



# Creation, Sin, and Debt

## A Response to the Papal Encyclical *Laudato si'*

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There is no denying that the recent papal encyclical, *Laudato si'*, represents a sea change in official Catholic social teaching.<sup>1</sup> For one thing, it is addressed not simply to the bishops nor even to each member of the Catholic Church but to “every person living on this planet” (§3); for another, it speaks from the perspective of the global South and names the debts owed by the North to the South (§51). After decades of tension between the liberation theologies emerging within the developing world and the traditional Catholic faith as preserved within the developed world (not least by the current pope’s immediate predecessor), this pope has made his debt to liberation theology explicit by italicizing words corresponding to the title of the seminal and influential work of Leonardo Boff, *Cry of the Earth, Cry of the Poor* (see §49). In consonance with Boff’s analysis, the encyclical traces the roots of the ecological crisis to the mind-set of a modern civilization that has equally destructive effects on the lives of the poor and the health of the planet. The encyclical adeptly weaves the new perspective of universal connectedness found in ecological thinking with liberationist concerns for economic justice as well as with more traditional Catholic social thinking grounded in the idea of the common good. Together, these three perspectives offer a more explicit and emphatic challenge to the politically dominant paradigms of economic liberalism and neoliberalism than ever before. It will therefore be helpful to explore the grounds offered in this encyclical for naming the dominant economic norms of the developed world as “sin.”

The encyclical names as “sin” the breaking of a threefold relationship of a person to God, to neighbor, and to the earth, both outwardly and within themselves. These relationships are so intertwined that to break one results in breaking the others. It starts with the traditional Augustinian account of sin as the self-assertion of human freedom without acknowledging human obligations or natural finitude (§6). For a disruption of

1. Francis, *Laudato si'* (hereafter cited by section number in the text).

the harmony between Creator, humanity, and creation as a whole by “refusing to acknowledge our creaturely limitations” and presuming to take the place of God becomes manifest in a quest for dominance over the natural world (§66). Once subjective feelings become a criterion of what is right and wrong (§224), the quest for power and personal satisfaction embodied in technology and the throwaway culture of consumerism effectively deny the existence of others, especially when the consumption of a small minority of the population deprives present and future generations of what they need to survive (§95). The present ecological crisis is therefore one small sign of the ethical, cultural, and spiritual crisis of modernity as a whole (§119).

What has been lost in this self-assertion against the Creator? Modernity lacks the perspective of viewing life as creation, as gift: whereas “nature” is usually seen as a system that can be studied, understood, and controlled, “creation” accords each creature its value and significance within God’s loving plan (§76). “The entire material universe speaks of God’s love, his boundless affection for us. Soil, water, mountains: everything is, as it were, a caress of God” (§84). To treat the world as nature, therefore, is to break the bond of gratitude to the Creator. This traditional theology of creation is augmented in the encyclical by connecting the value and significance of each creature not simply to its status as creature in the love of God and not simply to its own teleological purpose but to its role within an ecosystem:

Each organism, as a creature of God, is good and admirable in itself; the same is true of the harmonious ensemble of organisms existing in a defined space and functioning as a system. Although we are often not aware of it, we depend on these larger systems for our own existence. We need only recall how ecosystems interact in dispersing carbon dioxide, purifying water, controlling illnesses and epidemics, forming soil, breaking down waste, and in many other ways which we overlook or simply ignore. Once they become conscious of this, many people realize that *we live and act on the basis of a reality which has previously been given to us, which precedes our existence and our abilities.* (§140; emphasis added)

Human beings are not masters of ecosystems; on the contrary, they were created from the dust of the earth (§2). The new paradigm, previously announced by Boff, is one of connectedness: “Because all creatures are connected, each must be cherished with love and respect, for all of us living creatures are dependent on one another” (§42). There is a universal communion of creatures: all are linked by unseen bonds. To be created is to be part of a pre-given ecosystem; by contrast, to seek mastery is to deny those palpable and material bonds of dependence, as if a plant were to uproot itself and go on a journey; it is to deny one’s conditions of existence, with inevitably self-destructive consequences. In the absence of awareness of those real, given conditions and with no sound principles other than the satisfaction of our own desires and immediate needs, “what limits can be placed on human trafficking, organized crime, the drug trade . . . ?” (§123). The result is a spiral of self-destruction (§162): the “emptier a person’s heart is,

the more he or she needs things to buy, own, consume” (§204). The concept of natural law has found new life in the notion of an “integral ecology.”

The fact that we live almost entirely on the basis of a reality which has been given to us means that individuals make a very small contribution to the creation of the wealth that they enjoy: most of this has been provided by the natural order, by previous generations, and by others. One can no longer view the world in a purely utilitarian way, as though individual benefit through improvements in efficiency and productivity is all that matters. One might remark that to be a “rational actor” here is no longer to be oriented purely to the end of maximizing self-interest; to be truly rational is to keep one’s dependence in proportion. This forms the basis for some radical teaching on private property: there is always a set of unseen bonds of dependence and thus a set of obligations, or a social mortgage, on private property.

