The Hard Truths of the Easy Essays: The Crisis of Modernity and the Social Vision of Peter Maurin

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INTRODUCTION: THE BIOGRAPHY OF A PROPHET

Peter Maurin was born in Oultet, France on May 9, 1877. He was the oldest of 22 children born to a farm family whose roots in the region reached back some 1500 years. The family was also rooted profoundly in the Catholic faith. They prayed the daily rosary, said nightly prayers, studied the Bible together, learned Church history, and memorized the Sunday gospels before travelling the two miles to church in the village.

At 14, Peter Maurin went to Paris to be educated by the Christian Brothers and entered the order 2 years later taking annual vows for 9 years and teaching elementary school. It was here that he first came into contact with working class families and the difficulties they had due to being uprooted by the industrial process. His own obligatory military service also made him think more about the Church’s social doctrine. He began studying the papal encyclical *Rerum Novarum* and other writings on the topic.

Maurin re-entered the world upon the dissolution of his religious order and joined *Le Sillon*, an enormous political movement favoring the restitution of the French Monarchy and the power of the Catholic hierarchy. He was active in the movement for 6 years but left when it became apparent that it was a purely political endeavor divorced from any foundation in Catholic doctrine.

In 1909, Maurin immigrated to Canada as a homesteader and 2 years later entered the United States. For the next 17 years he worked various labor jobs in mines and factories across the central United States. In doing this he became aware of the depth of the problem concerning wages and had first hand experience of the condition of those who physically labored for a living. During this period he developed a small school in Chicago offering French lessons. He employed several teachers and achieved a fair level of affluence.

In 1925 at the age of 48 Maurin went to New York to teach French. It was here that he underwent a conversion of sorts. He took a penetrating look at industrialism and the materialism of the modern world through the optic of his Christian faith writing Easy Essays to capture his thoughts. Following St. Francis of Assisi’s example, he embraced voluntary poverty as his personal response to the materialistic society he lived in.

Leaving the world of teaching French behind, Maurin went to New York City and ranged the island of Manhattan from end to end talking to anyone whose ear he could bend about his ideas. In 1932 a providential meeting with Dorothy Day resulted in the establishment of the Catholic Worker Movement. Its publication of a paper for the man on the street meant that Maurin’s essays would gain a broader hearing.

From 1935 to 1942 Peter Maurin was at his prime fulfilling the vocation he felt called to in the Church, a vocation to communicate certain truths of the
faith to a social order that had moved away from living them. Maurin was totally absorbed by the message he was impelled to share. His life at this point was one of utter selflessness.

Senility silenced him the last years of his life. He died on May 15, 1949 and was buried garbed in a donated suit of clothes in a donated grave in Brooklyn. An obituary notice was found on the front page of the Vatican newspaper *L’Osservatore Romano*.

This brief biographical sketch of Maurin’s life is provided because certain details need to be known to properly appraise his intellectual work. First of all, Maurin was extremely well-read. His teachers were Maritain, Chesterton, Belloc, Tawney, Dawson, Berdyaev, Penty, McNabb, Gill, as well as Doctors of the Church like Aquinas and official Church documents like the social encyclicals. Most importantly, he was open to their insight. Secondly, Maurin’s understanding of Catholicism was complete and deep. From the home of his youth until his last years, his formation in the Faith was profound. Finally, Maurin took Jesus’ call to “follow me” radially to heart. What he discerned this to mean finally was that he was to take his education and his faith to teach timeless Catholic insights into the social order. Maurin’s Easy Essays are a distillation of a lifetime of study and prayer by a deeply religious and self-sacrificing man.

This work looks at the current significance, as the world faces a “cultural and moral crisis”, of Maurin’s ideas first presented at the height of the Great Depression of the 1930s. What is the enduring relevance of the Easy Essays to today’s socioeconomic reality? What explanation does Maurin give for the ethical failure of our institutional world? What moral vision of a good social order does he articulate?

The paper is developed by first of all bringing out Maurin’s Christian critique of capitalism which is seen as being informed by Berdyaev’s judgment on modernity. The next section goes into a deep exploration of the root causes of our lack of clear thinking and consequently of our intractable problems. This opens the way to a disclosure of the Church’s teachings on the right ordering of the world’s goods and the potential of this tradition to be a dynamic force capable of blowing past unjust structures. This enables some general implications for the proper conduct of enterprise to be drawn. Maurin’s vision of Catholic communitarian personalism is then presented and an examination of the Christian housing ministry, Habitat for Humanity, as an embodiment of Maurin’s teachings is made.

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1 Matt. 9:9
2 *Caritas in Veritate*, #32
The essential reason for the power of Maurin’s insight and the continuing validity of his thoughts can be understood by acknowledging that human existence is situated within a divinely ordained order. All of creation and our lives are a gift from a loving God. Human systems and human ideas only approximate that order. The challenge is bringing our built world (physical, institutional) into accord with the ultimate reality we receive but do not make. Maurin’s sanctity allowed him to step back and measure the distance between the truth of things and the false ideas informing modern practice. His ideas challenge us because we have invested our lives in the very structures he calls into question. This is also why we need the docility to learn from him. There is no hope in building on falsehoods.

Is it possible to preview what is upcoming in the paper by making a one-paragraph summary of the hard truths to be disclosed? A serious examination of the condition of modernity reveals a mind detached from ultimate reality and a culture without a foundation in what we are. Three centuries of intellectual drifting from the starting point that we can will into being any idea we have above our nature and the world has resulted in a severely truncated consciousness. Voluntary and unnecessary constriction of thought to the investigation of an exhaustively material universe has led to the loss of rationality itself in the modern mind. This irrationality extends to the political economic system derived which is charged with the impossible task of sanctifying the human condition by delivering ever greater levels of immanent material prosperity. What is missing is a receptivity to what is. Applying faith and reason to reflect on a reality given to us reveals that the human person comes from God and is journeying to God. This means that we don’t perfect ourselves by having more but by being more, specifically by being a saint. This truth of our being must direct our steps in the economic realm. The right and proper end of economic enterprise is to serve human well-being in all its dimensions, i.e., primarily to provide for material needs but also to not deflect people in their spiritual quest for heaven. The imitation of Christ will involve a more radical giving of oneself and of one’s possessions.

There are two additional aspects of the paper that must be considered in this introduction. The first of these is the form of the text which will follow. The basic thesis being operated from is that Maurin’s thoughts can help us bring about the “profound cultural renewal”\(^4\) that is needed. For this reason, wherever possible the work will simply extract Maurin’s words from his Easy Essays and draw them together into a coherent whole. The aim is to let the profundity and depth of his thinking speak for itself. Where the simplicity of the teaching tool he used delivers a point too concisely a supplemental elaboration of the basic idea

\(^4\) Caritas in Veritate, #21
using the best contemporary resources will be given. Maurin’s prescience will also be highlighted at certain places in the paper by citing current evidence to support his vision of the way things would unfold.

Finally, it is clear that Catholicism, and more particularly the moral theology of Catholic Social Thought, is the religious perspective informing Maurin’s work. Two responses to this fact are untenable. The first is that a person, in this case Peter Maurin, should just keep his religious beliefs to himself. Such a mandate would ghettoize Catholic scholarship and it is dishonest. All reflection is conducted from and all life is lived within a worldview. The second notion to be disabused of is that all religions, all worldviews, are identical. The great variety of belief systems existing in the world today cannot be merged into one because they offer conflicting truth claims.

