

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<sup>9</sup> Aloysius Pieris warns of the danger for even vowed religious who voluntarily renounce wealth to develop allegiances with mammon when they are supported in comfortable lifestyles by wealthy people: "Instead of the victims being partnered by the renouncers, we see the renouncers maintained by the rich." For example, he cites his own Jesuit community's control of wealth and land. Aloysius Pieris, *God's Reign for God's Poor: A Return to the Jesus Formula*, 2nd revised (Sri Lanka: Tulana Research Centre, 2000), 61.

examining their own lives and choices.<sup>10</sup> Like Cloutier, I hope to encourage readers all along the income spectrum to focus on how their use of wealth contributes to or detracts from personal holiness. This concern locates me within the stream of Christian ethics Lisa Sowle Cahill has identified as neo-Franciscan Christian feminism.<sup>11</sup> I hope to encourage anyone who would agree with the statement “I have more than I need” to examine the potential impact of wealth on their own pursuit of virtue.

If certain aspects of wealth privilege affect our ability to form virtue even if we are not in the top one or ten percent—and there are good reasons to think this is the case, as I will show—I want to cast the widest net possible in describing the wealthy, alerting as many readers as possible to the ways their wealth privilege, while bestowing undeniable practical benefits, can also call for special effort in the pursuit of virtue throughout their lives. Defining the wealthy as “those who have more than they need” is more useful than assigning an income level in dollars to the term “wealthy,” an endeavor that is unnecessarily controversial and in any case easily rendered obsolete by inflation and varying cost of living. This definition allows me to invite all my readers to consider carefully whether any of the potential impacts of wealth on virtue that I describe in this chapter are at play in their own lives, and how they can act to best pursue virtue, with God’s help, in a life endowed with wealth privilege.

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<sup>10</sup> David Cloutier, *The Vice of Luxury: Economic Excess in a Consumer Age* (Washington, D.C.: Georgetown University Press, 2015), 6.

<sup>11</sup> Lisa Sowle Cahill, “Catholic Feminists and Traditions: Renewal, Reinvention, Replacement,” *Journal of the Society of Christian Ethics* 34, no. 2 (2014): 27–51. The other streams Cahill identifies are neo-Augustinian, which visualizes the Christian community against the world; neo-Thomist, optimistic about reason and science; and Junian, a more radical stream personified by African, Asian and Latin American feminists.

Defining “wealth” as “having more than we need” inevitably raises the question of how to describe what we need. Sociologist Paul Schervish has found that even extraordinarily wealthy people, with fortunes in the tens of millions of dollars and above, often do not believe they have enough to feel secure.<sup>12</sup> Closer to the other end of the spectrum, some Christian families might gratefully proclaim that they have more than they need even though they rent the place where they live, or even though two or more adults in the household must work full-time for pay to supply those needs.

Since this project is a work of virtue ethics, I encourage readers to assess their own needs for themselves. Martha Nussbaum’s Capabilities Approach might provide useful guidelines.<sup>13</sup> Capabilities describe important aspects of human existence. If a person is able to exercise all her capabilities, even if she chooses not to, she has the potential to lead a flourishing human life. Guided by the Capabilities Approach, we might ask: Does our wealth allow us to live a human life of normal length and to preserve our health and bodily integrity? Are we able to exercise our senses, creativity, and reason? Are we able to develop and maintain relationships with others, and not constrained by our income level? Can we pursue relationships with other species and with nature? Are we able to participate in politics and other aspects of public life, and exercise control over our material environment and possessions? Is our material wealth enough—is it more than enough—to empower us to pursue every aspect of these capabilities, if we chose to do so?

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<sup>12</sup> Graeme Wood, “Secret Fears of the Super-Rich,” *The Atlantic*, April 2011, <http://www.theatlantic.com/magazine/archive/2011/04/secret-fears-of-the-super-rich/308419/>.

<sup>13</sup> Martha C. Nussbaum, *Creating Capabilities: The Human Development Approach* (Belknap Press, 2013).

Obviously, there are many factors that affect capabilities besides income. Still more obviously, we can readily see that the income needed to secure these basic aspects of human flourishing could be vastly less than the amounts Schervish's wealthy interviewees said they needed to "feel secure." Again, this is a project of virtue ethics. It is designed to encourage persons to reflect on their own life and how it encourages or hinders their own virtue development. If readers feel that defining themselves as "rich" is somehow shameful, they may respond by convincing themselves that they do not have more than they need and thus avoid reflecting on the impact of wealth on the virtues in their own life. Certain readers of this book may self-define as "poor" and, I hope, might find their lives reflected in the next chapter. Even if readers reject the import of this work for their own personal lives, or avoid the self-implicating work of identifying as rich or as poor, I hope they may still find it of scholarly interest.

### **How Wealth Affects Virtue**

The prophet Amos (c. 750 BCE) raged against wealthy men and women enjoying luxuries without a care for the poorer members of society. Jane Austen's character Emma Woodhouse (1815) manifested her privilege by meddling in the lives of poorer friends. Contemporary reality television exposes the lifestyles of spoiled stars for viewers' moral approbation. Mainstream Western culture displays a perennial conviction that wealth privilege impacts virtue. But this is often taken for granted, as if everyone understands that this is the case. Herein I will draw together scientific and theological sources to explore how wealth privilege affects virtue in a systematic way.



As I will show in this chapter, scientists are increasingly able to say that wealth causes certain diminishments of flourishing, rather than simply that the two tend to coexist. I will emphasize two features of wealth that can interfere with virtue and with flourishing: *hyperagency*, that is, freedom, power and choice far beyond that enjoyed by other members of society; and wealth becoming an *end in itself*. When appropriate, I will also include evidence about wealth's impact on virtue that does not fall into one of these three categories. This will become clear throughout what follows.

Christian thinkers have long regarded wealth with suspicion, intuiting that it exerts a certain power over people and that many are willing to sin in the pursuit of wealth. I have argued elsewhere that Augustine was deeply suspicious of wealth and regarded it as morally dangerous.<sup>14</sup> In the reflections that follow I incorporate the perspectives of contemporary Christian theologians while relying heavily on the thought of Thomas Aquinas. I include Thomas not just for consistency's sake, since my account of the virtues is so indebted to his, but also because his views on wealth and its impact on virtue are fairly typical of those held throughout the Christian tradition. Drawing on sources from social science and Christian theology, I will consider the impact of wealth on the virtues examined in chapter 2: that is, prudence, justice, humility, fidelity, solidarity, self-care, temperance, and fortitude.

## **Prudence**

Prudence is the virtue that helps us set ends in pursuing the good. Wealth protects us from scarcity, which can hamper long-range planning. On the other

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<sup>14</sup> Ward, "Porters to Heaven."

hand, wealth interferes with understanding, a part of prudence, in several ways. It encourages us to maintain social taboos that obfuscate talking about wealth and even to lie to ourselves and to others about the sources of our prosperity. Most importantly, wealth interferes with the appointment of ends by becoming an end in itself.

The hyperagency of wealth, I argue, wields conflicting results for prudence. Psychological research on scarcity shows us that scarcity burdens cognitive capacity, an issue I will examine further in the following chapter. Resource scarcity, and the mental energy it demands from us, places burdens on self-control, focus and long-range planning that wealthy people do not have to contend with. This does not mean that wealthy people have inherently greater cognitive capacity than poor ones, but rather that poverty places burdens on minds under which, as the economists Sendhil Mullainathan and Eldar Shafir say, “we all would have (and have!) failed.”<sup>15</sup> So in one sense, wealth encourages our pursuit of the virtue of prudence by protecting the mental capacity to make long-range plans.

On the other hand, wealth affects understanding, a key part of prudence, in several detrimental ways.<sup>16</sup> In the U.S., a strong cultural taboo against discussing wealth and where it comes from interferes with correct understanding of the impact of wealth in our lives. Sociologist Heather Beth Johnson found that Americans, whether they are wealthy or of modest backgrounds, tend to support the “American dream” narrative that holds that one can be successful through hard work and

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<sup>15</sup> Sendhil Mullainathan and Eldar Shafir, *Scarcity: Why Having Too Little Means so Much* (New York: Times Books, Henry Holt and Company, 2013), 161.

<sup>16</sup> Aquinas, *ST. II-II* 48.1.

merit, regardless of one's initial privileges or disadvantages. Paradoxically, she found that inheritors of significant generational wealth were able to espouse this narrative even while they acknowledged their gratitude to the family members who had endowed them with wealth and privilege.<sup>17</sup> Wealthy people were able to clearly articulate that inequality persists due in part to generational wealth transfer,<sup>18</sup> but most continued to insist that their current privileges were deserved by virtue of their own achievements.<sup>19</sup> And while they were proud to be in a position to pass along "advantages" to their own children, wealthy people similarly insisted that any successes their children experienced in life would be due to their own hard work and merit.<sup>20</sup> When interviewers asked them to directly engage the tension between inherited privilege and the American dream of meritocracy, says Johnson, some wealthy interviewees became "frazzled." Yet it became clear that they genuinely believed in both these ideologies, which were complexly interwoven in their worldviews and the way they made sense of their own lives.<sup>21</sup> People who know they have inherited significant advantage along with their wealth should be in a unique position to challenge the "American dream" ideology of equal opportunity according to hard work, and yet their wealth seems to interfere with right understanding of the true distribution of opportunity in the U.S.

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<sup>17</sup> Heather Beth Johnson, *The American Dream and the Power of Wealth: Choosing Schools and Inheriting Inequality in the Land of Opportunity* (New York: Routledge, 2006), 14.

<sup>18</sup> *Ibid.*, 118.

<sup>19</sup> *Ibid.*, 17. Johnson notes that at this portion of the interview, wealthy people often raised their voices and leaned in toward the tape recorder to emphasize their point—"they spoke with fervor and conviction when crediting themselves with their own success." 134.

<sup>20</sup> *Ibid.*, 113.

<sup>21</sup> *Ibid.*, 147; Paul G. Schervish, "Introduction: The Wealthy and the World of Wealth," in *Gospels of Wealth: How the Rich Portray Their Lives*, by Paul G. Schervish, Platon E. Coutsoukis, and Ethan Lewis (Westport, Conn: Praeger, 1994), 11. Schervish describes the life stories told by wealthy people similarly, as a "dialectic of fortune and virtue" that allows wealthy people to emphasize their own agency in their lives while acknowledging the advantages they had inherited.

Nor is wealth's tendency to interfere with right understanding limited to very wealthy inheritors. Mary Elizabeth Hobgood speaks for professional and managerial workers, the wealthiest members of the working class:

We learn mostly to admire and identify with those above us in the class system and to blame those below us. In this way, the ideology protecting our privileges in the upper tiers of the working class conditions us to deny attention and feeling to those we have learned are unworthy. To maintain unearned entitlement for some, the professional/managerial sector must be carefully taught to deny not only the privileges of so-called middle class background [...] but also our common class position with those below us, including their suffering and the claims they make on us.<sup>22</sup>

Furthermore, the role of racism in helping wealth confound understanding cannot be understated. As Ta-Nehisi Coates shows, white Americans enjoy significantly greater wealth, on average, than Black Americans, due to centuries of racist economic systems from slavery to real estate redlining. Yet middle-class white Americans fail to demonstrate understanding, by continuing to insist that the wealth they do have was earned under circumstances available to anyone.<sup>23</sup>

The fourth-century theologian John Chrysostom was aware of the double consciousness that can result when wealth discourages right understanding. Addressing his wealthy congregation, he asserted that vast wealth was proof that injustice had been done to acquire it. Even those who had inherited their wealth should not regard themselves as exempt from complicity in injustice, he said, since

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<sup>22</sup> Hobgood, *Dismantling Privilege*, 82.

<sup>23</sup> Ta-Nehisi Coates, "The Case for Reparations," *The Atlantic*, June 2014, <http://www.theatlantic.com/features/archive/2014/05/the-case-for-reparations/361631/>.

they could not claim that they were exactly sure how the wealth had come about and that no injustice had been done in the process.<sup>24</sup>

Like Chrysostom, contemporary liberation theologians have remarked on the tendency of wealth to shape perspectives and inhibit understanding. For example, Jose Miguez Bonino writes,

The world simply looks differently when seen from an executive's office and from a shanty town. Perspectives hide certain things and make other things visible. Since poverty is the dominating reality in our world, a theologian who looks at the world from the social location of the rich will remain unavoidably blind to reality.<sup>25</sup>

Jon Sobrino has made a similar point, writing about how his mind was changed as a theologian by awakening to the reality of poverty in El Salvador. From the standpoint of the poor, he writes, a different perspective emerges on what it means to be human: the Western anthropology of individuality and power is revealed as seriously deficient.<sup>26</sup> More recently, Pope Francis has commented in the same vein: "We fail to see that some are mired in desperate and degrading poverty, with no way out, while others have not the faintest idea of what to do with their possessions, vainly showing off their supposed superiority."<sup>27</sup> The idea that wealth affects our perception of reality and of the relative values of persons, suggesting that

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<sup>24</sup> Margaret M. Mitchell, "Silver Chamber Pots and Other Goods Which Are Not Good: John Chrysostom's Discourse Against Wealth and Possessions," in *Having: Property and Possession in Religious and Social Life*, ed. William Schweiker and Charles T. Mathewes (Grand Rapids, Mich: William B. Eerdmans, 2004), 92–94.

<sup>25</sup> Jose Miguez Bonino, "Doing Theology in the Context of the Struggles of the Poor," *Mid-Stream*, no. 20 (October 1981): 370–371.

<sup>26</sup> Jon Sobrino, "Awakening from the Sleep of Inhumanity," *The Christian Century*, April 3, 1991, 364–70.

<sup>27</sup> Pope Francis, "Laudato Si'," 90, accessed July 28, 2015, [http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco\\_20150524\\_enciclica-laudato-si.html](http://w2.vatican.va/content/francesco/en/encyclicals/documents/papa-francesco_20150524_enciclica-laudato-si.html).

possessions reflect one person's greater merit than another, is reflected in the findings of social science.

Along with obfuscating understanding, which is an important part of prudence, perhaps the primary way wealth can interfere with the development of prudence is by becoming an end in itself. For Christian thinkers, who constantly warn against this aspect of wealth, the right end for humans is, of course, union with God. From a contemporary therapeutic perspective, the right end is often understood as simple happiness. From either perspective, taking wealth as an ultimate goal can interfere with the final end. For example, psychologists Richard Ryan and Tim Kasser found that adolescents who aspired to attain wealth and fame exhibited higher rates of depression and low self-esteem than those who aspired to goals that are intrinsically rewarding, such as good relationships or connection to community.<sup>28</sup> Wealth and fame are examples of extrinsic goals whose pursuit can interfere with happiness.<sup>29</sup>

Christian thinkers almost universally touch on the theme that wealth can affect virtue by becoming an end in itself. This notion has ample support in the New Testament, where wealth is portrayed as an object of devotion that can compete with God and as a stumbling block to discipleship with Jesus.<sup>30</sup> Not all thinkers specify that wealth interferes with prudence—for example, Augustine repeatedly says just that wealth is “dangerous” to the Christian believer and implies that it is

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<sup>28</sup> John De Graaf, David Wann, and Thomas H. Naylor, *Affluenza: How Overconsumption Is Killing Us--and How We Can Fight Back*, 3rd ed. (San Francisco: Berret-Koehler Publishers, Inc., 2014), 99.

<sup>29</sup> Ibid.

<sup>30</sup> Wheeler, *Wealth As Peril*. Ch. 8.

safer to divest.<sup>31</sup> But we can always count on Thomas for precise explication of particular virtues, and here he does not disappoint.

Thomas insists that, despite what we imagine, wealth can never cause true happiness.<sup>32</sup> Rather, the pursuit of riches can interfere with the appointment of ends along our path to happiness. He says that we recognize happiness because it is self-sufficing—happiness is the thing that when we have it, we cease to desire happiness.<sup>33</sup> Wealth, as an end in itself, is easily confused for happiness because it can seem to have that same self-sufficing quality. We imagine that if we had wealth, we would be able to purchase anything we might desire, and then we would cease to desire other things. Thomas discusses this quality of wealth in the context of the vice of covetousness, here understood as excessive interior attachment to wealth, which is opposed to liberality, a virtue related to justice.<sup>34</sup> However, when wealth becomes an end in itself, it clearly interferes with prudence, the virtue that helps us appoint ends.

One might argue that it is not only wealthy people who run the risk of covetousness. Anyone can allow wealth to become an end in itself in her life, whether she actually has wealth, or is just pursuing it. But over and over Thomas says that wealth, once possessed, tends to have this effect on us.<sup>35</sup> In his argument for voluntary poverty in religious life, he insists that while some argue that they can have wealth without remaining overly attached to it, “others congratulate

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<sup>31</sup> See e.g. Augustine, *Letters Vol. II*, trans. Sister Wilfrid Parsons, Fathers of the Church (Washington, DC: Catholic University of America Press, 1953). Sermon 104.

<sup>32</sup> Aquinas, *ST.I-II*, 1.

<sup>33</sup> True human happiness for Thomas is beholding God in God’s essence. We can work towards true happiness in this life but only achieve it after death. *Ibid.* I-II 3.8.

<sup>34</sup> *Ibid.* II-II 118.3.

<sup>35</sup> So does Augustine. Ward, “Porters to Heaven.”

themselves on neither owning nor loving it, for this is the safer course.”<sup>36</sup> Indeed, once riches are possessed they interfere with “the perfection of charity” by “enticing and distracting the mind.”<sup>37</sup> In this case Thomas is making a slightly different argument, not that riches interfere with prudence, the appointment of ends, but that they interfere with charity by taking the place of God as the proper object of our love. Still, he clearly believes that just having wealth increases the risk of its becoming an end. Again, he says that covetousness “exceeds in retaining,” a vicious behavior only available to those who already have something to retain and who refuse to give to the needy out of mercy. (The other part of covetousness is to “exceed in receiving,” a vicious immoderation possible for those who have wealth and those who don’t.)<sup>38</sup>

Theologians and social scientists alike agree that wealth can interfere with prudence. Wealth encourages people to espouse meritocratic ideologies even as they frankly admit their own privileges, interfering with right understanding. Its pursuit can interfere with flourishing, that is, happiness, when it takes the place of intrinsic goods. Most significantly, wealth can become an end in itself, distracting us from the pursuit of our proper end.

## **Justice**

Justice in Christian virtue thought is defined as the virtue that orients and enables us to give to others what is their due. To do this, we need to understand

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<sup>36</sup> Thomas Aquinas, “Liber Contra Impugnantes Dei Cultum et Religionem,” ed. Joseph Kenny OP, trans. John Proctor OP (DHS Priory, n.d.), <http://dhspriority.org/thomas/ContraImpugnantes.htm#25.PAGE>

<sup>37</sup> Aquinas, *ST. II-II* 186, article 3, reply to ad. 4.

<sup>38</sup> *Ibid.* 118.8.



what is due to others and be ready to share it with them without internal struggle or wishing to keep more resources than we need for ourselves. The hyperagency that wealth bestows can teach wealthy people an overinflated sense of what is their due, correspondingly reducing the vision of what is due to others and interfering with the formation of justice. This phenomenon is well documented in social science.

Jessie O'Neill, a therapist who works with inheritors of generational wealth, notes that the wealthy are often socialized to expect preferential treatment over others, at significant cost to their development of the virtue of justice. O'Neill says:

Embarrassing accounts of the rich and famous demonstrating the inability to tolerate frustration or delay gratification abound in the media and in our literature. To the disgust of the average-income person, who often waits long and patiently for the smallest reward, the affluent frequently demand instant and preferential treatment in restaurants, shops, hotels, and other public places. If, as children or young adults, these individuals were surrounded by obsequious servants, money groupies, or parents who granted their every whim, it is not surprising that they would expect the same treatment when they become adults.<sup>39</sup>

Demanding that one's needs and desires will be gratified before those of others, even when it comes to relatively petty inconveniences like waiting in line, is a clear sign of failure to exercise the virtue of justice.

Wealthy impatience has ramifications beyond wealthy persons' formation in the virtue of justice. Since wealthy people exercise disproportionate consumer power, their expenditures of resources in the service of their own convenience impacts the natural environment. Climate scientist Kevin Anderson spoke about the role of convenience in encouraging environmentally destructive air travel. Committed to avoiding flying because of his position as a climate role model,

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<sup>39</sup> O'Neill, *The Golden Ghetto*, 45.

Anderson notes that “slow forms of travel fundamentally change our perception of the essential;” refusing to use airplanes requires academics and businesspeople to revise their sense of their own importance and to rebalance the priority they place on their own comfort and convenience against the common good of planetary security.<sup>40</sup> I mention this to show that any degree of wealth, not only extreme wealth, can distort our view of what is due to us relative to others. Many Westerners with disposable income (myself included) fly in planes, contributing to climate destruction that will disproportionately harm the poor, when we would not trouble ourselves to take ground or water transportation the same distance. Our desire for our own convenience outweighs our sense of what is due to others. Our power to pay allows us to develop practices that place our own convenience over others’ well-being, at cost to our virtue of justice.

Failure by the wealthy to develop the virtue of justice also contributes to the perpetuation and increase of economic and political inequality. In Chapter 1 we spoke about political capture, when government begins to serve primarily the interests of wealthy elites. OXFAM reported that “political capture produces ill-gotten wealth, which perpetuates economic inequality.”<sup>41</sup> Wealthy people’s failure to develop and exercise the virtue of justice in the political arena results in them capturing more wealth, which in turn strengthens their political power. This vicious circle, when those possessed of power and wealth strive to prevent others obtaining these goods out of fear of what the formerly dispossessed might do to the powerful,

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<sup>40</sup> Hobgood, *Dismantling Privilege*, 81. See also Corinne Le Quéré et al., “Towards a Culture of Low-Carbon Research for the 21st Century: Tyndall Working Paper 161” (Tyndall Working Papers, 2015).

<sup>41</sup> Fuentes-Nieva and Galasso, “Working for the Few: Political Capture and Economic Inequality,” 3.

is a behavior pattern Thomas Aquinas associates with “tyrants” in his treatise *On Kingship*.<sup>42</sup> Aquinas’ tyrants assert their power deliberately while today’s wealthy may remain unaware of how their power harms poorer people, but the result—increased centralization of power to the wealthy while the suffering of the poor and powerless continues unabated—is the same.

A group of studies by psychologists in the US and Canada suggests that “upper-class” people were more likely to engage in unethical behavior, such as cheating and lying, than “lower-class” people.<sup>43</sup> The researchers assessed class and unethical behavior in many different ways. For example, they observed traffic and found that drivers of newer, more expensive cars were more likely to “cut off” other drivers and pedestrians. Other studies asked participants to self-report their social class and respond to case studies about ethical and unethical behavior. Participants who self-reported higher social class were more likely to say they would engage in unethical behaviors depicted in case studies, more likely to cheat in games, and—suggesting a causal factor for the unethical behavior—reported more positive views toward greed.<sup>44</sup> Supporting my views on hyperagency making it difficult to pursue virtue, the researchers theorized that “relative independence from others” and “resources to deal with the downstream costs of ethical behavior” are among the reasons upper-class people were more likely to act unethically.<sup>45</sup>

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<sup>42</sup> Thomas Aquinas, “De Regno Ad Regem Cypri (On Kingship),” ed. Joseph Kenny OP, trans. Gerald B. Phelan and I. Th. Eschmann, 1949, 27, <http://dhsprory.org/thomas/DeRegno.htm>.

<sup>43</sup> Paul K. Piff et al., “Higher Social Class Predicts Increased Unethical Behavior,” *Proceedings of the National Academy of Sciences of the United States of America* 109, no. 11 (March 13, 2012): 4086–91, doi:10.1073/pnas.1118373109. In these studies, class takes into account both raw income and positionality with respect to others.

<sup>44</sup> Ibid., 4088.

<sup>45</sup> Ibid., 4089.

In lab settings and in real-world situations, poorer people are more likely to behave in ways that display the virtue of justice. In a series of studies, psychologists found that lower class people are more likely to engage in “prosocial behavior.” People who viewed themselves as relatively lower-class gave more points to their partner in a game measuring participants’ generosity.<sup>46</sup> When researchers used writing prompts to manipulate participants’ subjective perception of their relative class rank, those who occupied a lower relative class ranking advocated that people should give a higher percentage of their incomes to charity than those who occupied higher relative class rankings tended to support.<sup>47</sup> These findings echoed actual population surveys on the percentage of income given to charity across various income levels. People with lower incomes expressed more egalitarian values in surveys and displayed more trust for their partner in a game designed to measure levels of trust.<sup>48</sup>

For Thomas Aquinas, even keeping the wealth we already have can be a vicious practice. We exhibit the vice of covetousness, which is opposed to the virtue of justice, when we act immoderately in getting and keeping wealth.<sup>49</sup>

“Immoderately” here means beyond what we need to live “in keeping with [our] condition of life.”<sup>50</sup> This caveat, nearly identical to one proposed by Augustine, should not be misused to encourage wealthy people to continue their status quo of

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<sup>46</sup> Paul K. Piff et al., “Having Less, Giving More: The Influence of Social Class on Prosocial Behavior,” *Journal of Personality and Social Psychology* 99, no. 5 (November 2010): 774, doi:10.1037/a0020092.

<sup>47</sup> Ibid., 775.

<sup>48</sup> Ibid., 778.

<sup>49</sup> *Summa* II-II 118.3. Thomas defines covetousness in two senses, one opposed to justice (immoderate getting and keeping) and one opposed to liberality (immoderate interior attachment to wealth.) See the discussion of the virtue of prudence in this chapter.

<sup>50</sup> *Summa* II-II 118.1.

ownership and consumption. Thomas notes that there is often considerable leeway in what we need to spend to obtain “the decencies of life in keeping with [our] own position,” and he advises those able to do so to give alms from within this realm of leeway.<sup>51</sup> Thomas says that almsgiving from within this leeway amount is not demanded by justice, although justice does demand that we give from our surplus, from what we don’t truly need.<sup>52</sup> Particularly from a contemporary understanding of the systemic inequalities behind our incomes, almsgiving appears as the virtuous practice *par excellence* that can help rectify our sense of what is due to others and to ourselves. Almsgiving has a dual positive effect from a virtue perspective: it benefits the recipient, obviously, and it also helps the giver develop her virtue of justice through virtuous practice.

Social scientists who study philanthropy have long known that wealthy people donate a lower percentage of their income on a yearly basis to charity than poorer people do.<sup>53</sup> One potential driver of this trend is that wealthy people are able to live in wealth-segregated areas (a symptom of hyperagency), they may encounter less need on a daily basis and experience fewer reminders to be generous.<sup>54</sup> Since the recession of 2008, this pattern has increased, with wealthy people lessening the percentage of their income given to charity and poor and middle-class people giving

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<sup>51</sup> Aquinas, *ST*. II-II 32.6.

<sup>52</sup> *Summa* II-II 117.1; 32.5.

<sup>53</sup> Ken Stern, “Why the Rich Don’t Give to Charity,” *The Atlantic*, April 2013, <http://www.theatlantic.com/magazine/archive/2013/04/why-the-rich-dont-give/309254/>.

<sup>54</sup> Rebecca Koenig, “A Mismatch Between Need and Affluence,” *The Chronicle of Philanthropy*, July 8, 2015, <https://philanthropy.com/interactives/how-america-gives-opportunity-index>.

higher percentages of their income, even as their income stagnated.<sup>55</sup> In light of Aquinas' view about the viciousness of immoderate keeping, these findings are troubling. The good news is that they suggest improved almsgiving as a relatively straightforward practice to resist the impact of wealth on virtue.<sup>56</sup>

Wealth interferes with the virtue of justice when the wealthy develop a distorted sense of what is due to them relative to others, thanks in part to the hyperagency wealth affords to prioritize our own convenience over others' necessity. For Thomas, withholding wealth when another needs it is vicious, while almsgiving can help reconnect us with a proper sense of what is due to others. Ironically, in the U.S., poorer people practice almsgiving to a greater degree of personal sacrifice, indicating a failure on the part of wealthier persons to display the virtue of justice.

### *Humility*

As we saw in Chapter 3, humility is the virtue that helps us form an accurate estimation of our own worth and goodness relative to God and to other people. Thus acquiring humility requires respect for the worth of others as well as proper respect for ourselves. When wealth becomes an end in itself, it interferes with humility by replacing a properly balanced self-image with a sense of worth based solely on earning potential.

Jessie O'Neill, the therapist who works with wealthy people, writes that growing up in a milieu of privilege does more than mislead children about the

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<sup>55</sup> "As Wealthy Give Smaller Share of Income to Charity, Middle Class Digs Deeper," *The Chronicle of Philanthropy*, October 5, 2014, <https://philanthropy.com/article/As-Wealthy-Give-Smaller-Share/152481/>.

