

CHAPTER XXI

THE DUTY OF DISTRIBUTING SUPERFLUOUS WEALTH

THE correctives of the present distribution that were proposed before the beginning of the last chapter related mainly to the apportionment of the product among the agents of production. They would affect that distribution which takes place as an integral element of the productive process, not any disposition which the productive agents might desire or be required to make of the shares that they had acquired from the productive process. Such were many of the proposals regarding land tenure, and all of those concerning coöperative enterprises and monopoly. In the last chapter we considered the possibility of neutralizing to some extent the abuses of the primary distribution by the action of government through the taxation of large fortunes. These were proposals directly affecting the secondary distribution. And they involved the method of compulsion. In the present chapter we shall inquire whether desirable changes in the secondary distribution may not be effected by voluntary action. The specific questions confronting us here are, whether and how far proprietors are morally bound to distribute their superfluous wealth among their less fortunate fellows.

The Question of Distributing Some

The authority of revealed religion returns to the first of these questions a clear and emphatic answer in the affirmative. The Old and the New Testaments abound in declarations that possessors are under very strict obligation to give of their surplus to the indigent. Perhaps the most

striking expression of this teaching is that found in the Gospel according to St. Matthew, ch. 25, verses 32-46, where eternal happiness is awarded to those who have fed the hungry, given drink to the thirsty, received the stranger, covered the naked, visited the sick, and called upon the imprisoned; and eternal damnation is meted out to those who have failed in these respects. The principle that ownership is stewardship, that the man who possesses superfluous goods must regard himself as a trustee for the needy, is fundamental and all-pervasive in the teaching of Christianity. No more clear or concise statement of it has ever been given than that of St. Thomas Aquinas: "As regards the power of acquiring and dispensing material goods, man may lawfully possess them as his own; as regards their use, however, a man ought not to look upon them as his own, but as common, so that he may readily minister to the needs of others."¹

Reason likewise enjoins the benevolent distribution of surplus wealth. It reminds the proprietor that his needy neighbors have the same nature, the same faculties, capacities, wants, and destiny as himself. They are his equals and his brothers. Reason, therefore, requires that he should esteem them as such, love them as such, and treat them as such; that he should love them not merely by well wishing, but by well doing. Since the goods of the earth were intended by the Creator for the common benefit of all mankind, the possessor of a surplus is reasonably required to use it in such a way that this original purpose of all created goods shall be fulfilled. To refuse is to treat one's less fortunate neighbor as something different from and less than oneself, as a creature whose claim upon the common bounty of nature is something less than one's own. Multiplying words will not make these truths plainer. The man who does not admit that the welfare of his neighbor is of equal moral worth and importance with his own welfare, will logically refuse to

¹ "Summa Theologica," 2a. 2ae., q. 66, a. 3.

admit that he is under any obligation of distributing his superfluous goods. The man who does acknowledge this essential equality will be unable to find any logical basis for such refusal.

Is this obligation one of charity or one of justice? At the outset a distinction must be made between wealth that has been honestly acquired and wealth that has come into one's possession through some violation of rights. The latter kind must, of course, be restored to those persons who have been wronged. If they cannot be found or identified the ill-gotten gains must be turned over to charitable or other worthy objects. Since the goods do not belong to the present holder by any valid moral title, they should be given to those persons who are qualified by at least the claim and title of needs.

Some of the Fathers of the Church maintained that all superfluous wealth, whether well or ill gotten, ought to be distributed to those in want. St. Basil of Cæsarea: "Will not the man who robs another of his clothing be called a thief? Is the man who is able and refuses to clothe the naked deserving of any other appellation? The bread that you withhold belongs to the hungry; the cloak that you retain in your chest belongs to the naked; the shoes that are decaying in your possession belong to the shoeless; the gold that you have hidden in the ground belongs to the indigent. Wherefore, as often as you were able to help men and refused, so often you did them wrong."¹ St. Augustine of Hippo: "The superfluities of the rich are the necessities of the poor. They who possess superfluities possess the goods of others."² St. Ambrose of Milan: "The earth belongs to all; not to the rich; but those who possess their shares are fewer than those who do not. Therefore, you are paying a debt, not bestowing a gift."³ Pope Gregory the Great: "When we give

¹ "Patrologia Græca," vol. 31, cols. 275, 278.