What then is the way forward? It is to proceed, as Maurin himself did, by entering the arena of ideas openly, honestly, and candidly formulating the basic premises of one’s position as explicitly, as extensively, and as clearly as possible. The worldview can then be examined by everyone for its consistency, its coherency, its congruity, and its comprehensiveness. Any discovery of fault along these criteria represents a genuine advancement. Catholicism takes its place at the table of worldviews without relativizing itself, without surrendering its distinctiveness, without suffering a hollowing out. This need not be alienating in any way either. Whatever is good or holy in humanity’s religious history will not be contradicted.

WORSHIP OF MAMMON: A CATHOLIC CRITICISM OF BOURGEOIS SOCIETY

Modern society has made the bank account the standard of values.5

The use of property to acquire more property is not the proper use of property.6

Peter Maurin’s biographers refer to him alternatively as a “prophet in the Twentieth Century”7 and as an “apostle to the world.”8 Like the Hebrew prophets of old Maurin challenged dehumanizing ideas and institutions that had become sacrosanct. He accepted the basic soundness of the Marxian critique of bourgeois society while simultaneously asserting that communism’s utopian aims held nothing of promise for humanity. Marx may have been right about what was

6 Ibid., 133
wrong with capitalism, but his collectivist vision of what was right was dreadfully wrong. Marx’s reductionism was so flawed it could only lead to tragic consequences.

Marxism not only falsifies the origin and the end of man but it seeks to make of him an anonymous animal, a servant of the proletarian State.  

But State socialism was a spin off of capitalism. In a sense it was inevitable that as the State moved in to try to bear the burden of social life damaged by individualism it would view itself as omnipotent. Both ideologies were fundamentally “materialist, secularistic, totalitarian” “Christianity has nothing to do with either modern capitalism or modern Communism.”

What is the Catholic critique of the former? Why was Maurin insistent that things could not be “left alone”?

For Maurin things were getting worse in society because the world was “upside down.” Money had dislodged God as being of primary importance in men’s hearts. Mammon had taken the place of God as the object of worship. Commercialism was the new religion.

We have taken religion out of everything and have put commercialism into everything. That we are an industrial nation is our public boast industry is considered to be of more importance than the moral welfare of man. The Lord of all is industry.

In the social order or regime of capitalism the corporation is the dominant institutional form. The aim of the commercial firm is to amass capital. It is a “profit system”, which is to say that the accumulation of capital is the sumnum bonum. Maurin is not creating a straw man here,

9 Peter Maurin, Easy Essays, p. 107.
10 “The Bolshevist Socialist is the son of the bourgeoisie capitalist” (Peter Maurin, Easy Essays, p. 115)
11 “This extreme of individualism has led to the extreme of Communism.” (Peter Maurin, Easy Essays, p. 42)
12 Ibid., 141
13 Ibid., 37
14 Ibid., 12
15 Ibid., 62
16 Ibid., 41–42
17 Ibid., 132
but is looking at the reality defended by apologists for the system.\textsuperscript{18}
Maurin puts his finger on many of the inherent characteristics or elements of the ideology.

a) Production is no longer for use, as it was in the Middle Ages,\textsuperscript{19} but is now for profit. Accumulation is an end in itself. “Money, not man, has been [for 300 years] the supreme consideration and the justifying end”.\textsuperscript{20} But for Maurin, money used as an investment [to make more money] is money that is not being used to fulfill its proper function. It is “prostituted money”.\textsuperscript{21} The rightful use has been perverted or corrupted.

b) People are turned into “wealth-producing maniacs”.\textsuperscript{22} In their personal life, they are consumed with having more. In their organizational life they are “technicians supervising the making of profits”.\textsuperscript{23}

c) The regime is imperialistic at its center. Access to raw materials and markets must be available and armed force might be required to ensure this. But resources can run out and markets can become saturated so the problem becomes how to keep the competitive struggle of all against all for profits going. World War I was a “commercial war”,\textsuperscript{24} “a world-wide orgy of wealth and life destruction.”\textsuperscript{25}

d) Other institutions are coerced by the power money confers upon commercial enterprises to do the bidding of the dominant institution, to tailor their own practices and ideals to the needs and aims of business.

When the banker has the power the politician has to assure law and order in the profit-making system. When the banker has the power the educator trains students in the technique of profit making. When the banker has the power the clergyman is expected to bless the profit-making system or to join the unemployed.\textsuperscript{26}

\begin{itemize}
\item People are in enterprise “to make as much money as they can.” (Milton Friedman, \textit{Capitalism and Freedom} (Chicago, IL: University of Chicago Press, 1962), 20.
\item “In the Middle Ages the consumer went to the producer and asked the producer to produce something for him.” (Peter Maurin, \textit{Easy Essays}, p. 200)
\item Ibid., 42
\item Ibid., 31
\item Ibid., 18
\item Ibid., 63
\item Ibid., 81
\item Ibid., 18
\item Ibid., 63
\end{itemize}
Enormous sums of money are spent by businesses to buy political influence and get an attendant payback. The Church is separated from the State in favor of the historically unprecedented “business man’s state.”

e) Every single aspect of human life in society is examined for its potential as a profit-generating activity. Maurin mentions the commercialization of hospitality and service to the poor. The point is that what was once received freely as a gift must now be paid for.

f) Labor too is something to be bought and sold. The “worker is a commodity” like any other. “Money can buy everything”. Since the purpose of being in business is to maximize net financial margins, however, and since labor is a cost against those margins, it becomes rational to reduce the money spent employing people to a bare minimum. This can be done by paying them as little as possible, again a practice antithetical to the generosity of Jesus, or by reducing the need for a human presence through automation. Wage injustice makes “workers envious of the managers”. Mechanization reduces the worker to a “cog in the wheel of mass production.”

But workmen cannot find happiness in mechanized work. As Charles Devas says, “The great majority having to perform some mechanized operation which requires little thought and allows no originality and which concerns an object in the transformation of which, whether previous or subsequent, they have no part, cannot take pleasure in their work.”

This creates the intractable problem of “technological unemployment”. Modern industry doesn’t have work for everybody. Business, which credits itself with the prosperity we enjoy, takes no responsibility for

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27 “Uncle Sam does believe in the money lenders’ dole. Uncle Sam doles out every year more than a billion dollars to the money lenders.” (Peter Maurin, Easy Essays, p. 5)
28 Ibid., 7
29 Ibid., 27
30 Ibid., 115
31 Ibid., 34
32 Ibid, 134
33 Ibid., 98
34 Ibid., 134
structural unemployment. It falls to the State to deal with the issue but this is a prostitution of the State’s function.\textsuperscript{35}

g) Egoism is appealed to as a justification for the system but such a theory is no normative grounding at all. Selfishness cannot build a lasting and authentically good human community.

Business men say that because everybody is selfish, business must therefore be based on selfishness. But when business is based on selfishness everybody is busy becoming more selfish. And when everybody is busy becoming more selfish, we have classes and clashes.\textsuperscript{36}

Conflict is endemic. Labor and ownership clash over wages\textsuperscript{37} and everyone’s desire to have more runs into everyone else’s desire for the same.

