

Payday Lending Leads to Debt Trap

By Jason Hall



During the economic downturn and slow recovery, many Kentucky individuals and families have found themselves facing declining or stagnant incomes, while prices of gasoline, food, and other necessities have increased. Resulting budgetary pressures have forced more and more of us to make difficult sacrifices in order to make ends meet. For those on the margins, who

were already struggling to provide their families with the most basic of needs, the prospect of a seemingly easy way out can be extremely tempting.

The “Payday Loan” industry promises just such a solution. Without the potential embarrassment of asking for help from family or church, an individual can receive a small loan that is due on their next payday. If the loan is paid on time, a fee of up to \$15 per \$100 borrowed is paid in addition to the principal. The industry claims that they are meeting a legitimate need in exchange for a reasonable return on their investment, and that their product is meant only for those rare occasions when a person needs a little extra help until that next check arrives.

But is this the reality? Do most payday borrowers use this service sparingly, and do they benefit from it? In 2009, the General Assembly passed House Bill 444, which limited a borrower to two payday loans at a time, which cannot add up to more than \$500. In addition, HB 444 established a state database to track payday loan activity and provide legislators and the public with real data about how this “service” is utilized by Kentuckians. The required data began to be collected early in 2010, and paint a picture very different from that put forward by the industry.

Responding to the first batch of information from the database, the Kentucky Coalition for Responsible Lending, of which CCK is a member organization, summarized, “In the first nine months of 2010 alone, KY borrowers on average already had **8.6** loan transactions and have paid **\$439.50 in fees alone** to borrow an average of \$310. The Department of Financial Institutions’ data showed that at least **83% of payday revenue** was generated by borrowers with *five or more transactions in 2010*. In contrast, **just 2% of payday revenue** was generated by customers who only used one loan. Further, some 182,000 borrowers paid over **\$80 million in fees** to mostly out of state payday lenders in 2010. This means that on average a borrower paid over **\$400 in fees in 2010.**” (emphasis in original)¹

Clearly, this is not a financial product that is, in fact, used sparingly, or that benefits those unfortunate enough to fall into its trap. Very few people take out payday loans only once, and many often end up taking out another payday loan to pay off a previous one, all while the industry is making enormous profits. Interest and fees on payday loans can approach 400%.² The industry claims there is a relatively high rate of default on these types of loans, despite the fact that each loan is backed up by a personal check from the borrower. Even if lenders are unable to recover on some percentage of loans, however, the profits made by payday loan companies remain extremely high.

Of course, there is nothing wrong with making honest profits in return for the sale of legitimate goods or services. However, making large profits by taking advantage of the economically disadvantaged is considered a serious moral wrong in the Catholic tradition, as well as in virtually all other Christian traditions. As Pope Benedict XVI has stated, “Economics and finance do not exist for themselves, but are mere instruments or means. Their end is solely the human person and his full realization in dignity. This is the only capital worth saving.”³

Such activity has a severe negative impact on individuals, families, and many of our most important institutions. The U.S. Department of Defense determined that payday lending traps many military families, and has a negative impact on military readiness. For this reason, Congress has capped interest rates on loans to members of the military at 36%.⁴

For several years, the Catholic Conference has supported a cap of 36% to protect all Kentucky families from the payday loan debt trap. Though we know, from experience and polling data, that almost 75% of Kentuckians support such a cap, the industry is very efficient at generating phone calls and emails to legislators. Please utilize the next few months, while your legislators are at home, to let them know that you support a cap on payday loans to protect Kentucky’s most economically vulnerable families from predatory lending.

¹KCRL, Press Release, February 7, 2011, available at http://kyresponsiblelending.files.wordpress.com/2010/01/for_immediate_release_new_poll_supports_capping_payday_loans_2-7-11-docx1.pdf

²See this industry website: <http://www.advanceamerica.net/apply-for-a-loan/fees/KY>

³Pope Benedict XVI, June 12, 2010 to members of the Council of Europe Development Bank

⁴See Department of Defense press release at <http://www.defense.gov/releases/release.aspx?releaseid=11369>

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Just Because It's Legal Doesn't Mean It's Moral

By Rev. Patrick Delahanty



Folk ballads like Woody Guthrie's *The Ballad of Pretty Boy Floyd* often contain pointed reminders that there are legal actions that are nonetheless immoral and do great harm to a community and to individuals.

