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Filosofía, conocimiento y vida

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The Truth about Poverty and Wealth: Reflections on the Centrality of the Natural Family in Economics and Politics

La Verdad sobre la Pobreza y la Riqueza: reflexiones sobre la centralidad de la familia natural en la economía y la política

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ABSTRACT

The following article explores the importance of distinguishing between *spiritual* and *material poverty* and *wealth*, as well as its relationship with the natural family. In one hand, poverty of spirit means accepting the foreseeing of God, having a strong impact in the interior life of the human person. Wealth (or richness) of spirit, in the other, means the infinite power of true love and joyfulness. The unavoidable relationship between the spiritual and the material realms is always achieved by personal liberty. Depending on the manner of using the goods, an economically rich person can be spiritually poor, and an economically poor person may be spiritually rich. Therefore, to be materially poor or rich depends mainly on true knowledge on oneself. In that sense, the person who understands the true meaning of poverty, richness, truthful knowledge, as well as its translation into human work, is able to achieve the common good and to enjoy a happy life. The huge financial problem of our days is a direct consequence of the misunderstanding of these concepts, having a great negative impact in the natural family.

Keywords: *Wealth, Poverty, Money, Natural Family, Love, Truth.*

RESUMEN

En el siguiente ensayo se explorará la importancia de distinguir entre la pobreza y la riqueza espiritual y material y su relación con la familia natural. Por un lado, la pobreza de espíritu significa la aceptación de la voluntad divina, teniendo un fuerte impacto en la vida interior de la persona. Por otro, la riqueza de espíritu implica el poder infinito del amor verdadero que da felicidad. La irrevocable relación entre el mundo espiritual y material se traduce en el uso de la libertad personal. Dependiendo del espíritu y el modo de usar los medios materiales, una persona económicamente enriquecida puede ser espi-

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ritualmente pobre, así como una económicamente pobre puede ser espiritualmente “rica”. Por lo tanto, ser rico o pobre depende principalmente del conocimiento de la verdad sobre uno mismo. En ese sentido, la persona que entiende el verdadero sentido de la pobreza, la riqueza, la verdad, el conocimiento verdadero, así como su aplicación al trabajo humano, puede sumar al bien común y vivir felizmente. El gran problema financiero de nuestros días es una consecuencia directa de la falta de comprensión de estos conceptos, teniendo un gran impacto negativo en la familia natural.

Palabras Clave: Riqueza, Pobreza, Dinero, Familia Natural, Amor, Verdad.

The stability of the natural family and its centrality in politics and economics is becoming a relevant topic of scientific discussion in many academic circles. It is clear that every institution, specially the family, can only be constructed under the cultural pillars of *truth* and *love*, not under the basis of *lie* and *hate*. Truth and love, on the contrary, are the necessary principles of every social interaction. Together, they promote *stability* and *trust*, both essential elements for a better understanding—especially for our current social crisis—of *poverty*, understood as the “right” economic measure for growth, and of *wealth*, understood as the “permanent” economic impulse of growth.

It can be stated that there is a kind of correspondence (or *feedback*) between truth and love, family and economics: you can't build a family without the support of truth and love, but at the same time it is impossible to fully depend on society to learn the meaning of both terms. In other words, if a person hasn't been able to learn and deeply incorporate the sense of truth and love, within the family realm (the *home*), it would be very difficult for him to grasp a realistic sense of poverty and wealth from society alone. This is a statement that is not considered as a radical principle in our current Treatises of Economics, which developed a whole economic theory and a *praxis* that is making almost impossible for families to thrive and be stable.

Before moving on, it is necessary to pay attention to a very common mistake that misleads many people regarding the relationship between truth and love: *they think they are impossible to reach in this world*. Therefore, the modern man and woman decide to become sceptics about them, which shows in a way they unavoidable longing for both. Nevertheless, truth and love are meant to grow, not to essentially change or to become a temporary system of sentiments or emotions. The key point here is to accept that we, as *creatures*, are meant to keep the “spirit” of truth and love. The person that tries to seriously incorporate such a spirit in the way he lives, must be ready to confront a series of *difficulties* that will come along in his quest for truth and love. But he will never face real *problems*, which normally originate in our interior lives. Having said that, the distinction between problems (interior impasses) and difficulties (exterior hindrances) is relevant because, from a

historical perspective, it has been Christ who has shown us –more than anyone– with outstanding clarity that there is an interior realm called the “spirit,” which exists beyond pure psychological subjectivity. Forgetting this idea has led the Western World (Catholic in essence) to confuse the true relationship between *problems* and *difficulties*.

