**Group discussion/presentation: “Poor Use”**

As Franciscans were developing ways to adhere to the practice of “highest poverty” in the mid-to late 1200’s, they came up with the idea of separating ownership or jurisdiction over things from the use of things, which was followed by the idea of “poor use” (*usus pauper*), which meant reducing one’s use of things to bare essentials. As it was rather impossible “to have nothing of one’s own,” the idea, instead, was to use only what was necessary for survival.

However, how does one determine what is absolutely necessary, what one really needs and what are “false” needs? As Franciscans constantly had to make determinations about what constitutes “poor use” and “highest poverty,” they made sharp observations about how economy functions, and even how market economy functions. Franciscan theologians such as Olivi (1200’s), Duns Scotus (1300’s), and later Bernardino of Siena (1400’s) determined a number of criteria of use of things that was considered to be ethical and acceptable from the point of view of “highest poverty” and “poor use” (see texts appended to the website).

According to these writers, “poor use” depended on the situation, on what types of goods were used, for what purpose, and so forth. Eventually, “poor use” started to involve such things as money as a measure of a thing’s exchange value, work, which had value of its own (including the work of the people who handle your finances!), and covered practices such as determining “fair” market prices, trading, lending and loaning, banking, interest, etc., which were all important elements of a capitalist economy.

The main idea was that “poor use” would preserve natural and community resources, promote the wealth of the community as a whole, prevent or reduce poverty, allow for a communal use of goods (their circulation), allow for the growth of the market, promote good relationships, interaction and socialization within the community, and so forth. Basically, it boils down to responsible economic practices. On the contrary, “opulent use” would do the opposite and have a detrimental effect on the community; it boils down to irresponsible, fraudulent, deceptive, and unethical economic practices aimed at personal enrichment, not at an economically healthy community.

**The task for all the groups is the same:**

1. Peruse Franciscan texts, describe the principles of “poor use,” and describe what sort of economic policies they suggest, from a Franciscan point of view (socially responsible economics that enhances the entire community).

2. Find some (2-3, depending on the amount of detail) contemporary examples of economic practices that either go against Franciscan economic principles of “poor use” or support the “poor use” principle and explain briefly why.

As an example, you can look at the short text on SRI (socially responsible investing) attached to the website, but **NOT** use exactly this example and find your own!