People take part in a "March for Zero Tolerance" in Rome Feb. 23, 2019. The rally was held as

People take part in a "March for Zero Tolerance" in Rome Feb. 23, 2019. The rally was held as the heads of bishops' conferences from around the world attended a four-day Vatican meeting on the protection of minors in the church. (CNS/Reuters/Yara Nardi)



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In the Catholic tradition, repentance begins with truth. It requires acknowledging harm, accepting responsibility and committing to change. Bankruptcy, by contrast, is a legal process. It exists to manage risk, limit exposure and bring disputes to procedural closure. When the church turns to bankruptcy to resolve clergy sexual abuse claims, the gap between those two ideas becomes difficult to ignore.

I am currently serving in a court-appointed role representing abuse survivors in a diocesan bankruptcy. I cannot discuss confidential details of that case. What I can describe is the structure survivors encounter once abuse enters the bankruptcy system and the unease many feel as deeply personal harm is absorbed into a process designed for financial claims.

In bankruptcy, language matters. Survivors become "claimants." Abuse is categorized, scheduled and valued. Deadlines replace dialogue. The process is orderly and neutral by design. But for those who were harmed, nothing about this

experience has ever been neutral. The system requires emotional distance in order to function, and that distance can feel like erasure.

For many survivors, the most difficult part is not the legal outcome, but the loss of agency. They are present in the process, yet largely removed from decision-making. Their experiences are essential to understanding what failed, but the structure of bankruptcy rarely allows those experiences to meaningfully shape the narrative or the remedy. When harm is treated primarily as a liability to be managed, survivors can feel reduced to line items rather than recognized as witnesses to institutional failure.

> Bankruptcy can resolve balance sheets. It cannot, on its own, repair what abuse has broken.
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Bankruptcy is not inherently unjust. It exists to ensure some measure of fairness when resources are limited. But when applied to clergy sexual abuse, it risks becoming something else — a substitute for moral accountability.

Survivors are often told that bankruptcy is the best, or only, way to resolve these cases fairly. In theory, it promises transparency and equal treatment. In practice, many survivors find themselves fighting again, not for compensation, but for voice. Questions about assets, authority and responsibility can feel constrained by legal boundaries that leave little room for the full truth to be confronted.

What makes this especially difficult is the disconnect between the church's public language and the private mechanics of the process. Outside the courtroom, dioceses speak of healing, reconciliation and pastoral care. Inside, the focus shifts to asset protection, liability and risk management. Survivors live in the space between those two worlds, and the gap is often painful.

This dynamic is not unique to any one diocese. Over the past two decades, similar patterns have played out in Catholic Church bankruptcies across the country. Each case has its own history, but survivors frequently describe the same experience: legal resolution presented as moral closure, even when deeper accountability remains unresolved.

The risk here is not only to survivors, but to the church itself. When bankruptcy is treated as an endpoint or as proof that abuse has been addressed, it confuses settlement with repentance. Legal closure may resolve claims but it does not restore trust. It does not explain how decisions were made, who failed or what has changed to prevent future harm.

There is also a broader public concern. Religious institutions occupy a unique place in society. They are granted trust and autonomy because they claim to operate according to moral principles that go beyond minimum legal standards. When those institutions rely primarily on legal tools to address profound moral failures, it raises questions that extend beyond theology and into the public square.

What does accountability look like when harm is systemic and decades old? Who defines justice when survivors and institutions enter a process designed to limit exposure rather than confront wrongdoing? And how should communities evaluate reform when the mechanisms used to resolve abuse mirror those used to resolve ordinary financial distress?

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These are not abstract questions. They shape how survivors heal, how communities understand responsibility and how future harm is prevented. Bankruptcy may be necessary in some circumstances, but it should never be mistaken for repentance. One is a legal outcome. The other is a moral act.

If the church hopes to regain credibility, it must resist the temptation to let legal process stand in for moral reckoning. That means engaging survivors not only as claimants, but as witnesses to institutional failure. It means choosing transparency even when it is uncomfortable. And it means recognizing that justice requires more than closure. It requires truth, humility and change.

Bankruptcy can resolve balance sheets. It cannot, on its own, repair what abuse has broken. Confusing the two risks leaving survivors unheard and lessons unlearned. That is a cost no institution, especially one that claims moral authority, should be willing to accept.