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From the Editor:

In this issue there is one substantial paper, which originally appeared at the 1992 Study Group in Oxford, on the Bible, Christian ethics and social security provision by Nigel Biggar and Donald Hay. There are also quite lengthy reviews of two very important books that have been published in the last year, and which I think will become required reading for Christian economists. They are Michael Schluter and David Lee's *R-Factor* and John Atherton's *Christianity and the Market*.

I hope very much that we can produce in print the papers from this year's Study Group shortly.

If you have a generous travel budget and would like to spend New Year in Boston, you may be interested in a workshop being held by our North American ACE partners. The workshop is on "What should (Christian) Economists Do?" and is being hosted in Boston by Gordon College on January 1 and 2, 1994, just prior to the American Social Science Association meetings in Boston. I have some further details, or you can write for registration details to Bruce Webb, Dept. of Economics, Gordon College, Wenham, MA 01984, USA.

As always I am keen to hear from anyone who has a paper to contribute or would like to write for the Journal, and from anyone who has a found a book worth reviewing.

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THE BIBLE, CHRISTIAN ETHICS &
THE PROVISION OF SOCIAL SECURITY

by Nigel Biggar* and Donald Hay**

The purpose of this essay is three-fold: first, to argue that the Bible can make a direct contribution to Christian ethical reflection on economics; second, to argue it in contradiction of the views of Ronald Preston, the most eminent theological commentator on economics in this country and one of the most eminent worldwide; and third, to take an economic issue that Preston has dealt with at some length - namely, the provision of social security - and show how more careful attention to the Bible would have enabled him to develop a sharper and more specific ethic.

In Part I we begin by describing the ongoing debate within the field of Christian ethics about the ethical role of the Bible. Having set the context, we proceed to expound Preston's own position on this matter. And finally, we offer a critique of that position.

Then, in Part II, we take the issue of the provision of social security and try to show how more careful attention to the Bible could have given Preston's ethic sharper definition.

Part I

1. The Role of the Bible in Christian Ethics: the Ongoing Debate

The role of the Bible in Christian ethics has long been controversial, most obviously since the Reformation. One of the major points of contention has been that of the relationship between reason and revelation: to what extent do we know what is good and right by 'reason', and to what extent by 'revelation'? Revelation here may be taken as equivalent to Holy

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Preliminary version: not for citation without permission: comments welcomed.

Scripture, and reason as comprising all other means of attaining knowledge.[1]

Between the Reformation and the end of the Second World War Roman Catholic moral theology usually based itself on reason: that is, on a reading of natural law, the moral order that is somehow given in human nature.[2] The moral content of the Bible it has regarded largely as a clearer presentation of this natural law than 'natural' reason, fallible and sinful as it is, can be guaranteed to achieve by itself. And what is true, in this respect, of Roman Catholic moral theology is also true (by and large) of Anglican moral theology.[3]

Given Luther's slogan of 'sola Scriptura', it would be reasonable to expect Protestant moralists to have taken their cue primarily from the Bible. And this is certainly true of some - e.g., the Anabaptists, Johann Gerhard, and Soren Kierkegaard - who built their ethics directly on biblical material, whether the Ten Commandments or the Gospels. Nevertheless, others - e.g., Melancthon, Kant, Hegel, and Schleiermacher - gave primacy to some notion of 'reason' or other.

This issue continues to be a live one. Although post-war Catholic moral theology has begun to pay much more attention to the Bible,[4] natural law still dominates much of it[5] and so provokes strong criticism from influential figures like Stanley Hauerwas, who contend that Christian ethics should be based rather on the biblical 'story'.[6]

The issue of the relative roles of reason and revelation is not the only one that the Bible's role in ethics has raised. In recent times some have argued that the cultural distance between the world of the Bible and that of 'modernity' is so great that biblical ethics can say nothing intelligible to us. Historical criticism of the Bible has highlighted the diversity of the theologies and ethics that the Bible contains, and raises the question of what kind of moral authority it can continue to wield. This, in turn, has led to debate over whether we may reasonably look to the Bible for a 'revealed morality', or whether we should not rather approach it for a revelation of 'reality'.

We shall explain and comment briefly on each of these points in turn.

The argument that the biblical vision of reality is so foreign to the modern world that biblical ethics can have nothing sensible to say to us has usually had a specific focus in the supposedly apocalyptic eschatology of Jesus. Jesus, so the argument goes, expected the imminent intervention of God to establish his kingdom and in the course of so doing to bring the

physical world to an end. History, however, has proven Jesus' expectation to be mistaken. Therefore, since it was based upon his erroneous eschatology, his ethic cannot be plausible to us.[7] But apologists have pointed out that, for Jesus, God's kingdom was already being realized through him, and that therefore his ethic depended, not on a reality that simply failed to materialize, but on one that had already begun to take shape.[8] And, more recently, others have argued that Jesus did not believe that the physical world was about to come to an end at all.[9]

On the matter of diversity, the critics have made a valid point. The Bible comprises a diversity of ethics shaped by a wide range of different historical contexts that span a millenium. This does not mean, however, that it is just an arbitrary melange of ethics that are fundamentally inconsistent with one another. On the contrary, they comprise an ethical tradition whose components by definition share fundamental characteristics in common. But what the relative ethical diversity in the Bible does mean is that a Christian ethic can never be in any simple sense 'biblical', as if it were simply lifted intact from the Bible. Rather, it necessarily involves the construction of a coherent ethic out of biblical bits and pieces - although, to be sure, this construction is not a creatio ex nihilo, but is beholden to the truths that the Bible discloses.

Then, third, there is the issue of whether the Bible reveals reality or morality.[10] Those who advocate the former are right in so far as they are drawing attention to the fact that it is not only expressly moral material in the Bible that is of ethical significance. There are also theological visions of reality, visions that have ethical implications - not all of which the biblical authors have drawn out. So, for example, in addition to the Ten Commandments, there is also the vision of God as Creator and of humans as creatures. In addition to the Sermon on the Mount, there is also the implicit doctrine of the Incarnation of God. The Bible's theologies have ethical import, not just its moral codes and discourses.[11] That point should be well taken, but not to the extent that the explicitly moral material in the Bible is overlooked. For the Bible does not just reveal reality: it also reveals morality.[12]

2. The Bible and Christian Ethics: R.H. Preston's View

Now that we have sketched the background debate, let us turn to Preston's own thought about the Bible's role in ethics.

The first thing to be said is that Preston believes that the Bible does have a role to play in contemporary Christian ethics. He disagrees with those who argue that the cultural abyss

between the biblical and the modern worlds is so great that biblical ethics cannot possibly have relevance for us. In his 1976 essay, 'From the Bible to the Modern World: a Problem for Ecumenical Ethics', he holds that some translation of Jesus' outlook into the 20th century is possible (BMW, 57-8). He believes that Jesus regarded the kingdom as being inaugurated in his own ministry but as awaiting full realization in the future. As to whether Jesus expected this realization to take place in the form of an imminent parousia, Preston expresses some doubt - although he is convinced that many of the earliest Christians did (BMW, 63-4). Nevertheless, he finds in the Johannine ethic, with its non-apocalyptic eschatology, a model for contemporary Christian ethics (BMW, 65-6). So, he concludes: ' ... I see no reason in principle why the task of making the essence of the ethics of the New Testament intelligible today cannot be accomplished' (BMW, 66).[13]

In his latest book, Religion and the Ambiguities of Capitalism (1991) (RAC), Preston fully acknowledges the ethical diversity of the Bible and sees its ethical contribution primarily at the level of a revelation of theological reality. The Bible is not a textbook but a diverse collection of ad hoc materials that 'stir the imagination and inform the judgement by deepening our powers of discernment' (RAC 101). It does not directly furnish moral principles, far less specific rules or detailed policies (RAC 96ff, 103; BMW, 60-1). What it does do directly is to contribute to the formation of a theological understanding of human being and destiny, from which moral principles can then be derived (RAC 101). These general principles are then specified in relation to a particular set of circumstances through dialogue between theologians and the relevant social scientific experts (e.g., economists). These more specific and somewhat concrete principles are what he calls 'middle axioms' and stand midway between general principles and detailed policies (RAC 108).