So there is a rub between the rich who like to get richer and the poor who don’t like to get poorer.\textsuperscript{38}

h) The key criterion in deciding what to bring to market is whatever will sell. This need not be something useful to or uplifting of the purchaser. Indeed, more money can often be made by preying upon human frailty, by exploiting human weakness.

To give people what they want but should not have is to pander…. To pander to the bad in men is to make men inhuman to men.\textsuperscript{39}

i) The contradictions or tensions instantiated in the regime of capitalism lead to considerable economic instability and insecurity. Maurin notes the constant threat of recession or even depression as markets are unable to clear the goods that have been produced. Economic crisis always looms.

When money is used as an investment, it does not help to consume the goods that have been produced, it helps to produce more goods, to bring

\textsuperscript{35} “... [T]he Federal Government was never intended to solve man’s economic problems.” (Peter Maurin, \textit{Easy Essays}, p. 7)

\textsuperscript{36} Ibid., 5

\textsuperscript{37} “And the class struggle is a struggle between the buyers of labor at the lowest possible price and the sellers of labor at the highest possible price.” (Peter Maurin, \textit{Easy Essays}, p. 39)

\textsuperscript{38} Ibid., 41

\textsuperscript{39} Ibid., 166
over-production and therefore increase unemployment so much money has been put into business that it has put business out of business.\textsuperscript{40}

j) Usury is at the heart of the regime.\textsuperscript{41} Maurin traces the acceptance of the practice to John Calvin but regards it as fundamentally tyrannical. Maurin condemns lending money at interest as living “on the sweat of somebody else’s brow.”\textsuperscript{42} The impact of basing our social order on usury is that debt servicing drives everyone’s attention immersed as everyone is in the giant Ponzi scheme of credit. There is scant general inclination to conduct Maurin’s advised examination—“we ought to ask ourselves if the medieval economists were not sound in condemning money-lending at interest.”\textsuperscript{43}

A brief interlude can be taken to ask how well Maurin’s analysis has held up in the intervening years. The answer is extremely well. Wealth is being pursued maniacally. Today, five hundred billionaires hold more wealth than the poorest half of humanity. Conflict over oil resources intensifies as newly capitalist nations like China frantically secure supplies for themselves. There is ample evidence of the wealthy enriching themselves at government expense.\textsuperscript{44} Governments were forced to intervene as the world’s financial system teetered on the brink of collapse and a new phrase, “too big to fail,” entered our business lexicon. Global capitalism pulverizes the most vulnerable members of the human community. In Bangladesh preteenage boys work in hellish conditions to break apart the world’s exhausted shipping fleet. Tens of millions of other people lack access to productive resources or gainful employment. The technological system does not need them, indeed, it desires their absence. Human well being is not the starting point in deciding what to bring to market. Tobacco companies sell a product that when used exactly as intended causes sickness, disease, and death in the user and similarly harms the non-user who might be in the environment. The yearly death toll from tobacco use is now upwards of 6 million people. Today, even more than in Maurin’s time, advertising bombards people with propaganda to keep them consuming what is produced. With indebtedness, both public and private, now being counted in the trillions of dollars, it cannot be otherwise.

\textsuperscript{40} Ibid., 30
\textsuperscript{41} “Money-lending at interest became the general practice. And money ceased to be a means of exchange and began to be a means to make money.” (Peter Maurin, \textit{Easy Essays}, p. 80)
\textsuperscript{42} Ibid., 18
\textsuperscript{43} Ibid., 24
\textsuperscript{44} See David Cay Johnston, \textit{Free Lunch} (New York: Penguin, 2007).
The fact that Maurin’s assessment stands up should get us to consider his deeper insight, namely, that further expansion of the system is a dead end.

Many people say that we cannot go back, but I say, neither can we go ahead, for we are parked in a blind alley. And when people are parked in a blind alley the only thing to do is to go back.\(^{45}\)

Maurin acknowledged that “all means\(^{46}\)” imaginable would be used to maintain the regime but he regarded this as a hopeless undertaking. Why did he hold this view?

Maurin’s understanding is that the current political economic order has been built on a fundamentally wrong basis. It is founded on greed and selfishness, really the love of money which St. Paul warns is the “root of all evil.”\(^{47}\)

When conservatives try to conserve a society based on greed, systematic selfishness and rugged individualism they try to conserve something that is radically wrong, for it is built on a wrong basis. And when conservatives try to conserve what is radically wrong they are also radically wrong.\(^{48}\)

From greed, “mutual distrust, envy, and narrow individualism arise.”\(^{49}\) People have become “go-getters,”\(^{50}\) but with greed by definition they can never get enough.

Usury means there is a commitment to an infinite expansion of production since the last money borrowed must be paid off. But such a process does not fit into our finite world. Corporations in their search for more have left an astounding legacy of problems.\(^{51}\) Caring only for money and power the ruling elite propel modern society into “a state of chaos.”\(^{52}\) As wealth loses its “sense of responsibility”\(^{53}\) our civilization is returned “to barbarism.”\(^{54}\)

\(^{45}\) Peter Maurin, *Easy Essays*, p. 26

\(^{46}\) Ibid., 75

\(^{47}\) Ibid., 40

\(^{48}\) Ibid., 109

\(^{49}\) Ibid., 40

\(^{50}\) Ibid., 116

\(^{51}\) “Business cannot set its house in order because business men are moved by selfish motives. Business men create problems, they do not solve them.” (Peter Maurin, *Easy Essays*, p. 5)

\(^{52}\) Ibid., 110

\(^{53}\) Ibid., 144

\(^{54}\) Tragically, Maurin’s fears have been realized. A half century after Maurin wrote his essay, Pope John Paul II would express distress at our culture of death, our reversion to “a state of barbarism which one hoped had been left behind forever.” (John Paul II, *Evangelium Vitae (The Gospel of Life)*, Sherbrooke, QC, Canada: Mediaspaul, 1995), #14.
For Maurin, the world had gone mad “on mass-production and mass-distribution.”%55 Human beings must sustain the material basis of their lives, of course, and trade can help in providing the goods needed to do this but this wasn’t the aim of capitalist ideology. What Maurin saw was that this dominant world view held out a much higher hope for the exchange of material possessions, namely, that trade would be salvific, that the ultimate meaning of our lives could be realized in transacting commercially.

Maurin provides a deep explanation of the crisis of modernity. Having lost touch with reality we are incapable of acting reasonably. Acting unreasonably, acting on an understanding that does not fit with who we are and our actual place in the order of things, is not practical. It will not work out in the end.

What is not logical is not practical even if it is practiced.%56

Maurin exposes the erroneous philosophical anthropology that guides our decision-making. All our creative energies are placed in getting more despite the fact that we are just pilgrims passing through. We devote our lives to acquisition only to realize too late the futility of such an endeavor. “All men can see that wise men die; the foolish and the senseless alike perish and leave their wealth to others.”%57 The truth is that we were made for eternity.