Several examples come to mind immediately. From our tragic past the legal institution of slavery inflicted suffering on thousands of helpless slaves by masters, many of whom quoted Scripture to justify this immoral practice.

Not only did those held as slaves suffer, but the practice inflicted damage on us all by denying the truth that all are God's children called to live as brothers and sisters in Christ.

A more recent example is the legalization of abortion brought about by the 1973 *Roe v. Wade* decision of the United States Supreme Court. This harms not only the individuals

To claim the right to abortion, infanticide and euthanasia, and to recognize that right in law, means to attribute to human freedom a perverse and evil significance: that of an absolute power over others and against others. This is the death of true freedom....

Evangelium Vitae
Feast of the Annunciation, 1995

killed in this bloody process, but also those who participate and often experience the pain of Lady Macbeth who could not wash the blood of Duncan from her hands nor her conscience. Some argue that society's treatment of children has deteriorated as a result of the acceptance of abortion as a legal option. The

disrespect for life in the womb has spilled over and allows disrespect for life of the born.

Another example appears on page one of this issue. The payday loan industry acts within the law, but engages in a predatory practice that embodies the insight of Woody Guthrie when he sings, "Some will rob you with a six-gun, and some with a fountain pen."

Often years go by before the law and public policy changes. People get disheartened; some give up the fight.

The Catholic Conference chooses to stay hopeful because we focus on the empty

Yes, as through this world I've wandered
I've seen lots of funny men;
Some will rob you with a six-gun,
And some with a fountain pen.

The Ballad of Pretty Boy Floyd
Woody Guthrie, 1940

tomb. Christ is risen and we are all invited to participate by allowing His Spirit into our lives to build the Kingdom here as we move toward its completion when he comes again.

Our efforts, rather Christ working in us, can produce a public policy that helps Kentucky be a Commonwealth that seeks the common good and does all it can to care for the most vulnerable in the community.

We invite all Catholics to take part in this work and offer two specific ways to do that. First of all most of you receiving WITNESS are already on our Faithful Citizen Advocacy list. We invite you to set a goal and sign up five more persons, family members or friends from your parish. Those who were recently baptized and received into our faith community may not even know about this opportunity to participate. Your invitation to them is important.

Secondly, as we saw in the last WITNESS, Catholics @ the Capitol was a major success this past year. In 2012 we move back to the Capitol and hope you will put these dates on your calendar now: February 13/14. Start now by putting aside just \$3.00 or \$4.00 weekly and you will have enough to come to Frankfort and bring the message of Gospel values to the legislative chambers of the Capitol. Can't come? How about working in your parish to provide scholarships for those who may not be able to afford the trip on their own?

One last thought. Work on abolishing the death penalty continues. The Conference and the Kentucky Council of Churches are working with the Kentucky Coalition to Abolish the Death Penalty to equip pastors and congregational leaders to advocate for its end in their communities. The goal is to train 100 persons, at least one from each legislative district. This will take place on November 16 in Louisville and November 17 in Berea.

Plans are not complete, but pastors can contact us now to express interest in attending. And if you know leaders in other faith communities, tell them about this opportunity and invite their participation.

Some Thoughts on the John Jay Study

The Causes and Context of Sexual Abuse of Minors by Catholic Priests in the United States, 1950-2010

EDITOR'S NOTE: *The four Catholic Bishops of Kentucky are the authors of the following article: The Most Rev. Joseph E. Kurtz, Archbishop of Louisville, The Most Rev. William F. Medley, Bishop of Owensboro, The Most Rev. Roger J. Foys, Bishop of Covington, and The Most Rev. Ronald W. Gainer, Bishop of Lexington.*

The John Jay Study—*The Causes and Context of Sexual Abuse of Minors by Catholic Priests in the United States, 1950-2010*—was released in May. The importance of our continuing review and study of this issue was underscored by a recent 60 Minutes interview of Archbishop Dolan of the Archdiocese of New York.