There is much in Preston's understanding of the Bible's role in Christian ethics with which we agree. And we concur with two important implications that it makes. The first is that we cannot arrive at a coherent Christian ethic on the basis of the Bible alone. This is because the Bible does not present us with an ethical system. We have to construct one. Now we do so, of course, beholden to the realities to which the Bible accurately refers. Nevertheless, in that attempt we have to say more than the biblical text says. Moreover, in deciding what to say we would be wise to take careful account of the 1800 years of post-biblical theological and ethical interpretation of the Bible and reflection upon its truths, for it may well be that some of our Christian predecessors have interpreted and reflected with accuracy and insight, and are therefore able to guide us.

The second valid implication of Preston's account is that we cannot arrive at particular ethical judgements on the basis of theology alone - as some theologians seem to think.[14] We also have to understand the situation upon which we are trying to bring principles to bear. Theology is not enough; we also need social scientific analysis.

Thus far, we concur with Preston. But beyond, we diverge from him on two points.

3. Against and Beyond Preston

First of all, we believe that the Bible may furnish us with valid moral principles of a general kind, directly as well as indirectly. That is, we believe that it can make valid contributions to contemporary Christian ethics through material that is expressly ethical and even regular (i.e., in the form of rules), as well as indirectly in the form of moral derivates from theological propositions.

At the same time, we believe that valid biblical principles or rules are likely to be quite general in form. This is because the more specific a moral rule becomes, the more a particular set of historical circumstances get built into it; and the more a particular set of historical circumstances get built into it, the more historically relative it becomes; and the more historically relative it becomes, the less easily it is transferable to a different historical situation.

For examples of biblical texts that furnish valid moral principles, take Luke 22.24-27 and Mark 10.42-5 ('The Gentiles lord it over one another'), together with John 31.2-17 (Jesus washes his disciples' feet). In all of these passages - and in others - Jesus makes the point that good masters are good servants. This is a principle of social life. It has implications for the organisation and management of social bodies. Exalting as it does mutuality and interdependence, it provides a criterion by which rigid social hierarchies are found to be morally deficient. The subversive social implications of this have long been recognised in Christian tradition, in particular by the European-wide custom of having the monarch wash the feet of those to whom he/she gives alms on Maunday Thursday. It used to be the custom in Britain until William of Orange came to the throne.

The point that is being made here - that the Bible can directly furnish us with moral principles - is obliquely acknowledged by Preston himself at one point, where he concedes that the Bible presents us with 'basic/general orientations' (BMW, 61). As an example of such a

'general orientation' he gives 'respect for persons', especially for the poor and disadvantaged, and among them especially for women. It is clear, then, that by 'general orientations', Preston means moral principles of a general nature. Nevertheless, in spite of this admission and no doubt in reaction against a naive ethical biblicism that imagines that it can extract a ready-made Christian ethic from the Bible's moral codes and examples, Preston tends to ignore the ethical role of the Bible at this level.

The second point upon which we disagree with Preston is that we believe that the Bible can furnish us, not only with valid general principles, but with specifications of these principles in sets of moral rules and with instantiations of them in practices and institutions; and that these specifications and instantiations might well be of help to us as we seek to interpret general principles in our own situation. For the greater the range of examples of how a principle has been specified and instantiated in different circumstances, the greater our understanding of the range of meanings it can have, and the greater our chance of being able to discern a precedent that is sufficiently analgous to the situation before us. We grant that in some cases the circumstances in which a principle has been specified in the Bible may be so foreign to us that the specification is not very illuminating. But we hold, nevertheless, that in other cases the circumstances may be sufficiently familiar that the specification can shed light that reaches as far as our situation.

As an example of an illuminating instantiation take Acts 6, where an ethnic minority (the Hellenists) that has been discriminated against in the distribution from the common fund - i.e. in the provision of economic support - is given complete charge of the operation.[15] Here is a political instance of the last becoming first. We have a similar, social instance in Paul's letter to Philemon, where he urges the slave owner to receive back his runaway slave as 'a beloved brother' - not quite master becoming servant of his slave, but clearly moving in that direction.

If, as Preston rightly asserts, we have reason to study closely the post-biblical ethical traditions of the Church, then we surely have no less reason (perhaps more) to study the biblical tradition itself. However, whereas in Preston's thought there are plenty of signs that he has learnt from post-biblical traditions of social ethics, indications of careful consideration of the biblical tradition are hard to find.

Our thesis, then, is that the Bible, although it is not sufficient for a Christian ethic, has a much greater and more direct contribution to make than Preston tends to allow in principle, and

lets it make in practice. We proceed now to try to make our case in terms of the question of the provision of social security.

Part II

1. Preston on Social Security in the Welfare State

The welfare state has been a central theme in much of Preston's writings over the last 15 years. In particular, the theme is discussed in Religion and the Persistence of Capitalism (1979) (henceforward RPC), 80-82 (and tangentially in a discussion of equality, 97-102); in Church and Society in the late 20th century (1983) (CS), 46-47, 70-71, 123-125 and 128-129; and in Religion and the Ambiguities of Capitalism (1991), 36, 65 and 78 ff.. In Preston (1983), 123, he lists 'welfare state' as one of the key relations between 'gospel values' and advanced industrial societies; the others are affluence, efficiency, change and unpredictability, and bias to the poor. He was also an influential member of the Working Party of the Board for Social Responsibility of the General Synod of the Church of England, which produced the report Not Just for the Poor: Christian Perspectives on the Welfare State (1986) (henceforward NJFP).[16] Not only was this probably the most theological of the BSR's reports on social and economic issues in the 1980s, it was also an excellent example of the method which Preston advocates bringing together experts and theologians to reflect on a complex policy issue. Thus the report contains a very full description of the welfare state in the mid-1980s, and is more systematic than the brief treatments in Preston's personal writings. It is therefore appropriate to analyse this report along side Preston's own work, acknowledging that he may not have been prepared to accept every detail of it.

The welfare state is widely defined (in NJFP) to include public provision of health, education and housing as well as social security systems. In the following analysis we will focus more narrowly on social security in the alleviation of poverty to keep the discussion within bounds. In principle, though the distinction is often blurred in practice, we may distinguish two sources of poverty in a capitalist market economy. One source is changes in the economy, predictable and unpredictable, which create hardships for particular groups (CS 46, 123). Such changes may arise from structural change and development in a growing economy, or from recessions, which seem to be endemic to the functioning of market economies. The results are businesses going into liquidation, and workers being laid off. The hardship may be concentrated in particular regions or industries. The second aspect of poverty arises from inequality of incomes and wealth due to ability, inheritance, culture, family

circumstances or health (CS 46-7). Even in a fully efficient and fully employed market economy, some will have so little to supply by way of skills or resources that their market-determined incomes will be very low. Others, due to family situation or ill health will not be able to work at all. The two aspects cannot be completely separated: it is often the low-skilled who are the first to be laid off when a recession comes, and they are usually those with the least capital resources.

2. Theological-ethical foundations

The approach of Preston and NJFP to the development of ethical principles is unashamedly theological. That is, some general theological principles are stated first, and these are then refined and made more specific in relation to the issues raised by poverty and inequality in market economies. The interaction with real social and ethical problems is an essential feature of Preston's method, though the full nuances of the interaction are difficult to summarise.

The most convenient summary of the relevant general theological principles is in NJFP, and that exposition will be largely followed here, though it is entirely consonant with the approach taken by Preston at different points in his own writing. The first general principle is the fact of interdependence in human life. The ground of this principle is the undeniable fact of the social character of human life. The family, and political and economic structures are not accidental, they are part of the creation order. 'So the question for Christians is not primarily concerned with whether we have an obligation to consider our life in the wider social context but with how we do it' (NJFP section 2.6). The principle has two further aspects. The first is that individuality grows out of social experience and depends on it. Individuals are nurtured in an environment of relating to others, in giving and receiving from them. The other aspect is that there is a moral obligation on the community as a whole to be concerned for the well being and liberty of each individual member. Division into haves and have-nots, into independents and dependents is fundamentally flawed. It is notable that the statement of this principle depends as much on social observation as on theological principle. It is a platitude of social science that no person is an island. Appeal could also be made to Biblical doctrines of the nature of human beings in the image of God, the creation of male and female, and the fact that God calls out a people in the Old and New Testaments. Such points are made (briefly) by Preston in CS 118-120, but are not directly appealed to by him elsewhere, or by NJFP.