Jacques Maritain says: ‘There is more in man than man.’ Man was created in the image of God; therefore there is the image of God in man. There is more to life than life this side of the grave; there is life the other side of the grave.%58

Maurin’s self-professed radicalism was nothing more than an adherence to his Catholic faith and an attentiveness to Jesus’ words. In internalizing these teachings Maurin reflected on Jesus’ instruction in the Sermon on the Mount that we “cannot serve God and wealth”%59 and took particular note that Jesus did not say that we should not, or that it would be difficult, but that we could not. It was an impossibility not unlike the impossibility of simultaneously taking both paths when reaching a fork in the road. Maurin was also certain that the Church could not bless capitalism and remain the Church.

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%55 Peter Maurin, *Easy Essays*, p. 18
%56 Ibid., 180
%57 Ps. 49:10
%58 Peter Maurin, *Easy Essays*, pp. 112–113
%59 Matt. 6:24
But the Church can only tell the rich who like to get richer, ‘Woe to you rich, who like to get richer, if you don’t help the poor who don’t like to get poorer.’

Maurin’s basic diagnosis was that we had “forgotten God.” The loss of this vertical dimension in our lives made it extremely difficult for us to construct “a society where man would be human to man” and impossible for us to “realize our destiny.” Divorcing economic life from religious life fractures the self and leads to sinful social structures. A stand had to be taken in contradiction to a social order incompatible with Christianity. “The religious life of the people and the economic life of the people ought to be one.”

How did the “great modern error” of secularism come about? Who were the molders of the modern mind and therefore of modernity? What was the turn in the road which directed us to our present dead end?

Before going into these questions, a brief pause to consider how Maurin’s basic evaluation stacks up with contemporary Church teaching especially as the present Pontiff, Pope Benedict XVI, expresses it may be helpful. That is, Maurin endeavored above all to be a faithful witness to his Catholic faith. If he was successful in doing this, then it would be expected that the teachings of his *Easy Essays* would be compatible with the teachings of the Church as they are being continued.

Maurin’s notion that something higher than the mere accumulation of capital must mark the mission of enterprise is repeated by Pope Benedict XVI in the latest papal encyclical.

Profit is useful if it serves as a means towards an end that provides a sense both of how to produce it and how to make good use of it. Once profit becomes the exclusive goal, if it is produced by improper means and without the common good as its ultimate end, it risks destroying wealth and creating poverty.

Even more significantly, Pope Benedict XVI pinpoints the root of our cultural failure precisely where Maurin did.

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60 Peter Maurin, *Easy Essays*, p. 138
61 Ibid., 211
62 Ibid., 42
63 Ibid., 211
64 Ibid., 29
65 Ibid., 21
66 *Caritas in Veritate*, #21
I am convinced that the destruction of transcendence is actually the mutilation of man from which all the other sicknesses spring. Robbed of his real greatness, he can only resort to illusory hopes.67

THE MODERN MIND: A COLLAPSE OF INTELLIGENCE IN AN AGE OF UNREASON

In the seventeenth century a Frenchman by the name of Descartes discarded Thomistic philosophy and formulated a philosophy of his own. St. Thomas’ philosophy starts with Aristotle and helps the reason to accept revelation. For St. Thomas Aquinas reason is the handmaid of faith; not so for Descartes.68

The critical step in any change effort or strategy is to make a proper diagnosis, to know “why the things are what they are.”69 Effects can only be changed by changing causes and knowing why something is happening at the most basic level provides the opportunity to generate a genuine or lasting solution to the problem, i.e., an effective prescription follows from an adequate diagnosis.

It is here that Maurin’s prophetic insight is perhaps the most essential. While people may indeed become aware of the “lack of order”70 in our social world, they are only too willing to “scratch the surface”71 in trying to find the “reasons why the modern age is so dark.”72 There is this unwillingness to go deeper because too much is personally at stake. The system may be shown to be erroneous but one’s life commitments will also be exposed to examination. This journey within can be avoided by devoting oneself to maintaining the current acquisitive society. A “patch”73 such as the Welfare State is administered to set aside contemplation of radical changes. People can be helped “to adjust themselves to the existing environment.”74 Faith or hope is placed in the “authority of the political State”75 to make economic liberalism tenable. Such a superficial approach ignores the pathology of purpose of the creed and “produces demagogues.”76

68 Peter Maurin, Easy Essays, p. 181
69 Ibid., 93
70 Ibid., 182
71 Ibid., 157
72 Ibid., 205
73 Ibid., 62
74 Ibid., 72
75 Ibid., 140
76 Ibid., 189
It is the very nature of the radical “to go to the roots.” In doing so Maurin diagnoses both when and how the current course of our civilization was set. To reiterate, Maurin’s basic assessment of our imperiled society is that we have forgotten God.

We have ceased to be God-centered and have become self-centered.

What was the intellectual thrust behind humanity’s momentous choice to go it alone without God? What were the implications of taking this dramatic step?

The easy essay at the start of this section puts the finger on the central role played by Descartes. As usual, Maurin has hit the mark with his diagnosis but its terseness will have to be unpacked with some additional scholarship. The help of no less a figure than Pope John Paul II will be solicited for this task.

At the most fundamental level it is philosophy that forms thought and culture. The crisis of our modern world has been precipitated by a crisis of philosophy. No society can endure much less flourish with the loss of wisdom but this is exactly what was lost when philosophy ceased to be true to its etymological roots, when it ceased to be “sapiential.”

As a result we live by schemes we invent whole cloth in our minds. We are running experiments against reality with the most horrendous of consequences. This is the blunt fact of our cultural condition. John Paul II states it as directly as it can be said. Our present “ideologies of evil” are a result of Descartes inaugurating a “great anthropocentric shift in philosophy.” It is worthwhile to look at this Cartesian watershed more closely.

Prior to Descartes, philosophy was characterized by metaphysical and moral realism. As noted by Maurin, Aristotle and St. Thomas Aquinas are the greatest of the classical realists. This philosophical approach takes things in reality as its starting point in thinking about our lives and our world. Reflection is on the world of real existence, which men have not made or constructed, with the idea that the knowledge gained of this reality is the only reliable guide to human conduct. That is, sanity, and thus the possibility of sanctity, depends on adapting one’s self to ultimate reality. Metaphysics uncovers this reality. Morality is a right response to the discovery. What one ought to be and do is based on what

77 Ibid., 157
78 Ibid., 210
80 John Paul II, 2005, Memory and Identity (New York, Rizzoli), Chap. 2.
81 John Paul II, 1994, Crossing the Threshold of Hope (Toronto, ON, Canada: Alfred A. Knopf), 51.
[metaphysically] is. Pope John Paul II presents the state of philosophy in existence before it was decisively abandoned by Descartes:

[Philosophy had been hitherto, particularly the philosophy of Saint Thomas Aquinas,... the philosophy of esse [existence]. Previously everything was interpreted from the perspective of esse and an explanation for everything was sought from the same standpoint. God as fully self-sufficient Being (Ens subsistens) was believed to be the necessary ground of every ens non subsistens, ens participatum, that is, of all created beings, including man.]

