

## Welfare and Values: Challenging the Culture of Unconcern

Peter Askonas and Stephen F. Frowen, eds., London: Macmillan Press Ltd, 1997. ISBN: 0-333-69910-6, \$41.00 (paper).

Reviewed by Becky Havens, Point Loma Nazarene University (CA).

A group of theologians, economists and politicians gathered at St George's House, Windsor Castle, in 1994, to explore solutions to what they believed is a welfare crisis—a substantial gap between the escalating costs of social needs and the ability of British society to collect revenues. In a collection of thought-provoking essays, this community of thinkers grapples with two central questions. One, do persons in advanced societies have a social responsibility to help the needy? Two, can self-interested economic behavior be nudged in favor of civic generosity? Thus, the book's goals are to provide a conceptual basis for responsibility—to “do theology”—and to be practical—to craft serious economic policy solutions to the welfare crisis. I think the book has excellent success with the first goal, and limited success with the second.

The book is a valuable read first, because it provides a solid theological foundation for Christian social responsibility. Second, it expands the reader's economic understanding of Great Britain and to a lesser degree Western Europe, giving economists a context to compare these countries with the United States. Third, it provides valuable data about voluntarism and economic activity by persons of faith. And fourth, the combined effort of the book is multidisciplinary, even if individual essays are written from the expertise of a single discipline.

Where the book may be critiqued is in its failure to be practical, in light of its reported goal. While Frank Field comes closest to outlining viable welfare reform measures for Great Britain, overall, policy suggestions are either absent or unconvincing.

However, the book's highly compelling reflections about moral foundations for economic responsibility make the book a valuable resource for economists. Particularly stimulating are essays by Rupert Hoare, Peter Vardy, Frank Turner and Raymond Plant.

Rupert Hoare in his essay, “A Platform—Moral and Spiritual Values,” builds a “spiritual platform” for Christians. Instead of the mental imagery of “battening down the hatches and riding the storm....everyone for themselves” (p. 53) in a turbulent world, Hoare points out that it is precisely in the context of adversity that theology can make a contribution. He explores the relationship between community and individual from a Christian perspective. As the example of Christ makes real, “healing, or movement into community, is costly and difficult” (pp. 62–63).

“...when one person continues to hold his, or her, ground to the point of death, and knows themselves to be doing that ‘for’ someone else...then the isolation of individualism is overcome and a new way into community comes into being. Here is civic generosity and social responsibility raised to an altogether higher level—Christ's...selfless generosity is the supreme example of the generosity of God himself” (p. 63).

God's power is in His humility, to empower others and overcome the essence of sin, which is “being dominated by the desire to dominate” (p. 64). Sin is the desire to hold on to power, rather than share it and pass it on. This relinquishment of power is the basis of community. Power sharing, and the handing on of power is essential to form community.

Peter Vardy challenges us not to hide behind community, or the government, as the provider for social needs in his essay “Theology and Sharing the Economic Cake.” The theology of individual responsibility calls each person to become a “self,” ultimately responsible to God, and to live out that belief by standing alone against conformity to the crowd. It requires “accepting our own responsibility for our neighbor's welfare” (p. 98).

Frank Turner, in “Choking on Growth,” assesses the merits of economic expansion from a theological standpoint. He ascribes to higher goals other than material wealth, citing Matthew 6:24 and pointing out that what ultimately counts is health, friendship and participation. “Once a widely shared sufficiency is attained, a rational and mature society will emphasize aims other than growth” (p. 147). Beyond sufficiency, the assessment of economic growth should depend more on how it is distributed. He believes that “economic goals are necessarily grounded in societal aspirations that transcend the economic realm” (p. 148). He cautions that “the power given by wealth is inherently *power over others*” (p. 151), and that philanthropic generosity is not a sufficient social remedy for social injustice. Turner cites Reinhold Niebuhr, who believes that “philanthropy combines genuine pity with the display of power and the latter element explains why the powerful are more inclined to be generous than to grant social justice” (p. 153).

In the concluding article, “Civic Virtue, Poverty and Social Justice,” Raymond Plant critiques the neo-liberal position, which absolves society of collective obligation to the poor, and leaves it to private charity. Collective action is excused, as the neo-liberal argument goes, because poverty is not a result of intentional action, and because a morally pluralistic society cannot agree on criteria for social justice or the definition of basic needs. Flimsy excuses, according to Plant. He argues that “the neo-liberal has a low opinion of democracy, seeing it largely as a device by which people engage in self-seeking behavior, to secure benefits while passing the bill on to someone else” (pp. 215–216). Plant speaks against the neo-liberal argument for collective

action, which plays on selfish motives and views income support as a payment for social peace, and instead suggests that "we can collectively be held morally responsible for what are the foreseeable consequences of our decisions" (p. 215).