During the interview, Morley Safer asked a question that is on many people's minds: "Is the scandal and sin of sexual abuse by priests ever going to go away?" To which Archbishop Dolan quickly replied, "I don't want it to go away too soon." We applaud Archbishop Dolan's recognition that this is not something we can "get over." In meetings with victims of sexual abuse it is clear that though the abuse happened decades ago, for these individuals the pain is as great today as ever.

There has been too much pain on the part of victim survivors of sexual abuse, too much loss of trust at so many levels of the Church, and there remains a pressing need for us to continue to respond to victims as well as to diligently enforce a safe environment for present and future generations of children and youth. Even though we know that abuse occurs in all segments of society, the betrayal of trust when priests abused children and in those instances when the Church failed to respond appropriately places our sexual abuse crisis in a category of its own.

The need to keep this topic in front of us is a good reason to recommend that all Catholics take the time to read and ponder this report of the John Jay College of Criminal Justice. The Bishops of the United States commissioned and partially funded the report. It is a companion to the "nature and scope" report that was released in 2004. The John Jay College of Criminal Justice of the City University of New York was chosen to conduct this research because of its reputation and independence from the Bishops' Conference.

This report, which deals with the deeper question of "causes and contexts," is long, and even the executive summary is not short, but the full report is likely to provide more insight than you will receive from headlines or sound bites on television or radio.

The report reminds us that because of the horrendous nature of the sexual abuse of a child by a priest or trusted adult, the view of previous decades that victim survivors and offenders should be quickly addressed and then urged to move on was wrong. The focus was too often on the priest-abuser and how to manage him rather than on the harm done to the victim.

The research indicates that most incidences occurred

from the mid-1960s to the mid-1980s, and even recent reports fall into that time period. This is consistent with our local reality though we also have received a number of reports from the 1950s and early 1960s. In addressing how abuse was able to continue, the report provides detailed statistics and research findings that address both the cultural atmosphere of this era as well as some particular findings about how the Church and other institutions in society operated.

An important finding is that no one cause can be determined. There has been much speculation about celibacy, but researchers stated that since celibacy has been a part of the discipline of the Church since the 11th century, it cannot account for the historical phenomenon of abuse cases spiking during these two decades. In addition, researchers pointed to the fact that most sex offenders in the broader community are not priests or religious, and most are married or in a relationship with an adult.

The report supported the emphasis of the Church on zero tolerance of sexual abuse among priests or Church employees, reporting sexual abuse to authorities, transparency, promoting safe environments, and strengthening formation in seminaries—all called for by the passage of the *Charter for the Protection of Children and Young People* in June 2002. Though recognizing the progress that has been made, researchers emphasize that these efforts must remain essential best practices and become routine responses.

The report noted that over the last 25 years, seminaries have made substantial changes in their efforts at human formation and provided a "remarkable intensification" in helping seminarians understand how to live a life of healthy celibate chastity. As this formation component has improved, abuse reports have gone down dramatically.

Stressing the need for ongoing prevention, outreach, and accountability, researchers remind us that organizational systemic change takes decades, and we cannot afford to become complacent about the need to improve. Thus we pledge our firm commitment to our sexual abuse policies and to any improvement that may be needed. Following the lead of the *Charter for the Protection of Children and Young People*, our policies place emphasis on outreach to victims in each of our dioceses. The home page of each diocesan website has links to materials related to protecting children and responding to victims of abuse.

Creating safe environments is another best practice described in this research, and our policies require that all employees and volunteers who work with children receive training on the nature, dynamics, and prevention of childhood sexual abuse. Thus far thousands of Kentucky adults have been trained. These training sessions are enhanced by "safety barriers" in the form of codes of conduct, age-appropriate education for children, background checks, and a comprehensive database that tracks background checks and

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Some Thoughts on the Recent John Jay Study

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attendance at training sessions. We have stressed with employees and volunteers the obligation to report any suspicion of abuse to the authorities, and we have established positive and productive relationships with law enforcement as we cooperate with investigations that involve priests or Church employees. We are grateful to our priests, religious, and lay pastoral leaders who have worked so diligently to create and nurture a safe environment for our children and youth.