² "Patrologia Latina," vol. 37, col. 1922.

³ "Patrologia Latina," vol. 14, col. 747.

necessaries to the needy, we do not bestow upon them our goods; we return to them their own; we pay a debt of justice rather than of mercy.”¹

The great systematizer of theology in the thirteenth century, St. Thomas Aquinas, who is universally recognized as the most authoritative private teacher in the Church, stated the obligation of distribution in less extreme and more scientific terms: “According to the order of nature instituted by Divine Providence, the goods of the earth are designed to supply the needs of men. The division of goods and their appropriation through human law do not thwart this purpose. Therefore, the goods which a man has in superfluity are due by the natural law to the sustenance of the poor.”²

That this is the official teaching of the Church to-day is evident from the words of Pope Leo XIII: “When one has provided sufficiently for one’s necessities and the demands of one’s state of life, there is a duty to give to the indigent out of what remains. It is a duty not of strict justice, save in case of extreme necessity, but of Christian charity.”³ Nearly thirteen years earlier, the same Pope had written: “The Church lays the rich under strict command to give their superfluity to the poor.”⁴

The only difference between the Fathers and Pope Leo XIII and St. Thomas on this question has reference to the precise nature of the obligation. According to the Fathers, the duty of distribution would seem to be a duty of justice. In the passage quoted above from St. Thomas, superfluities are said to “belong,” or to be “due” (“debetur”) to the needy; but the particular moral precept that applies is not specified. In another place, however, the Angelic Doctor declares that almsgiving is an act of char-

¹ “Patrologia Latina,” vol. 77, col. 87. These and several other extracts of like tenor may be found in Ryan’s “Alleged Socialism of the Church Fathers,” ch. i; St. Louis, 1913.

² Op. cit., 2a. 2ae., q. 66, a. 7.

³ Encyclical, “On the Condition of Labor,” May 15, 1891.

⁴ Encyclical, “On Socialism, Communism, Nihilism,” Dec. 28, 1878.

ity.¹ Pope Leo XIII explicitly says that the obligation of giving is one of charity, "except in extreme cases." The latter phrase refers to the traditional doctrine that a person who is in extreme need; that is, in immediate danger of losing life, limb, or some equivalent personal good, is justified in the absence of any other means of succor in taking from his neighbor what is absolutely necessary. Such appropriation, says St. Thomas, is not, properly speaking, theft; for the goods seized belong to the needy person, "inasmuch as he must sustain life."² In a word, the medieval and the modern Catholic teaching would make the distribution of superfluous goods a duty of justice only in extreme situations, while the Fathers laid down no such specific limitation. Nevertheless, the difference is less important than it appears to be on the surface. When the Fathers lived, theology had not been systematized nor given a precise terminology; consequently, they did not always make exact distinctions between the different classes of virtues and obligations. In the second place, the Patristic passages that we have quoted, and others of like import, were mostly contained in sermons addressed to the rich, and consequently were expressed in hortatory rather than scientific terms. Moreover, the needs of the time which the rich were exhorted to relieve were probably so urgent that they could correctly be classed as extreme, and therefore would give rise to an obligation of justice on the part of those who possessed superfluous wealth at least, in the great majority of instances.

The truly important fact of the whole situation is that both the Fathers and the later authorities of the Church regard the task of distributing superfluous goods as one of strict moral obligation, which in serious cases is binding under pain of grievous sin. Whether it falls under the head of justice, or under that of charity, is of no great practical consequence.

¹ *Op. cit.*, 2a. 2ae., q. 32, a. 1.

² *Idem*, q. 66, a. 7.

The Question of Distributing All

Is a man obliged to distribute *all* his superfluous wealth? As regards the support of human life, Catholic moral theologians distinguish three classes of goods: first, the necessities of life, those utilities which are essential to a healthy and humane existence for a man and his family, regardless of the social position that he may occupy, or the standard of life to which he may have been accustomed; second, the conventional necessities and comforts, which correspond to the social plane upon which the individual or family moves; third, those goods which are not required to support either existence or social position. Goods of the second class are said to be necessary as regards conventional purposes, but superfluous as regards the maintenance of life, while those of the third class are superfluous without qualification.