The second general principle is that of our duty to the poor and disadvantaged. The

ground of this principle in NJFP (and more briefly in CS 125) is Biblical. NJFP (2.23-2.31) spells out the provision for the poor in the OT Law, as upheld by the prophets, and notes that this is paralleled in Jesus' concern for the poor, and the example of the NT church, presumably responding to Jesus' affirmation of the OT emphasis. But NJFP then enters a caveat about the Biblical material (2.34). 'We ought not to hide behind biblical models of practice in order to avoid the difficult task of devising structures for welfare provision that fit our circumstances. The Bible is not meant to be used in that way'. To these points, Preston adds (RAC 78-79) the priority of grace over merit in meeting human needs, by analogy with God's grace rather than our merit being the means of human salvation. The interesting feature in the statement of this principle is that no appeal is made to social realities: presumably because it is difficult to argue from social observation to a moral obligation which is stated in such unequivocal terms. Though Preston does make reference to the attempt by Rawls, among others, to establish norms for social justice (RPC 49).

The third general principle is the fact of human sin, social disintegration and the need for justice in society. The theological insight is that human sin is expressed socially in a failure to love our neighbour. This infects all human enterprises (including those that seek to redress injustices). NJFP (section 2.34) cites approvingly the approach of Reinhold Niebuhr in Moral Man and Immoral Society[17] to corporate life and institutions. It concludes: 'He was able to use the Christian understanding of humanity in order to come to terms with the collective nature of our social experience. The transcendent love of God has to be mediated through a concern for justice in society'. Once again, the appeal here is to strictly theological categories. Though social scientists might recognise that there is much amiss in society, they are unlikely to appeal to a single explanatory or categorical framework like the theological concept of sin. But for practical policy maybe all that matters is that theologians and social scientists agree that all is not well (or as well as it might be).

Useful as the three preceding principles are as a framework, Preston clearly feels the need to refine them for tackling questions about social security. (NJFP is more willing to go straight to the issues (sections 7.23 to 7.51)). Three more specific ethical principles emerge from the process of refinement.

The first is the concept of citizenship, which is seen as a development of the theme of interdependence in human life. NJFP (sections 2.18 and 2.19) puts it this way: 'We must exercise our rights and duties as individuals in a manner consistent with our common life'. That includes a concern for good government, and willingness to pay taxes to provide the

support and services that people need so that they can function effectively as citizens. Preston develops the idea of citizens as members of the community from infancy to old age (RAC 79). Citizens have a status, involving rights and responsibilities. The Christian doctrine of grace rather than merit is interpreted to mean that the rights include access to the means to participate in society materially and socially, without questions being asked as to whether a person is 'deserving' or 'undeserving'. Though Preston admits that '... it would be folly to suppose that the state could embody this fully in its institutions'. Rights also imply duties, particularly on the rich to support the poor. It is appropriate to ask whether the transitions from interdependence in human life to citizen status, and from the doctrine of God's grace to a concept of society's (or the state's) 'grace' in social security arrangements are not straining analogy too far. The difficulty is that the distance between the theological and the secular applications is very considerable. The treatment of God's grace is also perhaps a little one sided: it seems to ignore human responsibility and God's justice in dealing with human sinfulness.

The second more specific principle concerns participation and equality, developing the principle of citizenship just discussed in the context of the theme of our duty to the poor and disadvantaged. Again the development is largely due to Preston (CS 47, 123-125, 129). He urges us to look at society from the viewpoint of the disadvantaged to see that poverty is not just a matter of lack of necessities but also of inability to participate in society. The implication is that what matters is relative deprivation, not whether a particular group is in 'absolute' poverty, however that may be defined. He also notes that lack of wealth in a market economy is often associated with powerlessness, with the implication that we should be concerned to give the disadvantaged a stronger voice in society (CS 47). The basis for these judgements is the concept of citizenship status discussed previously. By definition a citizen must be able to participate, and to be heard.

But Preston wishes to go further than participation and voice, arguing for a concept of equality. 'There are strong Christian grounds for favouring equality as soon as it is realised that the Christian belief in the significance of persons cannot be confined to a purely ecclesiastical (sic) sphere' (RPC 99). There is no doubt that Preston's thought has been strongly influenced by R.H. Tawney, who taught Preston at the LSE in the 1930s (RPC 83-110). He therefore echoes Tawney's insistence on the need to eliminate material inequality, and the argument that those with greater abilities and resources should use them for the common good, and not for personal gain. Preston has picked up some of the more recent concerns that attempts to deal with inequality via redistributive taxation may have adverse effects on economic efficiency and personal freedoms. But he remarks that the burden of proof, for the

Christian, must lie with those who wish to argue for the continuation of inequality, and he gives the impression that he thinks the argument will be difficult to sustain (RPC 97-102). [We should note, in passing, that while NJFP expresses views similar to those of Preston on participation, it does not give the same emphasis to equality as an objective.]

The third specific principle is that of justice to the poor, which develops the general theme of human sin and the need for justice, and applies that theme in the context of citizenship and participation. The emphasis here is on rights to welfare provision, based on citizenship status, and sufficient to enable participation in society and to redress material inequalities. The theological basis, is sought, in part at least, in analogy with the priority of God's grace over merit in meeting human needs. If provision should be by right (and not earned in some way), then the social security system should see to avoid ad hominem discrimination, and there should be a continual scrutiny of the means by which welfare is delivered.

3. Application to social security

Both in Preston's work and in NJFP, the principles outlined above are used to reflect on the major issue of the type of social security (welfare) system which is appropriate for Britain. NJFP (sections 7.29 to 7.43) sets out five options. Two of these are immediately dismissed - either no social security system at all, or a social security system that is the monopoly of the state. Three options remain. One is that provision should be mainly private (individuals and families making their own arrangements) with the state providing a 'safety net' if all else fails. The other two rely mainly on state provision (though not exclusively), and are distinguished by whether the state is the primary funder or primary provider. The state as primary funder would raise revenues via taxation, but rely on a mixture of statutory, voluntary and private institutions to deliver. The state as primary provider would organise social security on a unified nationwide basis. When it came to judging between primary funder and primary provider models, NJFP makes no definite assessment, contenting itself with a consideration of the advantages and disadvantages of each. So the issue to be decided is whether a state-funded system with universal benefits should be maintained, or whether the 'state as safety-net' model should be developed, with a consequent diminution in the scale of the welfare state built up in the UK since the late 1940s. Exactly the same issue is central in Preston's writing on the welfare state, which he is anxious to defend against the attacks of the New Right. This issue was, of course, a key debate in the 1980s.

Preston (CS 70-71, 124, RAC 78-80) sees the 'state as safety net' model as arising from a conservative Protestant emphasis on individual responsibility and avoidance of dependence,

which requires a person to meet obligations before expecting entitlements. (He notes the irony that those who most insist on God's grace rather than our merit in meeting spiritual needs reverse the order when it comes to meeting human need!). To illustrate the conservative Protestant position he cites the work of George Gilder, (CS 70-74).[18] Gilder extols the virtues of capitalists, who save and invest, thereby creating work for the poor, and who can be motivated to acts of charity, sometimes on a large scale. He argues that a more than minimal welfare system is likely to discourage the better off from acts of charity. A minimal welfare state, in his view, should carefully discriminate between the 'deserving' and the 'undeserving', so as not to create a dependency culture in which those who could take responsibility for themselves have no incentive to do so. Gilder also thinks that a welfare state should be unattractive and at least a bit demeaning so that the poor have an incentive to escape from their poverty. Not surprisingly, this rather extreme version of the 'state as safety net' model is rejected by Preston on the basis of the principles developed above. It fails to recognise the citizenship status of the poor, and their rights to be treated as equals in society on that basis. In practice, it is unlikely to meet the criterion of participation and equality; reliance on individual acts of charity is unlikely to generate justice. NJFP (section 7.47) seems to have a more benign version of the 'state as safety net' model in mind, commenting that it '... cannot be dismissed so easily, especially if all you want to do is to help the poor'. However NJFP follows Preston in noting that such a system creates division in society between those who are independent, and those who are dependents, and concludes '... we do not feel that this model either reflects a true understanding of interdependence or is likely to give sufficient security for the most vulnerable members of society'.