<sup>56</sup> However, see chapter 6, pp. 284-286, for a cautionary note.

genuine worth of others. It can also teach them to rely on externalities, not intrinsic goodness, even in establishing their own self-worth:

Many wealthy children grow up with a distorted sense of their importance in the world; they view themselves as special and deserving [...] Feeling alienated and different, they may be nervous and unsure how to relate to the person of average means. [...] They tend to rely heavily on externals to tell them and others who they are—where they fit in the ‘real’ world.<sup>57</sup>

O’Neill believes that children in wealthy families are often deprived of opportunities to feel important and needed within their families because so much is done for them that they are not expected to contribute even through the simplest chores. Such children “are simply ‘ornaments’ on the family tree, and they know it.”<sup>58</sup> Inheritors of generational wealth also may compare themselves unfavorably with the relative who first earned the family wealth, and feel like failures if they do not surpass that achievement.<sup>59</sup>

While the experience of comparing oneself to the fortune-winning “family founder” may be unique to extremely wealthy families, the temptation to identify one’s goodness solely with economic contribution to the family, and to feel worthless if that ability is taken away, exists at many income levels and is a serious threat to humility, to the correct recognition of one’s own worth in relationship with self, God and others. Mary Elizabeth Hobgood argues that well-paid members of the managerial and professional working class do not escape the damage that comes from being “thingafied,” her term for valuing oneself only on the terms of what one’s

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<sup>57</sup> O’Neill, *The Golden Ghetto*, 173.

<sup>58</sup> *Ibid.*, 174.

<sup>59</sup> *Ibid.*, 46; Wednesday Martin, *Primates of Park Avenue: A Memoir* (New York: Simon & Schuster, 2015), 187–192.

labor is worth to capitalism.<sup>60</sup> For a person to value herself only as a worker is an affront to the rich Christian understanding of personhood.<sup>61</sup> And Peruvian theologian Ricardo Antoncich, SJ rightly notes that people who regard themselves as “thingafied” tend to see others in the same terms, as valuable only for what they possess:

Persons wrapped up in having are closed in upon themselves, unable to communicate *what they are* with other persons. Thereupon they tend to see in others, as well, not what they are, but what they have. And all of this occurs not only at the individual level, but at the level of society itself. A ‘having society’ becomes a dehumanizing, selfish, consumer society.<sup>62</sup>

Viewing themselves and others as valuable only on the basis of their possessions is perhaps a particular danger for wealthy people, because based on this flawed value system, they might appear to be doing everything right. By inheriting wealth or securing well-paid labor, they have succeeded in shaping themselves into the right kind of “thing.” They have more to lose in questioning capitalism’s reduction of persons to the labor they can do. Valuing ourselves and others only on the basis of what we (they) can earn is a clear failure of humility.

A group of U.S. and Canadian psychologists suggested, based on a review of psychological literature, that “upper-class” people have self-concepts that are less communal and more focused on personal, individual agency. Compared to lower-class people, upper-class people express a heightened sense of personal control over

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<sup>60</sup> Hobgood, *Dismantling Privilege*, 99–100.

<sup>61</sup> Catholic social thought teaches repeatedly that the purpose of work is the flourishing of the human person who works, in contrast with the capitalist economic assumption that a person’s purpose is to work and to produce. See for example Pope John Paul II, “*Laborem Exercens: On Human Work*,” September 14, 1981, [http://www.vatican.va/holy\\_father/john\\_paul\\_ii/encyclicals/documents/hf\\_jp-ii\\_enc\\_14091981\\_laborem-exercens\\_en.html](http://www.vatican.va/holy_father/john_paul_ii/encyclicals/documents/hf_jp-ii_enc_14091981_laborem-exercens_en.html). 6.

<sup>62</sup> Ricardo Antoncich, SJ, “*Sollicitudo Rei Socialis: A Latin American Perspective*,” in *The Logic of Solidarity: Commentaries on Pope John Paul II’s Encyclical “On Social Concern,”* ed. Gregory Baum and Robert Ellsberg (Maryknoll, NY: Orbis Books, 1989), 215–216.



situations.<sup>63</sup> This evokes the hyperagency that I have argued is a major feature of wealth's impact on virtue for the wealthy. A self-concept focused on individual agency can threaten the development of humility when our view of our own worth is contingent on what we can do, on our ability to earn money or to express control over persons and situations.

In a similar vein, Thomas Aquinas notes that wealth places us at risk of the vice of pride, the vice opposed to humility.<sup>64</sup> For him, the wealthy are prone to wrongly identify themselves with God by regarding the gifts they have as issuing from themselves, rather than from God, their true source. So, Thomas says, "those who wish to live virtuously need to avoid abundance of riches."<sup>65</sup> Augustine made a very similar point before Thomas, preaching that "riches, more than anything else, engender pride," destroying humility by encouraging the wealthy to rely on their material possessions instead of depending on God.<sup>66</sup>

When Jessie O'Neill says that wealth affects how we see ourselves, the insight sounds like a product of modern therapeutic culture, but Thomas understood this well. He defined covetousness as a spiritual sin, rather than a sin of the flesh, even though the immoderate desire for wealth obviously deals with physical objects. The reason for this distinction is that Thomas knew that what we really desire when we

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<sup>63</sup> Michael W. Kraus et al., "Social Class, Solipsism, and Contextualism: How the Rich Are Different from the Poor.," *Psychological Review* 119, no. 3 (July 2012): 546–72, doi:<http://dx.doi.org.proxy.bc.edu/10.1037/a0028756>. These researchers examine class through different lenses, including self-reported real income and positionality relative to others, created in a lab exercise.

<sup>64</sup> Aquinas, *ST*. II-II 162.3.

<sup>65</sup> Ibid. Summa III 40.3.

<sup>66</sup> Augustine, *Commentary on the Lord's Sermon on the Mount, with Seventeen Related Sermons*, trans. Denis J Kavanaugh (New York: Fathers of the Church, 1951). Sermon 11, "On The Beatitudes."

covet is the pleasure of “considering [ourselves] as a possessor of riches.”<sup>67</sup> This is a spiritual (or we might say psychological) object, making covetousness a spiritual sin. Thomas describes a phenomenon that modern marketers know well: we do not desire material goods for the goods in themselves but rather for how we think they will make us feel.

Wealth interferes with humility by acting on our own self-image and the way we value others. It can tempt us to see ourselves and others as “things” only valuable for the income we can generate. This is to undervalue ourselves and others relative to true human worth, while wealth can also tempt to the false over-valuation that is pride.

### **Fidelity**

Fidelity is the virtue we express when we form and maintain close, loving relationships with others. Wealth has the potential to encourage a false version of fidelity where we express love to others only through spending. Wealth can also threaten fidelity when income disparities harm close relationships or encourage the keeping of secrets. When wealth becomes an end in itself, placing the pursuit of wealth above our close relationships also indicates a failure of the virtue of fidelity.

Based on her clinical experience, Jessie O’Neill argues that wealthy parents are prone to believing that goods and resources can replace time and support in nurturing children, with seriously harmful consequences. This indicates a failure of fidelity on the part of the parents and it can result in children who struggle with close relationships themselves:

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<sup>67</sup> *Summa* II-II 118.6.

Showered with toys, lessons, and the trappings of social status rather than time and love; raised by servants who never said ‘no,’ given no guidelines for appropriate behavior—how does one become an adult who can create realistic, healthy emotional and physical boundaries in one’s relationships with others *or* with oneself? It is little wonder that the children of financial giants often grow up with severe emotional and psychological problems. They were raised in an environment that placed a higher value on material satisfaction than on emotional sustenance.<sup>68</sup>

While O’Neill is describing children of very wealthy families here, UK psychologist Oliver James has criticized modern capitalist societies for creating the conditions where many two-parent families feel the need to have both parents working in order to spend and consume. James believes this is harmful to children, compared to having one parent at home where possible.<sup>69</sup> This observation is limited in its assumption that a two-parent nuclear family is the norm, but it reminds us that even families who are not extremely wealthy encounter challenges to fidelity based on their practices around wealth and resources.

Another way wealth can interfere with the development of fidelity, one that appears in romantic partnerships, is when disparity in income causes distrust. O’Neill writes that this is a particular difficulty for wealthy women in partnerships with men whose income is lower than theirs, due to sexist cultural expectations that associate money with power and power with masculinity.<sup>70</sup> O’Neill also notes that inheritors of significant wealth can have difficulty trusting the motives of those who wish to partner with them, unsure whether the potential partner is truly interested in their own qualities, or only in their wealth.<sup>71</sup> Again, while O’Neill is writing about

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<sup>68</sup> O’Neill, *The Golden Ghetto*, 80.

<sup>69</sup> Oliver James, *Selfish Capitalist* (London: Vermilion, 2008), 164–165.

<sup>70</sup> O’Neill, *The Golden Ghetto*, 42.

<sup>71</sup> *Ibid.*, 97.

individuals who are so wealthy they do not need to work, inequalities of wealth privilege can cause problems in romantic partnerships at all income levels. Money issues, including unequal income between the partners, are one of the most commonly cited causes of marital problems.<sup>72</sup> Distrust between partners of different class origins is one contributing factor to the rising phenomenon of “assortative mating,” when people choose spouses of similar education and income level to themselves. This phenomenon, also driven by increasing education levels among women, is a contributing factor to rising inequality.<sup>73</sup>

Another pressure placed on fidelity by wealth is the fact that many wealthy people are taught not to discuss their wealth with others, whether for reasons of security, concern about ratifying ethnic or other stereotypes, or discomfort in mixed-income spaces. Such concealment of a lifestyle factor that significantly influences lives can create problems forging trusting relationships.<sup>74</sup> And once again, this mystification around discussing money is not limited to those with great wealth but is pervasive across income levels. Witness the historical tendency for U.S. Americans of nearly every income level to identify as “middle class” (although this appears to be changing since the 2008 recession.)<sup>75</sup>

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<sup>72</sup> Adrian Furnham, *The New Psychology of Money* (Routledge, 2014), 167–68.

<sup>73</sup> Jeremy Greenwood et al., “Marry Your Like: Assortative Mating and Income Inequality,” Working Paper (National Bureau of Economic Research, January 2014), <http://www.nber.org/papers/w19829>.

<sup>74</sup> Karen Pittelman, *Classified: How to Stop Hiding Your Privilege and Use It for Social Change!* (Brooklyn, NY: Soft Skull Press, 2006), 23.

<sup>75</sup> Frank Newport, “Fewer Americans Identify as Middle Class in Recent Years,” *Gallup.com*, April 28, 2015, <http://www.gallup.com/poll/182918/fewer-americans-identify-middle-class-recent-years.aspx>. This article identifies the 2008 recession as a likely contributor to more U.S. people identifying as “working class,” although regrettably it does not discuss the potential impact of the Occupy Wall Street movement which began in 2011.

Much of the research I have just cited on the challenges posed to fidelity by wealth deals with romantic relationships, which may be the context most people think of when they hear the word “fidelity.” The Christian tradition is aware of the treacherous role wealth can play in these types of relationships. Yiu Sing Lúcas Chan shows that a variety of Christian sources, including Calvin and the Catechism of the Catholic Church, recommend ascetic practices in the use of possessions as helps to marital chastity, one important expression of the virtue of fidelity.<sup>76</sup> But the virtue of fidelity, in which we honor and nurture our close, loving relationships, stretches beyond romantic partnerships to encompass family and other close ones. Many relevant theological reflections on wealth and fidelity come under this category.

For parents who are wealthy, in my definition of having more than we need, though perhaps not, as O’Neill says, “financial giants,” a major challenge of fidelity is to discern appropriate lines around providing children with resources. The abundant choice that wealth permits to us makes these decisions more difficult, but Christian ethicists who write about consumerism and the family are hard at work discerning where these lines might lie. In *Following Christ in a Consumer Society*, John Kavanaugh warned that “the commodity form of life” atrophied U.S. Americans’ ability to form meaningful, loving relationships as consumer practice trained them only to form relationships with things.<sup>77</sup> More optimistic when she assessed the lifestyles of middle-class Catholic families almost 40 years later, Julie Hanlon Rubio wrote that “it seems difficult to say” that their lives followed Kavanaugh’s commodity form, but that while valuing family relationships, many Catholics still

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<sup>76</sup> Chan, *Ten Commandments*, 99.

<sup>77</sup> Kavanaugh, *Following Christ in a Consumer Society*. Chapter 1.

struggled for more time and deeper connections.<sup>78</sup> Pope Francis draws connections between abundance in wealthy societies, a “culture of instant gratification,” and problems in the family: “Parents can be prone to impulsive and wasteful consumption, which then affects their children who find it increasingly difficult to acquire a home of their own and build a family.”<sup>79</sup>

Certainly discerning virtuous practice around resources of time and money is a major challenge in developing fidelity for parents. (The challenge is there in any close, faithful relationship, but particularly salient in the parent-child relationship since children depend on parents or other adults for the resources they need to live.) This brings to mind an important characteristic of fidelity—it can conflict with other virtues in particularly painful ways. For example, parents must at times choose between spending resources of time and money on children, or on others in need who may not be part of the family, leading to tensions between developing the virtue of justice and the virtue of fidelity.<sup>80</sup> Fidelity itself may draw us in more than one direction, as Yiu Sing Lúcas Chan points out, as when adults navigate relationships of care for children and their own elderly parents.<sup>81</sup>

Wealth can appear to make some of these tensions easier. For example, people with the means can employ caregivers for children and elderly parents and

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<sup>78</sup> Rubio, *Family Ethics*, 191.

<sup>79</sup> Pope Francis, “*Laudato Si'*,” 162.

<sup>80</sup> For conflict between these two virtues see Keenan, “Proposing Cardinal Virtues.” In my taxonomy, fidelity is a daughter virtue to justice. Keenan highlights the fact that justice and fidelity can make completing claims on persons, while I call attention to the ways fidelity and justice are similar—both involve the giving of what is due, either to all persons (justice) or to particular persons (fidelity). For Aquinas, the close relationships with those we love are governed by justice. The virtue that Keenan and I both call fidelity, Aquinas calls a type of justice, particular justice. He says that different things are due to different people based on their degree of closeness to us (*Summa* II-II 58.7).

<sup>81</sup> Chan, *Ten Commandments*, 77.

donate to charitable causes while lavishing children with material things. But the risk of letting expenditures substitute for genuine acts of fidelity remains ever present. Perhaps it is helpful to reflect on the distinction between “being” human and “having” goods that John Paul II makes in *Sollicitudo Rei Socialis*: “To ‘have’ objects and goods does not in itself perfect the human subject, unless it contributes to the maturing and enrichment of that subject’s “being,” that is to say unless it contributes to the realization of the human vocation as such.”<sup>82</sup> It is also important to remember that spending time together is an expression of fidelity par excellence, so much so that James Keenan locates fidelity in the humble act of regularly “showing up.”<sup>83</sup>

Despite great differences between his era’s perspectives on family and partnership and those of our own, Aquinas seems to concur with the cautions of present-day thinkers like Kavanaugh and Rubio. He did not talk about the virtue of fidelity but particular justice.<sup>84</sup> He believed a person loves her spouse, parents, children, and friends out of charity, an extension of the person’s love for God, and God’s love for her. And riches, he often said, interfered with charity: “the hope of gaining, or keeping, material wealth, is the poison of charity.”<sup>85</sup> Wealth interferes with fidelity when it becomes an end in itself.

Wealth provides many potential pitfalls to fidelity. Romantic partnerships can be challenged by unequal wealth on the part of the partners. The types of

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<sup>82</sup> Pope John Paul II, “*Sollicitudo Rei Socialis*,” 28.

<sup>83</sup> Keenan, *Virtues for Ordinary Christians*, 52–53.

<sup>84</sup> *Summa* II-II 58.7.

<sup>85</sup> Thomas Aquinas, “*Liber de Perfectione Spiritualis Vitae* [The Perfection of the Spiritual Life],” trans. John Proctor OP (DHS Priory, n.d.), <http://dhspriory.org/thomas/PerfectVitaeSpir.htm>. Ch. 6.

relationships we tend with fidelity can conflict with one another or with our obligations to justice. These conflicts are not always mitigated by wealth, which poses the risk of allowing spending to substitute for true acts of fidelity. To nurture fidelity, wealthy people should attend to spending time and to the universal destination of goods, that is, to nurture human flourishing.

### **Solidarity**

Solidarity is the virtue that includes recognition of our interdependence with others and a firm commitment to work with others for their good. For people with privilege, this means recognizing interdependence and working together with the poor; as I explained earlier, for poor people, solidarity also means working together with others like them.<sup>86</sup> The most significant way wealth interferes with the practice and development of the virtue of solidarity is by the hyperagency it supplies, which enables people with wealth to live separated from the poor.<sup>87</sup>

A group of psychologists from the University of California at Berkeley conducted a series of studies that showed poorer people are more compassionate than wealthier ones. Compared to wealthier people, lower-class individuals expressed more compassion for others on a self-report survey and in a face-to-face situation, a mock job interview. This distinction held even at the biological level, as self-described lower-class people were more likely to exhibit a slowed heart rate, a

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<sup>86</sup> See pp. 121-127.

<sup>87</sup> Wealth does, in fact, impart freedom even if the wealthy person does not characterize it as such. Sociologist Michele Lamont found that wealthy French people are more likely to speak of their wealth in ambiguous terms, while Americans much more uniformly characterize wealth as positive and associate it explicitly with providing freedom. Michèle Lamont, *Money, Morals, and Manners: The Culture of the French and American Upper-Middle Class*, Morality and Society (Chicago: University of Chicago Press, 1992), 69.



physiological marker of compassion, when watching a touching video.<sup>88</sup> The researchers cast these findings in light of previous research that shows lower-class people learn to be more attentive to threats in their environment. This enables them to more easily read and respond to the cues that show others are suffering and then to extend compassion. When it comes to interpretation of others' emotions, the stereotype of rich people as oblivious to others' needs has some basis in scientific findings.

Another psychological study found that people with lower class status were better at decoding others' emotions in facial expressions than people with higher class status. This was true when the class status was objective, using education as a proxy, and when relative class position was induced in the experiment by asking participants to think about a person with higher class status than them.<sup>89</sup> Interpreting the emotions of others is an important component of empathy. It is easy to see how difficulty reading others could inhibit the pursuit of solidarity—occupying a class position far above another reduces the likelihood that you will sympathize with her or, indeed, with anyone.

One facet of the hyperagency that wealth bestows is the ability to control one's environment, including remaining separate from poorer people. Jessie O'Neill feels so strongly about the power of wealth to divide the wealthy from others that she named her book *The Golden Ghetto*.<sup>90</sup> The authors of a book called *Affluenza*,

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<sup>88</sup> Jennifer E. Stellar et al., "Class and Compassion: Socioeconomic Factors Predict Responses to Suffering," *Emotion (Washington, D.C.)* 12, no. 3 (June 2012): 449–59, doi:10.1037/a0026508.

<sup>89</sup> Michael W. Kraus, Paul K. Piff, and Dacher Keltner, "Social Class as Culture: The Convergence of Resources and Rank in the Social Realm," *Current Directions in Psychological Science* 20, no. 4 (August 1, 2011): 248–249, doi:10.1177/0963721411414654.

<sup>90</sup> O'Neill, *The Golden Ghetto*, 140.

detailing the pitfalls of the U.S. consumerist lifestyle, say that affluenza causes us to “cocoon” with those like ourselves, as evidenced by the fact that more than ten percent of U.S. homes are in gated communities.<sup>91</sup> The U.S. has seen a rapid rise in laws designed to keep poor people out of sight, such as laws criminalizing begging or sleeping on benches and even laws that attempt to make it illegal to assist a person who is homeless.<sup>92</sup> In New York City, a management company that had accepted tax breaks for including low-income housing in a new apartment building forced the low-income residents to enter through a separate “poor door” and excluded them from the building gym and pool.<sup>93</sup> The freedom and power of wealth privilege allows wealthy people to remain almost completely free from opportunities to encounter, let alone develop solidarity with, the poor.

Besides enabling physical distance between people with different incomes, wealth can impede forming solidarity when someone with a relatively comfortable job regards herself as different than other workers and not responsible for common cause with them as workers. Mary Elizabeth Hobgood writes:

To maintain the class system, elites especially are socialized into an ‘I versus others’ worldview that supports individualism and self-interest at the expense of others [...] it would have professionals and managers believe that they are fundamentally distinct from the lower working class and have no commonality with them vis a vis a relationship to the capitalist class characterized by exploitation.<sup>94</sup>

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<sup>91</sup> De Graaf, Wann, and Naylor, *Affluenza*, 57.

<sup>92</sup> The National Coalition for the Homeless and The National Law Center on Homelessness and Poverty, “A Place at the Table: Prohibitions on Sharing Food with People Experiencing Homelessness.”

<sup>93</sup> Mireya Navarro, “‘Poor Door’ in a New York Tower Opens a Fight Over Affordable Housing,” *The New York Times*, August 26, 2014, <http://www.nytimes.com/2014/08/27/nyregion/separate-entryways-for-new-york-condo-buyers-and-renters-create-an-affordable-housing-dilemma.html>.

<sup>94</sup> Hobgood, *Dismantling Privilege*, 81.

Hobgood locates solidarity for wealthy working people in identifying with poorer workers, while Rebecca Todd Peters does the opposite. For Peters, solidarity for privileged first world Christians begins with recognition of their own privilege and power. She writes that “as first-world Christians read the story of the Exodus, most of us are far more like the Egyptians than the Hebrew slaves. Like the Egyptians, we are the landowners, the task masters, the ones who benefit from the labor of the workers.”<sup>95</sup> Peters warns first-world Christians against reading liberation theology with a spiritualized interpretation of oppression, rather than the real, concrete account of poverty given by the framers of this theology.

Joerg Rieger notes that the very fact of wealth’s existence denotes a certain connection between the wealthy and the poor. “Neither wealth nor power or privilege are ever based on individual accomplishment alone,” he explains, “wealth and power are always produced in close relation to others. More specifically, under the conditions of free-market economics, wealth and power are often produced on the backs of others in various ways.”<sup>96</sup> The poor are the ones who labored to create the majority of the goods wealthy people end up controlling, which should make us conscious of the reality of the interconnection of the human family and predispose us to developing solidarity.

For Hobgood, as for Rieger, confronting the reality of the interconnectedness of wealthy and poor people through capitalism is the first step to developing solidarity for wealthy people. She writes that learning the truth about the

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<sup>95</sup> Peters, “Conflict and Solidarity Ethics: Difficult Conversations on Economics, Religion and Culture,” 72–73.

<sup>96</sup> Rieger, *No Rising Tide*, 20.

destructive nature of capitalism can limit the happiness of elite people who might otherwise have uncritically enjoyed the privilege they derive from it:

It is difficult to fully enjoy what we have when we realize that so many others have much less, and further that what we have is related to their impoverishment [...] Discovering how the class system works and how it is deeply intertwined with racism, sexism and ecological destruction is disconcerting to elites. For one thing, we can no longer thank God for 'blessings' we have actually stolen from others. Yet, if to be human is to create a moral world, perhaps we are better off living with the discomfort.<sup>97</sup>

Hobgood does not mean that wealthy Christians should not thank God but that we should not count riches that issue to us from unequal systems as signs of God's favor. A posture of living with discomfort, in Hobgood's view, or acknowledging our sinfulness, in the language of Luke, is the first step to solidarity with the poor for wealthy Christians. But as Hobgood rightly says, this posture of solidarity must issue forth in "concrete forms of resisting injustice together."<sup>98</sup>

Wealth can interfere with the development of the virtue of solidarity when the power wealth affords allows wealthy people to conduct their lives separately from poorer ones. This separateness insulates wealthy people from the encounters that lead to true solidarity, whether that means finding common cause with poorer working people, as Hobgood recommends, or confronting one's own privilege and benefit from the system that divides, as Peters and Rieger describe. The self-distancing of wealth results in more difficulty interpreting emotions for wealthy people, another potential barrier to pursuing solidarity.

### **Self-care**

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<sup>97</sup> Hobgood, *Dismantling Privilege*, 102–103.

<sup>98</sup> *Ibid.*, 105.

Self-care is the virtue that encourages us to care for ourselves in body and mind and to look after our own moral development. I believe that where humility is present, wealth can help foster the virtue of self-care. We need resources to practice self-care, and the abundant resources of wealth allow us to practice this virtue habitually, although plentiful choice can also enable self-harmful practices. There are also caveats to the positive potential of wealth for self-care. As self-care is a daughter virtue of humility, it will be difficult to practice self-care if humility is lacking. We do not want to care for someone whose worth we doubt, even if that person is oneself. On the other end of the spectrum, a too-inflated sense of self (lack of humility) might interfere with the healthy need to question our own perceptions, feelings and desires, to pursue what Bernard Lonergan has called conversion. Such questioning is an important part of caring for ourselves not only physically and mentally, but also morally and spiritually.

Jessie O'Neill captures the dual nature of wealth and self-care: wealth can enable destructive behaviors as well as putting healing within reach. For example, wealth can exacerbate addiction by enabling the purchase of the addictive substance. She writes, "Money can cushion, or entirely prevent, the descent into the life-changing, spiritual, and physical "bottoming out" that many addicts must experience in order to seek treatment [...However] Unlike the poor, should the wealthy decide to seek appropriate help, they have the ability to buy the best available."<sup>99</sup> The hyperagency of wealth can translate into near-total freedom from correction or intervention by others. This isolating effect of wealth may undermine

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<sup>99</sup> O'Neill, *The Golden Ghetto*, 53.

self-care if we are engaged in a harmful practice and have not yet admitted it to ourselves.

Psychologist Suniya Luthar has studied children in affluent communities for decades, and found so many difficulties with self-care among wealthy young people that she describes them as “at-risk youth.” Luthar’s findings bear out O’Neill’s commentary: she found that young people in wealthy families use drugs and alcohol, including hard drugs, at higher rates than poor youth, and wealthy youth also experience higher rates of depression and anxiety.<sup>100</sup> Luthar and her colleagues theorize that in upper-middle-class U.S. culture, parents place high emphasis on children’s achievements, pressure which can make children anxious and depressed.<sup>101</sup>

Drug and alcohol abuse are perhaps extreme examples of situations where wealth can pose both a challenge and a resource to developing self-care. In general, self-caring behaviors such as eating a variety of healthy foods (and even eating regular meals), enjoying exercise and nature, avoiding injury on the job, and seeing a doctor when one is sick are easier to pursue with the freedom and power that come with a certain amount of wealth. This is self-evident.

Augustine and Aquinas both recognize an aspect of self-care in wealthy people’s use of resources like food. We have already discussed how Thomas allowed wealthy people to maintain a living standard “in keeping with [their] mode of

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<sup>100</sup> Suniya S. Luthar, “The Culture of Affluence: Psychological Costs of Material Wealth,” *Child Development* 74, no. 6 (2003): 1581–93.

<sup>101</sup> Suniya S. Luthar and Shawn J. Latendresse, “Children of the Affluent: Challenges to Well-Being,” *Current Directions in Psychological Science* 14, no. 1 (2005): 49–53. In a reminder of the importance of practicing fidelity in the sense of “showing up,” having at least one family dinner a week was a protective factor for wealthy and poor children alike, associated with lower rates of depression and anxiety and with higher grades in school.

life.”<sup>102</sup> Augustine was harsher: in a sermon on almsgiving, he described how the rich claim that they are used to “costly” food and concluded “Let the rich follow the custom induced through their debility, but let them regret that they are unable to do otherwise.”<sup>103</sup> When Thomas allows believers to maintain the mode of life to which they are accustomed, it sounds problematic, and in a sense it is—as if it’s all right for poor people, but not rich ones, to eat bad food or to live in substandard housing, because after all, they’re used to it. But this is not what Thomas meant. In his own life he fought to join a mendicant order instead of one with a more comfortable lifestyle, and repeatedly taught that voluntary poverty was the holiest path.<sup>104</sup> His allowance for maintaining one’s familiar standard of living, like Augustine’s, comes couched in a tone of judgment for the effete rich person who can’t make do with the common lot.<sup>105</sup> The reservations expressed by the two great theologians should remind us not to make too free with the standard of “custom” or “mode of life” in choosing how we use resources to care for our bodies.

Wealth interferes with moral self-care when we allow it to impede us in the pursuit of virtue, as this entire chapter discusses. It can also interfere with self-care in the sense of looking after our own legitimate interests. Mary Elizabeth Hobgood reminds us that wealth can make it hard for wealthy people who benefit from capitalism to recognize its destructive side, even when capitalism is working against

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<sup>102</sup> *Summa* II-II 118.1.

<sup>103</sup> Augustine, Saint, Bishop of Hippo. *Commentary on the Lord's Sermon on the Mount, with Seventeen Related Sermons*; Translated by Denis J. Kavanaugh. New York: New York, Fathers of the Church, inc, 1951. Print. P. 285.