Indeed, Christian philosophy clearly states that every person can experience *abandonment* –the purest act of *poverty*– in the hands of God. Such an act of love will always acknowledge a series of “difficulties”, in the emotional, the psychological and even the material realms, but they won’t necessarily become real “problems”. Even such difficulties can multiply or diversify in many forms, but will never take away the peace experienced by the abandoned soul. On the contrary, the person who is always avoiding whatever difficulties may appear can be subject to immense problems caused by a “bad” wealth. It is new and surprising to see today that within the Catholic Church there are many marriages experiencing tremendous “difficulties”, mostly of psychological origin, that are now being turned into real “problems”. In this regard, there is also a possible philosophical misunderstanding of what is traditionally called “permanence”, or indissolubility in marriage, a reality that rests both in the idea of *interiority* and *eternity*.

The question whether marriage and family influence a person’s notion of wealth and poverty in every society should be explored with tremendous care. In this regard, marriage should be considered –as Soren Kierkegaard would have emphasized– as the *zenith* of the total seriousness of the relationship between man and woman,¹ being at the same time the truthful symbol of wealth and poverty. That is to say that marriage implies poverty because each spouse renounces other possible relations at that level of commitment, forsaking the pursuit of a free-separate life, engaging themselves in the probability to dedicate time and money to raise children of their own, assuming the *responsibility* –as Wojtyla would have agreed–² of their education and humanization. At the same level, faithful conjugal love that becomes *una caro* (one flesh) represents the most “sublime” mode of wealth, one that becomes the most profound form of possession.³ The key question here is to rethink the sense of the expression “regular” family. We are not using the word “traditional” here because it is becoming a *taboo* in our days, leading to a series of confusions that will surely put our Western culture into question. Therefore, it should be emphasized that if two people love each other with the intention of becoming a true marriage –both *natural* and *sacral*–, this ma-

¹ Cf. KIERKEGAARD, S., *Stages on Life’s Way*, New Jersey: Princeton University Press, 1988.

² Cf. WOJTYLA, K., *Love and Responsibility*, San Francisco: Ignatius Press, 1993.

³ Cf. ALVIRA, R., *El Lugar al que se Vuelve. Reflexiones sobre la Familia*, Pamplona: Eunsa, 2000, pp. 21-38.

riage can only be dissolved by the death of one of them, because under these conditions it is essentially eternal. In this regard, it seems that the crucial point resides in the fundamental distinction between “means” (mediation) and “instrument” (use). In every true established friendly relationship, especially in marriage, true love for the other person is a means for the common achievement of a sacred institution. Once this “mediation” becomes institutionalized, the spouses may instrumentally “use” each other for the good of the common goal: *to love and to give life*, and this is already an honest “use.”

True conjugal love therefore implies the will to build a common institution and both man and woman who become “subordinates” to one another once the marriage is stated. Now, husband and wife receive a new personality, a “married personality”, even if they become widowers later in life. Usually it is said that there is a difference between the “character” that configures a priest and the lack of character that configures a married couple, but it seems the difference rests only in the kind of character in question. It is true that there are different forms of love: love for our parents, love for our children, love for other kinds of “passions”, etc., but it becomes clear today that married love is now at the centre stage of many ideological discourses. Maybe because it is easier to identify, because the image of a man and a woman who externalize the will to marry and declare their love publicly in all its sacral fullness is known to us all.