On the basis of the three principles of citizenship, participation and justice, Preston (CS 129) argues for a welfare system in which the state has a predominant (though not exclusive) role. But he warns against utopian hopes that the system will be completely effective in practice (RAC 79). He does not, as far as we can discover, discuss the issue of whether the state should be the primary provider as well as the primary funder of the system. NJFP (7.48) believes that either of the state options meets the criterion of recognising interdependence, our duty to help the poor, and the need for justice: in so doing it argues directly from general theological principles rather than relying on the more specific principles described above.

While the judgement between the state as safety net and the state as primary funder/provider is unequivocal in the writing of Preston and in NJFP, there remains a large number of questions about how a state system should operate in practice. Some of these are identified in NJFP (7.6 to 7.22) but are not directly addressed in that report. Nor are they

addressed by Preston in any systematic manner. These questions are by no means solely issues of practicality, though they arise acutely in the practical design and implementation of welfare systems; they also raise ethical issues. We will review these next to ask how far the theological principles identified by Preston and NJFP can elucidate them. This is the crucial stage of the formation of 'middle axioms' in Preston's methodology, where Christian reflection interacts with the real world problems being faced by the experts in the field under discussion.

The first question is how far we should be concerned about inequality that comes from different endowments e.g. innate abilities, inherited or accumulated assets, and from different capacities to develop or utilise these endowments e.g. education, personal motivation, religion and culture. In particular, is equality of opportunity sufficient, or do we also need to address inequality of material outcomes? On the basis of Preston's writings, it is not difficult to construct a response to these questions. The concepts of citizenship, of participation and equality, and of justice for the poor all require both equality of opportunity to develop abilities and ex post facto reductions in inequalities. Preston is particularly opposed to inequalities arising from inheritance, and regrets the failure of inheritance and capital taxes to deal with concentrations of wealth in the UK (CS 46-7, RPC 101-2).

A second question concerns the appropriate response to personal misfortunes that lead to poverty e.g. poor health, unemployment, family breakdown, business failure. In particular, should we distinguish at all between the 'deserving' and the 'undeserving' where the latter might be identified as those who are poor due to ill health induced by an unwise lifestyle, unemployment or business failure due to carelessness or stupidity, or hardship arising from divorce and re-marriage? On this question, Preston would no doubt wish to maintain the priority of grace over merit: the fact that a citizen has fallen on hard times through irresponsibility or sin should not alter in any way the assistance that is held out to him or her. Social security is a right, not something to be earned.

A third question is whether the standard of provision for assistance to a poor person should be to lift him out of absolute or relative poverty. If an absolute standard is adopted, then inequality will grow as average incomes in an economy increase. There is also the thorny question as to the level at which the poverty line should be set in terms of real incomes. If a relative standard is preferred, then the saying that the poor will be always with us is more or less guaranteed. Preston's ideal of participation leaves no doubt that relative criteria are appropriate, so that the poor person's status as a citizen can be upheld. Indeed, he would wish to add a requirement that we should seek not merely to support but also to empower the poor

person to play his full part as a citizen.

A fourth question concerns the appropriate balance between state provision on the one hand, and provision by individuals (e.g. sickness insurance, private pensions for old age), by family members (e.g. caring for the elderly, assisting unemployed family members), and by the local community (e.g. local charities for relief of poverty, or for housing) on the other hand. A key issue is how serious are the disincentive effects of state provision on provision by individuals, families or the local community. This is in part a question of fact (do state pension schemes discourage personal saving, does child benefit reduce transfers between husbands and wives for the support of children?): but it also raises the moral issue of how far we ought to be responsible for our own lives, for the lives of family members, and for the neighbour who lives beside us. One response, which would be consistent with Preston's writings, would be that we express our responsibilities to our neighbours by paying taxes which maintain a generous and comprehensive social security system. As far as personal and family responsibilities are in question, it might be argued on empirical grounds that poverty is seldom an isolated phenomenon. A poor person will often belong to a poor family (and live in a poor ghetto, so neighbours will have similar problems). A poor old person was probably a poor younger person and so unable to save for the future. A poor sick person is often suffering a long-term illness which makes private insurance impossible.

A parallel issue is how decentralised social security systems should be, even if the state is the primary funder: in particular, should the delivery of assistance be designed and administered with local conditions in mind, and with local people, including the poor, involved. We have already noted that NJFP does not seek to pronounce on the issue of the state as primary funder or primary provider of welfare systems, and Preston is silent on the issue.

A fifth question arises from the much debated issue of the disincentives for work in the operation of social security systems. If such disincentives exist, or even if they do not, should assistance be based on 'availability for work' or even 'workfare'? There is no attention given to this issue in NJFP, and in Preston the only references are in the context of the discussion of New Right thinkers whose arguments Preston is eager to rebut.

A sixth question concerns the delivery of welfare benefits. A key issue of current debate is whether benefits should be universal or selective. For examples, should state pensions be paid to everyone over retirement age, regardless of their personal resources, or

should child benefit be paid in respect of every child regardless of family income? The advantage of universal benefits is that they are paid as of right, and in many cases automatically without a need to apply for them. This was the ideal of the schemes for National Insurance proposed by Beveridge at the founding of the welfare state in Britain. The rationale was that private insurance and pension schemes would never provide sufficient security for the whole population, while a common insurance and pension scheme would. The disadvantage is that they are not targetted, and therefore very expensive. The outcome is that such benefits are often inadequate to help those in real need, because the cost (in terms of taxation) of raising them to an adequate level is too great. It is arguable that the Beveridge scheme in Britain failed to provide adequate benefits from the beginning for this very reason. The alternative is to target benefits by making them available only on application, and only to those who can show that they really need them ('means-testing'). The objection to such targetting is that take-up is almost invariably less than complete, so that at least some people who really need help do not get it. There is the further objection that 'means-testing' is linked in peoples' minds with demeaning bureaucratic procedures, and excessive intrusion into personal lives. Whether that <u>has</u> to be the case is doubtful. However, Preston expresses a strong preference for universal benefits. On the basis of their citizen status the poor have a right to support, and they should not have to make a case for receiving assistance. However, he is also well aware of the problems of middle-class tax revolts (CS 128-129), and accepts that this may limit the generosity of any welfare scheme.

The final question sets the social security system in a wider context. In particular what priority should be given to social security compared to policies which seek to enable people to be responsible for their own economic lives, especially policies on employment, education and training? This is not an issue to which NJFP gives attention, and we have not been able to identify any passage in Preston's writings which addresses it. However, in a situation where government tax revenues are limited by political expediency and by considerations of economic efficiency, some ranking or weighting of priorities is needed. The question is whether theological ethics can give us any pointers.

The review of these questions, and the attempt to deduce 'middle axioms' on the basis of social theology, exposes some weaknesses in Preston's approach. The main weakness is that the elements of social theology which Preston brings to bear on the issues are, as we noted previously, defined in very general terms, even when it comes to the more 'specific' principles. Citizenship is not a simple concept, once one gets beyond a definition in terms of belonging to a community with well defined rights and responsibilities: it is precisely the question of <u>what</u>

rights and what responsibilities make up 'the belonging' which need elucidation. Participation is another concept that is capable of a wide range of interpretations: it could include participation in productive activity, or in consumption of goods (both private and public), or in political decision taking at various levels, or indeed all of these. Preston links participation to equality, but as we have already seen equality could be in terms of economic opportunities, incomes or power. Justice for the poor presumably needs to be given content in terms of the content given to citizenship, and to participation and equality. It will include aspects of both distributive justice, and procedural justice. It is the lack of precise definition which makes Preston's principles less useful than they might be when it comes to the framing of 'middle axioms'. (And it should be noted that our exposition is rather more systematic than Preston's writings, and has had to be assembled from a series of brief and incomplete statements spread through his main work).