<sup>104</sup> James A. Weisheipl, *Friar Thomas D'Aquino: His Life, Thought, and Works: With Corrigenda and Addenda* (Washington, DC: Catholic University of America Press, 1983). See Aquinas, “De Perfectione.”; “Contra Impugnantes,” ch. 5; and *Summa* II-II 186, article 3.

<sup>105</sup> See Aquinas, *ST*. II-II 32, article 10, reply to obj. 4.

them. She points to the increased casualization of even the professional workforce, manifesting in layoffs, as an example of damage to elites from capitalism that our own socialization into class inequality can make it hard to see.<sup>106</sup> In the U.S. and other countries, racism is a major confounding factor that increases the difficulty for white working people in understanding how the capitalist system has failed them.<sup>107</sup> These are all examples of how privilege systems can harm even those who might seem to benefit from them, because they blind us to what is truly needed for our self-care.

Another complicating factor with wealth and self-care is that since self-caring practices tend to be more readily available to wealthy people, we can be tempted to pursue self-care not for its own sake, but as a marker of status. Sociologist Michèle Lamont observed that wealthy Americans treat self-improvement, with regard to both physical fitness and cultural sophistication, as an important moral value and a status signifier.<sup>108</sup> “The centrality of self-actualization in American upper-middle-class culture,” she observes, “could be explained by the very fact that it can be taken to indirectly signal high ranking on the moral, cultural, and socioeconomic status hierarchies.”<sup>109</sup> As with all practices aligned with virtue, we should ask not only if we are doing the practice, but if our practices are truly oriented toward a virtuous end.

Wealth can promote the practice of self-care when humility is present, by providing the resources for developing a healthy self-care practice. However, the

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<sup>106</sup> Hobgood, *Dismantling Privilege*, 99–100.

<sup>107</sup> Hobgood, “White Economic and Erotic Disempowerment.”

<sup>108</sup> Lamont, *Money, Morals, and Manners*, 99–100.

<sup>109</sup> *Ibid.*, 100.



abundant choices of wealth can also interfere with self-care by enabling self-destructive practices. The power of wealth can interfere with self-care by confounding us about own legitimate interests.

### **Temperance**

Temperance is the virtue that helps us moderate our use of goods in ways that help, not hinder, our flourishing. A temperate person has reasonable desires, not immoderate desires that she must actively and painfully restrain. Perhaps it is obvious that wealth can interfere with the formation of this virtue, but the case still deserves to be made in detail. Wealth permits abundant choice, enabling us to satisfy the desires that the global capitalist marketplace creates. It especially erodes virtue by making it easy to practice intemperance by consuming at will. Since wealth is so readily convertible to power, we must remember power as one of the resources that wealth can encourage us to use intemperately.<sup>110</sup> This reminds us that power is one of the goods we must moderate through temperance.

Throughout this chapter I have relied on a term borrowed from sociologist Paul Schervish to describe a unique feature of wealthy people's lives: what he calls *hyperagency*. Wealthy people quite simply exert control in more areas of their lives, and the control they exert is more total, than is the case for people with less means. (This is clearly also true in for lesser degrees of wealth: someone who makes \$50,000 a year can exert more control over her environment than someone living in

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<sup>110</sup> Philosophers Michael Walzer and Michael Sandel have reflected, in separate works, on wealth's near-universal influence. Both recommend that society should limit the spheres of life in which wealth can operate, in order to limit the reach of wealth's power and help to level the playing field between poor and wealthy people. Michael Walzer, *Spheres of Justice: A Defense of Pluralism and Equality* (New York: Basic Books, 1983); Michael J. Sandel, *What Money Can't Buy: The Moral Limits of Markets* (New York: Farrar, Straus and Giroux, 2012).

the same area on an income of \$15,000 a year.) Schervish shows how wealth gives persons power to exert control through time—by influencing the future, redressing any past mistakes, and enjoying unusual amounts of free time. Wealthy people also exert control through space, as when they travel freely without needing to worry about safety or resources, and when they are able to create spaces of interaction with others in which they exert control. They also control space quite literally when they use their financial resources to build or change existing spaces.<sup>111</sup>

Hyperagency works on one's perception of self, environment, and the relationship between the two. Schervish says: "As agents, most people search out the most suitable place for themselves in a world constructed by others. As hyperagents, the wealthy construct a world that suits their desires and values [...] where agency means finding one's place in the world, hyperagency means founding the world."<sup>112</sup> While everyone exerts agency in at least some areas of their own lives, wealthy people are able to influence spheres as sizeable as governments, economies and cultural settings: "The wealthy are distinctive in the extent to which they are able to align institutions to their will rather than simply jockey for advantage within the given domains."<sup>113</sup> This hyperagency shapes wealthy people's experiences of self-construction. While many people construct their identity around how they fit within the established structures of the world, Schervish contends that for wealthy people, individuality is a matter of influencing the world's structures to

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<sup>111</sup> Schervish, "Introduction: The Wealthy and the World of Wealth," 4–5.

<sup>112</sup> *Ibid.*, 8.

<sup>113</sup> *Ibid.*, 8–9.

adapt them to one's own views.<sup>114</sup> Or in the words of theologian Joerg Rieger: "Money is not just purchasing power but also social power—a power that shapes everything."<sup>115</sup> The hyperagency conveyed by wealth is clearly contrary to the development of temperance. Knowing that one can control a situation through purchasing power is not a good impetus to resist consuming goods.

Hyperagency might sound like a good thing to someone who has struggled with feeling powerless, as many of us do from time to time. However, abundant power does not always translate into happiness. O'Neill writes: "Sometimes the feelings of power and control that come with having money are so strong that they overwhelm those who earn it or inherit it. [...] An endless continuum of choices breeds depression; the wealthy may perceive their lives as out of control."<sup>116</sup> The authors of *Affluenza* wrote that "the characteristics that most hinder and interfere with recovery from affluenza are the inability to delay gratification and tolerate frustration. The destructiveness of these two traits cannot be over-emphasized."<sup>117</sup> Recall that affluenza is malaise brought about from overspending in an environment with abundant choice. Such an environment precisely trains us to avoid delaying gratification, but developing this skill—which is a major part of temperance—is crucial.

The desire for control encouraged by constantly having one's desires met can lead to "grandiosity," O'Neill says, in which the will expects to control everything

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<sup>114</sup> Ibid., 9.

<sup>115</sup> Rieger, *No Rising Tide*, 78.

<sup>116</sup> O'Neill, *The Golden Ghetto*, 152.

<sup>117</sup> Ibid., 70.

and experiences extreme frustration when what is willed does not happen.<sup>118</sup> When I described temperance at length in Chapter 2, I asserted that among the goods we are called to moderate our use of through temperance is power over others. Wealth encourages us to use our abundant power at will and not in a temperate way.

The hyperagency of wealthy people does not only affect their own flourishing, or even just the happiness of those who may work for them. Economist Robert H. Frank describes the “spending cascade” that characterizes the life of many middle-class Americans, who must spend more than earlier generations to achieve a similar quality of life. Keeping up appearances as living standards change is one reason for this, but not the only one. Safety is another—for example, since many cars today are larger than they once were, a midsize car does not provide the same level of protection, in the case of accident, that it once did. The “spending cascade” happens when “top earners initiate a process that leads to increased expenditures down the line, even among those whose incomes have not yet risen,” and increasing inequality tends to encourage this process.<sup>119</sup> So when wealthy people desire a hyper-safe, extra-heavy family vehicle, it makes the roads less safe for everybody else (and also increases the toll on the natural environment through consumption of fuel and other resources). Wealthy hyperagency is not only a problem of developing temperance for wealthy people, it threatens the common good as well. Nor is this a recent observation: St. Basil in the fourth century CE criticized how the hyperagency of the wealthy in his own time allowed them to hoard food needed by others and to

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<sup>118</sup> Ibid., 136–7.

<sup>119</sup> Robert H. Frank, “How the Middle Class Is Injured by Gains at the Top,” in *Inequality Matters: The Growing Economic Divide in America and Its Poisonous Consequences*, ed. James Lardner and David A. Smith (New York: New Press, 2005), 140–141.

enslave, imprison and threaten the life of those who criticized their unjust practices.<sup>120</sup>

O'Neill mentioned how the abundant choice that comes with wealth can discourage self-control, and economic historian Avner Offer has conducted research on this relationship. He found that our ability to exercise self-control bears a complex relationship to affluence. In general, poverty erodes self-control: it makes certain choices more difficult, placing a heavy load on our decision-making capacity.<sup>121</sup> Thus in some cases wealth protects our ability to make meaningful decisions, because small, everyday decisions—whether to buy lunch out or take the bus home—are not as demanding.<sup>122</sup> Wealthy people may be in better positions to make choices that delay gratification, such as putting off sex and childbearing, because they expect greater rewards (for example, they delay childbearing until later in life because a college degree is at stake.)<sup>123</sup> However, Offer found that as overall affluence increases in a society, the ability to exercise self-control does not increase accordingly. This is because a more affluent society offers consumers more choices. Dealing with the choices constantly on offer erodes self-control, even as increased consumption does not translate into greater happiness. Offer links increased consumer choice in the U.S. to decreased commitment to the types of choices that tend to increase happiness in the long run, such as marriage, saving

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<sup>120</sup> Paulo Siepierski, "Poverty and Spirituality: Saint Basil and Liberation Theology," *Greek Orthodox Theological Review* 31, no. 3 (1988): 323.

<sup>121</sup> See chapter 5, pp. 210-212.

<sup>122</sup> Avner Offer, *The Challenge of Affluence: Self-Control and Well-Being in the United States and Britain since 1950* (Oxford; New York: Oxford University Press, 2006), 74.

<sup>123</sup> Offer, *The Challenge of Affluence*. Chapter 3.

money, and pursuing healthy behavior.<sup>124</sup> Novelty encourages more purchasing, but harms the development of temperance: “Under affluence, novelty tends to produce a bias toward short-term rewards, toward individualism, hedonism, narcissism, and disorientation.”<sup>125</sup> In virtue terms, increased societal wealth erodes the overall practice of temperance.<sup>126</sup> This is a good example of why I argue that the virtue impact of wealth is not a concern only for the richest one percent or even ten percent of society. Increased wealth in a society impacts everyone who is exposed to the greater array of tempting consumer choices.

In Christian thought, it has always been the case that temperance is not merely about living simply—to live simply while sitting on an immense store of wealth is to miss the point.<sup>127</sup> American theologian John A. Ryan (1869-1945) gave a good account of the virtue of temperance, which Christine Firer Hinze recently retrieved for today’s consumerist societies. For Ryan, the market economy encourages us to constantly develop new desires and to imagine that satisfying them will make us happy. We become reliant on new conveniences and lose our “power to do without.” Temperance for Ryan was about training one’s desires for goods away from the distorted shape the market economy can give them, aligning them with the pursuit of heaven. It was no less important that moderate use of goods allows us to distribute more resources to others who need them.<sup>128</sup>

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<sup>124</sup> Ibid. Chapter 4.

<sup>125</sup> Ibid., 74.

<sup>126</sup> Offer calls the practice of making responsible, moderate decisions to encourage flourishing over the long term “prudence.” With the virtue definitions I am using, this is more akin to temperance than prudence.

<sup>127</sup> See e.g. Pieris, *God’s Reign for God’s Poor*, 60., in which Pieris asserts that voluntary poverty must be oriented to God’s liberation.

<sup>128</sup> Hinze, Christine Firer, “What Is Enough?”

It is far from the case that only vast wealth can interfere with one's development of temperance. As David Cloutier points out in his argument for a return to a Christian critique of luxury, a surplus of ten dollars a week can either be spent on a few lattes—small “luxuries”—or used to upgrade one's customary purchases to those produced in conditions of more justice for workers.<sup>129</sup> As Cloutier makes clear, anyone who controls this amount of discretionary spending exercises an incremental amount of power over workers who produce the goods they buy, and they can exercise this power in a temperate fashion, or not, depending on their virtue.

To Cloutier's concern about the potential of our small expenditures to do more good elsewhere, Thomas Aquinas would add that allowing oneself even small luxuries tends to increase our taste for those pleasures; possessing goods causes us to “despise” the goods we have and pushes us to seek other goods to satisfy our disordered desires.<sup>130</sup> If the luxury is one that increases our status in the eyes of others—Thomas' example is fancy attire—the indulgence can also encourage us to develop the vice of pride.<sup>131</sup> These potential pitfalls of possessing goods no doubt contribute to Aquinas' view that simply possessing wealth increases the risk of sin. Citing Augustine for backup, he wrote, “The possession of worldly things draws a man's mind to the love of them [...] According to (1 Timothy 6:9), ‘They that will become rich, fall into temptation and into the snare of the devil.’ This attachment is put away by those who embrace voluntary poverty, but it gathers strength in those

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<sup>129</sup> David M. Cloutier, “The Problem of Luxury in the Christian Life,” *Journal of the Society of Christian Ethics*, March 1, 2012, 16.

<sup>130</sup> Aquinas, *ST*. I-II, 1, reply to obj. 3.

<sup>131</sup> Aquinas, “Contra Impugnantes.” Chapter 1, ad. 7.

who have wealth, as stated above.”<sup>132</sup> Thomas concludes that exercising temperance in our use of goods frees up resources we can use in others’ service, and it helps protect us from developing vice.

Wealth threatens the development of temperance by encouraging us to obey the dictates of consumer culture, developing habits of spending in pursuit of novelty rather than moderating our desires. Hyperagency describes the power, freedom and choice bestowed by wealth, which can shape us into people who wield power immoderately, rather than ones who use power temperately. Temperance is far from a concern only for my own interior morality, since it has to do with how I use resources. In an interdependent world, my use of resources always affects other persons who may work to produce them, or who may have need of my surplus.

### **Fortitude**

Fortitude is the virtue that helps us persevere and act bravely in pursuit of the good. We have already discussed in the previous section how wealth can interfere with the ability to delay gratification, an aspect of temperance but also one needed for perseverance. Wealth bestows hyperagency, which can encourage us to become too easily frustrated when things do not come easily. It can also hinder commitment to goals by making it always possible for us to change our mind and seek a more appealing option. As such, it interferes with the development of fortitude.

Members of Resource Generation, the activist group for young people with wealth, warn that wealthy people who seek to get involved in social movements can

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<sup>132</sup> Aquinas, *ST*. II-II 183.3.



exhibit a negative behavior they call “the waffle effect,” when a wealthy person used to having innumerable choices resists committing to a movement, cause or responsibility.<sup>133</sup> This is a failure to develop fortitude in the sense of perseverance and commitment. Another pitfall relevant to fortitude is that a person accustomed to comfort can resist the discomfort that comes when another tries to teach them something that may be challenging. Of course nobody likes to feel uncomfortable, but wealthy people may be more likely to assume that they can always expect to feel comfortable. This expectation can be damaging to their ability to work in groups and ultimately, to their own virtue formation.<sup>134</sup>

Robert Coles is a psychiatrist who wrote groundbreaking profiles of American children from various walks of life. In a book on privileged children, he reflected on wealth’s power to insulate children from developing fortitude, in the sense of daring or bravery. He wrote:

Well-to-do parents have more than occasionally tried to figure out why their children lack all ambition and even spirit. In the ghetto children learn to negotiate their ways through dark, broken-down buildings and incredibly dangerous streets. And in our well-to-do suburban communities parents worry because their children seem confused or bored or unwilling to take on or negotiate anything.<sup>135</sup>

Coles first wrote those words in 1971. Today, almost 50 years later, educators are still raising concerns about parents lavishing such abundant time and attention on their children that it interferes with young ones’ healthy development of

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<sup>133</sup> Pittelman, *Classified*, 81.

<sup>134</sup> *Ibid.*, 85.

<sup>135</sup> Robert Coles, *Children of Crisis: Selections from the Pulitzer Prize-Winning Five-Volume Children of Crisis Series* (Boston: Little, Brown, 2003), 462.

independence.<sup>136</sup> Sociologist Paul Schervish, in his interviews of extremely wealthy parents, found that “many children of privilege take either too many risks, because they know the consequences of failure are minimal, or too few, because they feel assured in their financial well-being.”<sup>137</sup> Both excessive risk-taking and avoidance of reasonable risk indicate failures of the virtue of fortitude.

For Thomas Aquinas, fear could be sinful when we fear things out of their proper order, for example, when we fear losing wealth when we should be worried about the good of our souls.<sup>138</sup> He wrote, “Riches engender many anxieties in their possessors. Hence our Lord speaks of them as ‘thorns’ which, by their care, choke the Word of God in the hearts of the hearers.”<sup>139</sup> The fear of losing the wealth we have accumulated is a false fear not directed to our true end, and in responding to this fear we lose the opportunity to develop fortitude by facing well-ordered fears with bravery.

In Yiu Sing Lúcas Chan’s biblical virtue ethics, fortitude is one of the virtues needed to bear up under persecution, as in the eighth beatitude. Biblical exemplars of fortitude were persecuted because of their hunger and thirst for righteousness for the poor, and Chan urges Christians today to emulate them while noting that “new forms of persecution” today include persecution by Church authorities and

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<sup>136</sup> Julie Lythcott-Haims, “Kids of Helicopter Parents Are Sputtering Out,” *Slate*, July 5, 2015, [http://www.slate.com/articles/double\\_x/doublex/2015/07/helicopter\\_parenting\\_is\\_increasingly\\_correlated\\_with\\_college\\_age\\_depression.html](http://www.slate.com/articles/double_x/doublex/2015/07/helicopter_parenting_is_increasingly_correlated_with_college_age_depression.html).

<sup>137</sup> Wood, “Secret Fears of the Super-Rich.”

<sup>138</sup> Aquinas, *ST. II-II* 125.3.

<sup>139</sup> Aquinas, “Contra Impugnantes.” Chapter 5.

Christian believers over sexual orientation or doctrinal convictions.<sup>140</sup> Obviously, wealth does not protect persons from those “new forms of persecution.” However, if solidarity is not present, wealthy people may avoid striving for righteousness on behalf of the poor and marginalized and may miss this opportunity to develop fortitude.

Barbara Hilkert Andolsen has reflected on fortitude as the virtue necessary for white people to confront the sin of systemic racism—a virtue, she finds, that has been historically lacking in white people and white institutions (including the U.S. Catholic Church) who did not see how racism was also “their problem.” Andolsen notes that encounter with the true magnitude of racism often causes guilt in white people, but insists that “it is morally irresponsible to remain paralyzed by the guilt feelings [...] a prolonged guilty paralysis is another way to ignore racism.”<sup>141</sup> I think that the same can be said of wealth privilege, and Andolsen’s words are applicable to the necessity of fortitude in working for greater economic justice. Fortitude, in the sense of courage, is necessary to emerge from guilty paralysis, and fortitude, in the sense of perseverance, is necessary to remain committed to working for change.

Wealth interferes with fortitude when it allows us the freedom to remain aloof from committing to hard work and difficult conversations. We miss the opportunity to develop true fortitude when we fear what will happen to our wealth instead of what will happen to our souls. By making things easy, wealth insulates us from opportunities to develop fortitude under its aspect of perseverance.

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<sup>140</sup> Kevin Anderson, “Hypocrites in the Air: Should Climate Change Academics Lead by Example?,” *KevinAnderson.info*, April 12, 2013, 222–225, <http://kevinanderson.info/blog/hypocrites-in-the-air-should-climate-change-academics-lead-by-example/>.

<sup>141</sup> Andolsen, “The Grace and Fortitude Not to Turn Our Backs,” 79.

## Conclusion

When presented with the idea that wealth can harm virtue, many people's first reaction is to assume that there must be a "safe" income level where one is neither in desperate poverty nor wealthy enough to have virtue damaged. David Cloutier has referred to this fallacy as the "middle-class exemption," and I agree with him: it is too easy a way out.<sup>142</sup> I hope I have made clear how many of the aspects of wealth that can impede virtue are present, although perhaps to a lesser degree, at relatively low levels of wealth privilege. Hyperagency and wealth as an end can be experienced, and misused, by people experiencing a wide range of wealth privileges.

Some may protest that my view gives wealth too inevitable of an impact on moral development. Is there no room for personal freedom in developing virtue when one is wealthy? As I discussed in chapter 2, the Christian tradition consistently understands human moral freedom as conditioned by a variety of factors, including life circumstances, while the emphasis on personal freedom is a relatively contemporary shift. Jean Porter insists that "we must acknowledge that on Aquinas' view, human freedom is limited and conditioned by the agent's beliefs and emotional dispositions."<sup>143</sup> For Thomas, Porter continues, human freedom is limited by God's predestination. The initial movement of the human will towards God is always already initiated by God through grace.<sup>144</sup> Porter argues that while this doctrine appears "troubling, even repugnant" when we envision God arbitrarily predestining some and not other humans to salvation, it ought to inspire "humility

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<sup>142</sup> Cloutier, *The Vice of Luxury*, 5–6.

<sup>143</sup> Jean Porter, "Recent Studies in Aquinas' Virtue Ethic: A Review Essay," *Journal of Religious Ethics* 26, no. 1 (1998): 210.

<sup>144</sup> Aquinas, *ST. Summa I-II* 109.6.

and trust” when we consider our own radical dependence on God amid human motivations that can remain opaque even to ourselves.<sup>145</sup> It is in this vein that I hope to urge Christians to consider how wealth functions as moral luck with regard to virtue: not to shame those of us who enjoy wealth privilege, but to urge them to humility, trust and conversion. I hope to encourage Christians who enjoy wealth privilege to consider what about their lifestyles is impeding them in the pursuit of virtue, making virtue attainment more difficult than it need be, so they can change it.

Discussing the many pitfalls to a virtuous life of wealth is not meant to make people give up. If wealth makes it hard to attain virtue, we could easily say that life makes it hard to attain virtue—think of the wide range of mortal sins Aquinas lists in the *Summa*. Wealth is one type of moral luck that can affect persons’ pursuit of virtue, one type among many. But glossing over the particular dangers and pitfalls of particular lives will not help anyone pursue virtue. Examining them in detail just might.

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<sup>145</sup> Porter, “Recent Studies in Aquinas’ Virtue Ethic: A Review Essay,” 213–214.

## Chapter 5: The Impact of Poverty on Virtue<sup>1</sup>

This chapter examines the impact of poverty on the pursuit of the virtues described in chapter 3. First, I establish a working definition of poverty. I examine the question of whether it is damaging or unfair to poor people even to ask whether poverty harms the pursuit of virtue. I argue that this task must be done with care, but that there are good reasons for doing it. Then I proceed to address the various virtues in turn, again using an interdisciplinary method, pairing social science material with theological reflection. Not only does poverty impede the pursuit of virtue, but to use Lisa Tessman's term, it also burdens virtues for the poor, sometimes making virtue costly to the flourishing of the person who displays virtue. This is particularly the case when two virtues conflict and the agent cannot pursue both.

### Who is poor?

It is quite common in theology, particularly liberation theology, to extend the biblical term "poor" to all persons who are excluded, marginalized, or deprived. For example, Indian liberation theologian Aloysius Pieris uses "poor" as "shorthand for a variety of 'non-persons' such as those who are deprived of the freedom of access to the basic human needs owing to a sinful arrangement of the affairs of this world;" in addition to people with mental and physical handicaps and "the spiritually fallen" who are excluded by those who regard themselves as righteous.<sup>2</sup> There are sound

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<sup>1</sup> I included a portion of the material in this chapter, in somewhat different form, in my paper "Moral Injury and Virtue Ethics: Understanding the Moral Impact of Poverty," in the Moral Injury and Recovery section at the American Academy of Religion Annual Meeting, November 21, 2015. I am grateful to the panelists and attendees for their thoughtful comments.

<sup>2</sup> Pieris, *God's Reign for God's Poor*, 4.

theological reasons for using this broad understanding of the biblical and theological term “poor.” I believe Pieris is right to say that God’s abundant and preferential care for the poor extends to all those who are excluded in the ways he describes.

However, there are also good reasons to look at more narrowly defined aspects of identity when doing theology. In addition to the value of making particular experiences visible without collapsing them into others, theological reflection that consults the experiences of particular groups of people enriches the broader theological project. For example, theology that engages with the particulars of physical and mental disability gains insights into anthropology and ethics that we would otherwise miss.<sup>3</sup> In this chapter, I intend to use the terms “poor” and “poverty” more narrowly than Pieris does, to describe the materially and financially poor—those who lack adequate material resources to live with dignity in their own society.

As with the question of “who is rich,” readers might feel more comfortable if I suggested a concrete heuristic, such as an amount of income or a basic living standard, to describe what it means to be poor. I have refrained from doing this. One simple reason is that such guidelines quickly become outdated and in any case only apply to a particular society. Even within one society such as the U.S., the same cash income may produce quite different experiences in rural areas, with lower cost of living but fewer social services, than in urban ones where the reverse might be true.

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<sup>3</sup> See for example Mary Jo Iozzio, “Rejecting Stigmatization, Condescension, and Marginalization,” *Catholic Peace Voice* 34, no. 1 (2009): 5; Mary Jo Iozzio, “Thinking About Disabilities with Justice, Compassion, and Mercy,” *Horizons* 36, no. 1 (March 2009): 32–49.

Since I defined wealth as “having more than we need,” a useful working definition for poverty might be having less than one needs, or being able to meet one’s needs only through constant and precarious struggle. As Mercy Amba Oduyoye writes, “the inability to feed, house, and clothe oneself from one’s own resources is the stark face of poverty. Individuals, organizations, and governments that cannot meet these basic needs independently of donations, grants, and loans are poor.”<sup>4</sup> Gustavo Gutiérrez gives a similar definition in the groundbreaking *A Theology of Liberation*: poverty is “the lack of economic goods necessary for a human life worthy of the name.”<sup>5</sup>

Certainly this definition of poverty takes a good portion of its meaning from context, but it has real content; it is not purely subjective. This definition does not allow us to call people poor who have only one yacht while their neighbor has two, no matter how badly they may feel this harms their quality of life. Nor it is possible, in my definitions, to be simultaneously both wealthy and poor: I either have everything I need to live in my particular context, or I don’t. However, I readily agree that one may be wealthy or poor at different times in one’s life. A loss or gain of a job, an illness of oneself or a family member, or even a joyous event like adding a child to the family can change the reality of whether or not one has all one needs.<sup>6</sup>

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<sup>4</sup> Mercy Amba Oduyoye, “Poverty Renders African Women Vulnerable to Violence,” *Insights* 121, no. 2 (March 1, 2006): 26.

<sup>5</sup> Gutiérrez, *A Theology of Liberation*, 288.

<sup>6</sup> John Iceland, *Poverty in America: A Handbook*, 3rd ed.. (Berkeley: University of California Press, 2013), 48.



Liberation theologians often use the biblical language of “the poor,” which I am loath to abandon for its religious resonance.<sup>7</sup> But some NGOs and groups that work on behalf of those in poverty prefer people-first language, “people in poverty.” This language foregrounds the persons being discussed as well as subtly reminding us that one may be poor or not at particular times in her life; poverty is not always a permanent characteristic of persons.

Both of these linguistic approaches sidestep the question of whether a person sees herself as poor. In the NGO context financial benchmarks are used to define poverty, and the Scriptural communities knew quite well who their poor were. Amy Barbour and Martin Wickware draw our attention to “the inability of identity categories (e.g., black, woman, or transgender) to map precisely onto how people understand their own identities.” Yet, they insist,

marginalization according to these socially constructed categories continues to condition how people are received in the world, regardless of how they themselves articulate the complexities of their identities. Because people are targeted for discrimination, exploitation, torture, and murder based on these categories, the question of the nonperson continues to arise.<sup>8</sup>

Poverty has real-life consequences that affect persons’ experience in the world, even though persons can never be reduced to one simple category such as “poor.”

This chapter consults various sources from journalism, social science and memoir that attempt to capture the experience of poverty. These authors use

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<sup>7</sup> Margaret Mitchell quotes Peter Brown’s insight that the early Christians invented “the poor” as a particular theological category, the people to whom Christians owed a duty of charitable assistance. Mainstream Greco-Roman communities did not see the poor this way. Mitchell, Margaret M. “Silver Chamber Pots and Other Goods Which Are Not Good: John Chrysostom’s Discourse Against Wealth and Possessions.” In *Having: Property and Possession in Religious and Social Life*, edited by William Schweiker and Charles T. Mathewes, 88–121. Grand Rapids, Mich: William B. Eerdmans, 2004. 100.