If the presence of the eternal –the sacral– in the human being is not accepted or put into question, then we should accept that the human being is only an interesting and perhaps quite developed animal (as many naturalists affirm). But if we accept the eternal in us, then it is not difficult to understand the true meaning of marriage. The question here is not about discerning the relation between the universal and the individual, but the temporal decision of achieving an eternal act of true married love. The individual cannot escape his inclusion in the universal dimension of reality, because the lack of universality is equal to the abolition of a fundamental dimension of the human being: his *transcendence*. Therefore, a mere individual that does not become a “persona” neglects a very important aspect of his dignity.⁴

On the contrary, when there is not true married love, even if both man and woman freely agree to rely on their own subjectivity and establish a “joyful” relationship without the required commitment, the risk of “using” one another as mere instruments of passionate joy (therefore temporal) degrades

⁴ Cf. ALVIRA, R., “Persona o Individuo: Consideraciones sobre la Radicalidad Familiar del Hombre”, in *Cuestiones Fundamentales sobre Matrimonio y Familia-II Simposio Internacional de Teología Universidad de Navarra*, Servicio de Publicaciones Universidad de Navarra, Pamplona, 1980, pp. 459-464.

their dignity. Extra-marital sexual relations become a temptation not easy to neglect, which is in a way a token of bad wealth. The sexual obsession of our time is a typical sign of an opulent society. Love may be accompanied by passion, sympathy, affection, and emotions. No one can deny that. They can all be an honest form of love that is wonderful and very useful to a conjugal relation. Nevertheless, they are all temporal in essence, and true conjugal love is eternal. Saying “yes” to marriage is a very serious thing, because – as Kierkegaard understood– the instant in which you say “yes” to married love, the conjunction of the “temporal present” (instant) becomes “eternal present”: *becomes love*. The sacral union of man and woman symbolizes in real form, not just metaphorical, the original divine constitution of the human being. Saint Paul affirms that Jesus leads humanity to its highest perfection, and so the union between man and woman effectively represents the union between Jesus and the Church. Adam and Eve were our first parents, the first human beings on earth. Jesus and his Church became the new perfect “human being” and therefore sacral marriage became the “completion” of the conjugal love between Christ and the Church in the world.

The Economic Weakness of Contemporary Marriage and Family

There is no doubt about the economic consequences of a true and stable marriage in the quantitative and qualitative realms of sociological studies. The so called “regular” families generate the most sublime “wealth” (or assets) of every society: *their offspring*, our children. Meanwhile, the “irregular” families generate poverty in a very profound way: *they cannot fully support one another, therefore the State has to intervene*. The sociological data respond to a fundamental reality brilliantly commented by Aristotle but putted aside long ago by economic science: namely that “economics” (*Oikos*: home; *Nomos*: law) is a function of the natural family. Economics today, immersed in a modern age of political economy and of globalization, seems not to rely essentially on the family. This notion has to be put into question, given the fact that the permanence of the Western World depends on it. In a world that promotes trade and industry like no other, families are not seen as the material place of “economic” production. Most business are still “familiar”, or owned by families, but it cannot be denied that economy itself depend formally on the family. Family businesses depend on family, the same way the whole of society depends on the family for one simple reason: *it is impossible for an economy or a state to thrive without population*, and even more without *ethically well-educated citizens*. Why would someone work hard, save money, take the risk of invest-

ing, consume products in a reasonable manner, have a right sense of property and of welfare if not for our own families?

The present weakness of the natural family institution has graver consequences for the general economy than is usually considered. One basic economic notion that a person learns within the family home is the fundamental difference between “means” and “instruments.” If a child does not learn this radical differences from his own parents (not exclusively, of course) it will be very difficult for him to appreciate the right measure to interact with others in the great variety of everyday relationships.⁵ Many of the economic and the financial disasters of our times are a direct consequence of misunderstanding these two concepts. In business for instance, the stakeholder should always be the “means” and money the “instrument,” but they are often the contrary. This might sound convenient in the short and middle term, but in reality such economic philosophy erodes the foundations of a healthy economy. In the Western World we have already seen the consequences of this approach, as well as its successes, which in a way are misleading, because at the same time we are witnessing an era that will be remembered for the unhappiness of millions, as well as the destruction of their interiority. As a consequence, a very dark economic and social future awaits. It seems we’re repeating previous cultural errors. Several periods of capitalism have led us to the birth (and later the consummation) of *socialism*, known for its drastic errors in its economic, social and anthropological models and assumptions. At the same time, socialism can also be considered a very clear indicator of the insufficiencies of a pure *liberal-capitalistic* economic philosophy that awaits to be put into question. Very few schools of thought in our days are aware of such need. Among the exceptions we may quote the *Soziale Marktwirtschaft* (Social Market Economy) traced to the interwar *Freiburg School of Economics*, and the *Social Teachings* of the Catholic Church, which has stood firm for the natural family since the times of Leo XIII’s *Rerum Novarum*, an even more recently with Sain John Paul II’s *Laborem Exercens*.⁶ It is true that the fall of the German “Wall” has historically and empirically made clear the logical inadequacy of socialism, but at the same time has led some thinkers like Francis Fukuyama (he is not the only one) to believe in the definite victory of the liberal-capitalistic model.⁷ However, a reaction of our capitalistic world gave birth to a new form of left-wing socialism, submerged in a more radical “morality” than the previous one. And we are already seeing many indicators that aim