As we receive this report, please keep our priests in your prayers. As we all know, the vast majority of priests serve faithfully and unselfishly and lead lives of heroic holiness. We see their generosity in their pastoral care and leadership that reaches far and wide each and every day and in their dedicated preaching and celebration of the sacraments.

The report noted that no other institution has allowed itself to be studied this thoroughly on the question of sexual abuse. Despite its painful nature, we welcome this research, especially if it will help reduce the instances of sexual abuse in our Church and society.

There is much more information in the full document, and we encourage your study and feedback. Please go to <http://usccb.org/mr/causes-and-context.shtml> for the full report and other background information.

Several Key Points from the Study

EDITOR'S NOTE: *As the accompanying article states, the Catholic Conference encourages readers to study the entire report. Here are some of the highlights prepared by staff at the bishops' national office in Washington, D.C.*

- ◆ **Most abuse occurred in the 1960s and 1970s. No single factor led priests to abuse. The increased frequency of abuse is consistent with the patterns of increased deviance of society during the 1960s and 1970s. The social influences intersected with vulnerabilities of individual priests whose preparation for celibacy was inadequate.**
- ◆ There has been a huge decline in sexual abuse of minors by Catholic clerics. More than 90 percent of the known cases of sexual abuse of minors occurred more than 20 years ago. The Catholic Church is no longer in the middle of a sexual abuse "crisis." Statistical analyses show that most newly reported cases today are based on abuse that took place decades ago.
- ◆ **Approximately four percent of priests had allegations of abuse from 1950-2002. That percentage seems to remain the same now given that most allegations that surfaced after 2002 were allegations against priests who had already been accused. Since 2002, there have been about 500 men ordained annually and abuse is quite rare among men ordained in the 21st century. There is no evidence that priests abuse at higher rates than men in the general population or in any other groups.**
- ◆ Celibacy is not to blame. Abuse increased in the 1960s and then declined in the 1980s. Commitment to celibacy was constant over that time period. Also, most sex offenders in society are not celibate clergy. Most are married or in another relationship with an adult.
- ◆ **Most offending priests are not pedophiles, a group defined as having intense, recurring, sexually arousing fantasies about prepubescent children. The more likely victim of abuse by an offending cleric has been an adolescent. Pedophilia, even among clergy offenders, is rare.**
- ◆ This is not a homosexual issue. John Jay reports that while the majority of youth abused by clergy were boys (81 percent), no evidence exists to suggest that sexual orientation by itself contributes to sex crimes against children. This is a crime of opportunity.
- ◆ **Even before 2002, most bishops who learned of an allegation of abuse addressed it. Responses included administrative leave, assessment and psychological treatment. Often in the 1980s and 1990s, clergy abusers were treated and returned to ministry when "rehabilitated." Claims of the efficacy of psychological treatment were not unusual then. Few priests were removed from the priesthood until recently because laicization required consent from the Vatican and/or cumbersome canonical procedures. Treatment and reinstatement were complicated also because when priests had multiple allegations of abuse, not all of the allegations were known before the priest was returned to ministry.**
- ◆ The Catholic Church is a safe place for children. Almost all of the cases discussed in the press today are from the 1960s through early 1980s. Both John Jay studies showed that cases of sexual abuse by priests decreased dramatically starting in the early to mid 1980s. Abuse of minors by Catholic clergy today is extremely rare.
- ◆ **Since 2002, the Church has maintained a zero-tolerance policy so that all credible cases of child abuse are reported to civil authorities, internally investigated, and presented to a local review board of mostly laypersons. Those with credible accusations are permanently removed from ministry.**
- ◆ The Catholic Church has taken steps so that a sexual abuse crisis does not happen again. All Church workers (including priests, volunteers and parents) must go through safe environment training and virtually all dioceses are audited yearly by an independent, secular auditing firm to assure compliance with the Charter for the Protection of Children and Young People. The Catholic Church commissioned the Nature and Scope study and the Causes and Context study to better understand the problem – an unprecedented self-scrutiny, unique among child-serving institutions in the United States, whether religious or secular.

