



The Incompatibility of Christianity with Racism and Capitalism

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An Essay

Ibram X. Kendi's *How to be an Antiracist* constructed an argument linking racism and capitalism. Based on this logic, Kendi posits that one cannot be both an antiracist and a capitalist; to be truly antiracist, one must disavow capitalism. Using this logical sequence according to Kendi's definitions, I will explore the linkage between racism and Christianity — that is, to be truly Christian, one must also be antiracist. Additionally, I also posit that if antiracism and capitalism are incompatible, then by the transitive property, Christianity and capitalism are likewise incompatible. Therefore, predicated on Kendi's definitions, I will illustrate that capitalism is at odds with Christianity by both this transitive property and the former's basis of inequality and exploitation, which is antithetical to the Gospel, and will also employ the encyclicals of the recent popes.

Before structuring Kendi's argument on the linkage between racism and capitalism, I will define and explore the definitions Kendi uses to explain racism. Kendi defines racial inequity as "when two or more racial groups are not standing on approximately equal footing" (Kendi 2019, 18). He analyzes that racial inequities occur through racist policies, which Kendi (2019, 18) defines as "written and unwritten laws, rules, procedures, processes, regulations, and guidelines that govern people" crafted in such a way to promote unequal footing among races. Racist policies include slavery, segregation, and anti-immigration rhetoric. Additionally, redlining, preventing Black people and persons of color from obtaining a mortgage in a certain residential zone, as well as the increase in criminalization of drug possession and use beginning in the Reagan administration, are forms of racist policies that promote structural inequity, disproportionately disadvantaging Black and Brown persons. Kendi adds that racist ideas

promote racial inequity. He defines racist ideas as “any idea that suggests that one group is inferior or superior to another racial group in any way” (Kendi 2019, 20). An example of a racist idea includes the superiority of white people. Kendi (2019, 17–18) uses these three terms to define racism as “a marriage of racist policies and racist ideas that produces and normalizes racial inequities.”

Kendi (2019, 9) posits that one cannot simply be “not racist” since there is no neutrality in the racism struggle. If one is not actively fighting against racism, one is complicit with racism. The opposite of racism is not “not racism,” but *antiracism*. To be an *antiracist* is to be the opposite of racist. If the latter represents those who promote policies and ideas that promote inequity among races, an antiracist opposes such policies and ideas and promotes those that result in equal footing among people of different races.

Having explained Kendi’s definitions that underlie his analysis of racism, I now describe Kendi’s definition of capitalism and its effect on racism in terms of promoting racial inequity by creating wealth predicated on racist policies and racist ideas. Kendi’s personal stories are fluid throughout his book. In describing the intersection of racism and capitalism, Kendi (2019, 156) describes when he lived in Philadelphia in a poor Black neighborhood, he believed the poverty that Black people experienced was the “product of racism and not capitalism.” To explain this intersection, Kendi (2019, 156) quoted Martin Luther King, Jr.’s critique of capitalism in 1967: “It means ultimately coming to see that the problem of racism, the problem of economic exploitation, and the problem of war are all tied together. These are the triple evils that are interrelated.”

Kendi offers a unique interpretation of capitalism by focusing on how conservative defenders define anticapitalism and using the opposite of this term to develop his definition of capitalism. Kendi (2019, 159) differentiates *anticapitalism* from socialism/communism in that the latter does not necessarily ensure racial equity, evidenced by the Socialist Party of America’s refusal to adopt an anti-lynching provision and calls from certain socialist and communist organizations to request that People of Color sideline antiracism activism. Kendi also uses the term *anticapitalism* to include those who publicly or privately question or loathe capitalism but do not identify as socialist or communist. Moreover, Kendi (2019, 161) develops the definition of *anticapitalist* according to conservative defenders of capitalism’s descriptions of the term:

- Providing a safety net for all people;
- Attempts to prevent monopolies;
- Strengthen weak unions and weaken exploitive owners;
- Normalize worker ownership;
- Protect consumers by enacting regulations;
- Laws taxing the richest more than the middle class;
- Redistributing pilfered wealth;
- Guaranteeing basic incomes;
- Wars to end poverty;
- Campaigns to remove the profit motive from essential life sectors such as education, healthcare, utilities, mass media and incarceration.

Based on these descriptions of *anticapitalism*, Kendi (2019, 161) deduces *via negativa* that conservative defenders of *capitalism* define the term as the following:

- The freedom to exploit people into economic ruin;
- The freedom to prey on unprotected consumers, workers and environments;
- The freedom to value quarterly profits over climate change;
- The freedom to undermine small businesses and cushion corporations;
- The freedom from competition;
- The freedom to not pay taxes;
- The freedom to heave the tax burden onto the middle and lower classes;
- The freedom to commodify everything and everyone;
- The freedom to keep poor people poor and middle-income people struggling to stay middle income, and make rich people richer.

