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The Spirit of Poverty

It is difficult to determine whether the spirit of poverty is misunderstood because of all the confusion in the Church today or because of the lack of proper education. It is certain however, that the vast majority of Catholics are not practicing it. This failure of the Church to communicate the value of this most noble and beneficial practice has contributed to much heartache and confusion in almost all families, and has played no small part in the complete demise of over half of Catholic families.

In this small pamphlet, I will try to define what the spirit of poverty is and what it is not. I will try to highlight some of the problems that our society creates by just being a capitalistic society. I hope to suggest ways one might practice the spirit of poverty in their own unique financial environment.

It is not poverty!

It is important to note that the spirit of poverty is not poverty. The *World Book Dictionary* states: (**Poverty** emphasizes, more strongly than *poorness* does, owning of nothing at all or having not enough for the necessities of life.) This condition can be brought about by exterior conditions, such as the lack of a job, or by an interior condition, like the decision to reject worldly goods and live in the actual state of poverty. When this is done with the right intention, out of love for God, it can aid one in becoming truly holy. Poverty in and of itself is not a good. It is only when it is directed in the spirit of the Gospel that poverty can become truly good and holy.

Poverty in the U.S. today

When one hears on the evening news of the growing poverty in the U.S., does it make you wonder if this is true? After all, is this not supposedly the greatest country in the world? Have you ever wondered how so much poverty could exist in a country that is so wealthy? Well, I would like to assure you that it is not poverty that we have an abundance of, rather it is a lack of the spirit of poverty and, in many instances, and it is downright greed that plagues our society. Greed has plunged people so deeply into debt that it often takes years for them to get out, even with the best financial counseling.

I challenge you to check out the buying habits of those people who are living below the poverty level. You will quickly become aware that they buy things that those, who are truly in poverty, would be unable to buy. What is considered poverty today is not governed by the dictionary's definition of poverty. According to the Federal Register: 2-18-05, a family the size of mine, could make \$45,000 and still be classified below the poverty level.

Now a person making this amount of money could be living in a hundred thousand dollar home and driving a nice automobile, yet he is statistically among the growing number of people considered to be living below the poverty level. These people are far from being rich, but they are just as far from being in poverty. True poverty in America is relatively small, and much of what we do have is self-imposed (they cause their own poverty by poor money management) and their poverty is definitely not the poverty that those who love God strive to embrace.

Application in One's Life

Regardless of the amount of money one makes, he must live within that amount. So, let us take the amount you clear each month. Remember, the amount does not matter. The first thing a person who has the spirit of poverty will do is dedicate a certain amount to God, then to savings. God should always come first and savings second, then the other monthly expenses. For the vast majority of people the money runs out before the month does, an indication that the spirit of poverty is somewhat lacking. However, if the spirit of poverty is properly practiced along with proper money management and prudence, one will end up with money at the end of the month. This money can be put into savings or in some type of safe investment.

This, however, would be classified as good money management, not the spirit of poverty. The spirit of poverty is exemplified in the attitude that the person has concerning all the things that God has so generously allowed him to possess. This would include money and anything money can buy. The spirit of poverty could be shown by the purchase of an item that is less expensive, or less beautiful, or less comfortable. As an example, let's use the purchase of an automobile. It should be what the family needs and can afford, (this would be considered wise or practical) but with less of the bells and whistles that you and the family would really like to have. (This would be the spirit of poverty if you did it for that reason. This would be your way of renouncing something you want for love of God.) However, you still purchased a nice vehicle that the family will use and enjoy. You might also consider buying a used automobile that is in good condition. Financially, this is often the wisest purchase. You can see that there is really no great sacrifice in the spirit of poverty, just a little self-renunciation and self-discipline. You probably will not get canonized for this.

This mentality can be utilized for most anything you may want to purchase. The trick is to take as much of the emotion out of your purchases as possible. When you let your emotions override your reasoning, both the spirit of poverty and financial stability is lost.