No obligation exists to distribute the first class of goods; for the possessor is justified in preferring his own primary and fundamental needs to the equal or less important needs of his neighbors. The owner of goods of the second class is under obligation to contribute to persons who are in extreme need, since the preservation of the neighbor's life is more important morally than the full maintenance of the owner's conventional standard of living. On the other hand, there is no obligation of giving any of these goods to meet those needs of the neighbor which are social or conventional. Here, again, it is reasonable that the possessor should prefer his own interests to the equal interests of his fellows. Still less is he obliged to expend any of the second class of goods for the relief of ordinary or common distress. As regards the third class of goods, those which are absolutely superfluous, the proportion to be distributed is indefinite, depending upon the volume of need. The doctrine of the moral theologians on the subject is summed up in the following paragraph.

When the needs to be supplied are "ordinary," or "com-

mon"; that is, when they merely expose a person to considerable and constant inconvenience, without inflicting serious physical, mental, or moral injury, they do not impose upon any man the obligation of giving up all his superfluous goods. According to some moral theologians, the possessor fulfils his duty in such cases if he contributes that proportion of his surplus which would suffice for the removal of all such distress, provided that all other possessors were equally generous; according to others, if he gives two per cent of his superfluity; according to others, if he contributes two per cent of his annual income. These estimates are intended not so much to define the exact measure of obligation as to emphasize the fact that there exists some degree of obligation; for all the moral theologians agree that some portion of a man's superfluous goods ought to be given for the relief of ordinary or common needs. When, however, the distress is grave; that is, when it is seriously detrimental to welfare; for example, when a man or a family is in danger of falling to a lower social plane; when health, morality, or the intellectual or religious life is menaced,—possessors are required to contribute as much of their superfluous goods as is necessary to meet all such cases of distress. If all is needed all must be given. In other words, the entire mass of superfluous wealth is morally subject to the call of grave need. This seems to be the unanimous teaching of the moral theologians.¹ It is also in harmony with the general principle of the moral law that the goods of the earth should

¹ A comprehensive, though brief, discussion of this question and numerous references are contained in Bouquillon, "De Virtutibus Theologicis," pp. 332-348. When Pope Leo XIII declared that the rich are obliged to distribute "out of" their superfluity, he did not mean that they are free to give only a portion thereof. The particle "de" in his statement, "officium est de eo quod superat gratificari indigentibus," is not correctly translated by "some." It means rather "out of," "from," or "with"; so that the affluent are commanded to devote their superfluous goods indefinitely to the relief of the needy. In the Encyclical, "Quot Apostolici Muneris," he used the expression, "gravissimo divites urget praecepto ut quod superest pauperibus tribuant," which clearly declares the duty of distributing all.

be enjoyed by the inhabitants of the earth in proportion to their essential needs. In any rational distribution of a common heritage, the claims of health, mind, and morals are surely superior to the demands of luxurious living, or investment, or mere accumulation.

Some Objections

The desirability of such a thoroughgoing distribution of superfluous incomes appears to be refuted by the fact that a considerable part of the capital and organizing ability that function in industry are dependent upon the possession of superfluous goods by the richer classes. That surplus of the larger incomes which is not consumed or given away by its receivers at present, constitutes no small portion of the whole supply of savings annually converted into capital. Were all of it to be withdrawn from industry and distributed among the needy, the process might involve more harm than good. Moreover, the very large industrial enterprises are initiated and carried on by men who have themselves provided a considerable share of the necessary funds. Without these large masses of personal capital, they would have much more difficulty in organizing these great enterprises, and would be unable to exercise their present dominating control.

To the first part of this objection we may reply that the distribution of superfluous goods need not involve any considerable withdrawal of existing capital from industry. The giving of large amounts to institutions and organizations, as distinguished from needy individuals, might mean merely a transfer of capital from one holder to another; for example, the stocks and bonds of corporations. The capital would be left intact, the only change being in the persons that would thenceforth receive the interest. Small donations could come out of the possessor's income. Moreover, there is no reason why the whole of the distribution could not be made out of income rather than out of capital. While the givers would still remain possessed of

superfluous wealth, they would have handed over to needy objects, persons and causes the thing that in modern times constitutes the soul and essence of wealth; namely, its annual revenues.