Supreme Court Ruling Opens Door for Other States

By Harry Borders and Jason Hall

On April 4, the United States Supreme Court, in *Arizona Christian School Tuition Organization v. Winn*, upheld an educational tax credit program in the state of Arizona, finding that taxpayers lack standing to challenge such programs under the First Amendment's Establishment Clause ("Congress shall make no law respecting an establishment of religion..."). Under the Arizona law, taxpayers could make tax-deductible contributions to "School Tuition Organizations," or "STO's." The STO's use those contributions to grant scholarships to students to assist with tuition costs at private schools, both religious and non-religious. This ruling is a very positive development for all private schools, including Catholic schools, many of which face an uncertain future.



Borders



Hall

The U.S. Supreme Court ruling on the Arizona Tax Credit Program will encourage many states to attempt passage of such legislation for their schools in the near future. There are now seventeen states with some form of school choice legislation in effect, ranging from corporate tax credits to vouchers to tax deductions and scholarship programs. The purpose of these programs is to assist P-12 education in both the public and non-public schools in the states where enacted. Almost daily it seems a new program is announced somewhere in the country and enacted by a forward thinking legislature with concern for all parents and students in P-12 education. These same legislators seek new dollars for basic education, and those innovative programs mentioned above fill the need very nicely. All states face a budgeting crisis and will for a long time to come. There never seems to be enough tax dollars to fund all the worthy needs of any state, including elementary and secondary education.

So why not utilize all forms of funding available to any state? And, what about Kentucky?

The answer to the first question is that seventeen states have already taken advantage of other methods of funding education. In these states, public education has improved and non-public schools have prospered. The Minnesota experience goes back to 1955 and they have added new programs on a continuing basis. The system of allowing businesses and individuals to help fund education and be rewarded for doing so, works extremely well. The term "win-win"

applies here.

And what about Kentucky? Our non-public schools, including Catholic schools, flourish or struggle depending on population, income or location. The long term picture shows a general decline because of funding and has nothing to do with the quality of the education produced by these schools, which is excellent indeed.

We annually lose students because our families face financial hardship. These children subsequently enroll in the public schools. The state then goes from paying nothing for these students to paying an annual cost of \$9,000 per student, when Catholic schools educate them for about half that figure. In light of these facts, does it make sense to close or consolidate Catholic schools? Everyone loses in this case. If those students could remain in Catholic schools, the cost to Kentucky's taxpayers would be considerably less. But doing this would require assistance.

The business tax credit that we propose now and have in the past will bring new dollars into education and thus assist all P-12 education without the drain on the state treasury, as is erroneously stated by those who should know better. Why would Pennsylvania, Florida, Arizona, Indiana, Minnesota and 12 other states allow tax credits, deductions, vouchers and charter schools if doing so is such bad public policy?

The tax credit proposal favored by the Catholic Conference of Kentucky and the Kentucky League for Educational Alternatives is, in certain ways, different from the Arizona program upheld by the Supreme Court. However, the central finding of the Supreme Court—that taxpayers lack standing to challenge tax credits that indirectly and in-part help support religious schools—would also support the Kentucky proposal.

Under the Arizona program, all contributions were used to provide assistance to students attending private schools, many of which were religious. However, the tax credit proposed for Kentucky would apply to contributions to all schools, both public and private. Such a program would provide all citizens, both individual and corporate, an incentive to make significant investments in all Kentucky schools.

Seeking tax credits for this purpose is in accord with what the U. S. Bishops teach in *Forming Consciences for Faithful Citizenship* about the education of children:

Parents—the first and most important educators—have a fundamental right to choose the education best suited to the needs of their children, including public, private, and religious schools. Government, through such means as tax credits and publicly funded scholarships, should help provide resources for parents, especially those of modest means, to exercise this basic right without discrimination. Students in all educational settings should have opportunities for moral and character formation. (FCFC, 72.)