The principle of the subordination of private property to the universal destination of goods and thus the right of everyone to their use is a golden rule of social conduct and “the first principle of the whole ethical and social order.”<sup>2</sup> The Christian tradition has never recognized the right to private property as absolute or inviolable and has stressed the social purpose of all forms of private property (§93).

Thus any wealth earned by any particular land or asset is the result of a prior network of relations and only marginally affected by the way in which it is managed. Ownership is conceived primarily as stewardship, for the whole earth originally belongs to God and should be managed for the sake of the common good, defined as “the sum of those conditions of social life which allow social groups and their individual members relatively thorough and ready access to their own fulfilment” (§156). To make private property an absolute principle, by contrast, is to lose the sense of responsibility upon which all civil society is founded (§25). Private property, as the basis for the liberal economy, is sin. An example of this loss of responsibility is to be found in the privatization of water supplies. For water is a condition of existence; human dependence on water is one of those unseen relations that characterize integral ecology. Thus “access to basic drinking water is a basic and universal human right, since it is essential to survival and, as such, is a condition for other rights” (§30; emphasis in original). To prevent access to basic drinking water, whether through wastage, through ownership, or through privatization is sin: it breaks the relationship to God by disrespecting His valuing of others.

The abuse of private property to neglect people and planet is expressed in a system of commercial relations and ownership that is “structurally perverse” (§52). The primary tension, in this analysis, lies between an appreciation of the whole, for the relationships between things and the broader horizon (§110), and the quest for quick and easy profits (§36). The way ecosystems work is exemplary: each waste product is a nutrient for another creature in a series of cycles. By contrast, the modern industrial system is largely linear, depleting nonrenewable resources and accumulating the waste

2. John Paul II, *Laborem Exercens*.

products of consumption. There is a fundamental incompatibility between exponential, unlimited growth—whether of production, consumption, or profits, requiring ever greater efficiency and speed—and the finitude and basic timescale of cyclical ecological processes such as the carbon cycle and the hydrologic cycle. The quest for profits can only pretend to be ethical when it is rooted in the ideal of infinite growth. “It is based on the lie that there is an infinite supply of the earth’s goods, and this leads to the planet being squeezed dry beyond every limit” (§106). For “where profits alone count, there can be no thinking about the rhythms of nature, its phases of decay and regeneration, or the complexity of ecosystems which may be gravely upset by human intervention” (§190).

This perspective offers a basis for the rejection of free market economics: the ecological basis is the wider given for economic life. Moreover, free market economics attributes sovereignty to the demands of the consumer, a person who spends money considering his or her satisfaction alone without regard to the common good—the perfect exemplar of sinful human consciousness. Thus the market by itself cannot guarantee integral human development and social inclusion (§109), because the poor and excluded do not have spare money to spend in the market any more than ecosystems do. Those who hope that economic growth and technology will solve our problems may not explicitly rely on “certain economic theories which today scarcely anybody dares defend” yet still “support them with their deeds by showing no interest in more balanced levels of production, a better distribution of wealth, concern for the environment and the rights of future generations” (*ibid.*).

The encyclical interprets the role of finance in terms of a one-dimensional technocratic paradigm that exalts the role of a subject who uses rational and logical procedures to gain control over an object. The scientific method is one of possession, mastery, and manipulation, as though nature were a blank canvas, without preexisting bonds of mutual dependence. When applied to economic life, the quest for profit becomes the supreme criterion, without concern for the effects on other human beings. “Finance overwhelms the real economy” (*ibid.*). Production is not always rational. Finance also overwhelms political life: since economic and financial sectors are transnational, they tend to prevail over the political (§175). For in electoral democracies and consumerist cultures, short-term interests and profits tend to resist long-term ecological plans. This was evident in the response to the financial crisis of 2007–8, which was based on the “outdated criteria that continue to rule the world” (§189). Instead of regulating speculative practices and virtual wealth, using the opportunity to develop a new economy more attentive to ethical principles, the interests of the financial sector were placed uppermost. “Saving the banks at any cost, making the public pay the price, foregoing a firm commitment to reviewing and reforming the entire system, only reaffirms the absolute power of a financial system, a power which has no future and will only give rise to new crises after a slow, costly, and only apparent recovery” (*ibid.*).

It is at this point that one might pause to reflect: How “absolute” is the power of the financial system? Did the decision to save the banks at any cost establish and intensify this “absolute power”? Or if this power was truly absolute, was there no choice but to save the banks or face economic catastrophe? For all production in the contemporary economy is dependent on credit and investment: finance would appear to be just as significant a condition of production as the fertility of the land, the health of the wider ecology, and the culture of human society with its laws of governance, each of which is emphasized in the encyclical. Without appropriate institutions for distributing finance, human ecology as well as economy would be severely disrupted. My concern is that in much ecological thought there is such an emphasis on exploring the real relations of dependence that exist outside formal economic relations of property, contract, and exchange that insufficient attention may be given to the intrinsic nature of economic life as such.