The second difficulty noted above, that such a thorough distribution of superfluous goods would lessen considerably the power of the captains of industry to organize and operate great enterprises, can be disposed of very briefly. Those who made the distribution from income rather than from invested wealth would still retain control of large masses of capital. All, however, would have deprived themselves of the power to enlarge their business ventures by turning great quantities of their own income back into industry. But if their ability and character were such as to command the confidence of investors, they would be able to find sufficient capital elsewhere to equip and carry on any sound and necessary enterprise. In this case the process of accumulating the required funds would, indeed, be slower than when they used their own, but that would not be an unmixed disadvantage. When the business was finally established, it would probably be more stable, would respond to a more definite and considerable need, and would be more beneficial socially, inasmuch as it would include a larger proportion of the population among its proprietors. And the diminished authority and control exercised by the great capitalist, on account of his diminished ownership of the stock, would in the long run be a good thing for society. It would mean the curtailment of a species of power that is easily liable to abuse, wider opportunities of industrial leadership, and a more democratic and stable industrial system.

Only a comparatively small portion of the superfluous goods of the country could with advantage be immediately and directly distributed among needy individuals. The greater part would do more good if it were given to religious and benevolent institutions and enterprises. Churches, schools, scholarships, hospitals, asylums, housing

projects, insurance against unemployment, sickness and old age, and benevolent and scientific purposes generally, constitute the best objects of effective distribution. By these means social and individual efficiency would be so improved within a few years that the distress due to economic causes would for the most part have disappeared.

The proposition that men are under moral obligation to give away the greater portion of their superfluous goods or income is, indeed, a "hard saying." Not improbably it will strike the majority of persons who read these pages as extreme and fantastic. No Catholic, however, who knows the traditional teaching of the Church on the right use of wealth, and who considers patiently and seriously the magnitude and the meaning of human distress, will be able to refute the proposition by reasoned arguments. Indeed, no one can logically deny it who admits that men are intrinsically sacred, and essentially equal by nature and in their claims to a reasonable livelihood from the common heritage of the earth. The wants that a man supplies out of his superfluous goods are not necessary for rational existence. For the most part they bring him merely irrational enjoyment, greater social prestige, or increased domination over his fellows. Judged by any reasonable standard, these are surely less important than those needs of the neighbor which are connected with humane living. If any considerable part of the community rejects these propositions the explanation will be found not in a reasoned theory, but in the conventional assumption that a man may do what he likes with his own. This assumption is adopted without examination, without criticism, without any serious advertence to the great moral facts that ownership is stewardship, and that the Creator intended the goods of the earth for the reasonable support of all the children of men.

A False Conception of Welfare

If all the present owners of superfluous goods were to

carry out their own conception of the obligation, the amount distributed would be only a fraction of the real superabundance. Let us recall the definition of absolute superfluity as that portion of individual or family income which is not required for the reasonable maintenance of life and social position. It allows, of course, a reasonable provision for the future. But the great majority of possessors, as well as perhaps the majority of others, do not interpret their needs, whether of life or social position, in any such strict fashion. Those who acquire a surplus over their present absolute and conventional needs, generally devote it to an expansion of social position. They move into larger and more expensive houses, thereby increasing their assumed requirements, not merely in the matter of housing, but as regards food, clothing, amusements, and the conventions of the social group with which they are affiliated. In this way the surplus which ought to have been distributed is all absorbed in the acquisition and maintenance of more expensive standards. All classes of possessors adopt and act upon an exaggerated conception of both the strict and the conventional necessities. In taking this course, they are merely subscribing to the current theory of life and welfare. It is commonly assumed that to be worth while life must include the continuous and indefinite increase of the number and variety of wants, and a corresponding growth and variation in the means of satisfying them. Very little endeavor is made to distinguish between kinds of wants, or to arrange them in any definite scale of moral importance. Desires for purely physical goods, such as, food, drink, adornment, and sense gratifications generally, are put on the same level with the demands of the spiritual, moral, and intellectual faculties. The value and importance of any and all wants is determined mainly by the criterion of enjoyment. In the great majority of cases this means a preference for the goods and experiences that minister to the senses. Since these satisfactions are susceptible of indefinite increase, variety, and cost, the believer in this