Capitalism, therefore, is not solely the pursuit of profit by free markets, but the pursuit of profit through the exploitation of the middle and lower class at the expense of the environment, and promoting the freedom of only the wealthiest while dominating all others. The free market theory of capitalism is a lie; capitalism persists and thrives on unequal societal footing, including but not limited to racial inequality. Capitalism is born in a market of inequality.

Kendi illustrates the inequality inherent in the capitalist model, which coincided with European colonialism. Beginning around the 1450s, European countries including Portugal and Spain sailed for distant lands in the hopes of conquest and expansion. These expeditions included conquering natives in these lands and exploiting them for self-interest, along with utilizing slaves from Africa. Prince Henry of Portugal sponsored Atlantic voyages to West Africa to exclusively enslave Africans. This had been a departure from Islamic and Christian slave traders who enslaved Africans, Arabs, and Europeans alike (Kendi 2019, 39). Prince Henry's biographer, Gomes de Zurara, categorized the African peoples as beastly and sub-human, promoting their inequity to inadvertently justify the exclusive enslavement of Black persons (Kendi 2019, 40–41). Thus *racist ideas*, according to Kendi's definition, promoted colonial capitalism.

English and Dutch colonialists in North America adopted African enslavement to supply free labor to the plantations, providing the new colonies an economic boon and the financial security to become independent from their European patriarchy. However, freedom was only for the colonies and not the slaves in the colonies. Emancipation post-Civil War was only a semblance of freedom, as the freed slaves did not receive the remuneration due to them for services rendered, nor the education and societal integration to promote class mobility. Kendi (2019, 157) highlights that the effects of slavery and segregation live on into the 21st century:

- Black poverty rate of 20% in 2017, triple the white poverty rate;
- Black unemployment twice as high as white unemployment over the last 50 years;
- The largest wage gap between Black and white Americans in 40 years;
- The median net worth of white families being ten times that of Black families;
- White households are expected to own eighty-six times more wealth than Black households and sixty-eight times more than Latinx households.

The net effect of capitalism is inequality. The top 1% own nearly half of the world's wealth, whereas 3.5 billion of the world's poorest adults, comprising 70% of the working age population, own 2.7% of global wealth (Kendi 2019, 162). Many of the impoverished live in non-white countries exploited through slavery and the depletion of natural resources. Therefore, colonialists robbed these people of their inherent wealth, land, and resources, preventing any possibility for wealth creation and upward mobility. These effects of capitalism resulted in Kendi's (2019, 163) conclusion:

To love capitalism is to end up loving racism. To love racism is to end up loving capitalism. The conjoined twins are two sides of the same destructive body. The idea that capitalism is merely free markets, competition, free trade, supplying and demanding, and private ownership of the means of production operating for a profit is as whimsical and ahistorical as the White-supremacist idea that calling something racist is the primary form of racism. Popular definitions of capitalism, like popular racist ideas, do not live in historical or material reality. Capitalism is essentially racist; racism is essentially capitalist. They were birthed together from the same unnatural causes, and they shall one day die together from unnatural causes. Or racial capitalism will live into another epoch of theft and rapacious inequity, especially if activists naively fight the conjoined twins independently, as if they were not the same.

Having explored the connection between racism and capitalism, I will focus on the incompatibility of racism and Christianity. While Catholic theology will be the main resource for this analysis, the principles I will utilize are also accepted by some Protestant denominations. The *Catechism of the Catholic Church* (1994, no. 1934) upholds that all persons, created in the image and likeness of God, "have the same nature and same origin" and "enjoy an equal dignity." Racism denies this sameness and equality among persons, and therefore denies that all persons are made in the image and likeness of God. Hence, racism is both blasphemous and heretical; racist acts are sins against God and against humanity.

Additionally, racism is an intrinsic evil. In the US Conference of Catholic Bishops' (USCCB) official voting document "Forming Consciences for Faithful Citizenship," the USCCB (2019, 22) defines an *intrinsically evil action* as deeply flawed and always opposed to the authentic good of persons since it is always incompatible with the love of God and neighbor. The document names abortion and euthanasia as examples of intrinsic evils. Racism is an intrinsic evil since, like abortion and euthanasia, it is a sin predicated on an action that is deeply flawed, always opposed to the authentic good of persons, and always incompatible with the love of God and neighbor. For Christians, one cannot love one's neighbor while viewing the other's race as inferior. One cannot believe that God is love (cf. 1 John 4:16), the God who made all persons in God's image and likeness, while professing that God created some people as less deserving of dignity and therefore are less loveable.