I find two essays disturbing—one for heart reasons and the other for head reasons.

Meir Tamari's essay on the "Jewish Tradition and Ethos of Generosity," disturbs me for heart reasons. Tamari does an excellent job summarizing the Jewish tradition and the essay is full of practical advice. But the essence of this tradition, which is to help others but count the cost, goes against my evangelical Wesleyan bones. Its excessive legalism about how to count the cost of generosity seems to contradict the very essence of generosity itself.

Peter Vardy's essay on "Theology and Sharing the Economic Cake" is highly stimulating in its theology, as described above, but disturbing for head reasons in its portioning of the economic cake. The policy measures suggested are connected to the theological foundations by a thin thread—the idea of individual responsibility. Beyond that, the policy suggestions seem to be generated without foundation, and lack awareness of economic reality.

Finally, Frank Field's advice for welfare reform in Great Britain, outlined in his essay, "The Welfare Debate," shares practical policy advice that is also relevant for the United States. He believes politicians should harness, not try to change, human motivations. Two important policy suggestions include assistance for individuals to reenter the work force, and tapering off support so that work disincentives are softened. Of course the difficulty in tapering support is paying for it. Although not mentioned by Field, this ongoing problem with the welfare system was identified as the "Iron Law of Welfare" by Henry Aaron in 1973. That is, there are three goals to any welfare system which conflict with each other—providing support for those in need, sustaining work incentives, and keeping overall cost and caseloads down. Third, Field advises Great Britain to follow a model closer to the mentality in Europe, which is to focus on underpinning working families' living standards.

Considering the book overall, while some contributors believe self-interest motives should be harnessed, others are more hopeful about changing motives toward a collective sense of responsibility. Some see collective responsibility as being met by community, and others see it as being met by individuals bearing their own responsibility. However, all see the need to think carefully about our responsibility to meet social needs, both through the eyes of theology and through practical economic policy solutions. All see the faith community as making a difference to the broader society in our impact on meeting the needs of the underprivileged. Because these authors see a clear primary purpose, write with passion and stimulate careful thinking, this book is recommended for wide readership. ■

### The Stakeholder Society

Bruce Ackerman and Anne Alstott, New Haven, CT & London: Yale University Press, 1999. ISBN 0-300-07826-9, \$26.00 (paper).

Reviewed by Eric Beversluis, Aquinas College (MI).

**T**he *Stakeholder Society* offers an approach to economic justice that focuses on wealth distribution rather than income distribution, albeit without denigrating wealth or private property *per se*. Christian economists have a natural interest in economic justice that is not necessarily matched by secular economists. Yet both groups seem to have focused too much on questions of *income* distribution when the issues of *wealth* distribution seem more basic.

The authors of this book, both professors at Yale Law School, cast their basic argument in terms of "equal opportunity." While Americans are supposedly committed to the principle of equal opportunity, recent developments in both income and wealth distribution suggest that we are diverging further and further from that ideal. Contrasting their approach with both the (conservative) libertarian approach, which says we can count on the market system for the best outcome, and the (liberal) utilitarian approach, which emphasizes the welfare state approach, Ackerman and Alstott go back to an idea proposed 200-some years ago by Thomas Paine—that each citizen should, by right, start off adult life in possession of a share of the society's wealth.

By owning a share of society, each citizen has a stake in the sense of "grubstake," that is, the money or other resources advanced to a prospector to support his venture. In the Ackerman and Alstott proposal, the venture is the person's life project. Besides their basic claims about the justice of a stakeholding program, they also argue that citizens who receive the stake will by and large develop a strong sense of identity with and commitment to American society and governance.

Giving each citizen a significant amount of wealth to use in planning and carrying out a meaningful life plan, Ackerman and Alstott argue, is the best way to move our society back in the direction of equal opportunity. They propose, specifically, that each citizen become entitled to a one-time grant of \$80,000 upon reaching the age of twenty-one, which they would then be free to use however they choose. (Younger people attending college would be permitted to draw on this stake to pay for their college education.) The only preconditions for obtaining this grant would be citizenship, graduation from high school, and absence of a criminal record. The program would be financed by a combination of wealth, gift, and death taxes, including a "pay-back" requirement for the recipients of the stake.

How do the authors come up with the figure of \$80,000? They see a paid-for, quality college education as a paradigm of an appropriate stake that meets the objectives of this