Let me explain what I think is missing here: it is an understanding of the economic significance of time. In some of its tenderest passages, the encyclical recommends a universal spirituality of deep enjoyment free from any obsession with consumption. “To be serenely present to each reality, however small it may be, opens us to much greater horizons of understanding and personal fulfilment” (§222). This process of taking time allows one to shed unsatisfied and superfluous needs. “We are thinking of an attitude of the heart, one which approaches life with a serene attentiveness, which is capable of being fully present to someone without thinking of what comes next” (§226). I would not want to underestimate in any way how significant, attractive, and, indeed, necessary this proposal is. But who can attain such serenity? Even if it is within the reach of those who pursue the religious life, it is easily disrupted by a flurry of e-mails, a Twitter or news feed, the demands of one’s dependents, obligations at work, or a minor family crisis. Such a vision of serenity depends on the illusion of mastery over one’s time in much the same way as the technological paradigm depends on an illusion of mastery over one’s surrounding space. Contemporary society, even if it has lost sight of the family as the primary scene of obligation to others, has tended to fragment and multiply obligations in its attempts to reduce their overall burden. For many, the ground for accepting so many obligations is a prior sense of debt, whether moral, social, or purely economic. Debts are so many demands placed upon one’s time that detract from all sense of serenity. If they focus one’s attention outside the deep fulfillment of immediate experience, they also lead to that sense of dissatisfaction that is the “empty heart,” leading to the urge to buy, own, and consume.

What is the economic relevance of this? All economic production is inherently temporal: it involves purposive activity that anticipates a possible future. It is also enabled by credit and investment, even if self-employed entrepreneurs only invest their own time and resources. Such credit and investment, insofar as they involve any relation with others, are intimately correlated with a level of debt. Even when there is no monetary debt involved, all relations of employment, contract, and exchange involve

mutual obligations. Such debts and obligations command attention: they demand that attention be given to the means by which such obligations can be fulfilled and debts paid. From this perspective, at least for a time, the world is seen as a set of means and opportunities. In other words, debts and obligations require individuals to adopt a utilitarian mind-set and often require an individual to become a “rational actor” who maximizes self-interest simply for the sake of being able to repay debts and honor obligations. In this respect, we are in danger of falling into an illusion if we imagine that the economy is a “free market” made up of autonomous economic agents. Economic actors tend to undertake many contracts and exchanges to fulfill needs and obligations; only those with spare wealth have freedom over their choices. We are also in danger of falling into an illusion if we imagine that the economy is “capitalist” in the sense that imaginative and industrious innovators create wealth through accumulating rather than consuming the means of production (or else that their workers simply create all the wealth). In reality, wealth creation is initiated and driven by investment, credit, and debt. When this extends to relations between strangers, beyond purely personal or communal relations of trust, then debt takes a monetary form as finance. Finance does have absolute power in the economy. It does so because economic life does not simply depend on the reality that has been given to us any more than it simply depends on our efforts in the present: it depends on our anticipations of the future and our commitments to making that future possible. All three temporal dimensions are necessary. But orientation toward the future is purely a matter of faith—and, as such, it is ripe for theological analysis.

While I firmly agree with much of the encyclical, and I am enthusiastic about its publication, I do not believe that ecological security can be assured in the context of a destructive economic system unless reform of the financial system is placed at the heart of the agenda. Debts and obligations have to be subordinated to some kind of vision of integral ecology at structural and institutional levels. With this in mind, I would offer a different account of the roots of the current ecological crisis. The encyclical seems to place most emphasis on three factors here: sin as self-assertion that denies the existence and needs of others; the resulting cultures of excessive consumption that aim to substitute for true human fulfillment according to our actual human nature; and a further resulting emphasis on a purely technocratic paradigm that offers linear relations of cause and effect in place of an understanding of a web of interdependencies. But while cultures of consumption and a technocratic paradigm are vital structural components of our ecological dis-ease, especially as enduring habits, it is possible that these are rooted in more than a failure of attention to the natural order and prideful self-assertion. For insofar as the global economy is directed by debts and obligations, it is necessary to maximize consumption to generate profits and repay debts, just as it is necessary to adopt a technological paradigm to control one’s surroundings. Once one notices that money itself is created as debt and that such debts are repaid with money—in other words, with the debts of others—then one sees that unlimited economic

growth itself depends on an unlimited growth in debts.<sup>3</sup> Sin, here, is no longer seen as an unfortunate choice but as a controlling power. The more unwise our debts and obligations, the further we are from adaptation to our environment, the more we are forced to adjust to survive and the more we ignore natural and social needs and limits. The origin of ecological imbalance, whether in freedom of the will, in ignorance, in the agricultural revolution, or in a controlling spiritual power, becomes irrelevant, for life is now controlled by debt. Pope Francis I has done us an immeasurable service by grounding the quest for the common good, the plight of the poor, and a vision of ecological interconnectedness in a theology of creation. But what we also need is an adequate account of debt and redemption, both economic and theological; there is no longer a difference here. For the ecological crisis, however present its impacts, concerns our future commitments and behaviors and their renewal. It is a matter of credit and faith.

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3. This important paradigm shift is explained in many recent publications. Some key interventions include Rowbotham, *Grip of Death*; Ingham, *Nature of Money*; Werner, *New Paradigm in Macroeconomics*; and Goodchild, *Theology of Money*.