In his 1987 encyclical, *Sollicitudo Rei Socialis*, Pope John Paul II (36) addresses the problem of "structures of sin," including racism, that promote societal norms and institutions rooted in personal sin that "grow stronger, spread, and become the source of other sins, and so influence people's behavior. He quotes *Gaudium et Spes*, "Such fundamental equality is one of the basic reasons why the Church has always been opposed to every form of racism" (John

Paul II 1987, 29). As the visible head of the Catholic Church, John Paul II provides an unambiguously prophetic voice in his denouncement of racism. This is exhibited in *Ecclesia in America*, in which he writes, “The Church’s social doctrine also makes possible a clearer appreciation of the gravity of the ‘social sins which cry to heaven because they generate violence, disrupt peace and harmony between communities within single nations, between nations and between the different regions of the continent (CCC 205),” “social sins” which include “racial discrimination” (John Paul II 1999, 56). He then states, “The memory of the dark chapters of America’s history, involving the practice of slavery and other situations of social discrimination, must awaken a sincere desire for conversion leading to reconciliation and communion” (John Paul II 1999, 58). John Paul II provides both clarity and depth to the incompatibility of racism and the Gospel. Racism therefore is anti-Christian, and followers of Jesus are called to be antiracist.

According to the transitive property — which states that if A equals B and B equals C, then A equals C — if racism is connected to capitalism, and if racism is connected to being anti-Christian, then capitalism is also connected to being anti-Christian. In support of the conclusion from the transitive property, I will use Kendi’s definition of capitalism and juxtapose this definition with Christianity, including commentary from the recent popes.

The Industrial Revolution created massive wealth for a select few on the backs of the poor, including even children, in unjust and dangerous work conditions and labor hours. Pope Leo XIII penned his social encyclical *Rerum Novarum* during the Industrial Revolution as a means of promoting human dignity, especially of workers. Leo XIII upholds the importance of a worker’s just wage and just treatment (1891, 20), as well as the right to collectively organize with other workers (1891, 49). He defines the *just wage* as one that can support a worker’s entire family (Leo XIII 1891, 46). Leo XIII (1891, 33) advocates for *distributive justice*, whereby members of the working class receive the same rights as the wealthy, along with care and welfare from the state towards those in need. He contends against the unchecked capitalism of the Industrial Revolution as not a truly free market economy but one that benefits the rich while harming the poor. This basis of capitalism is counter to Christianity, since it acts to nullify that God created all human beings in God’s image, and therefore deserving equal dignity. Rather, the capitalist model inflates the dignity of the rich and deflates the dignity of the poor.

John Paul II reflected on *Rerum Novarum* and 20th century capitalism in the 100-year anniversary of Leo XIII’s encyclical, which John Paul II titled *Centesimus Annus*. In this encyclical, John Paul II (1991, 8) calls out “unbridled capitalism” as not being the standard, and laments that in the 20th century, “one finds instances of contracts between employers and employees which lack reference to the most elementary justice regarding the employment of children or women, working hours, the hygienic condition of the work-place and fair pay.” Additionally, borrowing language used in his encyclical *Laborem Exercens*, John Paul II (1981, 4) advocates for the free and personal nature of human work over the “absolute predominance of capital, the possession of the means of production and of the land” (John Paul II 1991, 35). He decries (1991, 33)

rules of the earliest period of capitalism still flourish in conditions of “ruthlessness” in no way inferior to the darkest moments of the first phase of

industrialization. . . . In spite of the great changes which have taken place in the more advanced societies, the human inadequacies of capitalism and the resulting domination of things over people are far from disappearing. In fact, for the poor, to the lack of material goods has been added a lack of knowledge and training which prevents them from escaping their state of humiliating subjection.

Capitalism resulted not in the betterment of the human person but widening the exploitive divide between the wealthy and the poor. This divide is contrary to the Gospel, as Jesus calls His followers to feed the hungry and clothe the naked (cf. Matthew 25:34–35), not cause the poor to become even more destitute.

Building on Leo XIII's (1891, 19) theme that labor and capital ought to be partners and are mutually dependent, John Paul II (1981, 12) takes this a step further and called on capital being at the service of labor and not vice versa and that the early form of capitalism is in error for treating the worker, who is a person, "on the same level as the whole complex of the material means of production, as an instrument and not in accordance with the true dignity of his work—that is to say, where (one) is not treated as subject and maker, and for this very reason as the true purpose of the whole process of production" (John Paul II 1981, 7). Capital, and therefore capitalism, ought not be held in greater dignity than that of the human person, otherwise capitalism is an un-Christian economic structure.

John Paul II (1991, 35) delves further into the theory of capitalism

The Church acknowledges the legitimate role of profit as an indication that a business is functioning well. When a firm makes a profit, this means that productive factors have been properly employed and corresponding human needs have been duly satisfied. But profitability is not the only indicator of a firm's condition. It is possible for the financial accounts to be in order, and yet for the people — who make up the firm's most valuable asset — to be humiliated and their dignity offended. Besides being morally inadmissible, this will eventually have negative repercussions on the firm's economic efficiency. In fact, the purpose of a business firm is not simply to make a profit, but is to be found in its very existence as a community of persons who in various ways are endeavoring to satisfy their basic needs, and who form a particular group at the service of the whole of society. Profit is a regulator of the life of a business, but it is not the only one; other human and moral factors must also be considered which, in the long term, are at least equally important for the life of a business.

The pope is calling for an economic model that is not directed to profit alone — material capital — but to investing in human capital in accordance with respecting human dignity.

