THE CURRENT CRISIS: CONSEQUENCES OF NEGLECTING THE FOUR KEY PRINCIPLES OF CATHOLIC SOCIAL DOCTRINE

MARGARET S. ARCHER

THE SILENCE OF THE SOCIOLOGISTS

When the Berlin Wall fell, Peter Berger berated sociologists for not having seen this coming and for producing precious few analyses of why it had. On the first charge, many joined ranks with those of us who had never held the discipline to be a predictive science because open systems, such as society, are always subject to the intervention of contingencies. On the second charge, there was no ready hiding place and only the shameless took refuge in the plea that this was the task of political science or international relations. Exactly the same response greeted the recession in 2007. The few sociologists who did produce media comments also called it 'the credit crunch', as journalists themselves had misleadingly labelled it.

Whilst it would clearly be inappropriate to expect sociologists to supply a detailed analysis of the proximate economic causes of the recession, the same is not the case for an explanation of the socio-cultural context that enabled this type of phenomenon to happen. However, the requisite conceptual tools for such a contextual analysis were lacking. This also precluded the specification of transformed social conditions that would constitute a barrier against recurrence.

On the contrary, I will argue that the generic conceptualization of agency (socio-economic agents) and structure (social institutions) were part of the contextual cause rather than its cure. Sociological concepts have

regularly migrated into popular usage, being more accessible than economic ones, and this has intensified as mainstream economics has become preoccupied by economic modelling. Conversely, from the 1970s onwards there was a steady abandonment of ‘systematic sociology’ and the almost feverish production of ‘catch-phrase’ caricatures, each merely extrapolating one societal feature observable at the empirical level (e.g. ‘information or knowledge society’, ‘risk society’, ‘liquid society’, ‘Macdonaldized society’ and so forth). Their very superficiality facilitated media take up and speeded the hermeneutic normalization of their basic assumptions as they trickled down into the population at large.

The reverse face of the coin was that interest in non-observable generative Mechanisms – those producing structural and cultural contradictions and complementarities or agential integration rather than conflict – were subject to a further barrage of criticism that the stratified social ontology involved entailed reification. Significantly, Bruno Latour entitled one of his chapters ‘How to Keep the Social Flat’.

In this paper I need to dwell partly upon why current sociology could contribute so little to our understanding of the recession in order to show that it collaborated in constituting a context – of institutions and organizations and of general understandings and expectations – that provided fertile ground for the practices that were proximately responsible for the crisis unfolding. Correspondingly, I will seek to show that each of the rather gross contributory causes to the recession that sociologists have helped to create are at variance with the key principles of Catholic Social Doctrine.

The defective conceptualizations in question where current sociology is concerned are the following:

1. Its models of the human being (and hence of agency) are predominantly individualistic, although in very different ways. Individualism is held to be one of the core features of the cultural context which enabled the types of proximate actions precipitating the crisis.
2. From such models it is not possible to conceptualise a form of political organization (or political philosophy) that would have been resistant to the practices of unrestrained financialization on the part of their rich protagonists or the ready acquiescence of poorer participants. This served to

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buttress an institutional political context which was unwilling to regulate the financial activities that were directly responsible for the recession.

3. Generically, the majority of today's social theory has no resources with which to conceive of a robust civil society and a real civil economy that would have been bulwarks against the scenario which unreeled. With Marxism dead, so was the power to conceive of a better future attained through social conflict. With Parsons in demise, so died any serious concern with social integration and ‘the problem of social order’. The two main engines that, in totally different ways, had driven the sociological imagination during industrial capitalism generated no alternatives for the macro-conceptualization of how late modernity need not ‘be so, but could be otherwise’.