theory of life-values readily assumes that no practical limit can be set to the amount of goods or income that will be required to make life continuously and progressively worth living. Hence the question whether he has superfluous goods, how much of a surplus he has, or how much he is obliged to distribute, scarcely occurs to him at all. Everything that he possesses is included among the necessities of life and social position. He adopts as his working theory of life those propositions which were condemned as "scandalous and pernicious" by Pope Innocent XI in 1679: "It is scarcely possible to find among people engaged in worldly pursuits, even among kings, goods that are superfluous to social position. Therefore, hardly any one is bound to give alms from this source."

The practical consequences of this false conception of welfare are naturally most conspicuous among the rich, especially the very rich, but they are also manifest among the comfortable and middle classes. In every social group above the limit of very moderate circumstances, too much money is spent for material goods and enjoyments, and too little for intellectual, religious, and altruistic things.

The True Conception of Welfare

This working creed of materialism is condemned by right reason, as well as by Christianity. The teaching of Christ on the worth of material goods is expressed substantially in the following texts: "Woe to you rich." "Blessed are you poor." "Lay not up for yourselves treasures on earth." "For a man's life consisteth not in the abundance of things that he possesseth." "Be not solicitous as to what you shall eat, or what you shall drink, or what you shall put on." "Seek ye first the kingdom of God and his justice, and all these things shall be added unto you." "You cannot serve God and Mammon." "If thou wouldst be perfect, go, sell what thou hast and give to the poor, and come follow me." Reason informs us that neither our faculties nor the goods that satisfy them are of equal moral worth or importance. The

intellectual and spiritual faculties are essentially and intrinsically higher than the sense faculties. Only in so far as they promote, either negatively or positively, the development of the mind and soul have the senses any reasonable claim to satisfaction. They have no value in themselves; they are merely instruments to the welfare of the spirit, the intellect, and the disinterested will. Right life consists, not in the indefinite satisfaction of material wants, but in the progressive endeavor to know the best that is to be known, and to love the best that is to be loved; that is, God and His creatures in the order of their importance. The man who denies the intrinsic superiority of the soul to the senses, who puts sense gratifications on the same level of importance as the activities of mind and spirit and disinterested will, logically holds that the most degrading actions are equally good and commendable with those which mankind approves as the noblest. His moral standard does not differ from that of the pig, and he himself is on no higher moral level than the pig.

Those who accept the view of life and welfare taught by Christianity and reason cannot, if they take the trouble to consider the matter, avoid the conclusion that the amount of material goods which can be expended in the rational and justifiable satisfaction of the senses, is very much smaller than is to-day assumed by the great majority of persons. Somewhere between ten and twenty thousand dollars a year lies the maximum expenditure that any family can reasonably devote to its material wants. This is independent of the outlay for education, religion, and charity, and the things of the mind generally. In the overwhelming majority of cases in which more than ten to twenty thousand dollars are expended for the satisfaction of material needs, some injury is done to the higher life. The interests of health, intellect, spirit or morals would be better promoted if the outlay for material things were kept below the specified limit.

The distribution advocated in this chapter is obviously

no substitute for justice or the deeds of justice. Inasmuch, however, as complete justice is a long way from realization, a serious attempt by the possessors of true superfluous goods to fulfill their obligations of distribution would greatly counteract and soften existing injustice, inequality and suffering. Hence, benevolent giving deserves a place in any complete statement of proposals for a better distribution of wealth. Moreover, we are not likely to make great advances on the road of strict justice until we acquire saner conceptions of welfare, and a more effective notion of brotherly love. So long as men put the senses above the soul, they will be unable to see clearly what is justice, and unwilling to practice the little that they are able to see. Those who exaggerate the value of sense gratifications cannot be truly charitable, and those who are not truly charitable cannot perform adequate justice. The achievement of social justice requires not merely changes in the social mechanism, but a change in the social spirit, a reformation in men's hearts. To this end nothing could be more immediately helpful than a comprehensive recognition of the stewardship of wealth, and the duty of distributing superfluous goods.

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