If by "capitalism" is meant an economic system which recognizes the fundamental and positive role of business, the market, private property and the resulting responsibility for the means of production, as well as free human creativity in the economic sector, then the answer is certainly in the affirmative, even though it would perhaps be more appropriate to speak of a "business

economy,” “market economy” or simply “free economy.” But if by “capitalism” is meant a system in which freedom in the economic sector is not circumscribed within a strong juridical framework which places it at the service of human freedom in its totality, and which sees it as a particular aspect of that freedom, the core of which is ethical and religious, then the reply is certainly negative (John Paul II 1991, 42).

The latter definition of capitalism corresponds to Ibram Kendi’s deduction of the term *via negativa*.

While John Paul II wrote prolifically on capitalism, the dignity of work, and the dignity of the worker, Benedict XVI, building upon his predecessors, offers a unique consideration to juxtapose against capitalism: an economy of *gratuitousness*. In *Caritas in Veritate*, Benedict XVI (2009, 21) constructs this model by first reflecting on *profit* as “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.” He decries the “technical forces in play, the global interrelations, the damaging effects on the real economy of badly managed and largely speculative financial dealing, large-scale migration of peoples, often provoked by some particular circumstance and then given insufficient attention, the unregulated exploitation of the earth’s resources” (Benedict XVI 2009, 21) that persists under the capitalist model.

Benedict XVI (2009, 34) introduces an alternative to the capitalist model, an economy of *gratuitousness* rooted in charity:

Gratuitousness is present in our lives in many different forms, which often go unrecognized because of a purely consumerist and utilitarian view of life. The human being is made for gift, which expresses and makes present his transcendent dimension. Sometimes modern man is wrongly convinced that he is the sole author of himself, his life and society. This is a presumption that follows from being selfishly closed in upon himself, and it is a consequence — to express it in faith terms — of *original sin* . . . Gift by its nature goes beyond merit, its rule is that of superabundance. It takes first place in our souls as a sign of God’s presence in us, a sign of what he expects from us . . . Because it is a gift received by everyone, charity in truth is a force that builds community, it brings all people together without imposing barriers or limits. The human community that we build by ourselves can never, purely by its own strength, be a fully fraternal community, nor can it overcome every division and become a truly universal community. The unity of the human race, a fraternal communion transcending every barrier, is called into being by the word of God-who-is-Love. In addressing this key question, we must make it clear, on the one hand, that the logic of gift does not exclude justice, nor does it merely sit alongside it as a second element added from without; on the other hand, economic, social and political development, if it is to be authentically human, needs to make room for the principle of gratuitousness as an expression of fraternity.

He also highlights the integrality of *gratuitousness* to the market economy:

In a climate of mutual trust, the market is the economic institution that permits encounter between persons, inasmuch as they are economic subjects who make use of contracts to regulate their relations as they exchange goods and services of equivalent value between them, in order to satisfy their needs and desires. The market is subject to the principles of so-called *commutative justice*, which regulates the relations of giving and receiving between parties to a transaction. But the social doctrine of the Church has unceasingly highlighted the importance of *distributive justice* and *social justice* for the market economy, not only because it belongs within a broader social and political context, but also because of the wider network of relations within which it operates. In fact, if the market is governed solely by the principle of the equivalence in value of exchanged goods, it cannot produce the social cohesion that it requires in order to function well. *Without internal forms of solidarity and mutual trust, the market cannot completely fulfill its proper economic function.* And today it is this trust which has ceased to exist, and the loss of trust is a grave loss (Benedict XVI 2009, 35).

Pope Benedict XVI (2009, 36) continues his analysis on market forces and the effect on society:

The Church has always held that economic action is not to be regarded as something opposed to society. In and of itself, the market is not, and must not become, the place where the strong subdue the weak. Society does not have to protect itself from the market, as if the development of the latter were *ipso facto* to entail the death of authentically human relations. Admittedly, the market can be a negative force, not because it is so by nature, but because a certain ideology can make it so. It must be remembered that the market does not exist in the pure state. It is shaped by the cultural configurations which define it and give it direction. Economy and finance, as instruments, can be used badly when those at the helm are motivated by purely selfish ends. Instruments that are good in themselves can thereby be transformed into harmful ones. But it is man's darkened reason that produces these consequences, not the instrument *per se*. Therefore it is not the instrument that must be called to account, but individuals, their moral conscience and their personal and social responsibility.

The Church's social doctrine holds that authentically human social relationships of friendship, solidarity and reciprocity can also be conducted within economic activity, and not only outside it or "after" it. The economic sphere is neither ethically neutral, nor inherently inhuman and opposed to society. It is part and parcel of human activity and precisely because it is human, it must be structured and governed in an ethical manner.

The great challenge before us, accentuated by the problems of development in this global era and made even more urgent by the economic and financial crisis, is to demonstrate, in thinking and behavior, not only that traditional principles of social ethics like transparency, honesty and responsibility cannot be ignored or attenuated, but also that in *commercial relationships* the *principle of gratuitousness*

and the logic of gift as an expression of fraternity can and must *find their place within normal economic activity*. This is a human demand at the present time, but it is also demanded by economic logic. It is a demand both of charity and of truth.