1. INDIVIDUALISTIC MODELS OF THE HUMAN BEING HOSTILE TO HUMAN WELL BEING

1.1. Homo economicus is a model of the human being – most explicit in Rational Choice Theory – who contributes nothing to the ‘common good’, unless by accident, and is unmoved by his social relations.4 This atomistic individual is devoted to and never diverted from the pursuit of his own ‘preference schedule’. His preferences themselves are not necessarily either selfish or mercenary but, nevertheless, their attainment leaves him better off in his own preferred terms. ‘Economic man’ is thus someone whose human constitution owes nothing to society, sustains no social bonds and is thus a self-sufficient ‘outsider’ who simply operates in a social environment. Homo economicus is a model which has stripped down the human being until he or she has one property alone, that of instrumental rationality, namely the capacity to maximise his preferences and so to maximise his utility.

Far from being confined to economic behaviour, this model has been extended to account for why we have children, visit our aged parents, attend one church rather than another, and how we select our spouses.5 This is a model of ‘man’ who contributes nothing to social solidarity and is

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also puzzled by it. If all were like him, there would be no voluntary collective behaviour leading to the creation of public goods (such as litter free public spaces) let alone the large network of voluntary associations. Neither would there be any collective acts of solidarity and free-giving (the normal response to humanitarian crises and natural disasters). These human actions and responses are beyond the repertoire of *homo economicus*.

The main reason why we should have no truck with *homo economicus* or an economy and society modelled upon such an impoverished notion of the human being, is that it cannot cope with our capacity to transcend instrumental rationality and to devote much of our energy to our ‘ultimate concerns’. These are concerns that are not a means to anything beyond them, but are *commitments that are constitutive of who we are* – be they our children, Church, career, community or cause – and thus our *relations* are the basis of our personal identities. None of this caring can be impoverished by reducing it to an instrumental means-ends relationship, which is assumed to leave us ‘better off’ relative to some notion of future ‘utility’. Yet, it is only in the light of our ‘ultimate concerns’ that our actions are ultimately intelligible. Hence, we should resist being reduced to ‘one-dimensional people’ by a model that leaves out those social bonds that are humanly most important to us.

1.2. Bureaucratic regulation works with a different model of the human being but one that is equally one-dimensional, namely *homo sociologicus*. This model does not immediately appear as individualist, but note that cooperation with others is self-motivated and derives from something equivalent to a *contractual* social bond. Indeed, the model itself originated from Hobbes’ individualistic theory of social contract. This model comes into play when people have to recognize their interdependence with others and the need to co-operate, rather than engaging in self-defeating antagonism. It entails assuming a role – whether that of employee or a claimant of benefits – and all roles have norms and normative expectations associated with them. These norms govern not only, for example, hours of work, but also entail detailed expectations about appropriate behaviour on the job. Role occupants are assumed to live up to these expectations because of the sanctions related to role-breaking thus, again, harking back to the Hobbesian

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notion that co-ordinated action between people has to be regulated and orchestrated from above, if it is not to collapse into aggression over conflicting individual interests. Occupants of roles do not have to subscribe to the expectations involved, so long as they obediently fulfil the role requirements. However, it is obviously advantageous that they do internally endorse the norms in question because less supervision or surveillance is needed as they carry out their tasks.

Although not overtly individualistic, as is *homo economicus*, not only does self-interest lie behind it but also the formal requirements of role definitions, i.e. the strict delimitation of where responsibilities begin and end, are hostile to genuine co-operation. One of the main problems of this view is that the more an organisation succeeds in turning its personnel into *homo sociologicus* (or ‘Organization Man’) the more they become subservient ‘dopes’ – extinguished as people and without the initiative to act when the small-print runs out. Thus de-humanization accompanies organizational ineptitude, especially when unforeseen contingencies arise – which in a classroom, for instance, is nearly all the time. How many times have we all been frustrated by the response to a phone-call to a bank, business, or public utility telling us, ‘Our system doesn’t allow that’? Instead of people extinguishing themselves by conventionally following regulations, which cannot even cover the first emergency, we need moral agents who invest themselves in occupational roles and personify them in their own way, like the memorable stimulating teacher or the work-mate who lends a hand in finding the way round a problem.