⁵ Cf. HURTADO, R., “From the Hearthstone to the Headstone: Rethinking Housework”, in *The Chesterton Review*, num. 39, Seton Hall University, New Jersey, 2013, pp. 125-135.

⁶ Cf. CARLSON, A., “Family, Economy and Distributism”, in *Communio. International Catholic Review*, núm. 37, 2010, Washington D. C., pp. 634-642.

⁷ Cf. FUKUYAMA, F., *The End of History and the Last Man*, New York: Free Press, 2006.

at a new radical populism, as well as a the drastic development of a new radical “gender” philosophy, such as the one promoted by the post-feminism of Judith Butler.⁸

There are two relevant questions that may be considered in relation to the present situation of families in the West and even more in relation to the foreseeable future: the question of *human difference*, intimately related to the topics of poverty and equality; and the true *meaning of money* related to the topics of wealth and liberty, both central in our contemporary concept of *democracy*. We are truly living in a culture that is deeply impregnated by the philosophy of democracy, which is not a mere political system. From its very historical introduction at the end of the 18th Century, it was clearly a political philosophy that tended to become a civil religion. The history of the last 230 years has shown that the effort of some collective groups, mainly Catholic, to introduce important “nuances” in such philosophy have been little effective or null. An accurate reading of Plato’s *Republic* (mostly book 8) would have been sufficient to foresee the future challenges of the democratic system from the very beginning. Plato understood very clearly that every social constitution –although not written– is necessarily determined by a fundamental idea. We may translate this statement with one example: the defence of highly threatened people may configure a military system; the radical priority of religion, a sacral one; the primary power of money, an oligarchy, etc. It was clear to Plato that the democratic system is based on the idea of the composition “liberty-equality,” in which the central point is the concept of “liberty” understood as *absolute, autonomous, and independent* (with the exception quoted in the Rousseauian *Social Contract* of non-damaging the other person). It was clear, and Aristotle draws its logical consequences, that such a system rests on the permanent and practical will for peaceful coexistence of citizens, and without it, social life is not possible in a democracy. The problem here is merely a practical one, given the fact that the two conditions to maintain and promote the good-will of citizens are: the permanence of *liberty* (not difficult to achieve) and the permanence of *equality* (very difficult to achieve). Therefore, the main threat to every democracy would be the possibility of compromising equality. Alexis de Tocqueville also understood this point when he pointed out that *the foundation of democracy is rooted in its concept of liberty, but the passion of democracy is equality*.⁹

To be “free” in a purely individual and almost capricious manner –free from virtue and tradition– means to be free only in a material way. A person who lives according to this “maxim” can only be free if he acquires the material means to satisfy this own desires in the best possible way, which can only

⁸ BUTLER, J., *Gender Trouble. Feminism and the Subversion of Identity*, New York, Routledge, 1990.