The pope is calling on market participants — the human actors — to conduct themselves with charity and human solidarity as opposed to self-serving interests. Selfishness results in wealth expansion for the already wealthy. Gratuitousness, rooted in charity, can both heal and counteract this selfishness.

The Church's social doctrine has always maintained that *justice must be applied to every phase of economic activity*, because this is always concerned with man and his needs. Locating resources, financing, production, consumption and all the other phases in the economic cycle inevitably have moral implications. *Thus every economic decision has a moral consequence*. The social sciences and the direction taken by the contemporary economy point to the same conclusion. Perhaps at one time it was conceivable that first the creation of wealth could be entrusted to the economy, and then the task of distributing it could be assigned to politics. Today that would be more difficult, given that economic activity is no longer circumscribed within territorial limits, while the authority of governments continues to be principally local. Hence the canons of justice must be respected from the outset, as the economic process unfolds, and not just afterwards or incidentally. Space also needs to be created within the market for economic activity carried out by subjects who freely choose to act according to principles other than those of pure profit, without sacrificing the production of economic value in the process. The many economic entities that draw their origin from religious and lay initiatives demonstrate that this is concretely possible (Benedict XVI 2009, 37).

Following several paragraphs challenging the capitalist model and its need for social justice and human concern within its framework, Benedict provides an application of his economic model of gratuitousness. He uses the Trinity as a model of gratuitousness, a unity based on relationality and its reciprocal transparency (Benedict XVI 2009, 54), and calls on wealthy nations and superpowers to operate in this relational model of gratuitousness towards poorer and underdeveloped countries (Benedict XVI 2009, 67). This gratuitousness counteracts the “grave imbalances” (Benedict XVI 2009, 36) from economic activity devoid of justice through redistribution. Without gratuitousness, according to Benedict, there can be no justice (Benedict XVI 2009, 38).

With gratuitousness in mind, Benedict XVI (2009, 38) promotes a market concept that seeks both public and private ends:

What is needed, therefore, is a market that permits the free operation, in conditions of equal opportunity, of enterprises in pursuit of different institutional ends. Alongside profit-oriented private enterprise and the various types of public enterprise, there must be room for commercial entities based on mutualist principles and pursuing social ends to take root and express themselves. It is from their reciprocal encounter in the marketplace that one

may expect hybrid forms of commercial behavior to emerge, and hence an attentiveness to ways of *civilizing the economy*. Charity in truth, in this case, requires that shape and structure be given to those types of economic initiative which, without rejecting profit, aim at a higher goal than the mere logic of the exchange of equivalents, of profit as an end in itself.

This model is neither solely capitalistic nor socialistic, neither solely for-profit nor solely for-subsidiarity, but calls on private corporations to include human development as one of the corporate aims. Benedict offers a “both/and” economic model. Operating with the common good in mind prevents the profit motive from having its exploitive effects. Therefore, profit is not for the individual shareholder or the corporation alone, but a means for human betterment as an “economy of communion” (Benedict XVI 2009, 46). “What should be avoided is a speculative use of financial resources that yields to the temptation of seeking only short-term profit, without regard for the long-term sustainability of the enterprise, its benefit to the real economy and attention to the advancement, in suitable and appropriate ways, of further economic initiatives in countries in need of development” (Benedict XVI 2009, 40).

Pope Benedict illustrates that solidarity entails both human rights and human duties. Rights without duties can lead to excess and entitlement. The link consists in this:

[I]ndividual rights, when detached from a framework of duties which grants them their full meaning, can run wild, leading to an escalation of demands which is effectively unlimited and indiscriminate. An overemphasis on rights leads to a disregard for duties. Duties set a limit on rights because they point to the anthropological and ethical framework of which rights are a part, in this way ensuring that they do not become license. Duties thereby reinforce rights and call for their defense and promotion as a task to be undertaken in the service of the common good. Otherwise, if the only basis of human rights is to be found in the deliberations of an assembly of citizens, those rights can be changed at any time, and so the duty to respect and pursue them fades from the common consciousness . . . The sharing of reciprocal duties is a more powerful incentive to action than the mere assertion of rights (Benedict XVI 2009, 43).

Corporations and societies, likewise, have duties not only to their stakeholders, but to the environment and to all people. Placing the common good as the common goal ensures the promotion of justice and the prevention of excess.

The pinnacle of Benedict’s (2009, 60) economy of gratuitousness upholds that assistance to poorer nations actually creates wealth on a global basis:

In the search for solutions to the current economic crisis, *development aid for poor countries must be considered a valid means of creating wealth for all*. What aid program is there that can hold out such significant growth prospects — even from the point of view of the world economy — as the support of populations that are still in the initial or early phases of economic development? From this perspective, more economically developed nations should do all they can to allocate larger portions of their gross domestic product to development aid,

thus respecting the obligations that the international community has undertaken in this regard.