The rejection of *homo sociologicus* has always been one reason for the Church’s Social Doctrine advocating the principle of Subsidiarity. Subsidiarity rejects the ‘top-down’ regulation of all co-operative human activities. Hence, the best-known aspect of this teaching – that a ‘higher’ agency should not usurp control of activities that can be performed by a ‘lower’ one. In other words, the State should not strip the family of functions that families can perform better than bureaucracies; rather, it should assist them (by

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7 In Britain, towards the end of May 2010, a boy died of asthma in a school corridor having been sent to stand there when he experienced breathing difficulties. Seven members of staff are now under investigation.

the *subsidium*) in carrying out their duties. This is the negative side of the principle of *subsidiarity*. However, the positive side is even more important, because without it there would be nothing in whose name to resist state intervention. In the Church’s conception, human beings are ‘gifted servants’. They are people with gifts or talents (*munera*), willing to serve others in need and form fellowship with them. In this, they should be encouraged by ‘higher’ authorities rather than being regulated or incorporated into the State apparatus. At the level of individual free-giving, it is salutary to note that when blood donors were financially rewarded in the U.S., both the numbers of donors and the quality of the blood given declined.

1.3. The newest version of individualism repays attention because it has explicitly given up on the macro-social order being amenable to collective guidance. Late Modernity is characterised by Giddens as the ‘runaway society’, the ‘juggernaut’ out of control, and similarly by Beck as a cluster of globally dangerous and uncontrolled ‘side effects’. Corresponding to this is a ‘categorical shift’ in the relation between the individual and society’.9 *Risk Society* had emphasised the contemporary disintegration of entrenched structures from which people had been ‘liberated’ and, in consequence, propelled towards ‘individualization’.

Globalization has, it is held, increasingly freed people from the traditional restraints of ‘common values’ and replaced the burden of conformity with the imperative of elaborating a ‘self-culture’ and expressing it in ‘a life of one’s own’. In parallel, the traditional social groupings structured by industrial society (class, status and gender) dissolved, thus shattering the frail unity of shared life experiences which had lasted until the 1950s. Thereafter, individuals became ‘disembedded’ from the old ties of kinship, neighbourhood, regional culture and geographical location, which intensified the ‘dissolution of lifeworlds associated with class and status group subcultures’.

Gone were the old industrial ‘zombie categories’, such as social classes or housewives, which encouraged their members to coalesce in solidarity. ‘In the place of binding traditions, institutional guidelines appear on the scene to organize your own life...*The crucial difference is that modern guidelines actually compel the self-organization and self-thematization of people’s biographies*’.11 Not only are individuals compelled to develop

elective ‘do-it-yourself biographies’, but are also newly burdened with sustaining this tightrope act, with daily renewing their interpersonal relationships (love, marriage, parenthood) and also charged with regularly updating their own self-determined choreography of life.

A network of regulations, conditions, and provisos mean that individualization does not represent unfettered subjectivity. Nevertheless, ‘liberation’ from traditional structural constraints and the proportional surge of individualization means that, ‘under the tidal wave of new life designs, of do-it-yourself and tightrope biographies’, the ‘structures of the “social” are having to be renegotiated, reinvented and reconstructed’. In other words, any notion of a ‘systemic’ level, with sufficient durability for its properties and powers to be disengaged, activated, and exerted has been rendered obsolete. Therefore, it is unsurprising that Beck and Beck-Gernsheim conclude that their analysis has nullified the premise of ‘social-structural analyses’ because, [w]ith the emergence of a self-culture, it is rather a lack of social structures which establishes itself as the basic feature of the social structure’. In a nutshell, ‘individualization is becoming the social structure of second modern society itself’.

As structural powers recede, social determinism diminishes and the scope for individual decision-making increases: ‘Individualization in this sense means that each person’s biography is removed from given determinations and placed in his or her own hands’. However, the paradox of Beck and Beck-Gernsheim’s agential portrait is that increased individualization is not accompanied by increased individuation. There is no growth in real personal differentiation, and thus in the heterogeneity of the population.