Having reached this conclusion about Preston's analysis, two possibilities are open. The first is to conclude with Preston that Christian social theology can only operate at a very general level. Once it comes to the detail, then interaction between experts and theologians (the 'middle axiom' method) is the only method of making progress, the theologian coming to the problems with a Christian world view. In this process, Preston stresses the need to reach agreement with those of other faiths or indeed of no faith at all (CS 106, RAC 107-109), so presumably anything that is really distinctive in Christian social doctrine is to be played down. The second possibility is to seek a more detailed and defined statement of Christian social ethics, and to offer this as a distinctive Christian position in the process of interaction with secular experts. One route is that taken by the Roman Catholic Church in its appeal to Natural Law ethics. Preston (RAC 105-6) rejects this on the grounds that a priori moral reasoning, without a consideration of the 'facts', is unlikely to generate sensible results. A second route is to look more carefully at Biblical materials. Preston (RAC 102) rejects this route: 'The fact is that the ethical material in the Bible is rich and diverse. Selections from its texts can be made to support varied attitudes, and attempts to weave them into a unified pattern which can then be applied to the modern world are not convincing'. Since our proposal is that the Biblical material can give us more detailed guidance, we need to show that Preston's judgement of that approach is unnecessarily negative.

4. Biblical 'social security systems', and the principles which underly them

In this section, we review Biblical social security systems to identify the principles that govern the practice. In doing this, we need to distinguish very carefully between cultural

features and ethical principles. It should be evident that there should be no attempt to apply Biblical systems directly to current policy debates, because of both spiritual and cultural distance. 'Spiritual distance' reflects the fact that the arrangements we are about to describe were implemented by the covenant peoples of God in the Old and New Testaments. At the very least, personal attitudes will have been shaped by the peoples' knowledge of God, and that will have permitted the institutional arrangements to be largely voluntaristic. The design of a social security system for a secular community, where attitudes are quite different, would involve a much greater degree of coercion to achieve the same level of provision. There may therefore have to be some degree of compromise on the standards to be applied. 'Cultural distance' is the other gap that has to be bridged. The Old Testament context is that of a relatively primitive mainly rural society (though much exposed to the major civilisations of Egypt and Mesopotamia). The New Testament church was more urban, but of course predates industrialisation, mass communications and the complexity of life in our own times. Indeed, it is cultural distance which persuades many Christian social thinkers, Preston included, that specifically ethical material in the Bible is quite irrelevant. To succeed in bridging the cultural gap therefore we need to identify principles in the Biblical systems that are genuinely 'timeless': that is, principles which are related to fundamental understandings of human nature and human flourishing.

The key elements of the Old Testament system, as outlined in the Law, notably in Leviticus 25 and Deuteronomy were as follows.[19] Every family group had a stake in the land, which was in principle ensured in perpetuity by the Jubilee provisions. Land division sought to give equal portions to each family, with the actual allocation by lot (presumably to avoid wrangles over the quality of land). Work on the family land was intended to be the means by which the family supported itself. If a family or individuals lost their land, the first concern was that the extended family or community should redeem it for them. If that proved not to be possible, then the poor person was to be taken into another family and provided with work as a labourer. The landless were also to be allowed to glean in the fields at harvest. If the family fell into poverty (but without losing their land), then others were required to make interest free loans to the family, which debts would be forgiven in the sabbatical year. Finally we note that the redemption of land, the provision of work and the extending of loans were obligations, not just pious hopes. The implementation of these provisions of the Law was entrusted to a highly decentralised system based on the elders in each community.

The provision of material support in the New Testament church was a practical expression of 'koinonia'.[20] The examples are the rich supplying the needs of the poor within

the Jerusalem church (Acts 4:32-37), and the collection organised by St. Paul for the Jerusalem Church (2 Cor 8,9). A key feature of St. Paul's exhortation to generosity by the Corinthian church is an appeal to the idea of 'equality' (2 Cor 8:13-15). One interpretation is a literal equalising of material goods between the giving and receiving churches. A less radical interpretation is that it refers to reciprocal responsibility and generosity: the Corinthian church has an obligation to help, just as other churches will have an obligation to help the Corinthians should they ever need material assistance. Another concern which features in 1 Tim 5 is that only 'deserving' recipients should be assisted: Timothy is told to distinguish between widows who have no other means of support, and those who could rely on family members or expect to remarry. In Acts 6, the description of the appointment of the deacons makes the point that in the administration of benefits the recipients should have complete confidence in those responsible and a voice in how it is done: the concerns of the Greek community on this score are met by the appointment of Greek deacons. Finally, the Pauline epistles are unequivocal in their insistence that those who can work should work to support themselves and not to be a drain on the Christian community (2 Thess. 3:10-12).

It should be evident that these two Biblical 'social security systems' reflect many of the principles that Preston (and NJFP) have proposed as part of the appropriate social theology. The idea of interdependence between those who have status as members of the covenant people of God clearly extends to material as well as the spiritual aspects of the life of the community. There is a duty on the rich to help the poor within the community, and it is difficult to escape the inference that 'equality' was an ideal so that members of the community could participate on equal terms. Mutual aid is an obligation within the community of the people of God, thus providing justice for the poor (and not just charity).

However there are some further principles in the Biblical material which appear not to be culture specific. The first is the insistence that the primary defence against poverty is productive work, either with ones own resources, or if that fails in employment. This links up with the more general Biblical insistence that work is part of human nature, an important element in human dignity and a source of self worth. This principle can contribute to the fifth and seventh questions posed in the previous section. Social security systems should be designed to minimise disincentives to work, and should, if at all possible, be linked to schemes to get people back into work. An obligation to do work in the community, even when 'unemployed', would sustain human dignity and prevent erosion of work skills and habits. (How this might be arranged to avoid the stigma attached to 'workfare' is a difficult issue. But the application of principle seems clear). It is evident too that a society should never be

content with a policy which provides, after a fashion, for the needs of the poor, without attempting to reinstate them as productive members of society. Mass unemployment cannot be 'justified' or accepted simply because there is an adequate social security system.

A second principle is that the administration of social security systems should be devolved as far as possible, and in particular that it is right to give the recipients a voice in the administration of the social security system. This suggests a greater role for mediating institutions - the family, voluntary agencies, local community bodies - even if the state remains the primary funder. The point is well made by Forrester,[21] of who distinguishes a welfare state from a welfare society. A welfare state may fail to encourage mutual support and a sense of community, which could be provided by mediating institutions comprising a welfare society. The objection might be that such a welfare society will be less efficient as a provider of social security than a welfare state: however efficiency is by no means the only criterion that needs to be considered here.

A third principle is that some element of selectivity is appropriate to prevent free-riding on the system, to ensure that personal responsibilities are not ducked, and to avoid work disincentives. The problem with selectivity is that it is hard to design systems that are not insensitive and intrusive in personal lives. It is probably necessary to give much greater thought to the design of systems to deliver social security, to make it no more intrusive than is the requirement to make tax returns.

We conclude that an examination of the Biblical material not only gives support to the elements of a social theology identified by Preston, but also provides clarification and extensions. There seems to be no reason why these should not be added to the list of Christian desiderata in the design of social security systems.