Catholic Social Teaching and Taxes

By Rev. Fred Kammer, S.J.

The clearest statement on taxes and their morality came in the U.S. Bishops' pastoral on *Economic Justice for All*. The bishops urged that, "The tax system should be continually evaluated in terms of its impact on the poor."¹ They enunciated three principles to guide such evaluations:

- First, the tax system should raise adequate revenues to pay for the public needs of society, especially to meet the basic needs of the poor.
- Secondly, the tax system should be structured according to the principle of progressivity, so that those with relatively greater financial resources pay a higher rate of taxation. The inclusion of such a principle in tax policies is an important means of reducing the severe inequalities of income and wealth in the nation. ...
- Thirdly, families below the official poverty line should not be required to pay income taxes. Such families are, by definition, without sufficient resources to purchase the basic necessities of life. They should not be forced to bear the additional burden of paying income taxes.²

The U.S. bishops' statement was consistent with Catholic tradition reflected in teaching of the popes and the new Catholic Catechism. Twenty-five years earlier, Pope John XXIII stated the traditional principle very simply, "As regards taxation, assessment according to the ability to pay is fundamental to a just and equitable system."³ In the new Catechism, payment of taxes is presented as part of one's responsibility for the common good:

Submission to authority and co-responsibility for the common good make it morally obligator to pay taxes, to exercise the right to vote, and to defend one's country...⁴

In this context, payment of taxes is seen as a moral responsibility of the person or institution.

Progressivity has been fundamental to the Catholic tax tradition. It reflects our belief in the universal destination of all goods—that they must serve the common good—as well as our teaching about the stewardship of all created gifts, whose origin is God. As stewards, this progressive responsibility reflects the teaching of Jesus in *Luke 12:48*, "From everyone to whom much has been given, much will be required;

and from the one to whom much has been entrusted, even more will be demanded."

Evaluating the morality of tax systems means asking about the progressivity and regressivity of various kinds of taxes—the more progressive, the more moral.

The **personal income tax** can be the most just system, IF it is structured progressively. A flat tax is much less progressive since, by definition, it taxes the income of the wealthiest family at the same rate as that of the poorest family. Even income tax systems with nominally graduated income tax rates may be regressive where, for instance, the percentage of those paying the highest rate is very large (66 percent of *Alabama* families pay the highest rate, which kicks in at \$6,000 of taxable income for married couples). This is especially true if the taxing authority also provides special tax breaks targeted to upper-income families.

Property taxes typically are "somewhat regressive" because poor homeowners and renters pay more of their income than other groups and the wealthiest property owners pay the least.

Finally, **sales and excise taxes** (e.g. on cigarettes, gasoline, and beer) are the most regressive because they take a larger share of the income from low and moderate families than they do from wealthy families. When states rely heavily on sales taxes, as *Florida*, *Texas*, and *Alabama* do, their tax systems are very regressive. One moderating factor in sales taxes is the exclusion of necessary items such as groceries (*Florida*, *Louisiana*, and *Texas*).⁵

When looking for increased revenues, lawmakers should focus on taxation methods that are more progressive, asking more of those most able to shoulder increased responsibilities for the common good.

¹National Conference of Catholic Bishops, *Economic Justice for All: Pastoral Letter on Catholic Social Teaching and the U.S. Economy*, Washington, DC, 1986, No. 202, emphasis in original.

²*Ibid.*, emphasis added.

³Pope John XXIII, *Mater et Magistra*, 1961, No. 102.

⁴*The Catechism of the Catholic Church*, 11992, 1994, No. 2240, referencing *Romans 13:7*.

⁵*Who Pays? A Distributional Analysis of the Tax Systems in All 50 States* (3rd edition), was released by the Institute on Taxation and Economic Policy in November 2009. See the full report at <http://www.itepnet.org/whopays.php> for details (accessed 1/7/10).