Both structures and agents are characterised by such indeterminacy that they can have no determinate consequences for one another. As far as structure is concerned, it is not seriously allowed that different groupings of agents face truly different objective ‘circumstances’, which they take into account, under their own descriptions, in the process of their subjective decision-making. Instead, their circumstances (not of their making or choosing) are levelled out. For example, extremes of poverty and wealth are deprived of significance by the observation that, for the majority, their

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13 Ibid., p. 51.
14 Authors’ ‘Preface’, Individualization, Ibid., p. XXII.
15 Risk Society, Ibid., p. 135.
16 Individualization, Ibid., p. 49-51.
positions on society’s wealth distribution are not durable but are readily transposed a few years later. Thus, social inequality becomes ‘ambivalent’ rather than influencing different courses of action. A general, homogeneous feeling of anxiety is held to replace the heterogeneous strategies by which differently placed groups and collectivities once sought to advance themselves or to protect their life-chances.

To Beck and Beck-Gernsheim, personal biography is discontinuous in nature. It is subject to breakdown, re-constitution and re-invention. Its only continuity is not one of underlying and enduring concerns but of the narrative form imposed upon it by the fickle and non-binding ‘decisions’ of its narrator. In other words, their social being is ultimately an ideational self-construct rather than a seat of action. The active agent is dispersed into and conflated with his or her risky environment; at most, he becomes provisional man and she is pro tem woman. However, although every life is lived electively, because (revisable) choices are made in the opacity and uncertainty of modern society, ‘the self-focused individual is hardly in a position to take the unavoidable decisions in a rational and responsible manner, that is, with reference to the possible consequences’. The decisions taken become uninteresting because they are given all the interest of people playing the lottery.

1.4. The common denominator of the three ‘models of man’ briefly reviewed is that all are foreigners to the notion of the dignity of every human being. No such claim has ever been made for homo economicus, since where is the dignity in systematically following one’s self interest (preference schedule)? To David Hume, our ‘passions’ are given and rule, reason acting as their ingenious servant who is incapable of deeming them to be unworthy. Thus, the most that this ‘being’ could be accorded is practical worth on utilitarian grounds. Importantly, Adam Smith held that instrumental rationality had to be supplemented by moral sentiments of empathetic benevolence before this ‘being’ could be regarded as fully human. Homo sociologicus has no greater claim to dignity. If ‘he’ occupies his role competently, in accordance with the rule book, ‘he’ too may have practical worth – as a functionary. Moral worth cannot be assigned to

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17 Individualization, Ibid., p. 48 (my italics).
18 ‘Reason alone can never be a motive to any action of the will...reason is and ought only to be the slave of the passions and can never pretend to any other office than to serve and obey them’, David Hume, Treatise on Human Nature, Oxford University Press [1740] 1978, Book II, Part III, Section 3.
19 Adam Smith, 1984 [1759], The Theory of Moral Sentiments, Indianapolis, Liberty Fund.
someone whose only claim is ‘to be doing his job’ or ‘following orders’ and this is now explicitly rejected in law as a defence for actions such as war crimes: some jobs just should not be done. The ‘serially re-invented man’ of late modernity has forfeited in advance any possibility of laying claim to human dignity since he lacks the necessary continuity (as a self rather than an organism) even to lodge it.

In other words, all three models are at variance with the foundational principle of Catholic Social Doctrine, the inalienable dignity of every human being. Upon what basis does the dignity of each and every person rest? This is the single most important question to ask and to answer in any social epoch. Without it being asked and answered satisfactorily, any kind of social practice can be condoned: infanticide, child sacrifice, slavery, torture, genocide, ethnic cleansing, exploitation, oppression, subordination, discrimination and exclusion. Such practices merely have to be ‘advantageous’ in the eyes of those sufficiently powerful to impose them. Over time they may become entrenched as local custom and practice, requiring a major social upheaval before they can be questioned.