Degree of poverty

We must all try to determine what degree of the spirit of poverty God wants of us. We must remember that extremes are almost always harmful. This is especially true in both spiritual and financial undertakings. We must also guard against comparing or making judgment on others' degree of poverty. For instance, a millionaire can have the spirit of poverty by detaching himself from all his material possessions and by living well below his means. A person who does not understand the spirit of poverty might look at the millionaire and believe that the millionaire could not possibly have the spirit of poverty since the millionaire has many more material possessions than himself. This person does not realize that his lack of material possessions is due to his inability to control his spending, which is causing his financial troubles and contributing to his lack of wealth, which in turn creates his inability to have the material things that he desires. Our millionaire with the spirit of poverty lived well below his means and invested his surplus and became wealthy. He did not allow the desire for material things to control him. The point here is to illustrate that being wealthy does not exclude one from having the spirit of poverty any more than being poor makes one have the spirit of poverty. Materialism is keeping many poor people, poor.

When individuals make judgments in matters that they do not understand, their conclusions are flawed and generally cause many problems, not only to others but to themselves as well.

I can remember counseling a young couple. The husband, not pleased with the financial discipline that I was suggesting, made the statement, "Money does not mean that much to me." I replied, "Money means more to you than it does to me; I would never put my wife to work like you did." The young man answered, "I never thought of it that way." That is the problem. We don't

think; and for the most part, no one is trying to get us to think. However, if someone did try to get us to think, most people would resent their effort.

Here we have a healthy young man married to an equally healthy young woman who has become totally frustrated with her husband's inability to support her and the children. She felt that psychologically, she could no longer endure the stress that caring for the children, keeping house and holding down a job inflicted on her. All this stress was being placed on this young woman just so the family would have more money to spend on things that would just get them further in debt. Now I would like to repeat what the young man said. "Money does not mean that much to me." Is there any wonder why women have lost respect for their husbands? Things have got to change if the family is to survive.

The Irony

The irony of it all is that the person who possesses the spirit of poverty in many instances has a better chance of becoming financially successful than does the person who is a materialistic consumer. What! You might say that is a complete contradiction. How can a person with the spirit of poverty become wealthy? This sounds like some kind of double talk. You are wording things so that what you believe appears to be the correct way to believe. (Did I hit pretty close to what you are thinking?) If you remember at the beginning of this article, I stated that the spirit of poverty is misunderstood, and that the spirit of poverty **is not poverty**. Poverty is something that we as Christians must strive to eradicate from our society. You might want to reread the definition of poverty that was used at the beginning of this pamphlet, or you might want to look it up in your own dictionary. The spirit of poverty is quite different from poverty. The spirit of poverty is liberating. It enables one to become free of the need to possess many material things. One may have material things, but the attitude towards the material things is one of detachment. When one has the spirit of poverty, he may acquire and enjoy material things, but unlike the materialistic person, the material things do not have him. He knows how to use the things of the world in the service of God and the people God chooses to send into his life. This is what makes the big difference.

In our almost forty years of marriage, my wife and I have never had a garage sale. My wife says that when we get through with something, even the poor would not want it. If, however, we had something we felt was no longer needed, we usually gave it away. I have known people who were so materialistic that they would have garage sales to get rid of all the things they had purchased and no longer wanted, so they would have the money to buy more things that they would later sell to buy more things. This scenario goes on and on in the lives of many people.

To put it as simply as possible, the spirit of poverty is living in such a way that one uses the things of the world in an enjoyable way, in the service of God and his fellow man. How much of the worldly possessions one acquires is dependent on what his vocation in life is, as well as the family size and situation. Since we are all different, each family will view the spirit of poverty in a different manner. The main factor to be considered in the pursuit of the spirit of poverty is to learn to live within your income bracket. When your material wants exceed your income, you must question your sincerity in the pursuit of the spirit of poverty. Many get around this statement by convincing themselves that what they want is a necessity and something that they truly need and deserve. That word **deserve** is a killer and it can destroy peace in a family. This reasoning, however, is exactly what keeps them from achieving the spirit of poverty, and at the same time keeps them in the "poor house", as the saying goes. Yes, this kind of reasoning keeps them broke financially as well as spiritually. These poor misguided souls lose in both instances.