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EDITOR'S NOTE: This article appears in the Spring 2011 edition of the *JustSouth Quarterly*, published by the Jesuit Social Research Institute. Also see an excellent article on tax reform and Kentucky by Covington Catholic Charities Director Bill Jones in the Fall 2009 issue of *WITNESS*, <http://www.ccky.org>.

The Church's Pro-Life Stance on Embryo Adoption

by Douglas Culp

The use of *in vitro* fertilization - embryo transfer (IVF-ET) in helping couples overcome infertility has resulted in literally hundreds of thousands of “unused” embryos being frozen indefinitely in liquid nitrogen. Proposals about what to do with these “spare” embryos has generally fallen into three categories: destroy them, donate them for destruction in stem cell research, or keep them frozen.¹ Not surprisingly, none of these options flowing from the immoral act of *in vitro* fertilization is satisfactory from a moral standpoint.



However, embryo adoption has been posited as an alternative solution. Embryo adoption allows a couple to donate their unused, frozen embryos to another family.² The adopting woman agrees to have a biologically unrelated embryo transferred to her womb (heterologous embryo transfer - HET) in order to carry the baby to term and rescue the child from its frozen fate.

At first glance, embryo adoption would appear to be a very pro-life solution. This fact perhaps makes its disqualification by the Congregation for the Doctrine of the Faith in *Dignitas Personae* (2008) as a morally licit solution confusing:

It has also been proposed, solely in order to allow human beings to be born who are otherwise condemned to destruction, that there could be a form of ‘*prenatal adoption*.’ This proposal, praiseworthy with regard to the intention of respecting and defending human life, presents however various problems... All things considered, it needs to be recognized that the thousands of abandoned embryos represent a *situation of injustice which in fact cannot be resolved*.³

Why is this the case? The Congregation actually had already identified the heart of the matter in 1988 with *Donum vitae*. While not commenting directly on embryo adoption, that document makes it clear that it is morally unsatisfactory because the process offers no safe means of survival to the embryos.⁴

Embryo adoption as accomplished through heterologous embryo transfer involves first the thawing of the frozen embryo. The Embryo Adoption Awareness Center reports that the various clinic survival rates for thawing range from fifty to seventy-five percent.⁵ This means that anywhere from three

to five embryos are typically thawed to ensure that enough survive to attempt the transfer.

Of the surviving embryos, an average of only thirty-one percent will successfully implant after transfer.⁶ In other words, HET mirrors IVF-ET wherein multiple embryos are transferred into the woman’s womb to increase the chances of implantation because the implantation rate is relatively low.

Simply put, embryo adoption accomplished through HET involves the destruction of innocent human life and therefore cannot be differentiated from IVF-ET in this regard. The Church’s position therefore is pro-life because *Donum vitae* is clear that an innocent human being’s right to life is inviolable from conception until death⁷ and that no one, “in any circumstance, can claim for himself the right to destroy directly an innocent human being.”⁸ It is this destruction of life that also distinguishes the current reality of embryo adoption from post-birth adoption, of which the Church strongly approves.

Consequently, the current moral action remaining regarding frozen human embryos is to discontinue the immoral actions that create the disorder in the first place. This means ending the practice of IVF-ET and putting a stop to any further freezing of embryos.

¹“What is embryo donation and adoption?” Embryo Adoption Awareness Center by Nightlight Christian Adoptions. <http://www.embryoadooption.org/about/index.cfm> (accessed on 5/6/2010).

²“What is embryo donation and adoption?,” Embryo Adoption Awareness Center.

³Congregation for the Doctrine of the Faith, Instruction *Dignitas Personae* on Certain Bioethical Questions, II (19) (2008).

⁴Congregation for the Doctrine of the Faith, Instruction *Donum vitae*, I (5) (1988), http://www.vatican.va/roman_curia/congregations/cfaith/documents/rc_con_cfaith_doc_19870222_respect-for-human-life_en.html (accessed 6/21/2010).

⁵“Embryo Donation and Adoption 101: A Life Affirming Choice,” Embryo Adoption Awareness Center, 16. http://www.embryoadooption.org/files/embryo_donation_adoption_101.pdf (accessed 5/6/2010).