In this pervasive individualism-without-dignity is found one contextual and powerfully motivating cause for the recession. What bonds or bounds restrain the ingenious pursuit of monetary gain or the quest for credit unrelated to credit-worthiness? Undoubtedly, in this context the poor pay most and understand least. Yet, the poor themselves used to be the models of thrift. The earliest Friendly Societies – forerunners of the Co-Operative movement – developed to avoid a ‘pauper’s funeral’ or burdening kin with the responsibility of paying for the burial.

The Catholic Church has consistently based its defence of human dignity four-square upon each and every human being made in the image of God. Through this divine filiation each and every one has an inviolable worth and dignity. In the history of thought, no secular answer has been forthcoming that establishes the claim of every human being – regardless of their abilities, attainments or contributions – to be treated as possessing worth and dignity.

On the contrary, secular attempts to provide a rationale for human dignity all fail in fundamental ways. To insist upon our individual ‘uniqueness’ only begs the question. Why should that grant anyone the respect of others? Today, the way to establish that each person is unique is to take their DNA profile. But what we can derive from that is merely that we are non-identical organic parcels. Although this can be beneficial, for example, in prosecuting the guilty and exonerating the innocent during criminal pro-
ceedings, at the end of the day, uniqueness is just uniqueness. It confers no general right to be treated with dignity.

Similarly, secular Humanism is ‘anthropocentric’ because it places humankind at the centre of the universe. It draws an opposition between an externally existing world and human subjects distinguished by their possession of consciousness. This has two major limitations. On the one hand, it is a standpoint that makes ‘Man the Master of Nature’, entitled to ‘subdue’ it in any manner deemed useful to the human race or some group within it. In according such ‘rights’ to the human species, it does so by withdrawing all considerations of worth – other than human utility – from the rest of creation: from non-human animals, from the environment, and from the planet itself. Yet, ‘Man’ is not ‘the measure of all things’ if ‘he’ is licensed to destroy the natural environment upon which ‘his’ fellows and succeeding generations depend. On the other hand, there is nothing in those beneficial effects of this ‘mastery’ to ensure that fellow humans share in such benefits, let alone that they are shared fairly between them.

Secular sociology has proved a signal failure in even staking a claim for the dignity of human beings. Either what are (rightly) underlined are human capacities for suffering and thriving,20 but animals can suffer too and ‘thriving’ is usually so narrowly defined as having our organic needs met that it melts into ‘surviving’, which is compatible with a multitude of assaults upon human dignity. Alternatively, to select a single capacity that can at least be defended as exclusive to human beings – as Richard Rorty21 does with our susceptibility to ‘humiliation’ – begs the question of why that rather than other ‘subject referring’ properties, as Charles Taylor22 terms them, should be singled out. In my opinion, a better Taylorian case could be made for our human capacity (and need) for ‘friendship’, as distinct from herd behaviour, since by definition to call someone a friend is to recognise each as a Thou, including disreputable friends. Yet friendship has never featured with importance on the sociological agenda.

This is where ‘human rights’ come in precisely because, in secular thought, there is nothing in being a member of the human family that auto-

matically accords dignity in society, given the tendency in every age to restrict the enjoyment of crucial ‘rights’ to elites of various kinds. It is unsurprising that the individualism of the three above models of being human was reflected in the first generation of thought about rights. The 1948 Declaration undoubtedly gave important protection to people on an individual basis. The proclamation of new ‘rights’ today corresponds more closely to the claims of organized minorities than to the requirements for the human thriving of all. Often, these merely reflect the ethical relativism of a (temporary) political majority, one whose non-universality is best illustrated in the United States where certain ‘rights’ are upheld in one State but refused in adjacent ones. Again, this should be unsurprising given that secular thinking cannot anchor them in the dignity of human beings.

However much secular goodwill promotes their further extension, what the human rights approach cannot do is to prescribe the legal conditions for the realization of the common good. Although it can penalize racist acts and public abuse, it cannot legislate racial harmony let alone fraternity into being. In short, the long arm of the law cannot stretch far enough over the gap separating human beings, conceived of as a collection of individuals, and the social conditions that are required for universal human thriving.