⁹ Cf. TOCQUEVILLE, A., *La Democracia en América*, II, Madrid: Aguilar, 1988.

be achieved by using money. Having said that, it is clear that the logic of democracy that was introduced at the end of the 18th Century came from a *Bourgeois* rationality, and the declared goal was to reduce society to a unique class: *le tiers étas, la bourgeoisie*. The obvious difficulty is clear to us now: in such a “free” society it is very difficult –or impossible– to maintain equality among social classes. But, if there is no equality, the liberty of the weak (also children), the old, the poor or the misfortunate is threatened because they must subordinate to the rich and the lucky ones. But, as Plato also stated, in every human activity there is always a group of “outstanding” people, regarded in economic terms as the “oligarchy.” The problem started to appear after the French Revolution, and the solution came out through the concept of “public service.” In democratic terms there’s no room for “personal subordination,” only for “personal service,” but if such service becomes “public” then it goes in favour of the “sovereign people” and the person fulfilling it.

Leaving aside the questions of what “sovereign people” refers to –simply because it is a fiction, it lacks internal unity–, as well as “public service”, we must insist on the central question of this reflection: *democracy is a “bourgeois” system, and as a consequence its foundations are twofold: peaceful coexistence and money*, nothing more. As it has been mentioned before, Aristotle was aware of this problem and he stated in his *Politics* (book 4 & 6) that democracy was possible if there is broad *middle class*. A middle class that is peaceful, not revolutionary, and which has sufficient means for survival that can’t be put at risk, but at the same time one is always interested in expanding its members’ liberties in order to leave room for improvement. In other words, the core interest (and problem) of democracy is “wealth”, because achieving peaceful coexistence depends on it.

Indeed, the contemporary democratic project, in its purest form, is impossible to achieve –as Plato understood–, because the human being cannot be reduced to pacific coexistence and money. And so, we see today that the political differences between the *right* and the *left* are set increasingly only within the framework of “work” and “money”, that is, in personal power and the acquisition of material goods. Nevertheless, there appears to be a constant effort to impose a universal-public-ethical doctrine that must be accepted by every civilian of every nation. They also impose a fallacious interpretation of the true meaning of *liberty*, *equality* and *fraternity* that follows the radical anthropology proposed by the Enlightenment and the Revolutionary movements of their time. This trend is steadily gaining power and influence, and the differences between politicians of the right, and of the left, in this regard are quickly dissolving in many countries.

One radical example of this emerging universal public ethical doctrine would be *abortion*, which is now not being penalized and is even declared as

a human right (possessed only by women, not men). The anthropology that is implied here is decidedly not compatible with the Christian or the Jewish doctrine and tradition. At the same time, the constant attack to the natural family go against the philosophy of all three *Abrahamic* traditions: Christian, Jewish and Muslim. Similar topics are being promoted and are widespread around the globe up to the point of being enforced by some International Organizations and the USA (such as *Planned Parenthood*). The situation is not rare, and to some extent expected or predictable. Indeed, the diversity of political spheres in our contemporary society (economy, law, politics, ethics and religion)¹⁰ are to be philosophically identified, but that does not mean they should be separated, but harmonized. It is impossible to maintain a liberal economic system with a non-liberal system of law or a socialist political system for a long time (as we saw in Eastern Europe a few decades ago). It is also impossible to maintain social peace and stability if there isn't a global "agreement on fundamentals" in the ethical sphere, as well as on the essential principles of personal and social life. This could be accomplished by making explicit reference to a global political philosophy and to religion.

Even further, to institute global peace implies partaking in a certain faith and love for something "untouchable," that would be located above the already mentioned "agreement on fundamentals." The reason is that it is impossible to agree on any kind of fundamentals without *believing* in those fundamentals and the *credibility* of the persons implicated in such constructive dialogue. This is what religion stands for. But the only solution for peace that is gaining strength in a globalized world seems to be a *civil religion* or, in other words, the conversion of the democratic political philosophy into "dogmatic." Laicism today is based on this notion, although in a more vulgar manner. But the so called "civil religion" has one basic problem: without the openness to transcendence, a religion has no power to oblige consciences.