Descartes deformed philosophy by beginning not with things in reality but with ideas in his mind. He sought to make all knowledge a universal mathematics and came to the conclusion that the conscious thinking subject could provide the certain starting point for his grandiose project, hence his famous declaration cogito, ergo sum (I think, therefore I am). Descartes’ method has locked us securely into our own minds. Quite simply, we have lost touch with reality. Pope John Paul II gives this explanation:

After Descartes, philosophy became a science of pure thought: all esse—both the created world and the Creator—remained within the ambit of the cogito as the content of human consciousness. Philosophy now concerned itself with being qua content of consciousness and not qua existing independently of it.

Maurin rightly points out that this is nothing but a revival of ancient sophistry. The self-regarded as pure consciousness is free to create its own reality, find its own truth. Man takes God’s place determining meaning and the value of being.

The ethical implications are terrifying. Emptying the Universe of ontological goodness plunges human culture into a state of nihilism. The freedom of the isolated individual is exalted absolutely. Everything is up for grabs even the first of the fundamental rights, the right to life. In such a “dictatorship of relativism,” might is left to make right.

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82 John Paul II, Memory and Identity, p. 8
83 Ibid., 9
84 “Modern philosophers are not philosophers; they are sophists.” (Peter Maurin, Easy Essays, p. 112)
85 “In common with other nations we have brought about our present unhappy conditions by divorcing education, industry, politics, business and economics from morality and religion and by ignoring for long decades the innate dignity of man and trampling on his human rights.” (Peter Maurin, Easy Essays, p. 41)
Enclosed in our own thoughts, our sense of God eclipsed, we truly feel that we are on our own. Our faith turns to technology. We will save ourselves by having more rather than being more so we busy ourselves with taking control of life and death. The mathematical formulations of utilitarianism, with its denial of human dignity, offer no substantial moral constraints.

Peter Maurin was not content to simply note the symptoms of institutional failure occurring around him. The depth of his diagnosis of the causes of this breakdown is invaluable to any attempt to build a better social world. He quoted Emerson that an institution “is the extension of the soul of a man” but then noted that 17th century thinking had willfully created the autonomous socially unencumbered individual. This departure from the reality of human personhood could only portend collapse, and indeed this is what is happening.

Obviously there is personal moral lapse behind deleterious organizational outcomes but these effects will never be staunched if that is all that is considered. The cultural loss of a “right concept of authority” resulted in a rejection of any moral restrictions on the use of property.

Harold Laski says: “In the Middle Ages the idea of acquiring wealth was limited by a body of moral rules imposed under the sanction of religious authority.” But modern business men tell the clergy: “Mind your own business And don’t butt into our business.”

None of this happened by accident. The cultural drift to secularism was sustained by intellectuals acting treasonously, i.e., against reason. But this was only possible because of the intellectual and moral capital set down in the period of Christendom. Once this resource is fully exhausted, and this capital is being used up at a frightening pace, it will be too late to even consider the direness of the state of Western cultural institutions.

Maurin accepted the scholarship that held that the modern world lost its way when Descartes took philosophy off the rails. Human reason would have to be recuperated in its full metaphysical and moral capacity. This would prepare the ground for the truth of the Catholic faith to be considered. The culture could regain a religious footing and sanity could be restored.

As Raymond de Becker says: “The social task of the laity is the sanctification of secular life, or more exactly, the creation of a Christian secular life.”

87 Peter Maurin, *Easy Essays*, p. 102
88 Ibid., 133
89 Ibid., 132
90 Ibid., 106
What are the central beliefs of the Catholic Christian worldview? How are the basic principles of Catholic Social Thought derived from these creedal elements? What are the implications of this for the ethics of commercial enterprise?

Once again, as this section is being closed out, we do well to stop and appreciate the fundamental soundness of Maurin’s critique. There is no better way to do this than by referencing Pope Benedict XVI’s stark conclusion about modern man’s hope in technocracy. A failure to restore reason to its reflective fullness, to open reason up to faith, will leave us floundering in “an illusion of our own omnipotence.”

CATHOLIC SOCIAL THOUGHT: THE CHURCH’S DYNAMITE

Catholic scholars have taken the dynamite of the Church, have wrapped it up in nice phraseology, placed it in a hermetic container and sat on the lid. It is about time to blow the lid off so the Catholic Church may again become the dominant social dynamic force.

The Pope is still on the job. He writes encyclicals, but business men and politicians pay little attention to what he has to say.

Peter Maurin was unapologetically Catholic and he felt that when Christ really reigned in people’s lives our acquisitive society would be replaced by a functional society. A brief review of the most basic elements of the Catholic world view will aid in understanding Maurin’s prescription for a “social order compatible [with Christianity].” The following summation is drawn from the Catechism just published by the Catholic Church taken to be a “sure norm for teaching the faith.”

The Christian world view is theocentric. At its heart is an acknowledgement that we are not the cause of our existence but that we are brought into being, as is all of creation, by the loving action of a Triune God. The important distinction to note is that God has necessary existence while our existence is contingent. God exists with an inner Trinitarian life and does not need human beings, angels, or a world. It is out of sheer goodness that God, infinitely perfect and blessed in himself, chose to create.

Human beings are the crowning glory of God’s creative work in the universe. We are the only creatures on earth that God has willed for its own sake.

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91 Caritas in Veritate, #74
92 Peter Maurin, Easy Essays, p. 3
93 Ibid., 89
94 Ibid., 107
and everything has been created by God for us. Man has been willed into existence by God, formed in the very likeness of God, and deliberately designed as male and female.

The vocation of being human is to come to the fullest development of the distinctive human powers of intellect and will by knowing truth and loving goodness. The supreme truth is God and the supreme goodness is God. Therefore, the ultimate purpose is to know and love God, and since our imperishable soul destines us eternally, to enjoy God forever. In short, God made human beings for loving fellowship with himself.

If God was to relate to us in love, however, he had to leave us free to reject our divine destiny. The doctrine of original sin says that our first parents tragically decided to do just this and that their fall from goodness has been transmitted to all subsequent generations. God’s purpose in creation was to have human beings share his inner life of self-giving love. But God could not compel this association. It had to be freely chosen.

Pride turns us away from God but God does not leave us in this lapsed state. In another act of absolute love God provides the way by which we can reach the ultimate end for which he created us. God sends his Son, the second person of the Trinity, Jesus Christ as Redeemer and Saviour. In Jesus, God puts himself into human hands and suffers a humiliating death on the Cross to bear humanity’s transgressions. Jesus’ resurrection completes God’s saving plan. God’s shocking response of love enduring to the end reveals his essence.

It remains for human beings to accept God’s invitation to a new life of grace lived in intimacy with the Holy Spirit. It is this relationship in God in love that sustains the Christian in his existence and elevates his nature to a supernatural level.

Maurin saw this as the “hope of the people”.96 God is the ultimate source of our being and our end. We came from God and our destiny is to return to God. It was the Catholic Church that brought this truth out in its fullness and provided the means to journey to the “beatific vision”97 over time. Therefore, Maurin concluded, “people ought to pray with the Church and to work with the Church.”98 Indeed, the Church was the “one moral security left in the world.”99 It was possible to “create order out of chaos,”100 to achieve a right ordering of the world’s goods, if the Church’s “eternal principles”101 were restated and acted upon. Maurin was about the task of laying these foundations.