2. HOW THOSE INDIVIDUALISTIC MODELS SHAPED THE POLITICS OF MODERNITY

2.1. The corresponding political philosophies were well captured by the slogan of the French Revolutionaries – Liberté, Égalité, Fraternité. What is of abiding interest is that ‘fraternity’ quickly dropped off the agenda and, in Europe, was never re-inserted on it. But, it is fraternité which encapsulates the Catholic ‘model’ of what it is to be human and the social, economic and political institutions that represent the ‘common good’ for humankind.

Instead, the subsequent politico-economic history of Western Europe had as its leitmotif the opposition between the institutionalization of ‘liber-

23 The Church welcomes the extension of those rights that reflect the dignity of the human person. Thus, in relation to the United Nations’ 1948 Declaration, Benedict XVI commended the fact that ‘Our society has rightly enshrined the greatness and dignity of the human person in various declarations of rights, formulated in the wake of the Universal Declaration of Human Rights, which was adopted exactly sixty years ago’ (Address to the Diplomatic Corps, 7th January, 2008). These are welcomed because they uphold human dignity and hence can be seen as ‘common goods’.
ty’ or of ‘equality’, with their nascent political parties lining up accordingly. The hallmarks of Liberalism were the free-Market and non-interventionist State, whose lineaments were still prominent in parties of the right throughout the twentieth century. Those of egalitarianism, as represented by the old Labour Parties, were their opposites – State intervention in the interests of re-distributive justice. Politics were thought of and conducted in dichotomous terms, represented by ‘right’ versus ‘left’, with precious little in the middle or at a tangent to this continuum. What never featured on the scene was a ‘politics of fraternity’ – fraternité had been lost and remained squeezed out between the representatives of the two sides of institutionalized and (relatively) peaceful class struggle.

One strength of Catholic Social Teaching is precisely that it does not begin from the problem of how to link ‘the individual and society’ through politics because it does not start from any version of individualism. Secular thought, especially after the Enlightenment, did just that and promptly fell into one of two traps depending upon how human nature was viewed and how human interaction was seen as generating the social order.

Firstly, on the Liberal conception, let all individuals pursue their individual self-interest and their unerring knowledge about where their own best interests lay would add up to the ‘greatest good of the greatest number’ (a conception of the ‘total good’ which is incompatible with the Common Good, as Zamagni illustrates in his paper). Neo-liberalism is essentially lais-sez-faire and effectively declares with Margaret Thatcher that ‘there is no such thing as society’. Secondly and conversely, all illiberal conceptions begin from the basic conception that individual wishes, wants and desires are so hostile to one another that without a strong State to curb the ‘war of all against all’, life will, indeed, be ‘nasty, brutish and short’. Control from above, whether in command economies or polities (or both together), is advanced as the only protection against incorrigible aggression. These starkly defined positions have become moderated throughout the twentieth century into milder ‘lib’ and ‘lab’ versions without cutting their roots with individualism (see Donati’s paper).

‘Lib’ politics continued to give unabashed support to neo-liberal economics, going beyond the taming of the Trade Unions to accepting the

24 Liberty and equality were immediately found impossible to reconcile in practice. In the context of education see M.J.A. de Condorcet, 1792, Sur l'instruction publique, Paris.
growth of multi-national corporations and de-regulating foreign exchange dealing by the banks. Moreover, the market model was also upheld as without equal for delivering efficiency in such crucial institutions as education, health care, and the social services. But efficiency is not value free; it depends in ‘lib’ thinking upon competition and choice, both of which are hostile to the second component of Catholic Social Doctrine, namely ‘solidarity’. This hostility results from the foundational concept of the human being on which neo-liberalism is grounded: we are all held to be bargain hunters seeking to maximise our individual preferences in the market for health or the market for schooling. We are customers or clients out for the best deal and thus are in competition with other parents or sick people for a school place or a hospital bed. There is no solidarity between us because we are presumed to be – or encouraged and induced to become – *homo economicus*.