Part III

Conclusions

In Part I of this paper we have attempted to set Preston's thinking about Christian ethics for economic life in the context of the ongoing debate about the use of the Bible in Christian ethics. Preston accepts that the Bible can and should be used as a source of moral teaching, despite the diversity of authors, and the diverse social contexts in which the texts were composed. However he is generally opposed to any attempt to derive ethical principles

directly from the text. For him, the Bible's primary ethical role is its revelation of theological reality especially the true nature of human life and its purposes. It is only from that theological understanding that he allows us to derive ethical principles. Against Preston we have argued that it is possible to work directly from the biblical text. First, the direct moral teaching of the Bible reflects a definite ethical tradition, and it is therefore appropriate to seek out the general principles which give that tradition its identity. Second, the variety of historical situations which somewhat shape the moral teaching of the Bible is a great advantage: the wealth of specifications and instantiations of particular ethical themes makes it easier to identify the underlying principles and how they might be applied in different contexts. At the very least, it is odd that more weight is given to the ethical traditions of the Church over the years since the New Testament was written than to the ethical traditions within the Bible itself.

In Part II, the argument has been developed in the context of a particular example, the provision of social security, which is a major theme in Preston's writings. First, we have traced the primary theological principles - interdependence in human life, our duty to the poor and disadvantaged, and the facts of human sin, social disintegration and the need for justice - that inform Preston's ethic. Second, we have noted that he refines these to focus more effectively on issues of social security, introducing the concept of citizenship, the need for participation and equality, and the theme of justice to the poor. We have also noted that the derivation of these refinements from given theological understandings is not always fully articulated, and we have suggested some points where the derivation does not do full justice to the underlying theological concepts. Third, we have explored how far Preston's principles enable us to make progress with the development of 'middle axioms' for the provision of social security. Here we have concluded that while his principles can help determine general policies for social security systems, there are a number of key issues where they give little or no guidance. It is at this point that the argument switched to the biblical material: the social security 'systems' of ancient Israel and of the New Testament church were analysed, and a number of principles were identified which form a helpful supplement to those derived by Preston. Furthermore, we found that these additional principles are helpful precisely in that they address the key issues on which further guidance was needed.

Our general conclusion is modest but important: to neglect the specific moral teaching and examples of the Bible is to deny the Christian ethic of economic life a rich source of material which can guide and inspire.

Notes:

1. This is, of course, a simplification. The distinction between revelation and reason is much less sharp than this statement implies. In order to reveal, revelation must be understood - by reason. And reason as reflection upon human experience sometimes finds itself taking its cue from common or uncommon experience of God - that is, from general or special divine revelation.

2. Some suppose that this order inheres in the self-evidently 'natural' functions of certain organs - e.g., of reproduction. Some suppose that it rests in certain specifically human qualities - e.g., self-transcendence in understanding or love. And some suppose that it is founded on certain basic values that are evident upon self reflection - e.g., life, knowledge, friendship.

3. Through Richard Hooker (1554-1600) a modified version of Thomist theory of natural law was incorporated into nascent Anglican thought (The Laws of Ecclesiastical Polity, Book I). For recent Anglican accounts of natural law see: R.C. Mortimer, The Elements of Moral Theology (London: A. & C. Black, 1947); Herbert Waddams, A New Introduction to Moral Theology (London: SCM, 1964); and Oliver O'Donovan, Resurrection and Moral Order (Leicester: IVP, 1986).

4. See J.M. Gustafson, Protestant and Roman Catholic Ethics: Prospects for Rapprochement (Chicago: University of Chicago Press, 1978), pp. 98-111.

5. See ibid., pp. 80-98.

6. Stanley Hauerwas, The Peaceable Kingdom: a Primer in Christian Ethics (Notre Dame: University of Notre Dame Press, 1983), pp. 50-64.

7. Albert Schweitzer pioneered the eschatological reading of Jesus in his seminal book, The Quest for the Historical Jesus (1906). Jack Sanders has produced an interpretation of New Testament ethics based on Schweitzer's thesis (Ethics in the New Testament [London: SCM, 1975]).

8. See W.D. Davies, 'Ethics in the New Testament', in The Interpreter's Dictionary of the Bible, volume 2 (Nashville: Abingdon Press, 1962), p. 169; W. Schrage, 'Ethics in the New Testament', ibid., Supplement (Nashville: Abingdon Press, 1976), p. 281; Schrage, The Ethics of the New Testament (Edinburgh: T. & T. Clark, 1988), pp. 18-40; C.H. Dodd, Gospel & Law (Cambridge: CUP, 1951).

9. N.T. Wright, e.g., argues that the 'earth-shattering' language of apocalyptic should not be read literally, but as referring to decisively and dramatically novel events of cosmic significance (The New Testament and the People of God: Christian Origins and the Question of God, vol. 1 [London: SPCK, 1992], pp. 280-6). On this basis he asserts, against Schweitzer, that 'we can safely say that Jesus did not expect the world to come to an end' (Who was Jesus? [London: SPCK, 1992], p. 100.

10. This useful distinction was coined by J.M. Gustafson in 'Christian Ethics in America', in Christian Ethics and the Community (Philadelphia): Pilgrim Press, 1971).

11. For authors who emphasize this point, see: Allen Verhey, The Great Reversal: Ethics and the New Testament (Grand Rapids: Eerdmans, 1984), pp. 176-7; Bruce C. Birch and Larry L. Rasmussen, Bible and Ethics in the Christian Life (rev.ed., Minneapolis: Augsburg, 1989), 14,32,161,181,184-6; Charles Curran, 'Dialogue with the Scriptures: the Role and Function of the Scriptures in the Moral Theology', Catholic Moral Theology in Dialogue (Notre Dame, Ind.: University of Notre Dame Press, 1976), p. 62; Stanley Hauerwas, 'The Moral Authority of Scripture', in A Community of Character (Notre Dame, Ind.: Notre Dame University Press, 1981), p. 67.

12. We agree here with James Childress in 'Scripture and Christian Ethics', Interpretation, 34/4 (October 1980), pp. 371-80.

13. Preston finds it necessary to reject the apocalyptic vision because he reads it literally. See note 9 above.

14. E.g. Karl Barth. See Nigel Biggar, The Hastening that Waits: Karl Barth's Ethics, Oxford Studies in Theological Ethics (Oxford: OUP, 1993), Chapter 5 and Appendix 4.

15. Widows who were culturally Greek ('the Hellenists' RSV) were being neglected, because the distribution was in the hands of Aramaic-speakers who were culturally Palestinian ('the Hebrews' RSV). The Apostles' response was to hand over charge of the distribution to seven men who, judging by their names (Stephen, Philip, Nicanor, Timon, Parmenas, and Nicolaus) were ethnic Greeks.

16. Board for Social Responsibility of the General Synod of the Church of England, Not Just for the Poor: Christian Perspectives on the Welfare State (London: Church House Publishing, 1986).

17. Reinhold Niebuhr, Moral Man and Immoral Society (New York: Scribners, 1932).

18. G. Gilder, Wealth and Poverty (New York: Basic Books, 1981).

19. See C.J.H. Wright, Living as the People of God (Leicester: IVP 1983), Chapters 3 and 4 and D.A. Hay, Economics Today: A Christian Critique (Leicester: Apollos, 1989), pp. 29-33).

20. See D.A. Hay, Economics Today: A Christian Critique (Leicester: Apollos, 1989), pp. 53-57).

21. D.B. Forrester, Christianity and the Future of Welfare (London: Epworth, 1985) pp. 94-96.

The **R Factor**

by Michael Schluter and David Lee, Hodder and Stoughton, 1993, £6.99

This book is written as a response to the general belief in western countries that there is only one workable system of political economy: capitalism. Capitalism has produced many undesirable side effects - loneliness, violence, insecurity, insider dealing, destruction of the environment. Capitalism produces large negative externalities which impact on human relationships. The authors attempt to present the case for a new society based on human relationships rather than free movement of capital. The ideology of this new economic system is named 'Relationism'.

Nowhere do the authors claim that Relationism is based on Christian Principles. Only the publisher and backgrounds of the authors - one of whom is the director of the Jubilee Centre and the Keep Sunday Special Campaign - suggest that we should look for a Christian basis to the analysis and policy suggestions.