Sound principles are not new, they are very old; they are as old as eternity. The thing to do is to restate the never new and never old principles in the vernacular
of the man on the street. Then the man on the street will do what the intellectual has failed to do; that is to say, “do something about it.”

The triumph of ideology could only be impeded if the “innate dignity of man” was honored. Created “in the image of God” the human person is a high and holy mystery and the subject of God given rights and responsibilities.

Through the use of reason man becomes aware of the existence of God. Through the use of reason man becomes aware of his rights as well as his responsibilities. Man’s rights and responsibilities come from God, who made him a reasoning animal.

These moral considerations ought to inform economic decision-making. Maurin centers his presentation of the principles of Catholic social thought around St. Thomas Aquinas’ doctrine or “philosophy of the Common Good.”

Aquinas’ philosophical contemplation on human existence discloses that human beings are uniquely charged with the burden of freedom. To be human is to choose to do one thing instead of another. Realistic reflection also determines that we are naturally social and political beings. We do not just spring into existence like mushrooms as modern ideologue Thomas Hobbes would have it but start in a state of utter dependence and must be fed, nurtured, clothed, educated over an extended period of time. Our lives are always lives in community and the family is “the primary social unit.” Associations of greater to lesser intimacy are demanded metaphysically, by the very order of ultimate reality, as it were.

The common good is the social order that empower or facilitates every person in it to attain, as closely as possible, his perfection—i.e., each of these naturally nested communities from the family outward exists for the development of its members. Such a social order can only be secured by the moral perfection of the individual persons of that society. Thus, “freedom is a duty.” The fulfillment of our moral personhood is found in being prudent and in contributing to the common good.

Man has a duty to act intelligently, using pure means to reach pure aims. To use impure means to reach pure aims is to take the wrong road. You cannot go

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102 Ibid., 111
103 Ibid., 41
104 Ibid., 104
105 Ibid., 197–198
106 Ibid., 37
107 Ibid., 101
108 Ibid., 188
where you want to go by taking a road which does not lead you there. Having pure aims and using pure means is making the right use of freedom.\textsuperscript{109}

Peter Maurin defines integral human development as being “the right use of liberty.”\textsuperscript{110} This is the proper or legitimate “road to social power.”\textsuperscript{111} Commercial enterprises, as communities, are no exception. Companies must be committed to civic virtue, to living for the common good in all that they do.

The spirit of initiative is what business men call free enterprise. A private enterprise must be carried out for the common good.\textsuperscript{112}

The proper end of the institution is the elevation of the human person. Men [not money] ought to be “the supreme consideration and the justifying end.”\textsuperscript{113} Thinking should be in terms of service, in terms of enhancing “the moral welfare of man.”\textsuperscript{114}

Private property is a subordinate natural right. It honors our nature as beings possessing transcendent dignity but it is not an absolute right. Responsibilities attend its use.

Modern capitalism is based on property without responsibility, while Christian capitalism is based on property with responsibility.\textsuperscript{115}

What we have is a gift from God and as such “must be administered for the benefit of God’s children.”\textsuperscript{116} God’s original gift of the earth was to the whole of mankind so there is a prior and more basic claim by the needy on any excess.

Surplus goods were considered to be superfluous, and therefore to be used to help the needy members of the Mystical Body.\textsuperscript{117}

Maurin puts forth a preferential option for the poor—“the poor are the first children of the Church, so the poor should come first.”\textsuperscript{118} It is a religious duty.
“God wants us to be our brother’s keeper.”\textsuperscript{119} But it makes good economic sense as well since it increases the purchasing power of an otherwise excluded group. Money is a means and money given to the poor is money that fulfills its function of creating the conditions where everyone’s developmental needs are met. Maurin’s ideal is “a society of go-givers.”\textsuperscript{120}

Work helps us to attain our innate potential and complete the task of stewardship assigned to us by God so there should be employment for all in creative endeavors respecting the fact that “a worker is a man for all that [not a commodity].”\textsuperscript{121} “Labor is a means of self-expression, the worker’s gift to the common good.”\textsuperscript{122} Monetary compensation should be based on need, and where wages can’t be afforded or just to avoid the commercialization of labor, people can “offer their services as a gift.”\textsuperscript{123}

Material goods are meant to be a means to our sanctification. The want structure encouraged by enterprise should serve good moral formation, it should “foster the good in men.”\textsuperscript{124} Dorothy Day recalls that one of Maurin’s most repeated views was that the good society is one in which it is easy to be good.

Maurin’s own life and his thoughts were a challenge to others because he understood and accepted the radical nature of Christian discipleship. The goal of the Christian life is to become nothing less than Christ-like. Such a state of being is not achieved by dint of human effort alone, however, but by having one’s freedom directed by the indwelling Spirit of God. In Christ we have God loving human beings to death, literally. God’s love is universal, active, pursuing, personal, substantive and sacrificial. Christians are called to just that kind of love. In imitating Jesus they must be prepared to take up the Cross. Maurin summarizes this in an Easy Essay entitled Tradition or Catholic Action.

The central act of devotional life in the Catholic Church is the Holy Sacrifice of the Mass. The Sacrifice of the Mass is the unbloody repetition of the Sacrifice of the Cross. On the Cross of Calvary Christ gave his life to redeem the world. The life of Christ was a life of sacrifice. The life of a Christian must be a life of sacrifice. We cannot imitate the sacrifice of Christ on Calvary by trying to get all we can. We can only imitate the sacrifice of Christ on Calvary by trying to give all we can.\textsuperscript{125}

\begin{footnotes}
\item[119] Ibid., 167
\item[120] Ibid., 63
\item[121] Ibid., 27
\item[122] Ibid., 32
\item[123] Ibid., 39
\item[124] Ibid., 166
\item[125] Ibid., 45
\end{footnotes}
Maurin took the implications of this to mean that a gift economy must be sought. “The basis for a Christian economy is genuine charity and voluntary poverty.” Hospitality to the poor was a personal duty. It had to come from the heart not be compelled by taxation. Fulfilling the Christian vocation to love by a daily practice of the corporeal and spiritual works of mercy would be a witness to the world. Maurin further astounds modern sensibilities by recalling that “Christianity presents poverty as an ideal.” He holds up St. Francis of Assisi as the exemplar of the Christian life, noting that Francis’ turning his back on empire building led to a life of moral beauty. Maurin cannot be more clear about the significance of our orientation to material goods when he says that the poor are the “Ambassadors of God” and “what we give to the poor for Christ’s sake is what we carry with us when we die.”

Peter Maurin envisioned a reconstructed social order, “a society where man would be human to man.” This would happen “through Catholic Action exercised in Catholic institutions.” What were the basic practices and organizational forms Maurin thought to be necessary to the realization of the Third Way he proposed? What are the basic elements of his plan of reconstruction?

Again, pausing to show the consonance of Maurin’s principles with the latest exposition of Catholic social teaching in *Caritas in Veritate*, can be illuminative, particularly as it identifies ethical implications for business in general. Pope Benedict XVI concurs with Maurin that a good social order “conforms to the moral order.” This means:

i) Because human beings are a high and holy mystery, God’s own children possess a transcendent kind of dignity, the subject and end of every social institution, including economic enterprise, is the human person.