<sup>8</sup> Amy R. Barbour and Marvin E. Wickware, Jr., “Breaking the Chains of Chattel Teamwork: The Future of Black Liberation Theology,” *Union Seminary Quarterly Review* 64: 2 & 3 (n.d.): 49.

different definitions of what it means to be poor that are more or less specific. I will specify the definitions these sources use when it seems relevant, but I can say that the definition of having less than one needs or meeting one's needs only through constant, precarious struggle applies to all my sources. Since my sources use a variety of terms and each approach has something to recommend it, I use "people in poverty," "poor people" and "the poor" interchangeably.

In this chapter, I am not dealing with Christian voluntary poverty as lived out by people in vowed religious life or other attempts to pursue voluntary poverty in solidarity with those who are materially poor. As a choice made from a standpoint of control (usually by persons who are materially comfortable) voluntary poverty does not make the same impact on virtues as unchosen, material poverty. Theologians of liberations have long maintained the distinct natures of chosen and unchosen poverty.<sup>9</sup> I will return to voluntary poverty in the final chapter when I discuss approaches to the impact of wealth and poverty on the virtues.

Even as we define poverty in terms of economic goods, we need to recognize that its impact on persons goes far beyond the material. To be poor means to be at the disposal of others and to be treated in society as disposable.<sup>10</sup> Both the material privation of poverty and its connection with despised social status wreak psychological harm on poor persons. Gutiérrez again captures it well: "Alienation

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<sup>9</sup> See for example Gustavo Gutiérrez, "Faith As Freedom: Solidarity with the Alienated and Confidence in the Future," *Horizons* 2 (1975): 42–43; Aloysius Pieris, *Asian Theology of Liberation* (Bloomsbury, 1988), 20–21.

<sup>10</sup> Pope Francis notes that other groups of people are treated as disposable: "the poor, the elderly, children, the infirm, the unborn, the unemployed, the abandoned, those considered disposable because they are only considered as part of a statistic." Pope Francis, "Address of the Holy Father: Meeting with the Members of the General Assembly of the United Nations Organization," September 25, 2015, [http://w2.vatican.va/content/francesco/en/speeches/2015/september/documents/papa-francesco\\_20150925\\_onu-visita.html](http://w2.vatican.va/content/francesco/en/speeches/2015/september/documents/papa-francesco_20150925_onu-visita.html).

and despoliation as well as the very struggle for liberation have ramifications on the personal and psychological planes which it would be dangerous to overlook.”<sup>11</sup>

Social science abundantly confirms this insight. Though asserting that poverty affects personhood and the psyche is a near-truism in liberation theology, no one has yet supported this view with a detailed exploration of the impact of poverty on the virtues. Hence the need for this work.

The significant impacts of poverty on the personhood of poor people lead to my comments on the impact of poverty on the pursuit of virtue. However, there are important reasons to be humble and careful about drawing any connection between poverty and vice, due to the misuse of this connection in the past. Thus I will spend some time examining this objection.

### **Isn't it a problem to say that poverty can impede the pursuit of virtue?**

Christian thought on economic life takes the fundamental position that poverty is not natural or inevitable: it is created by human choice and it can be changed. In contrast to that view, a widespread belief that poverty is the individual's fault has gained particular prominence in United States, where belief in meritocracy reigns. Historian Stephen Pimpare has shown that U.S. Americans throughout history have tried to blame poverty on poor people, whether through individual fault or a so-called “culture of poverty.”<sup>12</sup> A focus on virtue, which addresses culture but could appear to stigmatize poor individuals as not virtuous, could contribute to

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<sup>11</sup> Gustavo Gutiérrez, “Liberation and Development,” *Cross Currents*, no. Summer (1971): 250.

<sup>12</sup> Stephen Pimpare, *A People's History of Poverty in America* (New York: New Press, 2008), 192–93.

the tendency to blame those in poverty for their own suffering.<sup>13</sup> Perhaps talking about the impact of virtue on poverty is no more than “kicking them when they’re down,” adding another negative association to the common understanding of people in poverty as viewed by others.

Even approaches explicitly intended to help the poor can be misused to stigmatize them. Readers who are concerned about poverty in the U.S. will be familiar with the history of the Moynihan Report, which coined the phrase “culture of poverty” to describe how poor U.S. people pursued different sets of priorities than those better off. Though the report’s author, Daniel Patrick Moynihan, intended to advocate for increased social assistance to the poor, his phrase “culture of poverty” was widely misinterpreted, and subsequently consciously adopted, to blame poor people, particularly poor Black people, for their own plight.<sup>14</sup> Anyone who believes, as I do, that poverty and inequality are caused by complex social systems designed to benefit few, rather than all, members of society, had better proceed with great humility when discussing the moral formation of people in poverty.

Yet if it is true, as I contend, that poverty makes it harder for persons to pursue virtue, to refuse to talk about it is, once again, to treat poor people as nonpersons. It is to say that a poor person’s ability to pursue virtue does not matter, to exhort poor people to “pull themselves up by their bootstraps,” morally speaking, without asking whether they are realistically able to pursue virtue and what, if

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<sup>13</sup> Patricia Cohen, “Scholars Return to ‘Culture of Poverty’ Ideas,” *The New York Times*, October 17, 2010, <http://www.nytimes.com/2010/10/18/us/18poverty.html>.

<sup>14</sup> Ta-Nehisi Coates, “The Black Family in the Age of Mass Incarceration,” *The Atlantic*, October 2015, <http://www.theatlantic.com/magazine/archive/2015/10/the-black-family-in-the-age-of-mass-incarceration/403246/>.

anything, wealthy people can do to help. Salvadoran liberation theologian Jon Sobrino incisively describes this attitude of genteel disregard toward poor people's lived reality when he writes:

It is really an affront to continue to say to the many millions of the poor and the victimized that they are human beings "like everyone else," or to continue to exhort them to "hold out" because someday they will be like everyone else, complete with democracy and television sets. [...] We must realize that there are fundamental differences in the way people live. There are those who take life for granted and those who take anything but life for granted. To be a human being today has much to do, for instance, with whether one has food to eat. [...] Whether one has dignity, self-respect and rights depends to a great degree on an accident of birth; it helps considerably to have been born in the United States or Germany rather than in El Salvador or Pakistan."<sup>15</sup>

Sobrino is as much in contact with the reality of poverty as any theologian working today. When he notes that many poor people do not in fact have the virtue of self-respect, it is not because he blames them for the failure to develop it. Rather, he acknowledges that "fundamental differences in the way people live," including things as basic as access to food, affect persons' pursuit of virtue just as they affect whether persons know and are granted their rights, and whether they are accorded the ability to live in a way befitting their God-given human dignity.

Robert Coles, who spent decades investigating the lives of children in poverty in his *Children of Crisis* series, notes how easy it can be for well-off people to absolve themselves of serious thought about the suffering of poor people by rationalizing that the poor develop unusual virtue thanks to their suffering. The antidote to this is forcing ourselves to confront the realities of the lives of those in poverty and the specific ways in which their dignity is denied.<sup>16</sup>

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<sup>15</sup> Sobrino, "Awakening from the Sleep of Inhumanity," 368.

<sup>16</sup> Coles, *Children of Crisis*, 200.

Sobrino and other theologians of liberation take seriously the idea that poverty affects persons' ability to pursue virtue, which is why I rely on them throughout this chapter. There are more key ideas and movements within liberation theology that support this project. First, liberation theology constantly insists that poor people must be "stewards of their own destiny," able to advocate for themselves in society.<sup>17</sup> If they are denied the chance to pursue virtue, they can not even be stewards of their own physical and social well-being, let alone their moral destiny. Second, since theologians of liberation generally work in close contact with poor people, they are among the first to caution against over-romanticizing poor people or poverty. Even as the poor provide the guiding light to liberation theology, which begins with acknowledgement of and reflection on their experience, liberation theologians frequently caution against divinizing the poor or regarding them as perfect. For example, Sobrino, speaking of the privileged place of the poor in liberation epistemology, notes that "though they are the way to learn what is true, what is good, what is bad, they can also make mistakes."<sup>18</sup> Throughout this chapter I consult first-person accounts by poor people who readily agree with this insight of Sobrino's.<sup>19</sup>

Particular movements within liberation theology have explored in some depth how the deprivations of poverty can shape persons morally, psychologically and spiritually. Summarizing insights of Latin American liberation theology in 2009,

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<sup>17</sup> Gustavo Gutiérrez, "The Preferential Option for the Poor at Aparecida," in *Aparecida: Quo Vadis?*, ed. Robert S. Pelton (Scranton: University of Scranton Press, 2008), 84.

<sup>18</sup> Jon Sobrino, "Death and the Hope for Life," *Church and Society*, no. November-December (1981): 27.

<sup>19</sup> See for example Linda Tirado, *Hand to Mouth: Living in Bootstrap America* (New York: Putnam Adult, 2014), 152.

Gustavo Gutiérrez wrote: "Our perception of poverty is now deeper and more complex, and no longer limited to its economic dimension (as important as this may be.) Instead, we now understand that being poor means being rendered socially insignificant."<sup>20</sup> A preeminent example of a movement focusing on the moral and psychological impacts of such social insignificance is minjung liberation theology from Korea. Minjung refers to all persons who are oppressed or marginalized, such as the poor, colonized peoples, and the "minjung of the minjung," women. A key topic in minjung theology is *han*. Michael Amaladoss defines this nearly untranslatable concept as "the feeling of resentment, depression, repressed anger, helplessness, just indignation, etc., which is combined with the desire for a better future."<sup>21</sup> *Han* as a key category for minjung theology implicitly acknowledges how poverty affects the pursuit of virtues like self-respect and hope.

The Aparecida Document agrees with Sobrino's caution against romanticizing the virtue of poor people and even explicitly acknowledges the possibility that poverty or wealth directly impacts the moral life: "The poor are far from being holy; they are sinners as much as the rich. The fact that they are forced to be poor does not automatically make them holy. [...] In fact they may sin precisely because of their poverty, just as the rich may sin because of their riches."<sup>22</sup> The framers of Aparecida here note the insight I attempt to prove throughout this

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<sup>20</sup> Gustavo Gutiérrez, "The Option for the Poor Arises from Faith in Christ," *Theological Studies* 70 (2009): 322.

<sup>21</sup> Michael Amaladoss, *Life in Freedom: Liberation Theologies from Asia* (Maryknoll, NY: Orbis Books, 1997), 4. David Kwang-Sun Suh, "The Priesthood of 'Han': 'Called to Witness to the Gospel Today,'" *Reformed World* 39, no. 4 (December 1986): 597–607.

<sup>22</sup> General Conference of the Bishops of Latin America and the Caribbean CELAM, "Aparecida Concluding Document" (CELAM, May 13, 2007), 59.

dissertation: the lived experience of wealth or poverty affects the moral life in concrete, observable ways.

The idea that wealth and poverty can impact the pursuit of virtue is not a new idea that just arrived in Christian thought with liberation theology. We have already seen that Thomas Aquinas gives an account of moral luck.<sup>23</sup> Specifically, he also states that both wealth and poverty can pose “occasions of sin” and interfere with the pursuit of the virtuous life:

Those who wish to live virtuously need to avoid abundance of riches and beggary, in as far as these are occasions of sin: since abundance of riches is an occasion for being proud; and beggary is an occasion of thieving and lying, or even of perjury. [...] Yet neither is every kind of beggary an occasion of theft and perjury [...] but only that which is involuntary, in order to avoid which, a man is guilty of theft and perjury.<sup>24</sup>

Thomas is careful to point out that even involuntary poverty does not inevitably lead to sins like theft and perjury, but that some involuntarily poor people are tempted to sin to alleviate their need. To the obvious rejoinder that some wealthy people also engage in the sins of theft and perjury he would no doubt agree, but he believed that wealth per se did not pose a temptation to commit those types of sins. This should make it clear that viewing wealth and poverty as threats to virtue, although in different ways, is not a new idea in the Christian tradition but one with ancient roots.

Shouldn't those concerned about the well-being of the poor focus on helping them meet their physical needs, and leave the idea of virtue alone? It is a laudable goal to focus on getting poor people some basic food and shelter, but it is not

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<sup>23</sup> See Chapter 3, pp. 84-90.

<sup>24</sup> Aquinas, *ST*. Part III 40.3.



enough. It is worse than not enough—it is patronizing—to say that poor people don’t need to be concerned about their virtues, or that any failings of virtue can be explained away by their poverty. Since to have virtue is to flourish, lack of virtue, or lack of opportunity to develop it, harms the individual first and foremost.<sup>25</sup> Thus to say that it does not matter if a poor person develops virtue because her failure to do so could be blamed on poverty is to display the type of callous thoughtlessness lampooned in the letter of James, like saying to one with no food or covering “Go in peace, keep warm and eat well” (James 2:16). Christians and all others who are concerned about human flourishing should be concerned that everyone on earth has the opportunity to develop their full capacity, and that includes virtue, too. A focus on holistic flourishing for those in poverty is in step with current lines of thinking in the secular realm, as well as with longstanding concerns of liberation theology.<sup>26</sup>

As Daniel Patrick Moynihan discovered, there is always danger that any attempt to describe what poverty is like can be used against poor people. While it would be painful to me if my work were used in this way, against my intent, I believe that those who want to demonize the poor will always find a way to do so. Meanwhile, the Christian community stands to benefit from staunchly confronting the impact of poverty on poor persons’ ability to develop virtue.

The question is not simply whether people in poverty can pursue virtue. The lives of virtuous people in or formerly in poverty attest to this fact. But the question

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<sup>25</sup> Ibid. I-II 5.4. William Frankena points out that since virtue not only leads to flourishing but may make the performance of morally right acts more enjoyable, the adage is true that virtue is its own reward (William K. Frankena *Ethics*, 2d ed.. (Englewood Cliffs, NJ, Prentice-Hall, 1973), 94.)

<sup>26</sup> Nussbaum, “Poverty and Human Functioning: Capabilities as Fundamental Entitlements”; Nussbaum, *Creating Capabilities*; Amartya Sen, *Development as Freedom* (New York: Anchor books, 1999); Anirudh Krishna, *One Illness Away: Why People Become Poor and How They Escape Poverty* (Oxford: Oxford University Press, 2011).

is whether poverty presents serious challenges to the pursuit of virtue, and whether this is another one of the many burdens poverty places on persons. I will argue that it does.<sup>27</sup>

I will now continue by examining in detail the impact of poverty on the taxonomy of virtues described in chapter 3. I will draw on social science and first-person accounts describing the experiences of people in poverty, and place them in dialogue with works of liberation theology.

### **How does poverty affect virtue?**

For Thomas, the virtues all supported one another: they did not conflict. Many virtue theorists today agree with James F. Keenan that the vicissitudes of life mean that our virtues will inevitably conflict.<sup>28</sup> This happens to everyone, but it is a particular risk for those in poverty, when scarcity forces difficult choices between two goods in cases where wealthy people are able to pursue both goods without struggle. For example, poverty can force tough choices between caring for self and family, or between caring for self or family and pursuing justice for others. These tough choices cause lasting harm. As I have argued elsewhere, they can cause moral

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<sup>27</sup> Analogously, James Keenan and Enda McDonagh noted in a piece on HIV/AIDS that public health activist Paul Farmer says that poverty means people are more likely to get sick, while economist Jeffrey Sachs emphasizes that illness is a major factor driving people into poverty. (James F. Keenan and Enda McDonagh, "Instability, Structural Violence, and Vulnerability: A Catholic Theological Response to the HIV/AIDS Pandemic" (Progressio, 2009), 6, [http://www.progressio.org.uk/sites/default/files/HIV+instability\\_2009\\_0.pdf](http://www.progressio.org.uk/sites/default/files/HIV+instability_2009_0.pdf).) As my earlier comments suggest, the idea that personal failings of virtue can lead to poverty is well-established, indeed over-established, in mainstream U.S. society. In contrast, the reverse mechanism, how poverty can harm virtue, has not been systematically investigated.

<sup>28</sup> Keenan, "Proposing Cardinal Virtues"; Paul Ricoeur, "Love and Justice," in *Radical Pluralism and Truth: David Tracy and the Hermeneutics of Religion*, ed. Werner G. Jeanrond and Jennifer L. Rike (New York: Crossroad Pub Co, 1991), 187–202; William C Spohn, "The Return of Virtue Ethics," *Theological Studies* 53, no. 1 (March 1992): 60–75; Stanley Hauerwas, *A Community of Character: Toward a Constructive Christian Social Ethic*, 1 edition (University of Notre Dame Press, 1991). Students of Keenan's who take his view on conflicts between virtues include Daniel Daly, Lisa Fullam, the late Lúcas Chan, and Monica Jalandoni.

injury, when a person's sense of her own goodness is harmed because of something she has done.<sup>29</sup>

Recall from Chapter Two that philosopher Lisa Tessman gives us the idea of "burdened virtues."<sup>30</sup> Burdened virtues are formed under systemic oppression when pursuing virtue either demands heroic effort, or comes at significant cost to the moral agent's well-being. For example, bravery in defense of one's rights may be a burdened virtue if the broader society responds to such acts of bravery with increased oppression of the agent and her community. Virtues that must be pursued in conflict with other virtues are particularly likely to become burdened, existing at a cost to the agent. Since poverty increases the likelihood that virtues will conflict, it poses a particular risk of burdened virtue that is harmful to the agent. To be sure, poverty can on occasion encourage the development of certain virtues, as I will show. I will address each virtue in my taxonomy one by one.

## **Prudence**

Prudence is the virtue that assists us in appointing ends in pursuing the good. Poverty has mixed effects on the pursuit of prudence. In many ways, it harms the ability to pursue prudence. As psychologists have found, the stress of poverty imposes neurological changes that can reduce appropriate tolerance for risk and ability to plan for the future. Poverty burdens decision-making capacity, an important part of prudence. On the other hand, some people in poverty testify that it helps them see reality more clearly, both to discern the true good for humanity and

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<sup>29</sup> Kate Ward, "Moral Injury and Virtue Ethics: Understanding the Moral Impact of Poverty" (American Academy of Religion, Atlanta, GA, November 21, 2015).

<sup>30</sup> Tessman, *Burdened Virtues*.

aiding them in appointing ends in the pursuit of the good. I will explore the evidence further.

Ample psychological research on poverty's effects on the brain helps us understand its impact on the virtue of prudence. Sendhil Mullainathan, an economist, and Eldar Shafir, a psychologist, study the impact of scarcity—of money, time and other important goods—on cognitive processing and performance in life. They refer to the ability to complete mental tasks as “bandwidth” and show, in study after study, that poverty exerts a significant “bandwidth tax” on the ability to complete ordinary tasks with skill, reliability and precision. For people living in poverty, merely being asked to think about money concerns lowered their score on a test of fluid intelligence by a factor greater than spending an entire night without sleep.<sup>31</sup> Constant worry over making ends meet poses significant distractions. As the authors poetically put it, “Thoughts such as, Should I risk being late again on my credit card? can be every bit as loud as a passing train.”<sup>32</sup> The effect is present for poor people in widely different cultural contexts: farmers in India performed better

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<sup>31</sup> Mullainathan and Shafir, *Scarcity*, 50–51; Anandi Mani et al., “Poverty Impedes Cognitive Function,” *Science* 341, no. 6149 (August 30, 2013): 976–80, doi:10.1126/science.1238041; Anuj K. Shah, Sendhil Mullainathan, and Eldar Shafir, “Some Consequences of Having Too Little,” *Science* 338, no. 6107 (November 2, 2012): 682–85, doi:10.1126/science.1222426.) According to Google Scholar, as of February 2016, the book *Scarcity* and the two articles in *Science* have been cited nearly 750 times.

<sup>32</sup> Mullainathan and Shafir, *Scarcity*, 64–65. Linda Tirado vividly describes this from her own experience, writing about the cognitive load of being part of the working poor: “Regardless of our mood, we're never fully checked into work because our brains are taken up with at least one and sometimes all of the following: 1) calculating how much we'll make if we stay an extra hour, 2) worrying we'll be sent home early because it's slow and theorizing how much we will therefore lose; 3) placing bets on whether we will be allowed to leave in time to make it to our other job or pick up our kids. Meanwhile, we spend massive amounts of energy holding down the urge to punch something after the last customer called us an idiot.” Tirado, 61.

on tests of intelligence and self-control after the harvest, when they had cash on hand, than before the harvest when they were struggling to make ends meet.<sup>33</sup>

Mullainathan and Shafir write:

Psychologists have spent decades documenting the impact of cognitive load on many aspects of behavior [...] The size of these effects suggests a substantial influence of the bandwidth tax on a full array of behaviors, even those like patience, tolerance, attention and dedication that usually fall under the umbrella of ‘personality’ or ‘talent.’ So much of what we attribute to talent or personality is predicated on cognitive capacity and executive control.<sup>34</sup>

Thus, a taxed bandwidth can emulate attributes that are usually viewed negatively by others, such as poor education, lack of motivation or deficits in skill.<sup>35</sup> This challenges the common misconception that deficits in skills, intelligence or energy are responsible for people’s poverty. The researchers clarify: “We are emphatically not saying that poor people have less bandwidth. Quite the opposite. We are saying that all people, if they were poor, would have less effective bandwidth.”<sup>36</sup>

This research on bandwidth has implications for understanding the impact of poverty on many virtues. One way it is relevant to prudence is that planning for the future is an important part of appointing ends; Thomas called foresight a part of prudence.<sup>37</sup> Limited bandwidth due to the stresses and strains of poverty can make it more difficult to make long-range decisions that require planning, such as saving for the future and avoiding usurious loans. The authors write, “Like all the worthy goals that do not matter when you’re speeding to the hospital, the long-term

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<sup>33</sup> Ibid., 58–59.

<sup>34</sup> Ibid., 65.

<sup>35</sup> Ibid.

<sup>36</sup> Ibid., 66. This is reminiscent of the implicit debate between Farmer and Sachs about whether poverty makes people sick, or illness makes people poor. See Keenan and McDonagh, “Instability.”

<sup>37</sup> Aquinas, *ST. II-II* 49.6.

economics of the payday loan do not matter at that moment.”<sup>38</sup> Making wise choices to pursue future goals is more difficult when present difficulty crowds the mind, as is the case in situations of scarcity.

Psychologists Johannes Haushofer and Ernst Fehr provide further elaboration of the way poverty can interfere with future planning. Due to neurological changes caused by stress, they report, poverty seems to “lower the willingness to take risks and to forgo current income in favor of higher future incomes.”<sup>39</sup> That is, poverty affects the way people evaluate and appoint ends. Poor people tend to pursue short-term gains over longer-term investments of time and resources that could result in greater payoffs, a tendency called time-discounting.<sup>40</sup>

Haushofer and Fehr emphasize that this is not indicative of inherent deficits in people who are poor. Rather, it is evidence that the environment of poverty shapes the brains of those who are born into it in ways that could happen to any one of us. Through controlled experiments, they have found that it is not simply the case that poverty *correlates* with less risk-taking and with preference for closer payoffs, which could indicate that people with these maladaptive preferences tend to become poor. In fact, there is a *causal* relationship between poverty and shorter-term thinking. When poor people received an unexpected windfall, their tolerance for risk and longterm investment increased.<sup>41</sup>

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<sup>38</sup> Mullainathan and Shafir, *Scarcity*, 109.

<sup>39</sup> J. Haushofer and E. Fehr, “On the Psychology of Poverty,” *Science* 344, no. 6186 (May 23, 2014): 862, doi:10.1126/science.1232491.

<sup>40</sup> *Ibid.*, 863.

<sup>41</sup> Haushofer and Fehr, “On the Psychology of Poverty.”

Significant prior research has found causal effects, not just correlations, between poverty and stress and between poverty and negative affect, or unpleasant feelings such as sadness and anger.<sup>42</sup> Haushofer and Fehr show that stress and negative affect can impose changes in risk tolerance and time-discounting. This suggests that it is not the case that poor people are less tolerant of risk simply because they know they cannot afford a loss. Rather, poverty changes the neurochemistry of the brain in ways that affect stress and happiness levels, which in their turn affect risk tolerance and planning for the future. Furthermore, since long-term planning can be necessary to rise out of poverty, this sets up a negative feedback loop which can keep people in poverty stuck there.<sup>43</sup>

To sum up, poverty has been found to cause, not just correlate with, changes in the way people evaluate and pursue ends. These changes appear to be neurologically based. This is a significant, scientifically validated contribution to the impact of poverty on prudence, the virtue that helps us appoint ends. In particular, this neurochemical burden of poverty seems to impede the aspects of prudence that Thomas calls foresight and caution, envisioning the future and directing acts to it.<sup>44</sup> It is something no one who cares about the ability of everyone to pursue virtue, to appoint ends in accordance with reason, can afford to ignore.

Some may hesitate over my use of psychological studies. I am not suggesting that cognitive function is identical to prudence. Those with more cognitive capacity

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<sup>42</sup> Ibid., 864.

<sup>43</sup> Ibid., 866.

<sup>44</sup> Aquinas, *ST.* 49.6, 49.8.

are not more virtuous.<sup>45</sup> That said, significant psychological research suggests that the constant demands poverty places on mental resources overburden minds, leading poor people to make bad decisions. Stress alone does not explain this: the constant mental juggling required by poverty simply occupies too much room in the brain to afford poor people the same good judgment as people who do not have to worry about daily expenses.<sup>46</sup> This effect is observed both among subsistence farmers in India—who are poor by any definition of the term—and poor people in the U.S., who are relatively well off compared to the rest of the world but who nonetheless are required to perform dozens of daily financial mental tradeoffs that a slightly higher income could help eliminate.<sup>47</sup> So the issue is not that poverty reduces processing below a certain benchmark—implying that a particular, high level of cognitive function is necessary for virtue—but that poverty diminishes a person’s cognitive functioning below what it would otherwise be. In particular, it diminishes the cognitive functioning that helps us make choices, an important part of prudence.

Linda Tirado, a writer, received government assistance while working service-sector jobs and raising her family.<sup>48</sup> In a memoir reflecting on her experience of working poverty in the U.S., she responds to this type of research on

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<sup>45</sup> Miguel Romero movingly argues a Thomistic case for the virtue of those with profound mental disabilities, a topic he explores more thoroughly in an upcoming book. Miguel Romero, “Profound Cognitive Impairment, Moral Virtue, and Our Life In Christ: Can My Brother Lead a Happy and Holy Life?,” *Church Life* 3, no. 4 (n.d.): 80–94.

<sup>46</sup> Mani et al., “Poverty Impedes Cognitive Function.”

<sup>47</sup> Increased income is not the only way to address the bandwidth tax among the poor. For example, Mullainathan and Shafir also propose that reliable public provision of child care could help poor parents recapture bandwidth by eliminating a persistent source of worry. Mullainathan and Shafir, *Scarcity*, 177.

<sup>48</sup> I mention this to give U.S. readers an idea of Tirado’s family experience with poverty. In the U.S., the income level at which a family qualified for government benefits is usually understood to be well below what is needed, in a particular area, to maintain a dignified life without struggle.



poverty's debilitating impact on the brain: "Poor people didn't need to wait for the science to know this [...] We feel it."<sup>49</sup> She eloquently explains the consequences of diminished long-range planning ability in poor people's lives:

Poverty is bleak and cuts off your long-term brain. It's why you see people with four different babydaddies instead of one. You grab a bit of connection wherever you can to survive. You have no idea how strong the pull to feel worthwhile is. It's more basic than food. You go to these people who make you feel lovely for an hour that one time, and that's all you get. [...] We don't plan long term because if we do we'll just get our hearts broken. It's best not to hope. You just take what you can get as you spot it.<sup>50</sup>

Tirado comments on both the neurochemical impact of poverty (it "cuts off your long-term brain") and on the conscious reasoning poor people engage in about their future prospects. As she argues, focusing on the short term is in some ways a rational response to the limited options many poor people have. This suggests that poor people are able to pursue prudence in a way, but that it is a burdened prudence, one that allows persons to appoint only a limited menu of ends toward the good. Tirado's ratification, based on her own experience, of the insights of psychological research with regard to poverty's impact on long-range planning confirm my decision to use psychological sources to help understand virtue.

Now, to the positive effects poverty might have on the pursuit of prudence. Parts of prudence as defined by Aquinas include understanding, or good intuition about first principles, and also shrewdness, the ability to see patterns quickly.<sup>51</sup> Economic research suggests that poverty encourages people to develop these aspects of prudence quite well. Contrary to the stereotype of poor people not

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<sup>49</sup> Tirado, *Hand to Mouth*, 86–87.

<sup>50</sup> Tirado, *Hand to Mouth*. xvii.