Now, let us go back to the problem of equality in democracy, as Tocqueville accurately saw. It is not difficult to understand that people are meant to be free, adding the correspondent laws that would enforce such freedom. Having said that, the problem here is to have total equality in a totally free society. And for a "dogmatic-democratic religion", differences are a permanent scandal. How does democracy propose to solve this problem? Historically speaking, in four ways, three utopic and one pragmatic:

- *The Liberal Utopia*: which emphasized the fundamental role of liberty. The power of liberty, they thought, is so great that it would eventually

¹⁰ Cf. ALVIRA, R., "Intento de Clasificar la Pluralidad de Subsistemas Sociales, con Especial Atención al Derecho", in *Persona y Derecho*, núm. 33, Pamplona, 1995, pp. 42-51.

generate total equality in every society, a thesis proposed by Adam Smith and the later political stand for liberal capitalism.

- *The Socialist Utopia*: which insists on the key role of equality. This thesis is paradigmatic in the thought of Karl Marx. Once social equality is achieved in a society free of social classes, liberty will immediately be accomplished.
- *The Anarchist Utopia*: also called utopic pragmatism, identifies both socialist and liberal utopias as purely methodological. According to this thesis, a concrete “way” and a specific “time” are needed to reach the desired goal of having both liberty and equality in a right measure. The problem here, as stated before, is that the general “virtue” of the whole population is needed to achieve such a goal, which is highly improbable given the fact that democratic freedom allows every person to be, or not, virtuous. What to do then? As Mikhail Bakunin affirmed, *the sentimental union of the whole society* is needed.¹¹ Unfortunately, this is even more difficult than achieving general virtue.
- *The Non-Utopic Pragmatic*: is considered the centre of the moderate stand, which looks for a factual equilibrium between liberty and equality, with the permanent aim of reaching a real social situation that fulfils the two already mentioned unavoidable conditions for democratic stability: peaceful coexistence and a broad middle class. However, the democratic system is based on the notions of individual liberty and respect for different opinions, but still has to propose a general goal, an offer for a better future, because a free and equal peaceful coexistence is not sufficient to fulfil the deepest desires of individuals. So instead of pointing out to those deep desires inherent in every human person, they came out with a very “pragmatic” solution: economic growth... *money*.

The Question of Money: Wealth and Liberty

It is clear nowadays that the explanation of the liberal-capitalist democratic victory stands for a system that generates wealth (and the socialist agenda does not). Even more, the capitalist theory enhances the idea that every good economy function only under the permanent rule of the “divine economic growth.” This rule is fundamental not only to the economic pragmatic sphere but also to the sphere of the personal and political ideal. But, talking about a

¹¹ Cf. ARVON, H., *El Anarquismo en el S. XX*, Madrid: Taurus, 1979, p. 59.

supposedly “infinite” economic growth leads to the following solution: if we aim to the “infinite”, the differences are irrelevant. The peaceful-coexistence, broad-middle-class, promise-of-infinite-wealth equation has been and still is the soul of the USA’s *modus operandi*, which is also the most relevant trial of democracy in human history. But at the same time, its present looming future seems to indicate that the American project begins to show its weaknesses. In essence, it is not “neutral” as is commonly affirmed, and when a stark economic crisis arrives, the system wobbles. The present growing radicalism in the USA is a clear invitation to further academic reflection: more social confrontation, weakening of the middle class, the lack of clear economic hope for many Americans, etc.

The world today is waiting for a new economic and political settlement with real power that could be taken into account for the next future outside the American democracy. However, in regards to our main topic of discussion, it must be underlined that the system itself does not include a common goal and a common good beyond economic progress, where the difference between wealth and poverty tends to disappear. The spiritual consequences of the lack of such a common goal is twofold: 1) the public sphere is more and more impregnated by a certain materialistic “atmosphere”; 2) the immense relevance of true poverty is disappearing in our collective consciousness. Meanwhile, the fundamental endeavour for all the people that pursue “individual wealth” produces a delay in the arrival of a “general wealth”, followed by a pathological anxiety that leads to a permanent state of hidden political tension, somewhere in between a socialist and an anarchist rationality.

The whole question of wealth versus poverty has a very deep relation with the meaning of *money*. Like all the great simple realities, the concept of money is apparently easy to understand. But essentially it is not. For that purpose, it is necessary to mention the distinction between “good”, “money” and “money bill/coin.” Goods are realities, physical or intellectual; money has its foundation in the human capacity to appraise, which consists in the act of “evaluating” with the intention of a possible interchange; the money bill/coin is a mathematical material instrument to maintain, upgrade and maximize wealth. If no one appraises your goods, you may be materially rich but you have no money and as a consequence no money bill/coin. If you have little goods, but they are praised by fashion, you can have a scarcity of goods but lots of money and therefore lots of money/coin. If you have no goods (or they are not praised) but you have money bill/coin, you may be materially rich.