The book is in ten chapters. It begins with an analysis of the problems of a modem western society (the 'mega-community') where individuals meet more people less frequently in the forum of the technologically advanced market place. Human relationships have become cold and impersonal within this market place. The authors claim that economic growth based on the growing lack of anything more than superficial contact between human beings within the system is 'relationally' unsustainable. In their terminology a lack of 'encounter' leads to 'relational dysfunction'. The welfare state accentuates the problem of individualism by reducing the contact between those who receive benefits and those who contribute to them. The media helps us to relax and enjoy ourselves but actually prevents us from having high quality relationships with each other by absorbing our time and attention. We have become individuals first and social beings second. Our lives are controlled by a few people in the government, media and big business who we never see.

In chapter 2 the authors map the 'relational universe' in which modern westerners live. Modem society is characterised by a lack of commitment - we only join voluntary associations which impose no obligations on us (such as the squash club) while relationships which involve commitment (such as marriage) suffer from growing unpopularity lack of success. This process is one of relational disintegration. Relationships matter because they are a basic fact of human existence and a basic requirement for human life. We need good relationships which involve commitment (such as the family) that are enjoyable, functional and involve fair treatment of the parties to the relationship. Good relationships for the individual constitute their 'relational base'. A successful economy needs individuals who have good relational bases in order to embody values of honesty and fairness in business life. As more of our relationships become voluntary and involve less obligation the relational infrastructure of society decays and it becomes less successful.

What is needed is an increase in the depth of the level at which individuals meet and interact with one another ('relational proximity'). This is discussed in chapter 3. People need to meet each other face to face ('directly'), many times ('continuously'), in more than one setting (with ‘multiplexity'), on an equal footing (with 'parity') and with common purpose (with 'commonality'). The effects of such proximity are claimed to be that they encourage honesty in dealings, commitment, trust and justice. As economists we spot the application of this analysis to adverse selection in credit and labour markets and the evolution of cooperation in repeated games.

Chapter 4 analyses the operation of the financial business system in capitalism in the light of Relationism. Financial capital is large and impersonal and new investment is highly leveraged with a low equity component. This leads to massive failures such as Canary Wharf as a result of agency problems. Big 1Firms are better at managing relationships with the government and regulators and in manipulating the political process to serve their own ends. The current confused state of legislation over Sunday Trading is cited as an example of how power blocs in big business trying to cooperate on a project of dubious value to society as a whole. In the end the individual is powerless to protest against the excesses of such

concentration of power because of free rider problems and the higher costs facing a protesting outsider rather than a knowledgeable insider.

The effects of the mobility of capital on demography are the subject of chapter 5. Displacement of people has become a way of life in modem cities. Some areas house those who have moved to the city on a short term job, these areas are labelled as 'transit' camps. At the other end of the scale some districts are difficult to leave and are labelled as 'detention' camps. Both areas are characterised by poor incentives to form good relationships. Mobility has the effect of separating members of the extended family and hence puts additional strain on the nuclear family. Marriages breakdown more frequently and this leads to less successful children. Businesses need to recognise the adverse effect capital mobility has on personal relationships.

Chapter 6 is a critique of consumer society (the 'fairground economy'). People are manipulated as consumers by advertising. Advertising encourages us to value goods according to their status not their function. Consumerism conforms the needs of the individual to the needs of the system. Television has had a negative effect on relationships, by dissipating common interest, narrowing the attention span and failing to teach about the importance of values and obligation. Children, especially, do not receive clear messages about right and wrong. The foundation of all advertising is that 'you deserve to enjoy yourself.' Self interest has become a social norm. This leads to higher costs as relationships breakdown (e.g. social security for one parent families, increased costs of crime), a threat to democracy (individuals lose a commitment to the state) and environmental abuse (no obligation on firms to protect the environment). The ethos of consumer choice causes the malfunctioning of society.

Chapter 7 begins to move the discussion from a relational critique of capitalism towards suggested solutions. If relationships are such an important part of general well-being in society, the creation of a relational society should be the object of social policy. At the level of personal choice we are encouraged to eat together more often ('social eating'), watch less television ('tele-dieting') and stay in one geographical location ('rootedness'). The authors then

analyse housing policy, sex education and divorce laws from a relational point of view. They are unable to generate clear policy proposals. They do propose the need for relational audits of companies covering home- work conflicts, staff mobility and relational dysfunctions arising from loss of parity within the organisation. These audits should be published in the annual report and would serve a similar function to the already proposed environmental audits in encouraging excellence in the area of relationships. Government departments should seek to reduce forced relocations of staff and there should be more relational skills teaching.

Chapters 8 and 9 set out to demonstrate that Relationisrn 'is a conceptual framework as complete and as robust in policy terms as capitalism or socialism.' Chapter 8 outlines the dimensions of the relational market economy. The relational market economy accommodates competition, seeks sustainable economic growth, affirms private ownership and encourages growth within structures which facilitate relational proximity. Policies to create a relational economy would include the establishment of a system of regional banks to bring renderscloser to borrowers, the elimination of tax incentives which encourage debt rather than equity finance, toughening of MMC/Anti-trust legislation and the development of alternative ownership forms to the PLC such as employee owned companies. Industrial policy would actively encourage support for emerging industries and encourage the clustering of businesses (following the Silicon Valley and Silicon Glen examples) in order to exploit external economics of scale. The approach is microeconomic - there are no specific macroeconomic proposals.

Chapter 9 presents proposals for the reform of the British democracy. In a relational economy government needs to be as close to the people as possible. What is needed is a Federal structure consisting of a three tier structure of local, regional and national governments, incorporating redistribution and a Bill of Rights. Close ties with Europe may be economically desirable but there is the danger of centralisation of power at the European level - this is anti-relational. Subsidiarity and confederation (the leasing of sovereignty rather than its sale) need to be the order of the day. Then come a series of proposals on the media, welfare provision and the justice system. The media would be subject to restrictions on concentration of ownership and national advertising would be taxed more heavily than regional advertising -

a national holiday from TV is proposed. Welfare policies would involve devolvement of welfare payments to the lower tiers of government to make them more responsive to local needs, increased home ownership, more support for self-help groups, such as Friendly Societies. Justice would be administered according to the degree of damage the crime does to the victim's relational base. Victims would pursue cases on their own behalf rather than leaving it to the state to prosecute suspects. Punishment for offenders would involve retribution, reparation and reintegration into society.

Chapter 1 0 summarises the new ideology. Relationism 'almost resembles a religion'. The four articles of faith are: the intrinisic value of human life, the primary importance of good relationships, the fact that good relationships depend on the presence of both obligation and choice and that a good relationship is understood to be a morally good relationship. Good relationships are claimed to be at the heart of all of the world's major religions and humanism, hence that those of all faiths and none should be able to endorse the philosophy of Relationism. Jesus makes a brief appearance as the 'model Relationist'.

'Good' relationships are a 'good' thing, but what about Relationism? From a Christian point of view, the key question is can we affirm this new ideology? The simple answer is no. 1 group my criticisms into three paragraphs.

Firstly, the whole premise of the book is un-Christian. Relationism does not affirm the existence of God or the unique work of his Son. The final chapter suggests that Relationism is something which people of all faiths and none can affirm by simple recourse to utilitarian humanism. We do not need a new Godless ideology for the political economic system. The wisdom of the world will always be the wisdom of the world precisely because it refuses to explicitly recognise the authority and identity of God (1 Corinthinians 1: 21). Christians are wasting their time in proposing new secular *systems* of thought because in light of the Second Coming we believe such systems are equally likely to be flawed and doomed to fail (cf. 2 Timothy 3: 1 -5). The extent to which Christians can align themselves with any one secular

ideology is bound to be limited. We can and should concern ourselves with critiques of existing systems or with specific proposals for policy.

Secondly, Relationism is a non-starter because for the Christian because bad relationships originate from the Fall of Man (Genesis 3) not from capitalism. There is no way we can relate better to one another without the work of the Holy Spirit in our lives, otherwise we remain under the curse of the Fall. As such 'good' relationships (in a Christian sense) are not necessarily manufactured by the 'right' social conditions. Encouraging relational proximity is just as likely to make people bad as good. Are not nepotism, the 'old-boy' network and the exclusivity of certain ethnic and social groups just the sort of bad relationships which are encouraged by relational proximity and lack of labour mobility? Jesus and his early disciples spent much of their lives travelling around and meeting lots of people. One of the joys of being a Christian is the immediate 'proximity' which one can have with people we only know for a short while because of our common bond in Christ. What matters is that our motivation for relating rather than the length of time we have to relate to one another. No government can legislate for that.