‘Lab’ politics continued to rely upon State intervention, increasingly under the guise of its ‘more acceptable face’, namely bureaucratic regulation. In a pre-recession ‘affluent society’, excellence for all became the new clarion call and ‘stakeholders’ and ‘shareholders’ the new version of citizens. Yet, ‘excellence’ was not a value-free term because it was defined by the government’s own ‘performance indicators’. With the growing deficit in social solidarity, few traditional professional groups resisted their imposition. Indeed, since funding depended upon ‘performance’, many professionals (such as academics who had little clout) could not roll over fast enough to satisfy changing national regulations.

However, tight bureaucratic regulation is hostile to the third principle of Catholic Social doctrine, that of Subsidiarity. The standardization involved in meeting centrally defined ‘performance indicators’ deters or distorts provisions – in child care, schooling, health, and care for the aged – which independent, voluntary, or mutual providers attempt to supply. Again, such incursions are ultimately reliant upon a conception of the human being at variance with that of Social Doctrine. Our human *relationships* lose both their spontaneous and civil character and cease to have human content (unlike the traditional image of the family doctor). Instead, we are assumed to be – and can hardly avoid becoming – passive rule followers, occupants of closely prescribed roles, policed by annual reviews, with no gifts to bring unless acquired through in-service training. In short, we become *homo sociologicus*, now known as ‘human resources’, rather than human beings capable of free-giving and of serving one another through organizations based upon Subsidiarity.
As political centrist intensified in the last decades of the twentieth century, perhaps Europe was about to produce the hat-trick in the form of the first ‘lib’/‘lab’ governments generated through compromise and concession, and with little effective dissent except from some regional nationalists and nascent ‘greens’. Of particular interest to sociologists was Anthony Giddens’ *The Third Way*,26 although it was not unique in its attempt to ‘transcend’ right/left politics27 by a compromise between market capitalism and democratic socialism. It has undergone serious criticisms from both sides and from other claimants to the middle ground.

However, what has not often been signalled is its continuity with the individualism of both ‘lib’ and ‘lab’ political philosophies as underlined above. Of course this is called ‘the new individualism’,28 but it immediately embraces Ulrich Beck’s model of the self-constituted individual, which is quoted at unusual length.29 His or her recent shedding of tradition merely ends in a further compromise between self-expressive autonomy and necessary contractual obligations – necessary, that is, according to the recent findings of empirical and often empiricist sociology. Thus, for example, ‘Marriage and parenthood have always been thought of as tied together, but in the detraditionalized family, where having a child is an altogether different decision from in the past, the two are becoming disentangled. [...] Contractual commitment to a child could thus be separated from marriage, and made by each parent as a binding matter of law’.30 In other words, individualism should be fostered and the modern Humean passions expressed, except in so far as this requires Hobbesian restraint to prevent harm to other individuals.

What had happened here to the ‘politics of fraternity’ – precisely nothing at all. What had happened to advocacy of the ‘common good’ – it had been excluded from the political arena. What had happened to the defence of ‘human dignity’ – it had become fragmented and contracted into personal rights about single-issues, each of which would be subject to a new social contract.

2.2. Conversely, in the social teaching of the Church, *solidarity* and *subsidiarity* are viewed as linked, mutually reinforcing, and both are necessary

for realizing the common good in the interests of the dignity of all human beings (Compendium # 160-163). However, their co-existence cannot be taken for granted. Indeed, the necessary and mutual reinforcement of these two principles – solidarity and subsidiarity – is threatened today. They do not co-exist because both are being undermined.

On the one hand, there is a diminishing of community-based solidarity, of shared values and, thus, of social cement. Everywhere in the developed world, the stable, geo-local and face-to-face community is disintegrating for well-known reasons. Certainly elective communities (such as the success of FIFA in football) and virtual communities are developing,31 but the proliferation of social interaction sites (such as Facebook), when used neither maliciously nor ironically, are testaments to loneliness rather than messages to ‘my one thousand friends’.