It is relevant then to distinguish between “spiritual” and “material” wealth and poverty, and between “goods” and “money/coin” as economic elements. The necessary condition to maintain goods is the possession of

coin, and in this way it is possible to possess many goods but to be quite poor. The goods may be real estate, agrarian land, factories, businesses, where the owners give jobs to many people but not having a particular increase in their proper wealth. The principal social point in regards to those goods is not primarily wealth, but the justice of the distribution, a question that has many qualitative and quantitative nuances and implications. The central question of wealth appears mainly in the *financial world*, specifically in the realm of money. The purely quantitative dimension is the most usual to consider, but the qualitative is even more important and refers to the nature of money itself.

Money has a value that is subjective and qualitative in nature, while the bill/coin pretends to be objective and quantitative in its value, which of course is not contradictory. As André de Muralt has put it, the coin itself cannot signify a value, but only a mathematical symbolization, as the medieval logic called a “suppositio”, something that “supposes” something else. The bill/coin, being quantitative and objective, develops a life that departs from the original evaluation of the correspondent good, but being at the same time an instrument for the economic life it acquires a quality of a good whose value depends on the general appreciation of its currency. At the same time, money is also the material translation of *virtue*, which needs time to be “learned,” becoming an “accumulated past” that affirms your present life and ensures the future.¹² In other words, it exists because a person has worked in the past; it exists in the present because that person has it in his pocket; and empowers the future because it can be spent. Marx insisted in the reference to the past and capitalism insisted in looking at the future. But in reality, money is a synthesis of both: it implicates the material and spiritual life of a human being.

Justice and Equality, Poverty and Wealth: Conclusion

Justice and equality are very difficult to judge from a financial perspective. Not because they cannot be achieved, but as a consequence of the fundamental inadequacy between “money” and “value” and “money” and “bill/coin.” Either we must find a new and better idea than relying only on the “quantitative coin”, or we must accept the big difficulty for the installation of justice and equality in the financial world. The flagrant frauds and scams –no small problem in our day– are expected to grow, many of them to be prosecuted

¹² Cf. MATHIEU, V., *Filosofía del dinero*, Madrid: Rialp, 1990.

by the law or clearly condemned from an ethical point of view. But the difficulty remains, showing that the problem of injustice and inequality in the economic sphere cannot be solved only through economic, legal or political measures, not even with the pursue of a mere ethical behaviour. The reason is quite simple: without an education in the sense of poverty and wealth, rightly understood, one that can only be accomplished primarily in the family, educational centres and the Church, the general measures in favour of justice and equality will tend to be a failure as we're seeing today. Also, because the real interest in doing justice, as well as the interest in lowering the big economic and social personal differences –beyond the convenience of avoiding any social revolution– claims a necessary dialogue with religion. In that sense, the role of the religious institutions is immensely important for solving these radical problems simply because religion, the Church, holds both a reasonable doctrine, based in the full-dignity of the human person, that is meant to confront any kind of social injustices or evils, and the clear faculty to speak about any concrete economic, social and political questions. The line between establishing “general considerations” and taking a political position may be very thin indeed. The Catholic Church cannot turn her spiritual discourse into a political or a revolutionary one (as Liberation Theology did), because she would constitute herself as a judge of purely human questions, against the explicit doctrine of Christ, or she would trespass her competence that rest in the realms of spiritual life. The Church affirms that evil was introduced in this world by an *interior* act of sin and that she holds the given means to fight the evil sin produces. But if the Church sets her discourse beyond the spiritual life –understanding poverty in a pure economical terms–, and affirms the existence of an almighty God at the same time, then she would implicitly affirm that God is guilty of the injustice and inequalities of this world. No one has ever better educated people in the relevance of justice and of kindness towards the materially poor than the Church, and no institution has ever worked so hard in favour of the natural family as her.