<sup>51</sup> Aquinas, *ST*. 49.2, 49.4.

knowing how to manage their money, economists find that poverty in fact makes people more conscious of price increases.<sup>52</sup> (This ought to sound self-evident. The fact that it might not reveals how persistent stereotypes about the poor have become in the U.S.) For example, when an increased tax on cigarettes was reflected in the sticker price, both poor and better off people smoked less—however, poor people also smoked less when the sales tax, which is not reflected in the sticker price, rose. Only the poor smokers were sensitive to the added cost of a sales tax increase.<sup>53</sup> “The poor, in short, are expert in the value of a dollar,” conclude the researchers.<sup>54</sup>

Again, contrary to popular belief that wealthy people got that way through their superior understanding of finances (a belief especially perpetuated by the personal finance industry), Mullainathan and Shafir found that poor people display innate understanding of opportunity cost. They asked people to imagine that they had bought a sports game ticket for \$20 that was now worth \$75. What did the study participants now feel the ticket was worth? Poor people were more likely than wealthy ones to say they felt the worth of the ticket was \$75, reflecting an innate understanding of the economic concept of “opportunity cost”—if they kept the ticket rather than selling it, it would indeed be a loss of \$75. Ironically, 78 percent of a group of economists given the same answer answered this question wrong, even though they teach opportunity cost in their classrooms. This is powerful evidence

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<sup>52</sup> Mullainathan and Shafir, *Scarcity*, 94.

<sup>53</sup> *Ibid.*

<sup>54</sup> *Ibid.*

that poor people often think more “rationally” about financial matters than wealthy ones, although this intense focus can come at a cost in other areas of life.<sup>55</sup>

In addition to poverty’s contribution to economic intuition, another way it may help understanding is less quantifiable. Many people who write about their own experiences of poverty feel that poverty somehow gives them insight into the reality of the way things are, insight that wealth causes the wealthy to miss. Poverty encourages poor people to study the ways of the rich in the hope of bettering their lot, even if their attention is not always admiring. Jesmyn Ward, who grew up poor and Black on the U.S. Gulf Coast, attended a private school where the students were mostly white and wealthy and writes of “studying the entitlement they wore like another piece of clothing.”<sup>56</sup> Similarly, writer and artist Leah Lakshmi Piepzna-Samarasinha writes about how her mother, anxious to gain her daughter the economic and class security that had eluded herself, taught her to watch and learn the ways of wealthier people: “Not knowing upper-class people, not liking them, but studying them. [...] There is one accent for home and one for being out in the world [...] But we hate the rich kids; they don’t know anything real, anything about life.”<sup>57</sup> And Linda Tirado addresses her well-off readers: “You guys don’t really ever talk to us and have no idea what our daily lives are like. But we watch and notice what you do when you are politely ignoring us.”<sup>58</sup> This aspect of prudence which can be encouraged by poverty might be what Thomas calls circumspection, or assessing

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<sup>55</sup> Ibid., 102–103. “One would also be tempted to conclude that economists would be better at economics if they were paid less,” quip the authors.

<sup>56</sup> Jesmyn Ward, *Men We Reaped: A Memoir*. (Bloomsbury Publishing, 2013), 5.

<sup>57</sup> Leah Lakshmi Piepzna-Samarasinha, “Scholarship Baby,” in *Without a Net: The Female Experience of Growing Up Working Class*, ed. Michelle Tea (Emeryville, CA: Seal Press, 2003), 202.

<sup>58</sup> Tirado, *Hand to Mouth*, 185.

circumstances when contemplating an action.<sup>59</sup> Wealthy people do not need to be aware of the way poor people live, but poor people must assess the perspective of wealthy people if they are to survive.

Liberation theologians affirm the unique and valuable standpoint of those in poverty when it comes to assessing economic reality. Sobrino writes, “Realities—or at least concepts or words like “peace,” “justice,” “democracy,” “elections”—mean different things if you look at them from the view of the poor instead of from the point of view of the oppressors.”<sup>60</sup> Bonino writes: “The poor are not purer or less corruptible or more generous [than others]. But they stand at a different place, and therefore they have a different perspective. They experience things which we do not experience, and therefore they can see things that we cannot see.”<sup>61</sup> Again, this reflects a gift for assessing circumstances that poverty can encourage in the poor.

As we have seen, poverty can both burden and encourage prudence in different ways. It hampers foresight through taxing bandwidth and through the neurochemical changes fostered by the stress of poverty, which discourage healthy risk-taking and promote short-term thinking. However, poverty can encourage certain aspects of prudence by helping people be attuned to economic reality—understanding and shrewdness—and to the circumstances around them—or circumspection. Certainly, poor people can and do pursue prudence. But there are serious reasons to think poverty makes this more difficult than it needs to be.

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<sup>59</sup> Aquinas, *ST*. II-II 49.7.

<sup>60</sup> Jon Sobrino, “Poverty Means Death to the Poor” *Cross Currents*, no. Fall (1986): 268–9.

<sup>61</sup> José Míguez Bonino, “Poverty as Curse, Blessing and Challenge,” *The Iliff Review* 34, no. Fall (1977): 9.

## Justice

Justice is the virtue that inclines us to give to others what is their due. Social science research suggests that in many ways, poor people are more inclined to justice than wealthy people. Liberation theology tends to agree. However, cautions remain. Poverty can burden the virtue of justice, placing it in tension with other virtues and harming the person who pursues it. Unequal social structures can also impede poor people from engaging in civic life, an important venue for practicing the virtue of justice.

In Christian virtue thought, one way to practice the virtue of justice is to give to those in need, reflecting the belief that a share in the world's resources is every person's due. Consistent with the Gospel story of the "widow's mite" (Mk 12:41-44), many studies conducted in the U.S. show that poor people give more in charity, as an overall percentage of their income, than wealthy people do. A group of empirical psychological studies found that

relative to upper class people, lower class people exhibited more generosity, more support for charity, more trust behavior toward a stranger, and more helping behavior toward a person in distress. Despite their reduced resources and subordinate rank, lower class individuals are more willing than their upper class counterparts to increase another's welfare, even when doing so is costly to the self.<sup>62</sup>

The researchers found that lower class individuals expressed "more concern for the welfare of others" than wealthier people, a motivating factor for their more generous behavior.<sup>63</sup> Researchers suggest various reasons why this is. One is that wealthy people tend to self-insulate from extreme need: perhaps poorer people give

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<sup>62</sup> Piff et al., "Having Less, Giving More," 780.

<sup>63</sup> Ibid.

more because their day-to-day lives expose them to more people in need of help.<sup>64</sup>

This is good evidence that the virtue of justice can be pursued and is present among poor people despite limited resources.

That said, poverty can burden justice in various ways. It can encourage people to hold false ideas of justice. The treatment of poor people by society as a whole, or the treatment of poorer groups of people by wealthier groups of people, can affect perceptions of justice among the poor. Argentinian theologian Humberto Miguel Yàñez describes the way that the marginalization of poverty leads to the creation of unique, insular cultural expressions among the poor, which can manifest in a false type of solidarity. When a culture of poverty forms on the basis of exclusion, it is one “often rooted in rebellion and resentment. [...] In the midst of perverse behavior there are reactions of solidarity, albeit a closed solidarity, often like that of the mafia.”<sup>65</sup> Speaking about the Argentinian context, although with insight citizens of many nations would recognize, Yàñez sums up: “Poverty changes our national identity by fragmenting it.”<sup>66</sup> He believes that when people identify more with the negative aspects of their life in poverty than with other, more positive aspects of identity, their sense of what is due to others becomes twisted and violent.

When poor communities must rely on outside aid to survive, their vision of what justice is due to them can become distorted as well. Tanzanian theologian Aquiline Tarimo exposes the way economic globalization, shaped to benefit wealthy

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<sup>64</sup> Stern, “Why the Rich Don’t Give to Charity.”

<sup>65</sup> Humberto Miguel Yàñez, “Opting for the Poor in the Face of Growing Poverty,” in *Applied Ethics in a World Church: The Padua Conference*, ed. Linda Hogan (Maryknoll, NY: Orbis Books, 2008), 15.

<sup>66</sup> Yàñez, “Opting for the Poor.” 15

Western nations, has locked African nations into depending on aid, rather than being able to trade their resources at fair prices. He writes:

Dependence [on aid] limits choices available to the poor, and the alternatives set by external forces of domination become the only available option. Excessive control from outside leads to the breakdown of the domestic ability and willingness to do anything that could bring about radical change.<sup>67</sup>

In the U.S. context, poor people might create insular groups that exclude others who are also poor. For example, sociologist Jennifer Sherman found that in a poor, rural U.S. town, relying on welfare to survive was widely viewed as shameful and immoral, even though a large proportion of the town did so and no one in the town was very well off. She proposes that promoting a view of welfare as immoral benefitted those who did not need it at the expense of those members of the town who did.<sup>68</sup> Even those members of the town who did receive welfare regarded it as shameful that they did so. As Yañez observed in Argentina, poverty fragmented the sense of community the town might have had, turning citizens against one another.

Probably every person will at some point encounter conflicts between the virtues of justice and fidelity. That is, everyone will have to choose, in some particular situation, between nurturing relationships with close others and helping more distant others receive their due. However, these conflicts are likely to be especially common and burdensome in the lives of the poor. For example, someone from a family of modest means who has achieved a certain degree of financial success may feel torn between assisting older relatives who need her help, and

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<sup>67</sup> Aquiline Tarimo, "Globalization and African Economic Reforms," in *Applied Ethics in a World Church: The Padua Conference*, ed. Linda Hogan (Maryknoll, NY: Orbis Books, 2008), 36.

<sup>68</sup> Jennifer Sherman, *Those Who Work, Those Who Don't: Poverty, Morality, and Family in Rural America* (Minneapolis: University of Minnesota Press, 2009).

investing resources in her children's future.<sup>69</sup> Such a conflict clearly places moral burdens on every party in the scenario.<sup>70</sup> Those with the ability to give are burdened by choosing between loved ones who need their assistance, while older family members who need help may be burdened with the knowledge that their need draws resources away from their own grandchildren. For their part, younger family members may feel torn between pursuing careers that foster justice in the world or supporting their family by pursuing financial stability.<sup>71</sup> With more resources to go around, the burdens on all the agents involved would lose their power.

Poverty also burdens justice by taking away the wherewithal to practice it. Aquinas has an interesting take on the poor practicing the virtue of justice. For him, justice is the virtue through which we give to others our due, and one of those others is God. So Aquinas puts the practice of religious duties under justice, and insists that poor people are bound to pay tithes.<sup>72</sup> While this might seem like "tying up heavy burdens" for poor people, Thomas notes that "we pay God honor and reverence, not for His sake [...] but for our own sake, because by the very fact that

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<sup>69</sup> Johnson, *American Dream*, 97. Johnson describes this tension as being particularly difficult for middle- and upper-class Black families in the U.S., due to both cultural expectations of care and less average wealth.

<sup>70</sup> N. S. Chiteji and Darrick Hamilton, "Family Connections and the Black-White Wealth Gap among Middle-Class Families," *The Review of Black Political Economy* 30, no. 1 (June 2002): 9–28, doi:10.1007/BF02808169.

<sup>71</sup> The Chronicle of Higher Education interviewed several college students or graduates from low-income families who articulated this tension. Rhiana Gunn-Wright, a Yale graduate and Rhodes scholar, expressed it this way: "You have these gifts, and you know that if you don't use them, people in leadership positions won't look like you, and they might not care about the people that you care about [...]. At the same time, you have real responsibilities to everyone else [in your own family]." Scott Carlson, "Poor Kids, Limited Horizons," *The Chronicle of Higher Education*, January 17, 2016, <http://chronicle.com/article/Poor-Kids-Limited-Horizons/234950/?key=9aQrcr1jVCDk-wUQmLeqjMpffH8pnCUIm-zGpxhVihfMTl5SHdEVlJLbmtQWi1mMjlqN2FUNWNISURqbE9VQjE1Wk5kak4zQlFv>.

<sup>72</sup> Aquinas, *ST. II-II* 87.4. II-II 87.1 Respondeo.



we revere and honor God, our mind is subjected to Him.”<sup>73</sup> He insists on the importance of external acts of religion to help the believer conform her mind to God.<sup>74</sup> Thus, from a Thomistic perspective the difficulty a poor person might have in paying tithes emerges as yet another way poor people are excluded from an activity that might be beneficial to them. If a poor person cannot afford to pay tithes, Thomas might say, she is denied an opportunity to form her virtue of justice through the practice of acts that orient her in the right way to God. Certainly tithing is not the only possible way a person can pursue justice. Yet this is a notable example of Thomas acknowledging moral luck, specifically, that poverty can hinder one particular act of justice. Christians should not be content to see poor people as beneficiaries of alms, but should think about how they can be helped to engage in acts of justice as contributors to the common good.

Another way poverty can take away the wherewithal to practice the virtue of justice is by inhibiting involvement in civic life. In the U.S., poverty is often a deterrent to participating in civic life through actions such as voting and volunteering in electoral politics. Political scientists Kay Schlozman, Sidney Verba and Henry Brady note that minor obstacles, such as producing identification for voter registration, or finding the time and transport to register, volunteer or even to vote, are more difficult for poor people whose time and resources are in short supply.<sup>75</sup> Even grassroots activism can demand too much of straitened resources: “Lacking a stake in the system, a sense that they can make a difference, and the skills

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<sup>73</sup> Ibid. II-II 87.7.

<sup>74</sup> Ibid.

<sup>75</sup> Schlozman, Verba, and Brady, *The Unheavenly Chorus*, 567.

and resources that facilitate political participation, the worst off in disadvantaged groups usually do not join social movements.”<sup>76</sup> As Schlozman, Verba and Brady point out, it is detrimental to democracy when the voices of people in poverty are underrepresented in political life. From a virtue perspective, people who encounter barriers to civic participation that are too high for them to surmount because of their poverty are denied an important opportunity to practice the virtue of justice. As Yàñez succinctly notes, in societies marked by extreme inequality, “the poor are not really citizens.”<sup>77</sup>

Linda Tirado affirms this account of the way poverty inhibits the pursuit of acts of justice. Observing deterrents to participation in civic life from her own experience, she comments: “Poor people are busy keeping a roof over their own heads[...] and that’s about all that many of us have got time to be concerned about. Environmental concerns, campaign financing, civic engagement writ large—these are luxury worries for people with time and influence.” Furthermore, she notes, identification requirements for voting and reduced polling place hours in poor neighborhoods serve their intended function to depress the vote of the poor.<sup>78</sup>

On the other hand, Tirado affirms from her own experience what studies of charitable giving suggest about the generosity of poor people:

Poor people are, as a rule, a bit more generous. We understand what it might be like to have to beg even if we have never done it ourselves [...] If good citizenship consists of a well-ordered life, then we poor people make terrible citizens. But if it means being willing to help out your fellow human beings,

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<sup>76</sup> Ibid., 451.

<sup>77</sup> Yàñez, “Opting for the Poor,” 17.

<sup>78</sup> Tirado, *Hand to Mouth*, 154.

I'd say we're right out in front waving a flag and waiting for everyone else to get on the bandwagon.<sup>79</sup>

Poor people demonstrate the virtue of justice when they share their resources with those in need. As Tirado points out, this in itself is “good citizenship.”

As Tirado shows, poor people can and do pursue justice to a praiseworthy extent, despite limited resources. However, poverty can burden the virtue of justice in various ways: distorting the sense of what is due to others; heightening conflicts between justice and other virtues, thus burdening the virtue of the agent; and removing the wherewithal to perform acts like voting and tithing which can help agents develop the virtue of justice.

### **Humility**

Humility is the virtue of clearly seeing one's own actual goodness, worth, and limitations and is not to be confused with self-abasement. Since poor people are treated as if they have less or no value than others in nearly every societal and cultural setting, poverty poses a major barrier to the pursuit of true humility. This naturally interferes with the development of the virtue of humility as societies convey the clear message that poor people lack worth and human dignity. To make a strong point about how society treats poor and marginalized people as worthless, liberation theology sometimes calls them “non-persons.” Of course, this does not mean that they are truly without human dignity but that they are treated by society as such. It also highlights the reality that poor people may internalize that belief. Gustavo Gutiérrez says that Christian certitude in “a dehumanizing society” can be challenged by “the *non-person*, that is to say, [the one] who is not recognized as such

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<sup>79</sup> Ibid., 166.

by the existing social order: the poor, the exploited, one who is systematically deprived of being a person, one who scarcely knows that he or she is a person.”<sup>80</sup> To have internalized one’s own dehumanization to the extent that one “scarcely knows that he or she is a person” is certainly to have failed to develop true humility, in the sense of understanding one’s own worth as well as one’s limits. Certainly we must indict the society that so grossly fails to create an atmosphere conducive to virtue for its members.

Perhaps one of the most consistent features of poverty described by theologians and secular writers alike is the internalization of poverty stigma that encourages the poor person to think that she is a non-person. Examples multiply from testimonies within the U.S. and around the world. Michael Amaladoss has written of the psychological damage done to Dalit people in India, who are economically poor and also excluded from social life because of caste discrimination, and who “interiorize” their despised status.<sup>81</sup> Mercy Amba Oduyoye talks about the “multiple burdens” of poverty, colonialism, and economic neo-colonialism carried by people in Africa, and how they come to shape the self-image of persons: “These situations are the most alienating because people come to accept what is said of them. They become strangers to their own potential and cannot imagine any other way of organizing society or their personal lives.”<sup>82</sup> From Latin

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<sup>80</sup> Gutiérrez, “Faith As Freedom: Solidarity with the Alienated and Confidence in the Future,” 43.

<sup>81</sup> Amaladoss, *Life in Freedom*, 23.

<sup>82</sup> Mercy Amba Oduyoye, “Creation, Exodus and Redemption--an African Woman’s Perspective on the Biblical Narrative,” *Journal of African Christian Thought* 6, no. 1 (June 2003): 5.

America, Jon Sobrino affirms that “poor people don't even have the chance of saying who they are, what they are, and what they are suffering.”<sup>83</sup>

Writing about her peers attempting to resist the twin stigmas of poverty and racism, Jesmyn Ward remembers:

We tried to outpace the thing that chased us, that said: *You are nothing*. We tried to ignore it, but sometimes we caught ourselves repeating what history said, mumbling along, brainwashed: *I am nothing*. We drank too much, smoked too much, were abusive to ourselves, to each other. [...] There is a great darkness bearing down on our lives, and no one acknowledges it.<sup>84</sup>

Ward painfully and eloquently accounts for the damage poverty does to humility. To accept oneself as worth nothing, even only reluctantly or only for a moment, is not true humility.

Societal assaults on humility that teach poor people to see themselves as worthless take place in a thousand large and small ways. In the U.S. context, therapist Jessie O'Neill points out that the tradition of Christmas presents going only to “good” children can carry “tragic” moral consequences: “Rich kids are by definition ‘good,’ while poor kids bear the toxic shame of being labeled ‘bad.’”<sup>85</sup>

Linda Tirado writes about how low wages translate into low status in the workplace: “To be poor is to be treated like a criminal, under constant suspicion of drug use and theft.”<sup>86</sup> In low-wage retail jobs, managers search workers’ lockers and personal possessions, treating every worker as a potential thief.

Historian Stephen Pimpare traces how in the U.S. context, aid to the poor has often been accompanied by an expectation of a demeaning performance of gratitude

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<sup>83</sup> Sobrino, “Poverty Means Death to the Poor,” 274.

<sup>84</sup> Ward, *Men We Reaped*, 249.

<sup>85</sup> O'Neill, *The Golden Ghetto*, 157.

<sup>86</sup> Tirado, *Hand to Mouth*. X-xi.

from aid recipients, coupled with aspersions on the character of those who accept aid at all. In particular, Pimpare marshals studies that show U.S. recipients of government assistance also subscribe to negative stereotypes about welfare recipients that are common in U.S. society, so strong and pervasive are those negative stigmas.<sup>87</sup> Cultural practices that stereotype persons as “lazy” or “entitled” for receiving aid that may be necessary for their own and their family’s survival burden the virtue of humility by placing it in conflict with self-care and fidelity.

Humility depends to a degree on the person’s ability to meet her own self-imposed standards of human worth, in addition to the standards of society. For example, the U.S. highly values autonomy and defines humanity in relation to it. No matter how much we might wish to challenge this definition of humanity, we have to understand that U.S. people who are unable to achieve a high level of autonomy may come to regard themselves as less than human, with potential damage to their virtue of humility. Take the case of Royce, a laid-off Detroit autoworker interviewed by sociologist Victor Tan Chen. Despite providing loving care to his five-year-old son, Royce struggled with problems in his marriage and felt that he was disappointing everyone he loved. “No one can depend on me,” he told Chen, “I’m not able to make promises to my kids.”<sup>88</sup> We might wish that Royce could understand his own human worth as less closely tied to the money he makes, and to see the good he provides to his family as a caregiver for his son. But we need to encounter and respect the fact that his view of human worth, one heavily influenced by U.S.

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<sup>87</sup> Pimpare, *A People’s History of Poverty in America*, especially chapter 6, “Respect: The Price of Relief.”

<sup>88</sup> Victor Tan Chen, *Cut Loose: Jobless and Hopeless in an Unfair Economy* (Oakland, California: University of California Press, 2015), 148.

meritocratic culture, reflects the idea that a man's worth is as a financial provider. Royce's pursuit of the virtue of humility, understood as reflecting one's own true worth, is harmed when those expectations meet his poverty.

For Thomas, humility helps us moderate hope. Humility "restrains presumptuous hope," encouraging us to restrain our hopes to be in line with our God-given limitations. Magnanimity, humility's twin virtue, encourages us to hope for everything we are capable of.<sup>89</sup> Fullam and other contemporary virtue ethicists tend to combine the two opposed energies, to hope—but not too much, when they define humility, as I explain in chapter 3.

The way poverty tends to beat down and destroy hope in persons is a serious threat to the formation of humility. Rick Bragg, a Pulitzer Prize-winning author who grew up, as he says, "poor white trash," in Alabama, wrote:

The only thing poverty does is grind down your nerve endings to a point that you can work harder and stoop lower than most people are willing to. It chips away a person's dreams to the point that the hopelessness shows through, and the dreamer accepts that hard work and borrowed houses are all this life will ever be. While my mother will stare you dead in the eye and say she never thought of herself as poor, do not believe for one second that she will not see the rest of the world, the better world, spinning around her, out of reach.<sup>90</sup>

Tirado writes that many people in poverty give up on the hope of beating the odds and leaving it: "You can hope for your one real shot, but you sure as hell don't plan for it. It hurts too much to plan and plan again and keep waiting for the magic day."<sup>91</sup>

Poverty's impact on humility is so powerful that it can even be read in the body. Epidemiologists Wilkinson and Pickett explain how "inequality gets under the

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<sup>89</sup> Aquinas, *ST*. II-II 161.2.

<sup>90</sup> Rick Bragg, *All over but the Shoutin'*, 1st ed.. (New York: Pantheon Books, 1997), 24–25.

<sup>91</sup> Tirado, *Hand to Mouth*, 77–78.

skin” through its effects on self-image. Psychologists who research stress looked at a variety of situations which threaten self-image and raise cortisol, a stress hormone. The most stressful situation “combined a social evaluative threat”—the threat of judgment by others regarding one’s social status—“with a task in which participants could not avoid failure.”<sup>92</sup> We can readily see how being poor in a society marked by inequality can present the constant threat of social judgment with no possibility of success. Wilkinson and Pickett say that the constant stress of this tension harms the body and disaffiliates a person from her society through shame and the constant fear of judgment. The assaults of poverty on humility have serious physical consequences.

Few things are clearer than the impact of poverty on the pursuit of humility, understood as a clear view of one’s own goodness, worth and limitations. Poor people are treated as non-persons and may come to internalize that belief. Cultural practices in the workplace and family confirm the view that the person—the one worthy of dignity—is the one who has money. The assaults of poverty on humility place stress on the body and can destroy hope.

### **Solidarity**

In Chapter Three, I argued that solidarity for the rich is to work with the poor for their justice, and that for the poor, solidarity is to work with other poor people for their mutual justice. As Gutiérrez says, “The option for the poor is not something that should be made only by those who are not poor. The poor themselves are called

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<sup>92</sup> Pickett and Wilkinson, *The Spirit Level*, 38–39.



to make an option that gives priority to the "insignificant" and oppressed."<sup>93</sup> There is ample evidence that poor people can and do pursue solidarity. Jon Sobrino finds that "the poor of this world" are capable of demonstrating "active hope" in God's justice which is "marked by notable generosity and boundless, even heroic altruism."<sup>94</sup> Yet, poverty can make it difficult to pursue and display solidarity. This is not because poor people do not feel solidarity with one another but because lacking resources such as money, time and political power can make it a struggle to carry out the acts of solidarity that contribute to developing virtue. Poverty can also burden solidarity by placing it in conflict with other virtues.

Linda Tirado unveils concrete expressions of solidarity among the working poor: "There's definitely mutual covering of asses going on in the lower classes. (Hey, why should the upper classes do all the ass covering?)"<sup>95</sup> Examples that Tirado mentions are covering shifts, helping employees find child care and loaning the money for it, all to make sure that workers got their needed hours and the workplace ran smoothly. Here solidarity is expressed through gifts of time and effort expended on behalf of one another.

Aparecida notes that when poor people are able to find work, they are able to practice solidarity by sharing material goods: "The generous remittances sent from the United States, Canada, European countries and elsewhere by Latin American immigrants witness to their capacity for sacrifice and love in solidarity toward their

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<sup>93</sup> Gutiérrez, "The Option for the Poor Arises from Faith in Christ," 325.

<sup>94</sup> Sobrino, "Awakening from the Sleep of Inhumanity," 367.

<sup>95</sup> Tirado, *Hand to Mouth*, 24–25.

own families and homelands. It is usually aid from the poor to the poor.”<sup>96</sup> Unsaid but quite clear is the way that the work which enables the practice of solidarity also takes people far away from their families and local communities, inhibiting daily acts of fidelity even as fidelity is expressed in the remitting of money. Solidarity is thus a burdened virtue for these working migrants.

Barbara Ehrenreich is a journalist with a Ph.D. who quite famously worked a series of low-wage jobs for months at a time to research her book *Nickel and Dimed: On (Not) Getting By In America*. In addition to reporting on the impossibility of surviving on minimum-wage work, even as a single, healthy adult, she reframed this type of impoverishing work in an unforgettable way:

When someone works for less pay than she can live on—when, for example, she goes hungry so that you can eat more cheaply and conveniently—then she has made a great sacrifice for you, she has made you a gift of some part of her abilities, her health, and her life. The “working poor,” as they are approvingly termed, are in fact the major philanthropists of our society. They neglect their own children so that the children of others will be cared for; they live in substandard housing so that other homes will be shiny and perfect; they endure privation so that inflation will be low and stock prices high. To be a member of the working poor is to be an anonymous donor, a nameless benefactor, to everyone else.<sup>97</sup>

Those who view the human person as *homo economicus*, making rational decisions to maximize benefit, would insist that Ehrenreich overstates her case, that people work jobs where they sacrifice their own well-being for that of others out of economic necessity and not, as she suggests, out of beneficence. But Ehrenreich is right to say that benevolence is involved in the work low-wage workers do. Welfare reform in the U.S. sent a clear message to poor people that they are only considered

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<sup>96</sup> CELAM, “Aparecida,” 416.

<sup>97</sup> Barbara Ehrenreich, *Nickel and Dimed: On (Not) Getting By In America* (New York: Metropolitan Books, 2001), 221.

worthy in society insofar as they are engaged in the formal workforce.<sup>98</sup> Rather than resist this view by dropping out, low-wage workers choose to accept this view of their own worth by contributing to the formal economy as they are able, even though to do such work keeps them barely afloat and comes at a significant cost to their physical and mental health. This is a forceful declaration of moral agency and, as Ehrenreich says, it is an expression of solidarity. However, solidarity is clearly a burdened virtue for those in this situation, as they pursue solidarity with society through work that harms their own well-being.

Solidarity may be more prevalent among people in poverty because they are more able to feel its necessity and impact in their daily lives. Sociologist Sudhir Venkatesh conducted a study of economic behavior in a low-income neighborhood in Chicago. His research reveals a strong practice of solidarity among many participants in the community, whether they were small business owners, among the most well-off people in the community, or “street hustlers,” the poorest, frequently homeless group of off-the-books workers he profiled in his study.