The primary capital to be safeguarded and valued is man, the human person in his or her integrity: “Man is the source, the focus and the aim of all economic and social life.”

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126 Ibid., 30
127 Ibid., 31
128 Ibid., 8
129 Ibid., 77
130 Ibid., 43
131 Ibid., 16
132 *Caritas in Veritate*, #67
133 Ibid., 25 (emphasis in original)
ii) The justification of an enterprise is the correspondence of its economic activity with God’s plan for man. Capital resources are to assist in this process but are not an end in themselves.

Profit… [is] a means for achieving human and social ends . . . a means of achieving the goals of a more humane market and society.\textsuperscript{134}

iii) Ethics inheres in all economic decisions. Those owning and managing commercial undertakings, the decision makers in an enterprise, have an obligation to consider the impact their decisions have on the broader social whole encompassing their operations.

Business management cannot concern itself only with the interest of proprietors, but must also assume responsibility for all the other stakeholders who contribute to the life of the business: the workers, the clients, the suppliers of various elements of production, the community of reference.\textsuperscript{135}

iv) Employers have an obligation to provide “decent work.”\textsuperscript{136} Laborers must not be “treated like any other factor of production.”\textsuperscript{137}

v) Business should eschew the promotion of lifestyles of “hedonism and consumerism”\textsuperscript{138} and actively aid citizens in the adoption of new lifestyles “in which the quest for truth, beauty, goodness and communion with others for the sake of common growth are the factors which determine consumer choices, savings and investments.”\textsuperscript{139}

Pope Benedict XVI goes further than this in his encyclical by proposing that gratuitousness ought to characterize economic relationships. By proposing that love could be an organizing principle transcending the dominant logics of law and exchange, Benedict is in a sense catching up to Maurin who had long ago advocated for gift’s fundamental place.

\textbf{Catholic Communitarian Personalism: The Wisdom of the Road Not Taken}

\textsuperscript{134} Ibid., 46
\textsuperscript{135} Ibid., 40 (emphasis in original)
\textsuperscript{136} Ibid., 63.
\textsuperscript{137} Ibid., 62.
\textsuperscript{138} Ibid., 51.
\textsuperscript{139} Ibid., 51
The thing to do right now is to create a new society within the shell of the old with the philosophy of the new, which is not a new philosophy but a very old philosophy, a philosophy so old that it looks like new. \[140\]

Peter Maurin considered both liberalism and conservatism and concluded that neither was adequate to effect a reconstruction of the social order. Conservatism did not know what to conserve or how to conserve it. Liberalism did not liberate people. Quite simply, neither was radical enough. Only a third way, Catholic communitarian personalism, could put an upside-down world right side up.

Maurin came to this realization upon assessing the extent of the chaos in the social world. For him, we were witnessing nothing less than the fall of an empire. It was crumbling so completely that it could not be propped up. Since in Maurin’s mind our present age was very much like the age of the fall of the Roman Empire, he turned to the historical example of Irish Missionaries and their laying of the foundations of medieval Europe after the collapse of the ancient regime in Rome. Maurin identified a three-point program.

i) Education: Irish scholars brought thought to the people through Round Table Discussions—i.e., Centers were established throughout Europe where people could gain enlightenment. Similar work would have to be done today. No meaningful reform could take place without making “the teaching of Catholic Doctrine” \[141\] action number one. Study clubs where it was possible to have “easy conversations about things that matter” \[142\] could be organized.

ii) Service: Houses of Hospitality were the second plank of the Irish platform of transformation. These hospices, again established across the continent, made evident the divine virtue of charity. Maurin thought these needed to be reestablished in our own time to give “the rich the opportunity to serve the poor,” \[143\] “to show what idealism looks like when it is practiced,” \[144\] and “to bring social justice.” \[145\] People would be given the chance to do good for the sake of goodness alone and would learn the art of human relating. This would give them an understanding of the social forces at work and make them “critical of

\[140\] Peter Maurin, *Easy Essays*, p. 183
\[141\] Ibid., 208
\[142\] Ibid., 3
\[143\] Ibid., 9
\[144\] Ibid., 10
\[145\] Ibid., 10
the existing environment and free creative agents of a new environment.”

iii) Agriculture: The final element of the Irish reconstruction was the Farming Commune or Agriculture Center. People were firmly established on the land engaged in agriculture. Maurin’s vision was decidedly agrarian. A back to the land movement would have to get underway and Maurin believed that Catholics could take the lead in this since the unity of their religion provided a basis for building community. These agronomic ventures could offer work to everyone thereby providing a substantive and lasting solution to the unemployment problem. People would relearn the skills needed for self-reliance and the process would complement intellectual work. Maurin concurred with Father Vincent McNabb that “the future of the Church was on the land.”

Initiating and sustaining these structural developments is dependent on the individual and his personal sanctity. Each person must take care of his own moral development, must exercise “self-government” and “self-organization.” Virtue and holiness had to be the ultimate aim in life not accumulation.

The world would be better off if people tried to become better. And people would become better if they stopped trying to become better off. For when everybody tries to become better off, nobody is better off. But when everybody tries to become better, Everybody is better off… Everybody would be what he ought to be if everybody tried to be what he wants the other fellow to be.

Maurin also noted that many people did not want to assume the responsibilities of human personhood. “Afraid to be poor” they put their trust in the security provided under state capitalism. It was possible for people to reach “the age of maturity without having reached the state of maturity.”

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146 Ibid., 94
147 Ibid., 129
148 “The law of holiness embraces all men and admits of no exception.” (Peter Maurin, Easy Essays, p. 138)
149 Ibid., 7
150 Ibid., 37
151 Ibid., 123
152 Ibid., 12
Despite this fact Maurin was hopeful. First of all he had adulation for the American spirit which he said was characterized by “the love of freedom, the spirit of initiative and the will to co-operate.”\textsuperscript{153}

Secondly, he felt that goodness was compelling. He observed that “when in America someone is busy doing something for the Common Good he finds people willing to co-operate.”\textsuperscript{154} Indeed, the power of Communitarian Personalism comes from the truth of its ideas and the goodness of its example.

Bourgeois capitalism is based on the power of hiring and firing. Fascist Corporatism and Bolshevist Socialism are based on the power of life and death. Communitarian Personalism is based on the power of thought and example.\textsuperscript{155}

Was Maurin’s personalist vision something more than utopian thinking? Can his conception of economic action be practiced? Is it possible to steer our present economic system to more humane ends by the expression of a gift?

The example of the incredibly successful Christian housing ministry Habitat for Humanity provides an emphatic answer of yes to these queries. The next section is an examination of this remarkable economic phenomenon.

**CHRISTIAN ECONOMICS IN PRACTICE: THE CASE OF HABITAT FOR HUMANITY**

In the beginning of Christianity the hungry were fed, the naked were clothed, the homeless were sheltered, the ignorant were instructed at a personal sacrifice. And the pagans used to say about the Christians, “see how they love each other.”\textsuperscript{156}

Habitat for Humanity was founded without fanfare in rural Georgia, USA in 1976. In the few decades since the first house was built, Habitat for Humanity has grown to where it is now the largest home builder in the world, operating in more than 100 countries and 7,000 communities. To get some idea of the scope of the organization’s effort—a new home is completed every 12 minutes and the sun never sets on Habitat’s work. To date, Habitat for Humanity has constructed some 400,000 houses.