Miserly

The spirit of poverty should not be confused with being miserly. In fact, the attitude of a miserly person is the farthest thing from one who possesses the spirit of poverty. The miser gets his enjoyment by the clinging onto material things. In the case of money, he tends to hoard it. He does not spend it for the sheer enjoyment of holding on to it, unless of course by spending it he could make more. The miser enjoys things in an inordinate way for the sole purpose of possessing it. As you can see, this is the farthest thing from the spirit of poverty which has as its primary focus, detachment.

Benefit of the Spirit of Poverty

One who has the spirit of poverty truly understands and believes the old saying. “It is better to give than to receive.” And it can be verified by the concern he has for his brother, both financially and spiritually. When one is busy helping others, he is less likely to be thinking of himself and his own self-gratification. This is not saying that he never thinks of self. It just means that when he is absorbed in the needs of his neighbor, he is less occupied with self.

The spirit of poverty makes it quite easy for one to live below his means. This, in turn, enables him to have extra money that he may use for charitable purposes. If a person lives above his means, he cannot pay his own debts; much less have money for charity. Remember, it is not right to give money to charity when that money is owed to another. Giving is a wonderful thing, as long as it is your money that you are giving and not that of another.

In financial counseling sessions, I often tell people that if you can't afford to pay your bills you can't support yourself. If you make just enough money to pay your bills, you can only support yourself and no more. If you make more than you need to pay your bills, then you can give to others. The spirit of poverty enables one to acquire the money needed to aid his fellow man in a financial way.

Once a person financially positions himself so that he has more than enough money to pay his living expenses, he might consider becoming financially independent. By that I mean he is able to support his family with little, if any, time on the job. This will give him the opportunity and joy of dedicating this time to the services of God and his fellow man. I retired from full-time work when I was forty-two years old. This allowed me plenty of time to write, counsel, and spend more time with family and friends. I could not have done these things if I had to continue working at a full-time job to support my family.

Often someone would say, “Sure you can do all these nice things, you don't have to work for a living.” I would then reply, “I made the decision to live my life and handle my money in such a way that I would be able to do what I am doing now. You could do the same.” Yes, almost anyone can do what I have done, but you have to really want to, and you also have to learn from those who have acquired money already. You cannot learn financial independence from those who struggle financially every month (in many instances, even have the wife leave the children) just trying to make ends meet.

One might rightly ask, “Where is the spirit of poverty in deliberately making lots of money?” The answer is in being able to stop. Many times a poor person thinks that if they make a certain amount of money they would be satisfied. This is the farthest thing from the truth. The more money people make, the more they want to make. A person who is in investments can increase his wealth much easier and quicker as his wealth increases. It is the spirit of poverty that enables a person to know when need ends and greed begins. This, however, is not the case with those who acquire

money by their personal labor. For them the more they make, the deeper they are likely to get into debt, and the more they are required to stay away from the family in pursuit of more money. The majority of married couples have convinced themselves that they both have to work. They have convinced themselves that two incomes are absolutely necessary for them to be able to live. Of course, in most cases this is not true, but just try to convince them. The odds are you will not succeed. Why? Because they do not want to endure the self-discipline necessary to live on just one income.

The benefits that come to a person who understands and practices the spirit of poverty are enormous. It gives that enlightened person the freedom to serve both God and his fellow man more fully.

Seven things to remember

1. The spirit of poverty is not poverty. Poverty is something as Christians we want to eliminate.
2. The spirit of poverty, unknown to most Catholics, is liberating and gives peace of mind and heart to those who embrace it.
3. In this great nation, it is greed not poverty that is causing the most harm to families.
4. The spirit of poverty enables one to accumulate money that can then be used to aid those who are truly in financial need. Emphasis should be placed on *truly in need*.
5. You help the poor most by showing them how to handle their money efficiently. Money given without financial education, while it might provide the benevolent person with a fuzzy feeling inside, just keeps the poor, *poor*, and in perpetual financial need.
6. The spirit of poverty includes sharing time with those we love as well as with those who might need us. If all our time is taken up with the pursuit of money, we will have no time for others.
7. The spirit of poverty can give us both the time and the money needed to do God's will. We must not let our pursuit of money be justified by a self-created need.