For Pope Benedict XVI, development and aid is not a zero-sum game. This is not a transaction between nations but a *global investment*. The development of a poorer nation and progress towards self-sufficiency can offer much not only globally but even to the benefactor nation. The latter nation can have a new trade partner and can further its own development along with the developing nation. Whereas in a capitalist model, one party profits, in the gratuitous model, all parties gain. Therefore, Benedict offers an alternative to profit-driven and exploitive capitalism through an economy of gratuitousness that protects and promotes human dignity and the common good while creating global wealth as opposed to a zero-sum transaction.

Benedict XVI's disavowal of the zero-sum capitalist model is of particular significance since he wrote this encyclical following the 2008 great recession. This financial crisis resulted from the bundling of opaque and valueless subprime loans, and institutions such as Lehman Brothers defaulting on credit default swaps, both of which had profit as a sole motive exhibited as a zero-sum game. Financial institutions structure credit default swaps with literal zero-sum outcomes: one side pays a premium for protection in the event of default of an underlying security, and the other side receives this payment with the belief that the underlying company would not experience a default. However, if there were a default, the party that initially received the premium would owe the underlying notional principal of the inherent investment to the party that paid this premium. If there is no default, then the premium recipient keeps this amount while the party that paid the premium does not recover this payment. The great recession exhibited to Benedict that the capitalist model of the sole pursuit of profit is not sustainable and could lead to significant financial turmoil. The gratuitous model, on the other hand, offers a safeguard from the greed-centered profit motive that imbued investors and financial institutions, which perpetuated the distribution and sale of subprime loans and excessive derivative and credit default swap activity with the aim to increase and magnify investment returns.

The Greek term *pleonexia*, the desire for excess, more commonly known as greed, describes the motivation during the pre-2008 financial bubble that resulted in the 2008 financial crisis. Aristotle (1984b, *Politics* 1257b–1258b) distinguishes *natural finance* from *unnatural finance* in that the former relates to providing for the needs of a household, whereas the latter deals with the pursuit of profit for profit's sake. Aristotle considers unnatural finance as unjust, specifically in terms of meddling in the goods and the wealth that an individual is not entitled to (cf. Aristotle 1984a, *Nicomachean Ethics* 1132b, 11–20). Gratuitousness, on the other hand, counters the injustice at the heart of *pleonexia* by apportioning profit to alleviate social injustices such as poverty, including but not limited to improving access to food, water, education, and healthcare. The subprime crisis revealed the failure of capitalism, rooted in the vice of *pleonexia*, and highlighted the importance of an economic model that can ensure both ethical and sustainable finance that cannot be tainted by corruption. Benedict proposes his economy of gratuitousness — rooted in the Trinitarian economy of communion — as the solution.

Having evaluated Benedict XVI's social encyclical regarding his assessment of capitalism and its effect on the human society, I will now evaluate Pope Francis' economy of fraternity

and economic stewardship based on his recent encyclicals. Francis views capitalism as having negative effects on both the environment and human society. Regarding the former, he writes in his ecological encyclical *Laudato Si'* about the inequity not only among persons but among nations, particularly related to the “ecological debt” in the disproportionate use of natural resources by multinational corporations. He cites these corporations as responsible for the global warming related to their enormous consumption of goods having “repercussions on the poorest areas of the world, especially Africa, where a rise in temperature, together with drought, has proved devastating for farming. There is also the damage caused by the export of solid waste and toxic liquids to developing countries, and by the pollution produced by companies which operate in less developed countries in ways they could never do at home, in the countries in which they raise their capital” (Francis 2015, 51). Francis echoes the admonishment of his predecessors toward an economy that benefits some while harming others. This particular feature of capitalism takes the natural resources from poor countries and causes them to be even poorer. The relationship therein is not gratuitous as Benedict XVI promoted, and even transactional is not a proper descriptor since both sides are not benefitting. This feature of capitalism, repeated by Kendi, is *exploitive*.

Pope Francis offers greater critique of capitalism, particularly its harm to human society, in his recent encyclical *Fratelli Tutti*. Francis builds upon Benedict XVI’s theme of the increase in globalization and the call for gratuitousness and charity. In terms of globalization, Francis quotes *Caritas in Veritate*, “as society becomes ever more globalized, it makes us neighbors, but does not make us brothers” (Francis 2020, 19). Francis (2020, 12) identifies that cross-border relationships have not enhanced human society but resulted in persons becoming “mere consumers or bystanders” due to the weakening of the communitarian dimension of life in place of individual interests. “As a rule, the advance of this kind of globalism strengthens the identity of the more powerful, who can protect themselves, but it tends to diminish the identity of the weaker and poorer regions, making them more vulnerable and dependent. In this way, political life becomes increasingly fragile in the face of transnational economic powers that operate with the principle of ‘divide and conquer’” (Francis 2020, 12). Similar to wealthy powers’ exploitation of natural resources is their exploitation of vulnerable populations. This “divide and conquer” mentality reverberates the colonialism of the 15th century that Kendi highlights as the birthing of the conjoined twins — racism and capitalism.