In the impoverished inner-city area Venkatesh studied, small business entrepreneurs pursued many types of business activity, rather than focusing on one, in order to stay rooted in the community. Their relationships within the community predicted their success better than wholesale investment in one particular business practice. Venkatesh writes that these entrepreneurs’ business decisions

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<sup>98</sup> Pamela K. Brubaker, “Making Women and Children Matter: A Feminist Theological Ethic Confronts Welfare Policy,” in *Welfare Policy: Feminist Critiques*, ed. Elizabeth M. Bounds, Pamela Brubaker, and Mary E. Hobgood, Pilgrim Library of Ethics (Cleveland, Ohio: Pilgrim Press, 1999), 25–46; Traci C. West, “Agenda for the Churches: Uprooting a National Policy of Morally Stigmatizing Poor Single Black Moms,” in *Welfare Policy: Feminist Critiques*, ed. Elizabeth M. Bounds, Pamela Brubaker, and Mary E. Hobgood, Pilgrim Library of Ethics (Cleveland, Ohio: Pilgrim Press, 1999), 133–53.

are mediated by the ability to ensure that their current relationships are not jeopardized. Their entrepreneurial spirit reverses the conventional “bootstrap” thesis that is so often applied to inner-city black Americans: namely, that the urban poor should learn to pull themselves up without others’ help [... Business owners] see their own chances of success as predicated on their capacity to bring others along with them.<sup>99</sup>

Even businesspeople whose income could theoretically have allowed them to leave the impoverished neighborhood and pursue success elsewhere seemed to prefer to remain in the community where their success could benefit their customers, whose interests and habits they knew. They did not trust banks to extend them credit or wealthy white clients to pay for their services, but they trusted the poorer, but familiar community to keep their businesses afloat.<sup>100</sup>

Not all these people could be considered poor by my definition of lacking or having to struggle for the necessities of life. But as Venkatesh shows, all of them were in close community with people who do fit that definition. Out of necessity, or what they viewed as necessity, they displayed solidarity by remaining in the community they came out of, which gave them common cause with people in poverty instead of surrounding themselves with rich people.

The “street hustlers” Venkatesh also profiled certainly do fit my definition of poverty. Often homeless, hustlers did work like foraging for scrap metal, prostitution, or earning \$5 per night from landlords to keep transients out of vacant properties. Their community relationships demonstrate clear practice of the virtue of solidarity. Venkatesh writes:

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<sup>99</sup> Sudhir Alladi Venkatesh, *Off the Books: The Underground Economy of the Urban Poor* (Cambridge, Mass: Harvard University Press, 2006), 104.

<sup>100</sup> Ibid., 145–146.

Given these hustlers' desperation and outright poverty, it is easy to imagine them constantly fighting with each other, vying for resources and moneymaking schemes. [...] And yet, trust and cooperation generally trump strife. Even when there are visible, and at times violent, disputes, hustlers draw on shared codes of conduct that help resolve conflicts before they get out of hand. [One hustler said] "Everyone is struggling, we don't go for the kill with one another. We try to be compassionate."<sup>101</sup>

Venkatesh quotes another hustler:

Don't you think it's strange, that the ones who ain't got nothing, not even a roof over their head, we're the ones who are caring for each other. We are the social vulnerables, the ones who really understand, I mean really understand, that you can't live alone, you always need somebody. . . If you're rich, you always can buy a hotel, a friend. But, lot of us have nothing in our pockets. We have to know how to live with each other or else we couldn't get by. See, this is what you must understand about the ghetto, about this community.<sup>102</sup>

Two of Venkatesh's interviewees articulated clearly that people who have the least have the most need to support one another. They explained that they practice the virtue of solidarity out of necessity, but that they also see it as a positive moral value, using words like care and compassion to describe their community's treatment of one another.

Venkatesh's research shows how poverty can encourage the virtue of solidarity; it also brings to light how poverty can place burdens on solidarity, bringing it into conflict with other virtues and causing harm to the person who pursues it. In a community where much of the activity that brings in income is at best off the books and at worst illegal, even working for the betterment of the community places the virtue of solidarity into conflict with virtues such as fidelity and self-care. It becomes a burdened virtue. For example, community organizers may decide that the best way they can work for the safety of children in the

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<sup>101</sup> Ibid., 186–187.

<sup>102</sup> Ibid., 187–188.

community is to strike deals with gang leaders so that gang activity stays away from schools in exchange for community leaders' turning a blind eye to it. But this places a burden on community leaders. As Venkatesh writes:

Because they are implicated in the very dangerous and destabilizing activities they are trying to address [...] in the long run their success as mediators does little to help them advance personally. Their grinding labor does not create more productive relationships with those outside the borders of their community who have the resources, influence, and capacity to help turn things around.<sup>103</sup>

Everyday acts of solidarity can damage the well-being of the one who does them, as Lisa Tessman would remind us. Paradoxically, in a poor community, the type of acts of solidarity that may be necessary can even hinder long-term change. Organizations are affected as well as individuals: for formal organizations, spending time developing the type of social capital that matters in the underground economy takes away from the ability to develop "transferable human capital" that might contribute to building relationships outside the impoverished area.<sup>104</sup> A similar burden is borne by heads of households who accept money their family needs to survive even though they know the money comes from work that is at best "off the books" and at worst harmful to the worker or to others.<sup>105</sup>

Poor people can and do demonstrate solidarity with one another by sharing resources and working for the mutual betterment of their communities. Poverty may indeed encourage the pursuit of solidarity, as the poor person sees clearly the need to come together with others for their mutual good. As Ehrenreich argued, poor people even demonstrate solidarity with those better off, continuing to

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<sup>103</sup> Ibid., 362.

<sup>104</sup> Ibid., 385.

<sup>105</sup> Ibid., 381.

participate in the labor force on terms harmful to the poor but beneficial to the wealthy.

However, solidarity can be a burdened virtue for the poor. Pursuing it can harm the agent, as when demonstrating solidarity requires sacrifices from the agent on behalf of her community. The strictures of poverty may make such burdening of virtue more likely. When Lisa Tessman speaks of burdened virtues in social movements for liberation, she is thinking of traits that “apart from the circumstances [necessitating resistance] would be thought to have no place in a flourishing life,” such as habitual anger.<sup>106</sup> And yet virtues that truly contribute to flourishing, like solidarity, can also become burdened and harm the person who displays them when circumstances such as poverty force them into conflict with other virtues.

### **Fidelity**

Fidelity is the virtue that helps us nurture close relationships with others. Poverty certainly can impede the pursuit of fidelity when it interferes with the ability to perform acts of fidelity that demand resources such as money and time. However, in most cases, I think it is more accurate to use Lisa Tessman’s framework and say that poverty burdens the virtue of fidelity. Poor people can and do pursue fidelity—working a job that takes you away from your children in order to support them is still pursuing fidelity. But fidelity is burdened when people must pursue it in situations harmful to themselves, others, or to the relationship they are trying to honor in the pursuit of fidelity. Earlier I discussed how poverty can cause difficult

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<sup>106</sup> Tessman, *Burdened Virtues*, 114.

conflicts between justice and fidelity. Later in this section I will explore how potential conflicts between fidelity and self-care can be exacerbated by poverty.

Both social scientists and theologians have noted the tragic reality that poverty can make it more difficult to fulfill our responsibilities to close family members, denying persons the ability to practice the virtue of fidelity. So *José Míguez Bonino* writes “What is the meaning of being “father” when you have no protection to offer, no food to provide, no wisdom to transmit because your brain and your heart are damaged and your eyes look without light or tears at the newborn baby lying on the floor?”<sup>107</sup> Consistent with Bonino’s observation, psychologists’ research on bandwidth demonstrates how the constant cognitive load of poverty can harm persons’ ability to care for others in many ways. Mullainathan and Shafir write quite bluntly:

The poor are worse parents. They are harsher with their kids, they are less consistent, more disconnected, and thus appear less loving. They are more likely to take out their own anger on the child; one day they will admonish the child for one thing and the next day they will admonish her for the opposite; they fail to engage with their children in substantive ways; they assist less often with the homework; they will have the kid watch television rather than read to her [...] In most of the developing world, the poor are less likely to send their children to school. [...] The poor are less likely to get their children vaccinated. The poorest in a village are the ones least likely to wash their hands or treat their water before drinking it. When they are pregnant, poor women are less likely to eat properly or engage in prenatal care.<sup>108</sup>

It is difficult to read this list of failings among the poor because we are so familiar with the argument that such failures are due to some defect in poor people, such as lack of ability or lack of caring. Mullainathan and Shafir suggest that to the contrary,

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<sup>107</sup> Bonino, “Poverty as Curse, Blessing and Challenge,” 6–7.

<sup>108</sup> Mullainathan and Shafir, *Scarcity*, 152–153.



“poverty—the scarcity mindset—causes failure.”<sup>109</sup> This is suggested by studies on air traffic controllers, whose job can be very demanding on bandwidth, and whose parenting behavior is worse after more stressful work days. Another study found that children in families on food stamps were disciplined in school more often at the end of the month, when their parents were likely to be stressed due to running out of funds.<sup>110</sup> First-person accounts of parenting in poverty bear out its burden on fidelity over and over again.

In addition to the neurological demands placed on fidelity by poverty’s bandwidth tax, poor people make conscious choices to parent differently in ways that demonstrate a burdened virtue of fidelity. Thus, poor parents may feel bound to confront their children with the harsh realities they have experienced, believing that it is best for the children even though it causes them pain. When psychologist Robert Coles interviewed poor Appalachian families in the 1960s, he asked, “How consciously does a migrant mother transmit her fears to her children, or her weariness, or her sense of exhaustion and defeat, or her raging disappointment that life somehow cannot be better?”<sup>111</sup> Some 50 years later, Linda Tirado asserts, as if in response to his question, that poor parents pass their view of reality on to their children quite consciously, and do so as a caring act of parenting. Tirado writes:

I’m not preparing our kids for a gentle world, full of interesting and stimulating experiences. I’m getting them ready to keep their damn mouths shut while some idiot tells them what to do. I’m preparing them to keep a sense of self when they can’t define themselves by their work because the likeliest scenario is that (unlike doctors and lawyers and bankers) they will

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<sup>109</sup> Ibid., 155.

<sup>110</sup> Ibid., 156–157.

<sup>111</sup> Coles, *Children of Crisis*, 157.

not want to. [...] Learning and thinking is only a hobby for the working class, and I think it's best they're prepared.<sup>112</sup>

Per Tirado, this act of fidelity, teaching children about how the world is and the prospects they can expect, is burdened when poor parents must teach their children that the world is harsh and does not welcome their creativity or intellect, but only their cheap labor.<sup>113</sup>

Bearing the burden of racism intensifies the pressure on virtue for poor parents who must teach their children about the realities of life. Jesmyn Ward writes about how the twin, constant pressures of poverty and racism combine to erode fidelity in the community she grew up in:

My entire community suffered from a lack of trust: we didn't trust society to provide the basics of a good education, safety, access to good jobs, fairness in the justice system. And even as we distrusted the society around us, the culture that cornered us and told us we were perpetually less, we distrusted each other. We did not trust our fathers to raise us, to provide for us. Because we trusted nothing, we endeavored to protect ourselves, boys becoming misogynistic and violent, girls turning duplicitous, all of it hopeless.<sup>114</sup>

Ward movingly elaborates the fact that failure to develop virtue never occurs in isolation. This passage illuminates the way virtues like humility ("culture [...] told us we were perpetually less,") and fidelity ("we did not trust our fathers") can be assaulted through the negative, yet self-protecting behaviors such a culture seems to demand. Elsewhere, in a similar key, Ward describes her community as one "where trust—between children and fathers, between lovers, between the people and their

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<sup>112</sup> Tirado, *Hand to Mouth*, 122–123.

<sup>113</sup> In his famous interview with journalist Alex Haley, published in *Playboy*, Martin Luther King, Jr. recounted a similarly painful story of having to explain to his young daughter why he could not take her to a segregated amusement park. Systemic racism as a source of burdened virtue absolutely demands sustained study. Alex Haley, "Alex Haley Interviews Martin Luther King, Jr. Former Civil Rights Leader And Activist," *Playboy*, January 1965, [http://www.alex-haley.com/alex\\_haley\\_martin\\_luther\\_king\\_interview.htm](http://www.alex-haley.com/alex_haley_martin_luther_king_interview.htm).

<sup>114</sup> Ward, *Men We Reaped*, 188.

country—was in short supply.”<sup>115</sup> Many of the testimonies relevant to fidelity have to do with the parent-child relationship, but Ward notes that fidelity in romantic partnerships is also burdened by the way poverty teaches people that the world is untrustworthy. Fidelity can also be burdened when uncommon strength is demanded to pursue it, as Ward says was the case for Black women abandoned by their partners, who were expected to “be inhumanly strong and foster a sense of family alone.”<sup>116</sup>

In *Two Dollars a Day*, their book on extreme poverty in the U.S., sociologists Kathryn Edin and Luke Shaeffer describe a woman they call Jennifer, whose story movingly illustrates the way poverty can burden the virtue of fidelity. Jennifer, a single mother, had a job that covered her expenses, just barely. But the job required her to work upwards of 70 hours a week, and both Jennifer and her children felt their relationship suffered as a result.<sup>117</sup> When Jennifer left that job to spend more time with her children, she could no longer afford rent and she and her children moved in with a series of family members. Sadly, one relative who they stayed with ended up abusing Jennifer’s daughter. Jennifer immediately removed her family from the home, and fortunately, they were able to move in to a shelter.<sup>118</sup>

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<sup>115</sup> Ibid., 222.

<sup>116</sup> Ibid., 84.

<sup>117</sup> Julia Mavity Maddalena notes that contemporary U.S. welfare policy forces poor mothers of young children into the workplace, preaching a rhetoric of self-sufficiency. This is an ironic reversal from earlier in the 20<sup>th</sup> century when poor mothers who worked out of necessity were blamed for the misbehavior of youth because they were neglecting their “job” of caring for children at home. Julie A Mavity Maddalena, “Floodwaters and the Ticking Clock: The Systematic Oppression and Stigmatization of Poor, Single Mothers in America and Christian Theological Responses,” *Cross Currents* 63, no. 2 (June 2013): 148–73.

<sup>118</sup> Kathryn J. Edin and H. Luke Shaefer, *\$2.00 A Day: Living on Almost Nothing in America* (Boston: Houghton Mifflin Harcourt, 2015), 65–73.

Jennifer's story illustrates beyond a doubt that people in poverty can and do possess virtue. Jennifer demonstrated the virtues of perseverance, fidelity, and courage, among others, in her care and action on behalf of her children. And yet we must also observe that Jennifer's poverty placed her in tragic situations, which placed severe burdens on her virtue of fidelity. Had she kept her job, her family could have lived independently, but at significant cost to Jennifer's time with her children. When she moved in with the relative, she secured shelter for her family, and inadvertently exposed her daughter to abuse. In either scenario, Jennifer's poverty limited her ability to keep her children safe.

In addition to taking away the wherewithal to perform acts of fidelity, poverty can burden the virtue of fidelity when fidelity and self-care conflict, a particular risk for poor mothers. Astrid Lobo Gajiwala writes of the pressure placed on poor, undernourished mothers whose very bodies sacrifice when they bring children into the world:

What of my undernourished sisters? Their bodies protest the repeated pregnancies that demand what they can no longer provide, and yet their spirits refuse to abandon their flesh. Little ones slung across their emaciated torsos, they continue their backbreaking work in the fields or at construction sites. Loads they cannot put down even as they walk miles in search of firewood or water. At home they set a Eucharistic meal drawing on their meager reserves, body and blood providing sustenance for hungry mouths.<sup>119</sup>

Burdens on fidelity can damage self-care even when the mothers in question are not, like the women Gajiwala writes of, literally starving. In the U.S., a study of

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<sup>119</sup> Astrid Lobo Gajiwala, "The Passion of the Womb: Women Re-Living the Eucharist," in *Body and Sexuality: Theological-Pastoral Perspectives of Women in Asia*, ed. Agnes M. Brazal and Andrea Lizares Si, Theology and Religious Studies Series (Quezon City: Ateneo de Manila University Press, 2007), 187–200.

mothers in poverty found that inadequate access to diapers for their children was a risk factor for mental health problems among mothers.<sup>120</sup> Inadequate access to diapers is not only inconvenient for parents and potentially unhealthy for babies but can also affect access to daycare, work and government assistance programs. The added inconvenience and stress obviously poses a threat to mothers' mental health, but perhaps also at stake is a mother's image of herself as capable and caring. Programs that provide diapers to needy mothers not only enable a mother to care for her children better, they also help her look after her own mental health.

Sociologist Sudhir Venkatesh wrote about how feeling forced to work in the underground economy, with its dangers and marginal status, burdens fidelity for impoverished mothers. For example, he interviewed women working as prostitutes who expressed that while their work helped their family survive, it also placed their families in danger. Because of the work they felt they needed to do to support their children, they risked losing the children to social services or exposing them to criminal influences. They also feared that they would not live long enough to experience loving care from their children once grown. Although women engaged in illicit work felt this way most strongly, many women who worked "off the books" experienced the feeling of threat to their family because of what they do to survive. This was a painful catch-22 in which an act done out of fidelity also inhibits its practice.<sup>121</sup>

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<sup>120</sup> Megan V. Smith et al., "Diaper Need and Its Impact on Child Health," *Pediatrics*, July 29, 2013, peds.2013-0597, doi:10.1542/peds.2013-0597.

<sup>121</sup> Venkatesh, *Off the Books*, 52-53. Another example of conflicts to fidelity presented by poverty is when a loved one who is engaged in illicit activity needs help or offers to contribute to the family income. Accepting money from someone engaged in crime, or offering him a place to stay, can jeopardize a family's security even though it might seem important in other ways. Venkatesh, 48-49.

Linda Tirado exposes yet another way that fidelity can become a burdened virtue for people in poverty: at least in the U.S., with its culture of self-reliance, poor people are often criticized simply for pursuing relationships, including such elemental, human choices as having children. While having children young might not be “the wisest choice” for a poor young woman, at the same time, Tirado says,

It's not crazy. It's not even unrealistic. It's not like these girls have brilliant futures in the Ivy League that they're passing up to have babies; those are typically reserved for the children of brilliant Ivy Leaguers. They are deciding to have their toddlers while they themselves are young and have the energy. And plenty of people, no matter where they come from, simply have love to give.<sup>122</sup>

Pursuing love and affiliation by having children is an understandable, human choice, and only for people in poverty is it stigmatized as imprudent and selfish. Finally, as Tirado points out, poverty also places burdens on friendships, which require some resources to nurture, even such minimal resources as time to spend together or the cash to reciprocate a gift.<sup>123</sup>

Poor people can and do pursue and demonstrate the virtue of fidelity in their relationships with children, spouses, family members and friends. But it is clear from their testimony that this pursuit can be severely burdened, done at significant cost to self-care or to other virtues. The effort expended by poor people to pursue fidelity despite these difficulties can be truly heroic.

### **Self-care**

Self-care is the virtue that governs our relationship with our self, through which we care for ourselves physically, mentally, spiritually and in our moral life.

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<sup>122</sup> Tirado, *Hand to Mouth*, 118.

<sup>123</sup> *Ibid.*, 96. See also 101.

Clearly, poverty impedes the virtuous practice of self-care when it deprives persons of the resources they need to care for themselves, such as healthy food and time for enough sleep. The stress of poverty can also promote self-destructive practices such as drug use as a means of relief.

The pressure of poverty may encourage self-destructive choices even when the agent knows they are self-destructive. For example, Linda Tirado writes that even though she knows cigarette smoking is expensive and harmful to health, it helps her cope with working situations that can be physically punishing and mentally degrading. She admits that smoking “is not a good decision, but it is one that I have access to. It is the only thing I have found that keeps me from collapsing or exploding.”<sup>124</sup> Tirado recounts a conversation with a neighbor who knew that people in their neighborhood had lower life expectancies than wealthy people not far away. Instead of raging against this, he took it as a warrant to continue smoking: “If you already figure you're going to die early, what's the motivation for giving up something that helps get you through the here and now?”<sup>125</sup> Jesmyn Ward illustrates the connection between self-hatred and drug use in the face of systemic poverty and racism: “Some of us turned sour from the pressure, let it erode our sense of self until we hated what we saw, without and within. And to blunt it all, some of us turned to drugs.”<sup>126</sup> In the context of a society that grants poor people, on average, fewer years of life than wealthier ones, pursuing self-care can acquire an air of futility.

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<sup>124</sup> Tirado, *Hand to Mouth*. xvii.

<sup>125</sup> *Ibid.*, 82–83.

<sup>126</sup> Ward, *Men We Reaped*, 188.

In addition to encouraging self-destructive practices, poverty discourages the practice of self-caring, self-preserving practices. The stress-imposed “bandwidth tax” of poverty, which we’ve already discussed, is one major culprit. One life-threatening outcome of bandwidth scarcity among the poor is nonadherence to medication, which has long been known to be most common among the poor.<sup>127</sup> Sleep is another victim of low bandwidth. With major consequences for health and functioning, “thoughts of scarcity erode sleep [...] These effects are quite strong for the poor [...] Studies show that sleeping four to six hours a night for two weeks leads to a decay in performance comparable to going without sleep for two nights in a row. Insufficient sleep further compromises bandwidth.”<sup>128</sup> Furthermore, sociologist Göran Therborn writes,

people who have little control of their basic life situation, of finding a job, of controlling their work context, of launching a life-course career, may be expected to be less prone to control the health of their bodies—to notice and to follow expert advice on tobacco, alcohol and other drugs, on diet and exercise—than people who have a sense of controlling their own lives.<sup>129</sup>

As Linda Tirado says, “Doctors are fans of telling you to sleep and eat properly, as though that were a thing one can simply do.”<sup>130</sup> It is difficult to practice self-care and thus to develop the virtue of self-care without the funds, time, leisure and information to do so.

Obtaining medical care is a self-caring practice that is out of reach for many poor people in the U.S. and in other nations. Poverty thus burdens self-care and can also place it in conflict with humility, in the sense of awareness of one’s own dignity.

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<sup>127</sup> Mullainathan and Shafir, *Scarcity*, 151.

<sup>128</sup> *Ibid.*, 160.

<sup>129</sup> Therborn, *The Killing Fields of Inequality*, 82–83.

<sup>130</sup> Tirado, *Hand to Mouth*, 50.



Tirado writes of the humiliation of doctors assuming poor people are unaware of the possibility of self-care simply because it may be unavailable to them. While dealing with a chronic health problem, she often had health care providers explain to her that it could be taken care of relatively simply—“as if [surgery] were something I’d never heard of simply because it was something I couldn’t have”—but none would agree to provide the surgery at a price she could afford.<sup>131</sup>

Another self-caring practice that can be more difficult for poor people is simply keeping oneself free from danger of violence. For Mercy Amba Oduyoye, the feminization of poverty helps explain violence against women to a certain degree: “In Ghana [...] some of the reasons given for staying in dysfunctional relationships are: I have nowhere to go. Where will I sleep? and What will I eat?”<sup>132</sup> It is probably the case in most societies that poverty makes it harder for women, children, or any exploited person to practice self-care and change their situation. Oduyoye also points out that desperate attempts to leave poverty, such as backbreaking work and prostitution, can contribute to self-respect because even though they may be harmful to the person, they demonstrate agency.<sup>133</sup> Self-care is thus a burdened virtue for people in poverty, because the only available actions to demonstrate self-care in one way may harm the self in another.

If poverty makes it difficult for women, especially though not exclusively, to protect themselves from relationship violence, poor young men struggle with the inability to protect themselves from violence by the state or other authorities. Rick

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<sup>131</sup> Ibid., 48–49.

<sup>132</sup> Oduyoye, “Poverty Renders African Women Vulnerable to Violence,” 27.

<sup>133</sup> Ibid., 28.

Bragg, a white U.S. man who grew up poor in Alabama, wrote of being interviewed as a suspect in a murder, along with his brothers and other poor and black young men from the area: "It is a point of fact that they did not question the rich kids who lived near." His mother panicked and buried an old pair of shoes that might have inaccurately seemed to link Bragg to the crime scene. "She knew we had not done anything," Bragg writes, "but for a woman who had grown up at the mercy of rich folks, that did not mean a damn thing. It terrified her because she thought the police would hang the crime on one of us purely because they could, purely because we were who we were."<sup>134</sup> Bragg writes that this experience "confirmed, fiercely, my notions of class, and power. It was not so much having the power to do a thing as it was having the power to stop things from being done to you."<sup>135</sup> Because of her poverty, Bragg's mother lacked the power to protect her son from state-sanctioned violence. This experience of lacking that power galvanized Bragg to enroll in a college course, the first step in his successful career as a journalist.<sup>136</sup>

Jesmyn Ward's brother Joshua was not, like other young, poor, Black men, killed by police. But society's indifference to violence against men like him haunted his death all the same. Ward's brother was killed by a drunk driver who was sentenced to five years in jail for leaving the scene of an accident, and who did not even serve that entire sentence. Ward writes that the killer's relatively minor sentence made one thing clear: "By the numbers, by all the official records, here at the confluence of history, of racism, of poverty, and economic power, this is what

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<sup>134</sup> Bragg, *All over but the Shoutin'*, 120.

<sup>135</sup> *Ibid.*, 121.

<sup>136</sup> *Ibid.*, 121–123.

our lives are worth: nothing. We inherit these things that breed despair and self-hatred, and tragedy multiplies.”<sup>137</sup> Ward makes quite clear how much she and her loved ones internalized their society’s racism and hatred for the poor, and how this led many people in her community to self-destructive behavior.

Poverty severely burdens the virtue of self-care. It deprives persons of resources needed for self-care—healthcare access, food, even sleep. It can also alter one’s subjective desire to care for oneself when damaging societal views of the poor are internalized.

### **Temperance**

Temperance is the virtue that governs our use of temporal goods. Classically those include wealth, food and drink and sexuality, but I have argued previously in this dissertation that we should include power among those goods. The usual context for temperance is one where the moral agent is presumed to have access to plenty of temporal goods; her temperance lies in choosing whether, when and how to use them. To include poor people in our understanding of those who pursue virtue thus challenges our entire understanding of the virtue of temperance. A poor person, who has limited or unreliable access to temporal goods such as money, food and drink, and power, would obviously experience challenges in developing and practicing temperance.

One of the most significant social science contributions to understanding poverty’s effect on temperance is research on what is called mental bandwidth, as we discussed above in the context of prudence. Persistent scarcity (like the scarcity

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<sup>137</sup> Ward, *Men We Reaped*, 237.

induced by poverty, but also by dieting or other voluntary practices) can seriously reduce our capacity to resist temptation. Another way poverty threatens temperance, as Thomas Aquinas notes, is by increasing the priority of wealth as an end in itself.

Earlier we discussed psychologists' research on bandwidth, or cognitive capacity, and the way scarcity imposes a "bandwidth tax," occupying cognitive capacity that would normally be used for other tasks. Researchers found that behavioral qualities often attributed to character or virtue, including "patience, tolerance, attention and dedication," can be inhibited by the bandwidth tax imposed by poverty.<sup>138</sup> One major function of low bandwidth, researchers say, is that it becomes more difficult to resist temptation. The mental energy consumed by worrying about paying bills is not available to make healthy food choices or to exhibit patience with family members. (As the researchers point out, dieting or being chronically short on time also tax bandwidth, but they insist that these experiences are not comparable to poverty, in that one can relatively easily choose not to do them.<sup>139</sup>) "The *temptation tax* is regressive," they write, "it is levied more heavily on those who have less."<sup>140</sup> Someone who is constantly thinking about her budget, taxing her bandwidth and self-control, is unlikely to be able to afford the consequences of an impulse purchase, but the bandwidth tax, tragically, makes it more likely that she will succumb.

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<sup>138</sup> Mullainathan and Shafir, *Scarcity*, 65.

<sup>139</sup> *Ibid.*, 148–149.

<sup>140</sup> *Ibid.*, 82; See also Abhijit Banerjee, *The Shape of Temptation Implications for the Economic Lives of the Poor*, Working Paper Series (National Bureau of Economic Research) 7; No. w15973 (Cambridge, Mass: National Bureau of Economic Research, 2010).

Linda Tirado notes that one needs to have access to goods in order to develop temperate practices around their use: “It is impossible to be good with money when you don’t have any. Full stop. [...] When I have a few extra dollars to spend, I can’t afford to think about next month—my present-day situation is generally too tight to allow me that luxury.”<sup>141</sup> Poor people usually don’t have enough spare resources to practice the discipline of saving, Tirado says, and lack the mental and physical energy to shape their consumption practices in service of the greater good, for example, for the environment: “Overconsumption is a concern for people who’ve made it to regular consumption.”<sup>142</sup> That said, Tirado argues that the way poor people must live by necessity is more respectful of resources and less harmful to the planet.<sup>143</sup>

Adrian Nicole Leblanc is a journalist who spent ten years reporting *Random Family*, an account of a constellation of family and friends living in poverty in the Bronx. She indicates another way temperance can be burdened for those in poverty with her account of Coco, a young woman living in a homeless shelter with her two children, working a job and trying to learn life skills such as budgeting. “Budgeting didn’t mitigate one of Coco’s greatest problems,” Leblanc writes. “Everyone around her also needed, and Coco didn’t know how to refuse. Sometimes Coco spent down her money just so she could be the one to use it, which allowed her to maintain her

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<sup>141</sup> Tirado, *Hand to Mouth*, 141.