Habitat for Humanity’s solution to poverty housing emphasizes partnership and participation but the inspiration for the work has always been Christian. Each work day at a building site begins in prayer. Homeowners are presented with a Bible when they move in. These rituals serve to maintain the

\textsuperscript{153} Ibid., 188  
\textsuperscript{154} Ibid., 188  
\textsuperscript{155} Ibid., 119  
\textsuperscript{156} Ibid., 152–153
identity of the organization and it is the spiritual unity provided by the Christian world view that allows Habitat for Humanity to accomplish what it does.

Contractual relationships undergird economic transactions but Habitat for Humanity holds out the high ideal that human beings are capable of mirroring the covenantal love of God, are capable of entering into unconditional, secure, personal commitments with each other. This is operationalized by having affiliates sign a covenant promising to honor the purpose of the organization and to uphold its basic principles. The Covenant Agreement is a moral and spiritual document, not a legal one. As such, it demands more out of its signatories but by operating on a higher moral plane it also achieves more, not the least of which is a radical decentralization of the effort. Relationships between Habitat affiliates and homeowners are also covenantal. Very few mortgages ever become unserviceable.

Habitat for Humanity dares to dream of the elimination of poverty housing. Its moral vision is of a world where every man, woman, and child has a safe, healthy place to live. This is a significant element of the common good since people need to have a decent home in a decent community if they are to develop as they ought to. Homeownership also brings stability to families, the primary vital cell of society.

Habitat for Humanity tackles the problem of inadequate shelter one local affiliate, one house, one family at a time until everyone’s basic needs are met. It works because of a willingness to go down into the local presence of the problem.

Partnerships that Habitat for Humanity enters into with homeowner families are characterized by enduring commitment. The aim is not just to provide a family with a decent physical living space but to return them to their communities as full and productive members. A complete maturation or development—physical, emotional, psychological, social, and spiritual—is sought. The aim is to provide people with the opportunity to live and grow into all that God intended them to be. This means that in the relationship with a partner family responsibility is taken by the affiliate to sustain them as a family would. Continuing love and concern are shown to the homeowner family to ensure their success. God’s love seeks and suffers in order to save and this is the type of love Habitat for Humanity members try to pour forth.

Homeowner families put 500 hours of sweat equity into the Habitat effort, building their own home or that of others. This serves to build pride of ownership, foster positive relationship with others (what better way is there to build a neighborhood than to build your neighbor’s house), develop new life and employment skills, and give new confidence. Habitat is a partnership, not a give away. Sweat equity is the epitome of this—a reaching out of the hand saying, “let’s work together.” By insisting on the assumption of responsibility respect is
shown for the moral and personal resources of the prospective homeowners themselves. It is an act of love, a gift of one’s caring, since it wills their good.

Pressure is taken off the unsustainable Welfare State and no one in need is demeaned by paternalistic social assistance. Habitat for Humanity purposefully limits government involvement because it sees the problem of inadequate housing in both its material and spiritual dimensions. Obviously, if a person lacks adequate shelter, then he has a material problem. If others are unable to see their neighbor’s plight as their own, they are poor in faith. Government cannot provide the solution to this.

Houses are not simply given away. No-interest mortgages amortized over a 15 to 25 year period are granted to homeowner families and held by the affiliate. The mortgage payments are returned to a revolving fund for Humanity. All income from house payments is used for the construction of more housing. This principle serves a number of common sense purposes.

i) It impresses upon homeowner families that they have a moral obligation to keep up their payments. This deepens their stake in the Habitat family and helps them to develop responsibility. Homeowner partners are challenged to repay at a faster rate and even to make direct contributions to the Fund.

ii) It establishes a long-term relationship, thereby weaving a network of charity.

iii) It effectively ensures that whatever money for Habitat for Humanity gets as an organization will be tied up or stewarded for doing good. If more money comes in, home building is simply accelerated. Money is forever relegated to its rightful place as a means. Payments received from approximately 12 homeowners allow the construction of one additional home per year, in perpetuity.

iv) It gives people a wise and just way to divest of their surplus and a chance to experience the “blessedness of giving.”

Houses are built and sold with no profit or interest added. Houses are sold at cost because the purpose of building them is not to make money but to empower the people who will live in them. Human need and not monetary gain drives the effort. No interest is charged because it is a burden on the backs of the poor which they cannot afford to bear. Interest forces people to pay for two (or more!) houses when they get only one. Since the poor lack money to pay for two houses, they get none. Habitat for Humanity is on the cutting edge where our civilization has no solutions because it is willing to provide capital on terms that are feasible for the homeowner. It helps the weakest members of society defend

157 Acts 20:35
themselves against usury and demonstrates that it is possible “to go back to the point from which we should never have gone,”158 to the teachings of the Prophets of Israel and the Fathers of the Church [forbidding usury].”159

Habitat for Humanity’s entire program rests on the shoulders of volunteers—on people individually and through the organizations and churches they are members of, giving their time, their energy, their effort, their enthusiasm, their ability, and their money. This principle is no accident. It is there by design. Through it, people are required to invest part of their lives in the lives of others. The presumption about being human is that we were made by Love and for love. Habitat for Humanity is a demonstration plot for love in action. The thousands of houses being built are a means for people to experience the goodness of agape love.

The opportunities to help are unlimited. The invitation, extended to every person, is to come and give what one can. Business partnerships abound and the extent of them is limited only by the moral imagination. Businesses lend their expertise, donate construction materials and capital, give employees time off to build a house. Some companies even organize the building and dedication of an entire house by members of their firm. The experience for many is life-changing.

There is nothing pie in the sky about Maurin’s identification of our divinely given calling of perfect charity. Some two million people have found room to live in dignity due to the actions of Habitat for Humanity.

CONCLUSION

If Christians knew How to make a lasting impression On the material depression Through spiritual expression.160

Peter Maurin’s brilliance was a result of his having the courage to let his inquiry lead him into the truth. What he uncovered was a deep explanation for a world in dissolution. In refusing to admit the existence of a reality external to itself, the modern mind commits sophiacide. Wisdom is killed when we no longer hunger to know what is but are content with our imaginings however wild they may be.

Hope was found in returning to being. Maurin’s life changed and he accepted his calling to agitate people to think when God had reassumed his rightful place as the last end of his happiness. This had immense social implications, as well. Individual lives needed theological grounding but so did

158 Peter Maurin, Easy Essays, p. 25
159 Ibid., 25
160 Ibid., 106
business society. An overemphasis on profits belied a more profound loss of understanding of ultimate reality, human fulfillment, and the just society.

In Catholic social thought Maurin unearthed a veritable treasure trove of moral wisdom. Radical discipleship was needed and Christians could be prepared for it in the process of blowing the dynamite of the Church. Thought and action would then go together to “build up the City of God.” Habitat for Humanity shows us this order of love.

Above all, Peter Maurin’s message was that the spiritual dimension of human personhood ought to inform any and all material pursuits. Eternity was worth struggling for against the forces of modernity that held a purely temporal existence for human beings.

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161 Ibid., 113