Additionally common between Francis’ *Fratelli Tutti* and Kendi’s *How to be An Antiracist* is the theme of inequality and capitalism. With regard to this, the Francis (2020, 21) writes:

Some economic rules have proved effective for growth, but not for integral human development. Wealth has increased, but together with inequality, with the result that “new forms of poverty are emerging.”¹ The claim that the modern world has reduced poverty is made by measuring poverty with criteria from the past that do not correspond to present-day realities. In other times, for example, lack of access to electric energy was not considered a sign of poverty, nor was it a source of hardship. Poverty must always be understood

¹ Quotation from Benedict XVI 2009, 22.

and gauged in the context of the actual opportunities available in each concrete historical period.

Wealth creation has not reduced inequality but expanded it, along with creating new forms of poverty such as unhealthy environmental conditions. Francis, along with his predecessors, is calling for an economy that promotes human development rather than capital development, the latter of which has no concern for human dignity. Francis (2020, 22) continues:

It frequently becomes clear that, in practice, human rights are not equal for all. Respect for those rights “is the preliminary condition for a country’s social and economic development. When the dignity of the human person is respected, and his or her rights recognized and guaranteed, creativity and interdependence thrive, and the creativity of the human personality is released through actions that further the common good.” Yet, “by closely observing our contemporary societies, we see numerous contradictions that lead us to wonder whether the equal dignity of all human beings, solemnly proclaimed seventy years ago, is truly recognized, respected, protected and promoted in every situation. In today’s world, many forms of injustice persist, fed by reductive anthropological visions and by a profit-based economic model that does not hesitate to exploit, discard and even kill human beings. While one part of humanity lives in opulence, another part sees its own dignity denied, scorned or trampled upon, and its fundamental rights discarded or violated.” What does this tell us about the equality of rights grounded in innate human dignity?

Pope Francis condemns the injustice towards human dignity resulting from the exploitation that is ancillary to the profit-based economic model of capitalism.

The coronavirus pandemic highlights for Pope Francis the importance for an economic model based on solidarity and human interdependence as opposed to a consumerist model, which only leads to insecurity. “The world was relentlessly moving towards an economy that, thanks to technological progress, sought to reduce ‘human costs;’ there were those who would have had us believe that freedom of the market was sufficient to keep everything secure. Yet the brutal and unforeseen blow of this uncontrolled pandemic forced us to recover our concern for human beings, for everyone, rather than for the benefit of a few” (Francis 2020, 33). The problem with the capitalism model is it only benefits a few — the wealthy elite — as opposed to the many who are poor and lower income. “The pain, uncertainty and fear, and the realization of our own limitations, brought on by the pandemic have only made it all the more urgent that we rethink our styles of life, our relationships, the organization of our societies and, above all, the meaning of our existence” (Francis 2020, 33). This rethinking, according to Francis (2020, 110), includes a “truly human and fraternal society will be capable of ensuring in an efficient and stable way that each of its members is accompanied at every stage of life. Not only by providing for their basic needs, but by enabling them to give the best of themselves, even though their performance may be less than optimum, their pace slow or their efficiency limited.” He adds, “Education and upbringing, concern for others, a well-integrated view of life and spiritual growth: all these are essential for quality human

relationships and for enabling society itself to react against injustices, aberrations and abuses of economic, technological, political and media power” (Francis 2020, 167).

As Pope Benedict XVI recognizes in *Caritas in Veritate* the failure of the profit-driven capitalist model and uses the global financial crisis of 2008 as evidence of this, Pope Francis points to the coronavirus pandemic to demonstrate that capitalism alone does not provide safety but is vulnerable to the self-centeredness and isolationism that represent the proliferation of the pandemic. Rather, an economy of communion founded in solidarity and fraternity might ensure that the care of the person comes before profit, which would ensure a healthier economy that is more stable since it would not be vulnerable to the desire for excess. No financial model could have forecasted the turmoil from the pandemic, from job furloughs and losses to the sharp decline in air and hospitality revenues, coupled with closures of established dining brands due to social distancing measures. Profit-centered capitalism cannot safeguard humanity from an economic crisis, and at times is responsible for perpetuating a crisis as the 2008 financial crisis attested. Care for one another, shown through Francis’ call for solidarity and fraternity, ensures economic continuity and fluidity amid financial instability.

Pope Francis’ economy of fraternity is one of concern for the marginalized and the least in society. This is a sharp contrast to the manner capitalist nations’ treat migrants and poor countries, ill treatment that he decries:

Certain populist political regimes, as well as certain liberal economic approaches, maintain that an influx of migrants is to be prevented at all costs. Arguments are also made for the propriety of limiting aid to poor countries, so that they can hit rock bottom and find themselves forced to take austerity measures. One fails to realize that behind such statements, abstract and hard to support, great numbers of lives are at stake. Many migrants have fled from war, persecution and natural catastrophes (Francis 2020, 37).