<sup>142</sup> Ibid., 153. In a similar vein, Paul Evans, an Appalachian former coal miner interviewed by Robert Coles, talked about how even though the natural beauty of the mountains was so important to his family, the difficulty of finding steady work and the pressure of extremely limited income could add up to make his family throw their garbage into the creek, in a spirit of “what the hell difference does it make.” Coles, *Children of Crisis*, 290.

<sup>143</sup> Tirado, *Hand to Mouth*, 153.

integrity.”<sup>144</sup> In a way, “spending down her money” was a temperate practice for Coco, because she was helping herself ensure she would use her scant resources on things her family needed. But this temperance conflicts with fidelity, as Coco also felt strongly that she should help those she cared about when they were in need (see the discussion of Coco’s story in the section on fortitude.) If Coco were not poor, she would be better positioned to practice temperance by budgeting and also practice fidelity by helping out her family. Her poverty burdened her virtue.

Thomas warned that poverty can also discourage temperance simply by forcing poor people to focus on wealth for survival. To focus on wealth is reasonable enough when one lacks the necessities of life, but Thomas believed the focus on wealth that poverty engenders easily spills over into avarice, or making wealth an idol. He wrote that “spiritual danger ensues from poverty when the latter is not voluntary; because those who are unwillingly poor, through the desire of money-getting, fall into many sins.”<sup>145</sup> Elsewhere, he wrote plainly that “involuntary poverty [...] causes covetousness.”<sup>146</sup> This causal relationship shows that Thomas did not believe poor people got that way through moral failings. Rather, he understood that poverty urges a focus on money that can crowd out other goods—similar to Mullainathan and Shafrir’s “bandwidth tax.”

Indian liberation theologian Michael Amaladoss more or less agrees with Thomas’ assessment. He cautions that both rich and poor people can be hindered in their pursuit of virtue by desires for goods:

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<sup>144</sup> Adrian Nicole LeBlanc, *Random Family: Love, Drugs, Trouble, and Coming of Age in the Bronx* (New York: Scribner, 2004), 146.

<sup>145</sup> Aquinas, *ST. II-II* 183.3.

<sup>146</sup> Aquinas, “Contra Impugnantes.”

Egoism and the desire for more material goods, either for enjoyment or as a status symbol, is certainly at the root of the unjust distribution of the wealth produced and of the exploitation of the poor. The poor may be egoists, too. The poor may lack exterior freedom, while both the poor and the rich may lack interior freedom.<sup>147</sup>

It is difficult to pursue temperance, the virtue that helps moderate desires for temporal goods, in poverty. Acts of temperance may be out of reach, while the desire for wealth can be fanned to flames by the constant need for it.

### **Fortitude**

Poor people reflecting on their own experiences; liberation theologians; and social scientists alike agree that poverty encourages the development of fortitude, since it places persons in life situations when they have no choice but to persevere. This does not dismiss the possibility that the fortitude developed in poverty is a burdened virtue. Psychiatrist Robert Coles put it well: "Of course people under stress can develop special strengths, while security tends to make one soft, though no one in his right mind can *recommend* hardship or suffering as a way of life, nor justify slavery, segregation, or poverty because they sometimes produce strong, stubborn people."<sup>148</sup> Being forced to endure hardship, if it does develop fortitude, is certainly a burdened process of acquiring that virtue.

Adrian Nicole Leblanc's account of the young woman Coco shows how fortitude can be burdened for the poor. At the time of this account, Coco was living in a homeless shelter with her children and working full-time to try to save enough money to move them into an apartment of their own. Leblanc writes:

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<sup>147</sup> Amaladoss, *Life in Freedom*, 137.

<sup>148</sup> Coles, *Children of Crisis*, 469.

[Coco's] caseworker, Sister Christine, worried about Coco's generosity. When you were poor, you had to have luck and do nearly everything absolutely right. In a life as vulnerable to outside forces as Coco's and her two little girls', the consequences of even the most mundane act of kindness could be severe. The \$10 loan to the neighbor might mean no bus fare, which might mean a missed appointment, which might lead to a two-week loss of WIC [government food assistance]. Hungry children increased the tension of a stressed household. If the resolution was going to a loan shark, the \$10 cost \$40 or \$50, effectively pushing Coco back a month. But to Coco, nothing was more important than family [...] Sister Christine wanted to tell Coco, *Get away from your family*. But she couldn't. Not everyone could clamber onto a lifeboat from a sinking raft. You either made your way by hardening up [...] or you stayed stuck. [...] The word that came to Sister Christine's mind whenever she thought of Coco was *enmeshed*. Coco would have said that she had heart.<sup>149</sup>

Of course, everyone needs to evaluate competing claims, and needs to demonstrate fortitude in persevering through the conflicts of life. But wealthy people do not need to make the heart-wrenching choices Coco did, between saving for her own survival and helping loved ones in truly desperate need. Mullainathan and Shafir's research on bandwidth uses the term "temptation tax," an expression of the fact that lapses in self-control have worse consequences for those in a condition of scarcity. Obtaining enough surplus to move out of scarcity "does not merely require an occasional act of vigilance. It requires constant, everlasting vigilance; almost all temptations must be resisted almost all the time."<sup>150</sup> Surely this temptation tax contributed to Coco's difficulty saving for her children in the face of demands from other loved ones.

Jesmyn Ward writes that in the context of her growing up, the poor, rural U.S. South, Black men "were devalued everywhere except in the home, and this is the place where they turned the paradigm on its head and devalued those in their thrall. The result of this, of course, was that the women who were so devalued had to be

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<sup>149</sup> LeBlanc, *Random Family*, 148.

<sup>150</sup> Mullainathan and Shafir, *Scarcity*, 132.



inhumanly strong and foster a sense of family alone.”<sup>151</sup> Ward’s “inhumanly strong” is an inimitable image of a burdened virtue of fortitude, a fortitude that is harmful to the selfhood of the one who develops it. While virtue can be pursued in situations of privation like the one Ward describes, it comes at a cost.

Another context for understanding burdened fortitude is perseverance without hope, which cannot be called true fortitude. Linda Tirado writes from the point of view of poverty: “You have to understand that we know that we will never not feel tired. We will never feel hopeful. We will never get a vacation. Ever. We know that the very act of being poor guarantees that we will never not be poor.”<sup>152</sup> And Rick Bragg adds: “You can dream on welfare. You can hope as you take in ironing. It is just less painful if you don’t.”<sup>153</sup>

In contrast to these bleak views, others see hope animating the forward-thinking choices made by those who persist despite poverty. Sudhir Venkatesh, the sociologist who studied underground economic life in a poor urban area, writes that “survival strategies” is not an adequate term for the committed, wise, deliberate choices made by people in poverty to maintain their lives and improve their lot. He said that none of the women he profiled

believes that her life is driven by poverty and constraint, void of an imagined future. They make sense of their present conditions in terms of their potential for social mobility. They use the phrases “hustling,” “getting by,” “just taking it day by day,” to describe their contemporary actions, but these clichéd renditions of *la vie quotidienne* in the ghetto do not fully describe who they are or how they live. Marlene and her peers plan, weigh options and envision alternate paths, entertain investment and accumulation strategies, opine on thrift and sacrifice. Mobility, for them, is organized

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<sup>151</sup> Ward, *Men We Reaped*, 84.

<sup>152</sup> Tirado, *Hand to Mouth*. xvi.

<sup>153</sup> Bragg, *All over but the Shoutin’*, 153.

around needs and visions, urgencies and dreams. Their decisions to attend to their present predicaments are wrapped up in their thirst for a future in which some of their present predicaments will disappear.<sup>154</sup>

This is a vision of what hopeful fortitude can look like in poverty. Fortitude may be burdened for Marlene and the other women—they may be able to pursue it only at cost to the self. Yet their endurance in pursuit of hope is certainly fortitude. Jesmyn Ward provides another, beautiful reflection on fortitude enduring poverty when she writes: “We who still live do what we must. [...] We raise children and tell them other things about who they can be and what they are worth: to us, everything. We love each other fiercely, while we live and after we die. We survive; we are savages.”<sup>155</sup>

Poor people are often forced by their circumstances to develop fortitude, but fortitude that does not contribute to the flourishing of the individual can be a burdened virtue. While some endure in the face of lost hope, others keep hope alive and use it to steel their perseverance.

## Conclusion

In this chapter I have relied on sources that amplify the voices of poor people—whether written by people in poverty themselves or by those who take their voices as primary sources. These sources are clear about the ways poverty can impede the pursuit of virtue. Yet neither they nor I believe that poverty ever gives the final word on a person’s virtue.<sup>156</sup> Poor people always retain moral agency and

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<sup>154</sup> Venkatesh, *Off the Books*, 40.

<sup>155</sup> Ward, *Men We Reaped*, 249–250.

<sup>156</sup> Aquinas, *ST. I-II* 5.4. Aquinas says that outward influences on our behavior can disturb our happiness by hindering many acts of virtue, but that we can hold on to virtue by bearing trials in a virtuous way: “outward changes can indeed disturb such like happiness, in so far as they hinder many acts of virtue; but they cannot take it away altogether because there still remains an act of

express it in many ways, including popular religiosity and faith-based action for justice.<sup>157</sup> As these testimonies also show, people do develop virtue even when the circumstances surrounding them make it difficult. But to be honest with ourselves about the type of systems we inhabit and the type of community we are, we should at least acknowledge that to develop virtue in poverty takes heroic effort compared to pursuing virtue when every advantage is with you.

This chapter argued that poverty, understood as having less than one needs or meeting one's needs only through constant struggle, impacts the ability to pursue virtue. I showed that this is a legitimate line of inquiry, called for by theologians of liberation and asserted by poor people themselves in their own accounts of their lives. I demonstrated that poverty affects the virtues in my taxonomy in various ways. Poverty encourages some virtues while rendering the pursuit of others difficult to near impossible. Often, people in poverty can and do pursue a particular virtue, but are more likely than wealthy people to find their virtues burdened when scarcity places two virtues in conflict. Exploring the impact of poverty on persons' ability to pursue virtue helps enlighten Christian ethics with the insights of poor people's stories as they tell them. It broadens the conversation on poverty and inequality to take poor persons' whole flourishing into account, demonstrates how useful the concept of burdened virtue can be for Christian virtue ethics.

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virtue, whereby man bears these trials in a praiseworthy manner" (Respondeo.) This strikes me as a good understanding of burdened virtue—it is still virtue, but does not contribute to the person's happiness to the degree it should. For Aquinas, circumstances can cause us to lose virtue only if they result in the will being changed from virtue to vice, and this does not happen automatically: "Man's will can be changed so as to fall to vice from the virtue, in whose act that happiness principally consists [...] however, the virtue [may] remain unimpaired." (Summa I-II 5.4 Respondeo.)

<sup>157</sup> Miguez Bonino, "Doing Theology in the Context of the Struggles of the Poor," 371–2. Gustavo Gutiérrez, *The Power of the Poor in History: Selected Writings* (Eugene, Or.: Wipf & Stock, 2004), 97.

## **Chapter 6: How Inequality Impacts Virtue**

### **Introduction**

This dissertation has attempted to delineate how life circumstances can affect the pursuit of virtue. Specifically, I argue that both wealth and poverty are life circumstances that function as moral luck, affecting how persons are able to pursue the virtues. Since this dissertation promised to give an account of the impact of wealth, poverty and inequality on virtue, what remains to be shown is how economic inequality exacerbates the impact of both wealth and poverty on the virtues. This should already be suggested in the preceding chapters, but I will explain it here in more detail. I will suggest that common features in life circumstances functioning as moral luck, features which are clearly evident in the way inequality functions as moral luck, are those life circumstances affecting practices, communities, and self-regard.

After I show how inequality exacerbates the impact of both poverty and wealth on the virtues, I will examine some proposals for addressing inequality in the economic sphere. I will suggest theological tools for addressing the impact of wealth, poverty and inequality on the virtues and will offer practical solutions for action by Christian communities. I will conclude by assessing the contributions of this work to Christian ethical thought on wealth, poverty and inequality, and to Christian virtue ethics.

### **Wealth and Virtue in Unequal Societies**

In Chapter 4, the chapter on wealth, I argued that one major factor of wealth that hinders the pursuit of virtue is that wealth grants hyperagency: compared to

poor people, wealthy people wield disproportionate power, control and choice. (As a reminder, I define wealthy as “having more than we need.”) Hyperagency affects virtue in at least two ways. One, wealth enables many practices, some that are beneficial to virtue (like practices of self-care) and others that may be detrimental to virtue (such as self-segregation from the poor.) The hyperagency of wealth also shapes understanding of self and others, encouraging the wealthy person to view herself and her own concerns as more important than others and their concerns. Another threat to virtue is wealth being viewed as an end in itself, a risk for the poor as well, but one where social scientists and theologians suggest wealthy people are especially at risk.

Inequality clearly exacerbates the hyperagency of wealth. If not for the fact that some have much more than enough and others must struggle for what they need to survive, wealth would not translate into hyperagency over other persons. Thus increased inequality can translate into increased hyperagency. The example of CEO-to-worker-compensation ratio will help demonstrate this. In 1965, the average CEO made 20 times the salary of the average worker in the same industry. By 2014, the average CEO earned more than 300 times the average worker in the same industry.<sup>1</sup> In both cases, the CEO experienced hyperagency compared to the workers. But with the wider gap between CEO and worker pay in 2014, the CEO’s ability to affect the world around her, from politics to personal safety, compared with that of her average employee, was much greater. Thus an increase in inequality

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<sup>1</sup> Lawrence Mishel and Alyssa Davis, “Top CEOs Make 300 Times More than Typical Workers: Pay Growth Surpasses Stock Gains and Wage Growth of Top 0.1 Percent,” *Economic Policy Institute*, accessed February 27, 2016, <http://www.epi.org/publication/top-ceos-make-300-times-more-than-workers-pay-growth-surpasses-market-gains-and-the-rest-of-the-0-1-percent/>.

translates into an increase in hyperagency, with, we would expect, concomitant impact on virtue.

U.S. politics provides another ready example for how inequality increases the hyperagency of the wealthy over the poor. In an environment where money is readily translatable into political speech, the voice of the wealthy already counts more, and an increase in inequality multiplies the degree to which one wealthy person's voice speaks louder than many poorer voters.<sup>2</sup> We could almost say that for poor people, inequality translates into *hyper-powerlessness*. The relative powerlessness of poor people with respect to rich ones is compounded and exacerbated. Hyperagency affects practices—it affects what rich people are able to do—and it can contribute to inflated self-regard.

Inequality also functions as moral luck when it impacts communities by enabling segregation, which has many implications for virtue. Sociologists found that as U.S. inequality increased between 1970 and 2000, so did residential segregation by income. Most of this change was attributable to people at the wealthier end of the spectrum withdrawing themselves spatially from middle-class and poorer families.<sup>3</sup> The researchers argue convincingly that inequality produces economic segregation, rather than the other way around (for example, segregation into areas with differential-quality schools could increase inequality of income over time, but that would take longer than the effects these researchers observed.) They raise concerns that the segregation of the affluent can have negative effects on

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<sup>2</sup> Schlozman, Verba, and Brady, *The Unheavenly Chorus*.

<sup>3</sup> Sean F. Reardon and Kendra Bischoff, "Income Inequality and Income Segregation," *American Journal of Sociology* 116, no. 4 (2011): 1139–1140, doi:10.1086/657114.

poorer people, since rich people who have limited or no contact with poorer people may be less willing to invest in public programs to benefit the poor.<sup>4</sup> Economic segregation contributes to the impact of wealth on the virtue of justice, making it easier for the wealthy to ignore the poor.<sup>5</sup> The recent case of governmental coverup of lead poisoning in Flint, Michigan is just one of many recent tragic examples of self-segregation of the wealthy promoting a failure of the virtue of justice among leaders, one which was clearly compounded by the U.S. original sin of racism.<sup>6</sup>

Another way wealth threatens virtue is by becoming an end in itself. As I have said, this is something that can happen for either rich or poor people, although I showed in Chapter 4 that psychologists and theologians have both suggested that wealthy people are more at risk.<sup>7</sup> There are two ways inequality exacerbates the risk of wealth becoming an end in itself. First, an unequal society is one in which the impact on quality of life of a descent from riches to poverty are vast. When one risks losing not just money but hyperagency, political voice, and other goods that unjustly accrue to the wealthy in unequal societies, the focus on keeping and increasing one's wealth could easily attain outsize precedence in one's life. One risks not just a decline in living standards, but the loss of one's full humanity. One reaction to this knowledge could be to focus on wealth as an end in itself, rather than working to dismantle the relationship between wealth and treatment with full human dignity.

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<sup>4</sup> Ibid., 1140.

<sup>5</sup> See chapter 4, pp. 158-168.

<sup>6</sup> "Events That Led to Flint's Water Crisis," *The New York Times*, January 21, 2016, <http://www.nytimes.com/interactive/2016/01/21/us/flint-lead-water-timeline.html>.

<sup>7</sup> See ch. 4, pp. 156-158.

In Chapter 1, I showed that inequality self-perpetuates.<sup>8</sup> This is another way inequality increases the risk of wealth becoming an end in itself for wealthy people. In contemporary inequality, wealth always outearns the combined influence of all people's work (Thomas Piketty's insight that returns outpace growth,  $r > g$ ). When coupled with an economic mindset in which the focus of life is earning wealth, self-perpetuating inequality makes it appear both natural and inevitable that wealthy people should receive more wealth, and should care about receiving more wealth, instead of focusing on being grateful for what they have or giving away their surplus. When societies continue to allow inequality to not only prevail, but to increase, they implicitly approve of this state of affairs. Yes, Piketty's formula  $r > g$  has moral significance.

If hyperagency and wealth becoming an end in itself are aspects of wealth that threaten virtue, inequality makes them worse. Inequality exacerbates the hyperagency of the wealthy by increasing the resources available to them, which influences their ability to choose practices and inflates self-regard. It shapes the communities in which the wealthy pursue virtue by promoting self-segregation. Self-perpetuating inequality which translates into inequality of many other human goods affects the self-regard of the wealthy by conveying the message that wealthy people deserve preferential treatment and should pursue wealth above all other goals.

### **Poverty and Virtue in Unequal Societies**

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<sup>8</sup> See ch. 1, pp. 18-30.



In my chapter on poverty, I argued that poverty, which I define as lacking the basic needs of life or meeting them only through constant and precarious struggle, affects virtue in two primary ways. Poverty can affect the pursuit of virtue through scarcity, which impacts the brain and limits access to some (not all) virtuous practices. It can also harm the self-regard of the poor person as societal disregard for the poor can become internalized. Now I will show how inequality exacerbates both of these mechanisms.

In poverty's influence on virtue, one major feature is diminished personal self-regard, when internalizing society's disregard for the poor influences virtues including humility, solidarity and justice. It is clear how inequality makes this worse. The greater the gap between those who have more than they need and who are treated as fully human, and those who struggle for survival, the greater the threat to the self-regard of the poor.

In the introductory chapter I described multiple studies that connect inequality to poor health outcomes for people at all income levels, and to shrinking life expectancies for poor women.<sup>9</sup> One researcher linked inequality to poor health outcomes via "dignity-denying events."<sup>10</sup> If one's status in an unequal society can have measurable impacts on physical health and even life expectancy, it should come as no surprise that it can impact intangibles such as self-regard, which in turn play a role in the pursuit of virtue.

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<sup>9</sup> Potts, "What's Killing Poor White Women?" Mann, "Medicine and Public Health, Ethics and Human Rights."

<sup>10</sup> Mann, "Medicine and Public Health, Ethics and Human Rights."

With today's pervasive global and local communication networks, it's impossible for poor people in unequal societies to avoid comparing themselves with the rich, steeping in the different values placed on their lives and futures by their society. Describing her impoverished upbringing on a reservation, Native American activist Mary Crow Dog (Mary Brave Bird) wrote:

We kids did not suffer from being poor, because we were not aware of it [...] We were not angry because we did not know that somewhere there was a better, more comfortable life. To be angry, poverty has to rub shoulders with wealth [...] TV has destroyed the innocence, broken through the wall that separates the rich whites from the poor nonwhites.<sup>11</sup>

TV and other forms of mass media routinely communicate the message that the lives of the rich matter more, and it should come as no surprise that constant exposure to this message can induce, as Crow Dog says, negative emotions such as anger.

Competitive consumption, which drives spending that does not contribute to well-being and has been described as a cost rich people impose on society, is one facet of this.<sup>12</sup> But we need only ask ourselves who is depicted in mass media as being interesting, beautiful, and smart, and which groups of people are not represented at all unless accused of a crime, to realize that cultural messaging devaluing the poor and hyper-valuing the rich causes damage that goes beyond that caused by conspicuous consumption.

Another major way poverty impacts virtue is through scarcity. Under contemporary conditions, rising inequality increases scarcity for the poor by directing more resources to the rich, leaving less to go around for the poor.<sup>13</sup>

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<sup>11</sup> Mary Crow Dog, *Lakota Woman*, 1st ed.. (New York: G. Weidenfeld, 1990), 26.

<sup>12</sup> Pickett and Wilkinson, *The Spirit Level*, 222–3.

<sup>13</sup> Piketty, *Capital in the Twenty-First Century*, 297.

Compounding this problem, in unequal economies, the market may shift in ways that increase the pressures of scarcity on the poor, for example, cheaper goods may be less available for purchase.<sup>14</sup> Scarcity of money and time burdens cognitive processing, impeding the development of prudence and a host of other virtues.<sup>15</sup> Scarcity can also inhibit the practice of virtues such as fidelity, justice and self-care in which common practices involve having resources at our disposal. The pressures of scarcity increase the likelihood that virtues will conflict and that the person will find herself in a situation where she cannot pursue, say, justice and fidelity at the same time.

Inequality compounds the impact of scarcity and lowered self-regard on the pursuit of virtue by the poor. Rising inequality shapes the range of practices available to persons—constraining those of the poor, increasing those of the rich. Inequality shapes self-regard by amplifying the message that the rich and the poor are two completely different types of people with different worth, gifts and prospects. And inequality increases segregation in communities. This framing helps demonstrate how life circumstances can function as moral luck by affecting practices, self-regard and communities.

### **Contributions of This Work**

This dissertation accomplishes two goals. It uses resources from the Christian tradition to make the case that wealth, poverty, and inequality affect virtue; and it provides a language for this process, moral luck, and an example of its

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<sup>14</sup> Anthony B. Atkinson, *Inequality: What Can Be Done?* (Cambridge Massachusetts: Harvard University Press, 2015), 126–127.

<sup>15</sup> See chapter 5.

use. As such, it contributes to literature in Christian economic ethics and to work in ethical method, particularly virtue ethics.

As I showed in chapter 1, previous theological work on inequality often focuses on the consequences of inequality in the political realm. For example, Douglas Hicks argues that Christians should be concerned about inequality when it translates into inequality of basic functioning.<sup>16</sup> My work highlights another reason to be concerned about inequality: the way it functions as moral luck to impact virtue. Similarly, much Christian theological work on wealth and poverty functions on the practical impact of poverty on poor people and addresses the wealthy people only insofar as they are expected to help the poor. While I have shown that there is ample warrant in classical Christian texts for attending to the virtue impact of wealth and poverty, contemporary theological ethical works that explore it this way are few. I can think only of Julie Hanlon Rubio's *Family Ethics* and David Cloutier's *The Vice of Luxury*.<sup>17</sup> My work on the virtue impact of wealth, poverty and inequality adds to this growing field.

My primary goal in writing about the impact of wealth, poverty and inequality on virtue is to reflect something real. Hearing the voices of poor writers and how they say their poverty affects their virtue, we gain a more complete understanding of the virtuous life. For wealthy people, I hope this work will encourage them to reflect on how their privilege affects their virtue in ways they may not have considered. I locate my work within two of the strands of Catholic feminism delineated by Lisa Sowle Cahill in her 2014 address to the Society of

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<sup>16</sup> Hicks, *Inequality and Christian Ethics*.

<sup>17</sup> Rubio, *Family Ethics*; Cloutier, *The Vice of Luxury*.

Christian Ethics.<sup>18</sup> In its exhortation to consider the personal spiritual life and practices, my work is neo-Franciscan; in its conviction that we can learn from the social sciences and work within public life to build a better world (as well as its explicit use of Aquinas) it is neo-Thomist.

In addition to drawing from the long Christian tradition on wealth, this work “talks back” to it. A virtue approach to wealth, poverty and inequality should help rout the excessively spiritualized view of wealth that has long lurked in the Christian tradition. If I am right about wealth’s impact on virtue, Christians can no longer claim that the proper attitude to wealth can make it morally neutral, or in Augustine’s phrasing, that it’s possible to “have wealth as not having it.” Wealthy people need to face and acknowledge the ways that our wealth affects our virtue and recommit to practices that fight against this.

### **Suggestions for Future Work on Moral Luck**

I hope this dissertation can serve as a model for future theological work attending to life circumstances as moral luck. As demonstrated in the present work, there are at least three ways life circumstances can function as moral luck, affecting the pursuit of virtue. One, life circumstances affect practices. Few if any virtues are acquired through only one possible type of practice,<sup>19</sup> but a life circumstance that makes particular practices impossible or terribly difficult will naturally impede the pursuit of the virtue(s) associated with those practices. An example in the present

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<sup>18</sup> Cahill, “Catholic Feminists and Traditions.” The other two strands are neo-Augustinian, which promotes a view of Church as counter-cultural amid the sin of the world, and Junian, a multivalent strand embodying the prophetic views of feminists from Africa, Asia and Latin America.

<sup>19</sup> Although I immediately think of Aristotle’s virtue of magnificence, which is acquired and demonstrated through making large gifts. A good case could be made that this virtue as Aristotle understands it is not possible for the poor.

work is the argument that poverty impedes the pursuit of self-care, since acts of self-care often demand resources of money and time.<sup>20</sup>

Another way life circumstances function as moral luck is by affecting self-regard, integrating societal biases and expectations into our own sense of self. All human societies maintain beliefs about certain groups or types of people and assign particular roles to groups or types of people. For individuals belonging to one or another of these groups, this aspect of their life circumstance becomes a site of moral luck where expectations about my self, my potential and my worth vis-à-vis others is formed. Claudia Card explained this particularly well in her work on gender as moral luck.<sup>21</sup> An example from the present work would be the societal tendency to value wealthy people's persons and opinions over those of poor people, presenting an obstacle for wealthy people in giving others what is due to them and pursuing the virtue of justice.<sup>22</sup>

A third way life circumstances function as moral luck and affect the pursuit of virtue has to do with the nature of virtue as pursued in community. When we occupy different communities by circumstance or by choice, we may find ourselves surrounded by people dedicated to the pursuit of virtue and ready to encourage others in doing it; people whose focus is elsewhere for whatever reason; or people who openly disdain virtue and pursue vice. Thus life circumstances affecting communities are evident forms of moral luck. An example of the role of life

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<sup>20</sup> See pp. 245-249.

<sup>21</sup> Card, "Gender and Moral Luck [1990]."

<sup>22</sup> See pp. 158-168.

circumstances on community as found in this dissertation is the way poverty tends to encourage solidarity among the poor, because of their mutual need for survival.<sup>23</sup>

Life circumstances that contribute to moral luck, such as race and gender, have been thoughtfully treated by philosophers who study virtue, but not yet by theological ethicists. Sustained attention to race, gender, and other life circumstances as moral luck in Christian virtue ethics could help put paid to criticisms of virtue ethics as an individualistic system to convey the values of the dominant culture.<sup>24</sup> Another question that could be explored is the relationship of moral luck to heroism. Do circumstances that can impede the pursuit of virtue encourage the development of moral heroes?<sup>25</sup> Continued work in this line of inquiry will help us understand virtue ethics more fully. Those who do the future work will no doubt discover different ways that life circumstances can function as moral luck. I offer these three common features—practices, self-understanding, and community—as a first step on the path.

### **Possible Solutions**

Gustavo Gutiérrez has criticized Christians for endorsing the idea that "it is no use to change social structures, if the heart of man [sic] is not changed." This, he said, "is a half truth which ignores the fact that the "heart" of man also changes when social and cultural structures change."<sup>26</sup> More recently, Joerg Rieger believes

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<sup>23</sup> See pp. 230-237.

<sup>24</sup> See e.g. Miguel A. De La Torre, *Latina/o Social Ethics: Moving beyond Eurocentric Moral Thinking*, New Perspectives in Latina/o Religion (Waco, Tex: Baylor University Press, 2010), 28-30.

<sup>25</sup> See Flescher, *Heroes, Saints & Ordinary Morality*.