⁶“Embryo Adoption” at the National Embryo Donation Center, <http://www.embryodonation.org/adoption.html>. citing the Center for Disease Control. This statistic is from a collection of data from all reporting assisted reproductive technology clinics nationwide. The National Embryo Donation Center reports their overall pregnancy rate per transfer is forty-eight percent (accessed 5/6/2010).

⁷*Donum vitae*, Introduction (4).

⁸*Ibid.*, Introduction (5). See also the *Ethical and Religious Directives for Catholic Health Care Services* number 45 from the United States Conference of Catholic Bishops (Washington D.C.: United States Conference of Catholic Bishops, 2001).



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We Are All in This Together: Preserving God's Good Earth

By Sr. Mary Schmuck, R.S.M



There is a report that when a butterfly flaps its wings in Mexico, global weather patterns are affected. A recent report says Kentucky's governor wants more input on the widening of I-65—because the Panama Canal is being improved with more shipping in both directions as well as more fuel combustion in the air and accidents on the ground.

Indeed all is connected—more than we tend to be aware. All has consequences, and with nearly seven billion of us alive today, those consequences multiply.

Why worry about these impacts? Pope Benedict XVI has been teaching and acting on those teachings. The heart of his teaching: all creation needs to be carefully respected and protected because it is a gift of God; it is not just ours to use and abuse because we have intellect and free will at the head of some kind of chain of life. Creation also teaches us something about God. Further, we need creation to support human life—both now all across Planet Earth, and for future generations.

In our time how we generate and use energy is a big piece in any consideration about the state of creation and its care. It is both good and bad news that Kentucky has so much coal. Though it gives us cheap energy and a lot of jobs, it also is very polluting to air and water and its mining abuses land. Of late other forms of fossil fuels get very expensive. Efforts at energy conservation then seem very wise.

Three years ago Catholic Charities of Louisville endorsed the St Francis Pledge that wisely marries two important values in Catholic moral teaching: care of creation and great concern about poor persons so often exploited when creation is exploited. Catholic Charities in the Louisville Archdiocese has urged our 111 parishes to encourage parishioners to use this St Francis Pledge found at this website: <http://catholicclimatecovenant.org/the-st-francis-pledge/>

Two years ago, in our “closing the circle” work on urging

support of this pledge, we heard a dozen types of actions our various parishes were taking. Those dozen items have now been formatted into a one-page table survey instrument. Last year it was sent to 152 Archdiocesan entities and 84 reported the actions they were taking. This year it was sent to 188, picking up each of our single-parish sponsored schools. These surveys were reviewed and summaries of the responses were sent back to everyone so they could see the overall results. Efforts continue to share this good news in various Archdiocesan media.

Our good news: we have Archdiocesan entities engaged in almost all types of helpful creation care activities out there. There is much room for growth in each type though.

In effect Catholic Charities is ascertaining what is going on. We have a baseline from last year; now growth can be tracked. There is a body of information to share with anyone wanting to know who else has tried a type of energy efficiency or workshop. We know where there is room for productive growth.

This Archdiocese is blessed with four other organizations that promote the content of creation care efforts: the Passionist Earth and Spirit Center, <http://www.earthandspiritcenter.org>; Kentucky Interfaith Power and Light, <http://www.kentuckyipl.org>; Plowshares Farm and Retreat Center, email: plwshare@scrtc.com between Hodgenville and Campbellsville; and New Pioneers for a Sustainable Future, email: NewPioneersSF@aol.com serving Washington County around Springfield. Yet again – all is connected.

Catholic Charities believes that this collaboration is helping many of us take better care of creation—because it is God's gift. We need to take much better care of the place for all peoples now and in the future, watching out for the adverse impact our failure to do so has on our sisters and brothers who are poor. We are citizens in many realms: local, county, state, nation, planet. God is counting on us to be good citizens and stewards in all these realms.

For any further information, contact Catholic Charities Nazareth Office, schmuckrsm@scnazarethky.org, 502-331-4545.