This is both a political and economic model of exclusion as opposed to solidarity.

Francis (2020, 38) notes that migrants experience abuse in their emigration, an affront to human dignity, due to the difficulties imposed by countries from welcoming these people. Such treatment, which results in the harm to the dignity of foreign persons, promotes racial inequality within the host nation’s political and economic framework:

Then too, “in some host countries, migration causes fear and alarm, often fomented and exploited for political purposes. This can lead to a xenophobic mentality, as people close in on themselves, and it needs to be addressed decisively.” Migrants are not seen as entitled like others to participate in the life of society, and it is forgotten that they possess the same intrinsic dignity as any person. Hence they ought to be “agents in their own redemption.” No one will ever openly deny that they are human beings, yet in practice, by our decisions and the way we treat them, we can show that we consider them less worthy, less important, less human. For Christians, this way of thinking and acting is unacceptable, since it sets certain political preferences above deep convictions of our faith: the inalienable dignity of each human person regardless of origin, race or religion, and the supreme law of fraternal love . . .

At present, however, migration is affected by the “loss of that sense of responsibility for our brothers and sisters on which every civil society is based” (Francis 2020, 39–40).

Pope Francis (2020, 41) calls on nations to adopt a more inclusive disposition with regard to migrants:

I realize that some people are hesitant and fearful with regard to migrants. I consider this part of our natural instinct of self-defense. Yet it is also true that an individual and a people are only fruitful and productive if they are able to develop a creative openness to others. I ask everyone to move beyond those primal reactions because “there is a problem when doubts and fears condition our way of thinking and acting to the point of making us intolerant, closed and perhaps even — without realizing it — racist. In this way, fear deprives us of the desire and the ability to encounter the other.”

Herein Francis calls out the inherent racism in nationalistic political and economic policies driven on self-preservation and calls on these nations to recognize the benefit for both the host nation and the migrant to have this openness. One could argue that Pope Francis is suggesting that policies that limit migration with the intention of preserving and promoting the nation’s economy are actually hindering the nation’s economy. Rather, expanding openness to migrants has the potential to expand a nation’s economy. Therefore, Francis’ economy of fraternity not only benefits humanity, but also provides the opportunity for a nation’s growth and expansion as well as global growth and expansion.

Pope Francis (2020, 155) especially calls out seemingly “populist” countries that do not show concern for the poorest among the population: “Lack of concern for the vulnerable can hide behind a populism that exploits them demagogically for its own purposes, or a liberalism that serves the economic interests of the powerful. In both cases, it becomes difficult to envisage an open world that makes room for everyone, including the most vulnerable, and shows respect for different cultures.” Favoritism of the wealthy over the poor echoes Pope Leo XIII’s lament in his call for justice for the worker. That cry is still heard today, as capitalist models promote inequality rather than alleviate it. “Eliminating inequality requires an economic growth that can help to tap each region’s potential and thus guarantee a sustainable equality” (Francis 2020, 161). Pope Francis, in conjunction with his predecessors, is calling for an economy that offers sustainability for both the equality of persons and for the environment. Capitalism has not offered this but rather exacerbated these conditions, and therefore the capitalist model cannot be held as the Christian economic model. Instead, an economy of fraternity and ecological stewardship offers financial and environmental sustainability and promotes long-term security and promotes equity among members of different races.

According to several of the recent popes, the Christian model and Kendi’s definition of capitalism that the popes’ analyses support are incompatible and mutually exclusive. The popes uphold that a follower of Christ functions in an economy not with profit as the sole motive but human development — all humans, but especially the poor. An economic model that exploits persons and the environment, along with leaving the poor to remain disenfranchised while solely benefitting the wealthy, is an oppressive model and is un-Christian in nature. Rather, Christ calls his followers to gratuitousness, to participate in the *economy* of the Trinity,

which is total gift, and to give to those in need knowing not only the call from the Gospel to do so, but the development of the underdeveloped results in the betterment of humanity as a whole. The *oikonomia* for the Christian is to welcome those in need into one's *oikos*, or home, in a spirit of charity and fraternity and to use profit (once satisfying one's expenses and needs) gratuitously, giving from one's *oikos* to those who are lacking. The *oikos*, while being owned by one, is the center of the *oikonomia* of gratuitousness, charity, and fraternity.

Kendi advocates that one cannot simply be *not racist*, but one must be antiracist. Inclusive in the call to be antiracist is to oppose any and all policies and structures that promote racial inequity. Capitalism is an economic theory that empirically benefits those who are rich and white while exploiting those who are not rich and not white. This resulted in a disproportionate number of Black, Indigenous, and persons of color who experience poverty, along with structural inequities and systemic racism as barriers for these populations to escape poverty. The Christian call, one of love of neighbor and care for the poor and marginalized, not only opposes racism but opposes capitalist structures that profit from the exploitation of peoples and the environment. Therefore, the capitalist model is anti-Christian, and the Christian is called to be both antiracist and anti-capitalist.

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