<sup>26</sup> Gutiérrez, "Faith As Freedom: Solidarity with the Alienated and Confidence in the Future," 35.

that a sense of solidarity on the part of the wealthy might increase in times of economic downturn: “Being increasingly pushed to the margins, more and more of us are endowed with an unexpected potential to see more clearly.”<sup>27</sup> Benedict XVI, espousing a different order of events, wrote that just structures “neither arise nor function without a moral consensus in society on fundamental values, and on the need to live these values with the necessary sacrifices, even if this goes against personal interest.”<sup>28</sup> Either way, the mutual connection between social structures and virtue is clear: virtuous structures create virtuous people, and vice versa.

In Chapter 1 I described the research of epidemiologists Pickett and Wilkinson, who found that societies with greater inequality evidenced higher rates of fear and distrust and reduced empathy. They believed this link was not just correlative but causative, and could work in reverse: a shift toward greater equality in wealthy, unequal countries could lead to a concomitant increase in empathy among their citizens.<sup>29</sup> Their work suggests that Gutiérrez and Rieger understood correctly: changes that promote economic equality can help remedy the pernicious effects of inequality on virtue.

I will briefly detail some proposals for action in the political realm to help promote economic equality. I will also offer theological responses to addressing the impact of wealth, poverty and inequality on virtue, and propose practical approaches to be taken within Christian communities.

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<sup>27</sup> Rieger, *No Rising Tide*, 30–31. Of course, if Rieger is right, the troubling corollary is that we can expect to see *less* solidarity from wealthy people in times of economic recovery.

<sup>28</sup> Pope Benedict XVI, “Address of His Holiness Benedict XVI to the Fifth General Conference of the Bishops of Latin America and the Caribbean,” May 13, 2007, [http://w2.vatican.va/content/benedict-xvi/en/speeches/2007/may/documents/hf\\_ben-xvi\\_spe\\_20070513\\_conference-aparecida.html](http://w2.vatican.va/content/benedict-xvi/en/speeches/2007/may/documents/hf_ben-xvi_spe_20070513_conference-aparecida.html). Paragraph 4.

<sup>29</sup> Pickett and Wilkinson, *The Spirit Level*, 231.



## Practical Economic Solutions

Economists and political scientists have offered solutions to reducing economic inequality within both the global community and individual nations, and addressing the labor market, health care, government provision of support, and tax structures to support these programs. There is good reason to think that reducing economic inequality by any of these means could help reduce the negative impact of inequality on virtue. Thus, I will briskly present these proposals for future consideration, without weighing their relative merits.

At the national level, economist Anthony Atkinson suggests that in order to reduce involuntary unemployment, governments should offer “guaranteed public employment at the minimum wage for those who seek it,”<sup>30</sup> providing meaningful work in fields such as child care and elder care where cuts in public spending have reduced the availability of needed services.<sup>31</sup> To ensure that this guaranteed work helps lift people out of poverty, he says, nations need a minimum wage set at a living wage. They also need a pay code, a national voluntary agreement to relate top wages at institutions to bottom wages and to pay persons equally for work of equal value (eliminating gender-biased pay, for example.)<sup>32</sup> Also in the realm of employment, Wilkinson and Pickett suggest that democratic employee-ownership of companies would “promote liberty and equality together” by redistributing the profits of firms and encouraging people to engage in behaviors of mutual trust.<sup>33</sup>

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<sup>30</sup> Atkinson, *Inequality: What Can Be Done?*, 140. Atkinson’s goal of reducing involuntary unemployment contrasts with the U.S. government’s stated goal, encouraging maximum employment apparently regardless of individual preference.

<sup>31</sup> *Ibid.*, 145.

<sup>32</sup> *Ibid.*, 147–153.

<sup>33</sup> Pickett and Wilkinson, *The Spirit Level*, 250–256.

Government provision of services and income is a major theme in proposals to reduce inequality. Health care costs are a major factor to keeping people in poverty in contexts as diverse as India and the U.S., so political scientist Anirudh Krishna recommends societies work to provide health care to their members.<sup>34</sup> Atkinson reports that no wealthy nation has been able to reduce inequality without considerable social spending.<sup>35</sup> He supports a cash Child Benefit to all families in order to lift children out of poverty. Means-testing is stigmatizing and inefficient, but allowing the benefit to be taxed progressively as a part of family income would help in reducing inequality.<sup>36</sup>

Philosopher and political economist Philippe van Parijs is a leading advocate for another proposal that could greatly reduce both raw economic inequality and its harms to persons.<sup>37</sup> Universal basic income or guaranteed minimum income would provide a cash income to every adult (and sometimes to every child) regardless of income and without means testing. Basic income is usually understood to provide a survival income; one advocate has proposed \$1,000 a month in the U.S.<sup>38</sup> Atkinson supports a similar proposal, a “participation income” for every adult who

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<sup>34</sup> Krishna, *One Illness Away*, 157–159.

<sup>35</sup> Atkinson, *Inequality: What Can Be Done?*, 205.

<sup>36</sup> *Ibid.*, 206–218.

<sup>37</sup> Philippe Van Parijs, “Basic Income Capitalism,” *Ethics* 102, no. 3 (April 1, 1992): 465–84; Philippe Van Parijs, “A Basic Income for All,” *Boston Review*, November 2000, <http://new.bostonreview.net/BR25.5/vanparijs.html>; Philippe Van Parijs, “The Universal Basic Income,” *Politics & Society* 41(2) (2013): 171–82.

<sup>38</sup> Scott Santens, “Universal Basic Income as the Social Vaccine of the 21st Century,” *Medium*, February 5, 2015, <https://medium.com/basic-income/universal-basic-income-as-the-social-vaccine-of-the-21st-century-d66dff39073>.

participates on society in a productive way—by working, studying, job-searching, caring for children or sick family members, or volunteering.<sup>39</sup>

Wealth inequality is another important component of economic inequality that basic income alone may not be adequate to address. Atkinson generally agrees with Piketty's conclusions about the formula  $r > g$ , that the rate of return on investments outpaces economic growth over time, increasing inequality. However, Atkinson notes that smaller investors can usually only access lower rates of return, another contributing factor to inequality. To promote equality, he says governments should offer savings bonds with guaranteed returns indexed to inflation, capping the amount that individuals can invest.<sup>40</sup> In order to make sure that everyone has some capital to save and invest, Atkinson adopts a proposal dating back at least to philosopher Thomas Paine (1737-1809), of a universal minimum inheritance paid to all members of society when they reach adulthood.<sup>41</sup>

Atkinson urges progressive tax structures with the highest incomes taxed at 65 percent and an earned income discount for the lowest earners; minimizing the use of tax reductions as business incentives; a progressive tax on inheritances based on the amount an individual receives over her lifetime, which could encourage the spread of wealth across inheritors; and a progressive property tax.<sup>42</sup> Piketty agrees with progressive taxation within nations and believes that poorer workers within wealthy nations should be taxed especially lightly, because their economic position

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<sup>39</sup> Atkinson, *Inequality: What Can Be Done?*, 218–223.

<sup>40</sup> *Ibid.*, 160–169.

<sup>41</sup> *Ibid.*, 169–172.

<sup>42</sup> *Ibid.*, 179–200.

is harmed by globalization while their wealthy compatriots are the ones who benefit from it the most.<sup>43</sup>

Perhaps one of the best-known economic proposals for addressing inequality is Thomas Piketty's call, in *Capital in the 21<sup>st</sup> Century*, for a global tax on capital. This, he says, would help slow the rate of gains on investment compared to economic growth, and, equally importantly, create transparency around global wealth accumulation where none currently exists. Piketty argues that the contemporary financial system is not capable of accurately reporting wealth capture due to investments, or of preventing wealthy individuals from hiding the extent of their true assets from government (which Piketty denounces as "theft" from the common good).<sup>44</sup> In his view, a modest tax on capital of no more than a few percent "would promote the general interest over private interest while preserving economic openness and the forces of competition."<sup>45</sup> Such a tax could generate significant income for governments and provide transparency without confiscating all the returns on capital, leaving the incentive to invest in new projects intact.<sup>46</sup> Poorer countries, including many in Africa, where corruption does significant damage especially stand to gain from increased global transparency.<sup>47</sup> Atkinson agrees that this proposal is potentially feasible, and suggests offering individuals the status of "global taxpayer" to enter into a global tax regime and opt out of national and local

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<sup>43</sup> Piketty, *Capital in the Twenty-First Century*, 497.

<sup>44</sup> Ibid., 522.

<sup>45</sup> Ibid., 471.

<sup>46</sup> Ibid., 528.

<sup>47</sup> Ibid., 539. The preceding paragraph is largely taken from my blog post, Kate Ward, "Capital in the 21st Century 2/2: Piketty and CST," *Political Theology Today*, August 18, 2014, <http://www.politicaltheology.com/blog/capital-in-the-twenty-first-century-22-piketty-and-cst-kate-ward/>.

tax laws.<sup>48</sup> To reduce inequality between nations, Atkinson further proposes that wealthy nations devote one percent of their Gross National Income to international aid, a percentage that could significantly promote the quality of life abroad without reducing quality of life in the donor nation.<sup>49</sup>

Amid increasing public concern with economic inequality, some of the leading economists of our time have applied their skills to offer concrete, practically feasible proposals for reducing economic inequality. It is up to the citizens of each nation to make sure that reducing economic inequality becomes and remains politically feasible as well. From a virtue perspective, any proposal that successfully reduces economic inequality has the potential to improve virtue by fostering trust and encounter and by reducing the disparate valuing of rich and poor persons that can be so detrimental to the self-regard of both.

### **Theological Solutions**

This section will focus on theological approaches with potential for addressing the impact of inequality on virtue. The next section will make practical suggestions for how members of the Christian community can carry them out in practice. Many, though not all, of these recommendations are aimed at the wealthy, whom I expect to be the primary readers of this work. Theological tactics for addressing the impact of inequality on virtue include encounter, conversion, satisfaction with contentment, and renewal of dependence on God.

#### *Encounter*

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<sup>48</sup> Gary A. Anderson, *Charity: The Place of the Poor in the Biblical Tradition* (Yale University Press, 2013), 202–204.

<sup>49</sup> Atkinson, *Inequality: What Can Be Done?*, 236.

One of the primary ways wealth and poverty serve as moral luck is by affecting the communities where persons pursue virtue. As we discussed, inequality exacerbates this by encouraging wealth segregation. Self-regard is affected for wealthy and poor people alike by persistent cultural messaging that only wealthy people deserve treatment with full human dignity. As a solution to all these problems and more, theologians have frequently proposed a praxis of encounter.

Pope Francis had made the call to encounter a theme of his papacy and lays it out clearly in his apostolic exhortation *Evangelii Gaudium*. Whether it is the encounter with Jesus or with the neighbor in need, encounter describes a relationship where genuine self meets genuine self, a relationship that changes the person and her life. Francis' understanding of encounter reflects the virtue James Keenan has called Jesuit hospitality, hospitality that is practiced out on the road, "journeying towards those for whom nobody is caring."<sup>50</sup> Phrases like "going forth," "going out of ourselves" are repeated over and over in *EG*, with Augustine's understanding of sin as being *incurvatus in se* clearly behind the language.

Francis' view of encounter is clearly based on the work of liberation theologians, of which a few examples will suffice. Gustavo Gutiérrez reminds us that the Christian call to love one's neighbor should not apply merely to "the person I meet on *my* road." Rather, Christians need to view our neighbor as "the "distant" person to whom I draw near [...] the one whom I go out to seek in the streets and market places, in the factories and marginal neighborhoods, in the farms and

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<sup>50</sup> James F. Keenan, "Jesuit Hospitality?," in *Promise Renewed: Jesuit Higher Education for a New Millennium*, ed. Martin R Tripole (Chicago: Jesuit Way, 1999), 237.

mines.”<sup>51</sup> This passage reminds us of how economic segregation is a symptom of inequality with particularly fatal potential for virtue formation. Gutiérrez’s solution is one frequently evoked by Pope Francis: going out, drawing near to the distant one.

Daily contacts between the rich and the poor do, of course, take place in today’s unequal societies. Often, they take place around the retail cash register. Obviously, this is not true encounter in the sense Francis has in mind. (Is it a coincidence that with rising inequality we see an emphasis on “emotional labor” in the retail context, as the employer expects to control not just the bodies and schedules of retail employees, but their emotional affect as well?<sup>52</sup>) Encounter takes place when we recognize the humanity of the other and allow our view of self and our view of truth to be changed. As Jon Sobrino notes, when wealthy people encounter poor people, their theological questions are changed to “Are we really human and if we are believers, is our faith human?”<sup>53</sup>

### *Conversion*

Both wealth and poverty affect self-regard with implications for virtue. Cultural understandings of wealthy people as worthy of full human dignity, and poor people as beneath human dignity, become internalized and affect the way persons see themselves and the world. This reality demands what Bernard Lonergan calls the process of intellectual conversion, asking all the possible

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<sup>51</sup> Gutiérrez, “Faith As Freedom: Solidarity with the Alienated and Confidence in the Future,” 32.

<sup>52</sup> Timothy Noah, “Labor of Love: The Enforced Happiness of Pret A Manger,” *New Republic*, February 1, 2013, <https://newrepublic.com/article/112204/pret-manger-when-corporations-enforce-happiness>.

<sup>53</sup> Sobrino, “Awakening from the Sleep of Inhumanity,” 365.

questions to gain correct understanding, expanding our horizon beyond what we think we know.<sup>54</sup>

Michael Amaladoss illustrates how joining in the struggle of the poor for liberation can be an experience of conversion for the wealthy: “When one reads the parable of the Good Samaritan, for example, one normally thinks of the Samaritan. But one could also stop to think about the thieves: Why are there thieves? How can we have a world where thieving will not be necessary?”<sup>55</sup>

Jon Sobrino illustrates the need for conversion, suggesting that well-off people are deliberate in their ignorance of poverty:

The world of poverty truly is the great unknown. [...] It isn't that we simply do not know; we do not *want* to know because, at least subconsciously, we sense that we have all had something to do with bringing about such a crucified world. And as usually happens where scandal is involved, we have organized a vast cover-up before which the scandals of Watergate, Irangate or Iraqgate pale in comparison.<sup>56</sup>

Sobrino's analysis certainly fits into Lonergan's description of bias—deliberate exclusion of information that we should have known—that calls for conversion to expand what we know and can see.<sup>57</sup>

Conversion can take place even without encounter. Wealthy people have created ways to encourage their fellow wealthy people to conversion around issues of wealth, poverty and inequality. David Cloutier writes about a practical process to encourage intellectual conversion among wealthy Christians (in my definition of wealthy). In a parish-based program called Lazarus at the Gate, families meet to

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<sup>54</sup> Michele Saracino, *Christian Anthropology: An Introduction to the Human Person* (New York: Paulist Press, 2015), 163–4.

<sup>55</sup> Amaladoss, *Life in Freedom*, 17.

<sup>56</sup> Sobrino, “Awakening from the Sleep of Inhumanity,” 366–7.

<sup>57</sup> Copeland, *Enfleshing Freedom*, 13.



learn about socioeconomic problems in a context of frank discussion about how they use their own wealth, even sharing family budgets.<sup>58</sup> A secular organization, Giving What We Can, encourages similar frankness around wealth by sharing information about effective charities and encouraging donors to publicly commit to giving a certain percentage of their income and to recruit friends to do the same.<sup>59</sup> The activist group Resource Generation, which focuses on very wealthy young people, has a similar mission.<sup>60</sup> While these groups of relatively wealthy people do not necessarily practice encounter with the poor, any practice that encourages discussion of how wealth is used, countering the powerful taboos of that conversation in U.S. culture, has the power to encourage the kind of challenge to bias Lonergan calls conversion.

#### *Satisfaction with contentment*

Lúcas Chan has proposed a particular virtue with potential to help the wealthy resist their hyperagency: the virtue of satisfaction with contentment, which Chan says is called for by the tenth commandment, which prohibits coveting. Modern culture with its barrage of advertising stimulating our desires to consume inhibits contentment.<sup>61</sup> On the personal level, we can practice the virtue of satisfaction with contentment by adjusting our desires; by emulating those in voluntary poverty, such as Jesus and contemporary vowed religious; and in meditation and prayer.<sup>62</sup> Importantly, Chan notes that the virtue of satisfaction with

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<sup>58</sup> Cloutier, *The Vice of Luxury*, 19.

<sup>59</sup> "Giving What We Can: About Us," accessed February 29, 2016, <https://www.givingwhatwecan.org/about-us/>.

<sup>60</sup> "Resource Generation | Mission, Vision, Values."

<sup>61</sup> Chan, *Ten Commandments*, 135–136.

<sup>62</sup> *Ibid.*, 137–138.

contentment does not relate only to personal practice, but can be used to evaluate society as a whole. Seeking the virtue of contentment at a society level demands criticizing materialist cultural aspects of society, ending exploitative practices in the economy, and abandoning the culturally sanctioned individualism that teaches contempt for the poor.<sup>63</sup> Since the vice of coveting so often leads to practices that exploit the poor and workers, its opposite, the virtue of contentment, “challenges the rich and society itself to restore and respect the value and dignity of human beings.”<sup>64</sup> In light of inequality’s impact on virtue, wealthy Christians should pursue satisfaction with contentment as a metavirtue to help in the pursuit of many others.

#### *Dependence on God*

In response to the problem of hyperagency, I suggest that wealthy Christians retrieve an awareness of radical dependence on God. Theologies of liberation that retrieve an awareness of God as poor and the poor as *imago Dei* are already powerful exemplars of helping the poor regain the self-regard they are often denied. Emulating this, we need to think about developing contextual theologies for the rich that help counter the pernicious effects of wealth on virtue. I have refrained from addressing the connections between virtue and salvation in this work, but Calvin’s doctrine of particular salvation with predestination is powerful in its refusal to allow Christians to place their trust in anything but God. Jean Porter has argued that Aquinas’ view of predestination should inspire us to humility in contemplating our own radical dependence.<sup>65</sup> Reinhold Niebuhr’s deep skepticism of groups and their

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<sup>63</sup> Ibid., 139.

<sup>64</sup> Ibid.

<sup>65</sup> Porter, “Recent Studies in Aquinas’ Virtue Ethic: A Review Essay,” 213–214.

power also holds considerable promise as a contextual theology to help wealthy Christians grapple with the impact of their wealth on their pursuit of virtue.

Again, Lúcas Chan's work on the Beatitudes is helpful in working toward a contextual theology for the rich. Chan retrieves the Biblical ideal of the poor in spirit for a spirituality that can bring rich and poor together to work against inequality. "The 'poor in spirit' trust in God for their work to change the infrastructure that leads to a culture of domination/oppression," he writes. "Behind all of this is the humble insight that the 'poor in spirit' are unable to change anything without God's grace."<sup>66</sup> Here is a retrieval of "poor in spirit" that avoids the spiritualized view of wealth that asks only whether wealthy people have the right attitude to their wealth, not whether they actually do any work for justice. For Chan, wealthy people who are "poor in spirit" do not see their "poverty" as a get-into-the-Kingdom-free card, but as something that means their interests are one with those who are materially poor.

I have proposed encounter, conversion, satisfaction with contentment, and radical dependence on God as Christian theological resources for approaching the impact of wealth, poverty and inequality on virtue. My recommendations are mostly aimed at the wealthy, who I expect to be the primary readers of this text. Now I will suggest more concrete practices through which Christians can live out those theological responses.

### **Practices for the Christian Community**

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<sup>66</sup> Chan, *Ten Commandments*, 166–7.

It is not enough to simply suggest theological approaches to construing a problem. Christian theology can and should make distinctive contributions to a virtue ethic for wealth, poverty and inequality by suggesting particular virtuous practices. Since I expect most readers of this work to be members of the group I call the rich, those who have more than they need, most of my recommendations will be aimed at them. Practical approaches to remedying inequality that Christian communities should use include acting in the political sphere for change; a renewed look at tithing and aid; and fostering encounter in parishes and education settings.

### *Political Action*

Although concern about inequality per se has only recently gained prominence in Christian ethics, it has ample basis in Christian tradition. Aquinas taught that goods have a universal destination: “whatever particular goods are procured by man’s agency—whether wealth, profits, health, eloquence, or learning—are ordained to the good life of the multitude.”<sup>67</sup> And although Aquinas was no democrat—he argues that the most perfect form of government is rule by a virtuous king—he denounced as “oligarchy” a power structure where a few are able to oppress others by means of their wealth.<sup>68</sup> Aquinas insists that the end of human society is to live virtuously, not to acquire wealth, so that the most important role of rulers is to help all members of society achieve virtue.<sup>69</sup> Christians can keep this in mind as they act in the political realm to reduce the dominance of the wealthy over

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<sup>67</sup> Aquinas, “On Kingship,” 114.

<sup>68</sup> Ibid., 11.

<sup>69</sup> Ibid., 106.

political life and to create a more equitable society which will remove some of the obstacles wealth and poverty can create to the pursuit of virtue.

We have already discussed Pope Francis' call to encounter, which, in statements like "it is essential to draw near to new forms of poverty and vulnerability," <sup>70</sup> appears addressed to people who have some degree of power within global inequality, those I have called "rich" in this dissertation. It should be clear how crucial it is for people who have more than they need to go out to those who struggle for what they need, not only to help them, but so each person can be formed by the encounter. I also want to note that it may be necessary to pursue the virtue of Jesuit hospitality in "going out" to those wealthy few who wield disproportionate power in our unequal economy. Some of the people I've called rich in this dissertation, but who might prefer to self-define as middle-class, may be in a unique position to perform this type of acts of encounter in the service of reducing inequality, in the service of the virtue of all. <sup>71</sup> Certainly action in the political sphere can be one way of pursuing encounter with the wealthy who retain power within global inequality.

### *Rethinking Tithing And Aid*

In the recent revival of virtue ethics, Julie Hanlon Rubio has offered very helpful and specific contributions for using our wealth to promote our virtue. Rubio examines spending within the context of the family, asking how parents can form their children in virtuous practice with respect to money. She concludes that

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<sup>70</sup> Pope Francis, "Evangelii Gaudium," 210.

<sup>71</sup> The preceding comments were based on my presentation "A Journey to the Wilderness at the Margins: Jesuit Hospitality in Response to Inequality" (College Theology Society Annual Meeting, Portland, OR, May 29, 2015).

families should tithe an amount that will be felt in the family living standard, even though this will be experienced as difficult, in order to train all the members of the family in the virtue of temperance.<sup>72</sup> Rubio recognizes that Christians should look at aid given to the poor in two ways: its usefulness to the one who needs it, and the effect of giving on the one who gives.

In light of wealthy hyperagency, Christians need to look at aid with Rubio's dual perspective, which amply challenges conventional wisdom about relationships between the wealthy and the poor. For much of modern history, it has been viewed as perfectly acceptable for aid from the wealthy to the poor to come completely on the terms of the wealthy, according to what they believed the poor needed, and through methods that helped wealthy people feel good about themselves.<sup>73</sup> A recent movement to change this—to provide aid to the poor based on research into where a dollar can alleviate the most suffering, rather than based on what the wealthy would like to do—is viewed as so novel that it has its own name: “effective altruism.”<sup>74</sup> Yet both of these approaches to giving reinscribe wealthy hyperagency. They both assume that the wealthy donor will choose what to do with her economic power; effective altruism simply aims to encourage her to choose based on social science, rather than her own whims. Approaches to aid couched in market transactions, such as “fair trade,” also reinscribe hyperagency for the wealthy in that

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<sup>72</sup> Rubio, *Family Ethics*. Chapter Seven.

<sup>73</sup> Pimpare, *A People's History of Poverty in America*.

<sup>74</sup> Peter Singer, “The Logic of Effective Altruism,” *Boston Review*, July 6, 2015, <https://bostonreview.net/forum/peter-singer-logic-effective-altruism>; Abhijit V Banerjee and Esther Duflo, *Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty* (New York: PublicAffairs, 2011).

they encourage practices of consumer choice. What would practices wherein wealthy people voluntarily give up power and choice look like?

We can envision approaches to aid that both prioritize effective assistance to those in need and resist encouraging the wealthy to exercise their hyperagency. Needed are approaches to social change that truly place the wealthy at the disposal of the poor. For example, donors should fund community organizations where all the decision-makers are poor or otherwise marginalized, even if those organizations are not tax-exempt 501(c)3s.<sup>75</sup> Such acts of concrete solidarity can inculcate virtue against hyperagency and also provide opportunities for true encounter. Remember that a key criterion of encounter is that it changes us; it does not allow us to maintain our previous perspective.

### *Sites of Encounter*

Christian communities should engage in concrete practices to foster encounter. Drawing on Dalit liberation theology, Michael Amaladoss makes suggestions for Christian response to caste and economic inequality, both within Christian communities and in the broader society. He urges Christians to promote “inter-dining and intermarrying,” bringing inclusion to cultural sites of caste discrimination.<sup>76</sup>

The Eucharist should be a site of inter-dining, but given the tendency of wealth to segregate itself, it often is not. In the context of the racial self-segregation

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<sup>75</sup> This is the approach encouraged by Resource Generation, the group that organizes wealthy young people to combat inequality. See “Resource Generation | Guidance for Giving to Black-Led Organizing for Black Liberation,” accessed February 29, 2016, <http://resourcegeneration.org/what-we-do/supporting-black-led-black-liberation/guidance-for-giving-to-black-led-organizing-for-black-liberation-2/>.

<sup>76</sup> Amaladoss, *Life in Freedom*, 30–31.

of white U.S. people, Katie Grimes has suggested dioceses organize parish Masses so that white Catholics will have to travel to parishes where black Catholics predominate in order to participate in Eucharist.<sup>77</sup> This suggestion of deliberate, challenging integration has promise as a tool against economic inequality as well.

As Grimes' insight about parish segregation shows, Catholic institutions are not, by themselves, sites of encounter and resistance to inequality. Jacquineau Azetsop notes that due to the cost of education and health care in Africa, "the mission schools or hospitals built for the neediest become accessible only to the upper class. Sons and daughters of those who have destroyed the education, health care, economy, and social services are often the first beneficiary of Catholic education."<sup>78</sup> For U.S. Catholics too, our hospitals, colleges, and universities are complicit in economic inequality.<sup>79</sup> Universities court wealthy donors and enroll wealthy students. One way Catholic universities can serve the virtue of their wealthy constituent base is to educate them around the impact of wealth on the virtues. However, if their donors take hyperagency seriously, they will contribute their dollars to community organizations led by the poor, not to put their name on a new university athletic center.

There is much more institutions of Catholic higher education can do to foster a culture of encounter between rich and poor. Catholic colleges love their mission

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<sup>77</sup> Katie Grimes, "'Christ Divided': White Supremacy as Corporate Vice in the Body of Christ" (Diss., Boston College, 2014).

<sup>78</sup> Jacquineau Azetsop, *Structural Violence, Population Health and Health Equity* (VDM Publishing, 2010), 283–4.

<sup>79</sup> Carlson, "Poor Kids, Limited Horizons"; Beckie Supiano, "College and Class: 2 Researchers Study Inequality, Starting With One Freshman Floor," *The Chronicle of Higher Education*, April 1, 2013, sec. Students, <http://chronicle.com/article/CollegeClass/138223/>; James F. Keenan, *University Ethics: How Colleges Can Build and Benefit From a Culture of Ethics* (Lanham; Boulder; New York; London: Rowman & Littlefield, 2015).



trips. I propose that all mission trips designed to expose students to poverty should introduce students to the poor from whose poverty they themselves benefit, be it maquiladora workers in Mexico's Apple factories or, perhaps better yet, the U.S. working poor who staff the coffee shops and retail palaces of student leisure time. In addition, Catholic institutions of higher education should organize sites of encounter for employees of all income levels—janitorial, food service, and adjunct workers talking (and ideally eating) with tenured faculty and administrators. This is a good way for Mission and Ministry departments to make their theological charisms visible and relevant to university staff.

Catholic social institutions such as parishes and universities may be complicit in economic inequality, but there is much they can do to resist it. We can rethink tithing and aid to consider both the need of the donee and the virtue of the donor, encouraging wealthy Christians (and people of other or no faith) to choose giving practices that resist hyperagency. We can take political action together against economic inequality. And in a thousand creative, challenging ways, we can pursue encounter in our parishes and universities.

## **Conclusion**

In this chapter, I revisited the previous work on how wealth and poverty affect virtue to show that inequality exacerbates both of those forms of moral luck. Wealth and poverty function as moral luck when they affect practices, the self-regard of persons, and communities. I suggested that future theological ethical work on moral luck take these common features into account. There is good reason to think that reducing economic inequality would likewise reduce the pernicious

effects of inequality on virtue. To that end, I briefly described several economic proposals for doing that. I concluded by presenting four theological approaches to the impact of economic inequality on virtue: encounter, conversion, satisfaction with contentment, and dependence on God. And I offered practical proposals that Christian communities should pursue to resist the impact of economic inequality on virtue in everyday life.

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