Thirdly, many of the individual policy conclusions are highly questionable from a Christian perspective. The suggestion that the legal system of justice should require the victim to prove the extent of the damage done by the accused to his relational base rather than leave prosecution to the state might be inferred from the situation in the Old Testament nation of Israel. However such a system of just seems impractical in modern secular society by laying too much responsibility for justice onto the victim. Policies such as restrictions on advertising (through, for example, differential taxes on local and national adverts) and job mobility, and the encouragement of more home ownership seem to be both economically inefficient and unacceptable government interference in what would seem to be 'free will' decisions. The industrial policy proposed follows an old style pattern of 'picking winners' and encouraging clustering of industries with consequent high economic risks and low success rates. These policies have been tried in the UK before and failed.

This is an interesting book with a lot of sensible policy ideas and thought provoking observations on the state of capitalism in the UK. The book is written in a lively and readable style. However it is not in the same league as *The Wealth of Nations* or *Das Kapital* and the authors' claim to have produced an alternative economic system is overdone. The evidence is often anecdotal (conversations with window cleaners and questions to wives) and there seems to be a tendency to introduce new terms (mega-community, relational proximity, multiplexity etc., etc.) for their own sake. The lingering impression is of a rather lightweight treatment of serious issues.

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October 1993

Christianity and the Market

by John Atherton, London, SPCK, 1992, 294pp, £15

This is an illuminating and thought-provoking book. In Part I of the book, the triumph of the market system is identified as a highly significant feature of "our times". In Part II, the author explores the ways in which Christian social thought has evaluated the market, presenting a review of the work of contemporary thinkers in relation to three historical traditions. In Part III, these traditions are found wanting, and Atherton then presents his own suggestions for construction of a more appropriate "Christian social thought for our times". His basic convictions, which affect both the sequence of the book and much of its contents, are that ... "the contemporary theological task has to begin with the contemporary context ... For beginning with the contemporary context, and pursuing a variety of objectives, themes, histories and contributions, is ... a style of theological thought that is essentially a continual interaction between understandings of God's purposes mediated through our experiences of secular reality and through the Christian story and tradition. Explicitly Christian insights are therefore only a part of the whole theological task" (p. 22). In particular, Atherton asserts that traditional Christian social theology is inadequate to the task, because its fails to take the contemporary context seriously, and tends to set social theology, with its assertion of the primacy of values, over everything else.

The contemporary context is described in Part I. The collapse of socialist economic systems in Eastern Europe and the former Soviet Union after 1989 is seen as a vindication of the market system as the only feasible system for economic organisation in a complex modern economy. This analysis is somewhat oddly juxtaposed with a review of the development of the economic analysis of markets since Adam Smith, noting particularly the emergence of economic analysis as an autonomous discipline freed from domination by theology. The consequence, as spelt out in Chapter Three of the book, is that the market system has developed a life of its own, with its own values and institutions, and that is the <u>reality</u> which Christian social thinkers must address. All this is pretty conventional material, at least to an economist like the reviewer, but Atherton is absolutely right to indicate that these are matters with which any Christian commentary on economic life must get to grips.

In Part Two, attention switches to Christian responses to the market system, and Atherton identifies what he rather quaintly terms "three great communities of memory" - the conservative, the radical and the liberal. The treatment of these three responses makes up the substantial core of the book, and will undoubtedly become a major resource for those working in this area. The method he adopts is also interesting. Instead of attempting a detailed synthesis,

he prefers to present the responses via biographical sketches of major contemporary and historical contributors, with summaries of their positions. No doubt this is intended to reflect his contention that their contributions can only be understood as arising from the personal and social context in which they have been written.

The conservative response is outlined in a sympathetic exposition of the work of Lord (Brian) Griffiths. The same chapter includes a discussion of the Christian political economy of the early 19th century, which was significant in the development of economics as an autonomous discipline distinct from theology. This distinction facilitates the conservative position espoused by Griffiths: the market is an excellent mechanism for getting things done, but is morally neutral. Values have to be contributed from the "outside", and this is the challenge for the Church, making its contribution from Scripture or theology. The radical response, by contrast, completely rejects the market mechanism. Atherton notes how contributors to this response, like Duchrow and Tawney, have generally experienced the suffering of the poor and the oppressed at close quarters, and this has profoundly affected their work. They are looking for alternatives to the market system, and are often utopian in their proposals, relying directly on the Scriptures or theological insights without regard to feasibility or credibility. They have no expectation of convincing the mainstream of the Churches of their views, and prefer to work through small groups that are prepared for praxis. The liberal response is illustrated mainly through the life and work of Wogaman in the US and of Preston in the UK. A historical perspective is given of the incarnational theology of Lux Mundi, and the resulting contribution to Anglican social theology, not least by William Temple. It is noted that this response has become the mainstream in Christian social ethics both in the US and the UK, which is reflected in the statements and reports of official church bodies, though it has lost its influence on the World Council of Churches which increasing adopted radical responses after the mid 1960s.

Atherton implicitly rejects all three responses, though he is anxious that they should be understood and appreciated. He has two reasons for his rejection, which are linked. The first is that the three responses fail to do justice to the market system. The radical, and to a lesser extent, the liberal responses, do not appreciate the fact that markets have been shown to work, and that whatever its weaknesses the market system is all that is available to us. The conservative response, in contrast, gives full support to the market system as a mechanism, but fails to appreciate its wider social aspects. Atherton's point is that the market system has its own internal logic and values, which need to be affirmed. The second reason for rejecting the three responses is that all three, in different ways, set Christian values above the market, where those values are derived with more or less sophistication from doctrine or Scripture. Atherton

explicitly and emphatically rejects the tendency to Christian "map-making", even in such nebulous forms as the concept of the "common good" (pp. 264-265).

How then would Atherton have us proceed? In Part Three of the book, he expounds a new approach to Christian social thought that avoids the difficulties he has identified in the three responses. First, he believes that Christian social ethics needs to affirm the market system as the best system for allocating resources available to us. Second, it needs to recognise that the market has its own values - self interest, efficiency, freedom in competition, individualism: we should seek not to replace these with other values, but to encourage interaction with non-market values. Third, it should seek to promote the "challenges" to the market system, such as poverty, the environmental crisis, the demand for participation, and the international dimensions of the market, not with the radical objective of replacing the market, but rather to stimulate the system to respond to these challenges in a positive manner. The flexibility of the market system is one of its great advantages; it should be encouraged to adapt and change in beneficial ways. What then is the role of Christian social thought in this? Somehow, it has to enter into the interaction between the functioning and values of the market, and the challenges to the system. It has to enter without a distinctively Christian agenda in mind, but with the objective of stimulating dialogue and the search for interim solutions. How this might work, and what might the fruits of such activity, are never elaborated in the book. One looks in vain for even a single example.

How persuasive in the case that Atherton makes? First, it is good to see a social theologian making a plea that the churches make a greater effort to understand and evaluate the market system before presuming to stand in judgement upon it. Atherton clearly has made that effort. One comment might be that his affirmation of the market is a bit uncritical: most microeconomists will now admit that the category of "market failure" is quite broad, and that a market economy needs quite a lot of outside "help" if it is to function effectively. Second, his unwillingness to permit a distinctive Christian social ethic to challenge the values of the market system is not fully justified in the book. The fact that the challenges have been inept in the past is not a necessary reason for abandoning the project. Some might argue that the values of a market economy are not completely endogenous (as Atherton seems to think), but are substantially derived from Enlightenment or utilitarian doctrines, in which case there is no reason why we should not attempt to introduce other values. And even it they are endogenous, then even a weak doctrine of fallen humanity should preclude Christians from accepting them uncritically. I am not convinced by Atherton's arguments.

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