On the other hand, the invasion of everyday life by market forces (advertising, the easy credit facilities of the immediate past, and the exaggeration of money as the sole currency), together with the intensification of bureaucratic regulations (national and trans-national) mean an enlarged iron cage of bureaucracy imprisons the initiatives of subsidiarity.

2.3. In terms of creating a context free from those systemic fault lines that always threaten instability, the progression of the ‘lib’/’lab’ formula moved in the diametrically opposite direction. At root, I would say that fault line derived from the contradictory formula: <the financialization of everything + institutionalized individualism>. Let us take the two parts in turn to explain this contradiction. Firstly, ‘the financialization of everything’, including every public service, entails attaching a monetary price to each public ‘good’. It constitutes a dramatic and deliberate colonization of services previously operating at least quasi-independently of the state (from care of the aged, to apprenticeship training, independent schooling, counselling, child minding, alternative medicine etc). Monetary payment was never and is not the sole currency invariably employed by all people.32


32 One illustration is provided in Britain during 2010, when two friends, female police officers with young children, were held to be in breach of the law through their mutual (non-monetary) arrangement to care for one another’s children, the two mothers having arranged to work different shifts. The breach consisted in neither being ‘registered child minders’. Eventually, the two friends had their appeal upheld, but how many more were deterred from doing likewise by this event?
Obviously, the financial costs soared, fuelling the need to create more jobs in the public sector, to inflate administrative and supervisory posts, and to increase an incomprehensible plethora of benefits and state welfare allowances. In terms of the guiding ‘logic’, this was no bad thing. It stimulated overall demand, in part by creating jobs which furnished greater spending power. The snag was that this required ever greater amounts of government spending. This corollary was blatant in Britain. During its most recent term in office, the standard governmental response to any reprehensible failure in public services was an undertaking to throw millions or billions of pounds at it. The final implication was worse. Governments became more and more reliant on the money-making activities of the banking sector for increasing both private and public spending.

Secondly and simultaneously, intensified consumption was a prerequisite for this formula working and it was individualization that made it work. Although we were all brought up on Vance Packard’s *The Hidden Persuaders* and no one doubts the powers of manipulated consumerism, nevertheless, there is nothing *intrinsically* individualistic about consumption. A recent analysis of weekly grocery shopping in Spain \(^{33}\) showed how much reflexive thought and concern went into considering what other family members needed or preferred. Until the 1960s, this was the rule and one not confined to the poor alone. For example, parents would make ‘sacrifices’ to secure a decent education for their children: ‘going without’ was a relational virtue.

What has changed? Beyond ever more ingenious and seductive inducements to consume, three things have. Firstly, there is the complete dissociation between consumption and human need or thriving. What do most of us in the West know about Imelda Marcos? Only her insatiable appetite for buying shoes, but this individualizes her sufficiently to make a musical about the otherwise anonymous wife of a deposed dictator. Secondly, the very relationships that once induced self-restraint in the interest of others are now commodified to augment consumption. You *qua* individual are not a good partner, parent, or friend unless you bestow the appropriate and expensive tokens of caring. A couple who were both made redundant in December 2009 were interviewed on BBC Radio 4 and asked what they found to be the worst aspect of being unemployed. Their response was the

inability to give £2,000 worth of Christmas gifts to their child. Thirdly, only commodities count and other gifts are discounted. One of my Romanian friends asked me what I wanted for my birthday and appeared discomfited by my eventual request for something she had knitted. The scarf duly appeared, but accompanied by a token bottle of designer perfume. Other currencies (time, skill, discrimination, effort and, above all, genuine individuality) have been seriously devalued.

This is what fuels the formula, but there is a sting in the tail. Social integration is extremely low and falling. What the mundane examples above were intended to signal was that the financialization of individual self esteem, as it filters into our closest interpersonal relationships, drives integration still further down. When the personal gift becomes indistinguishable from the Company sweetener, how do you know who cares more? The lesson we are intended to learn is ‘you show how much you care by spending more’. But a formula that corrodes authentic free giving is acid rain on the fabric of social integration.

Ultimately systemic mal-integration coupled with disintegrating social integration is an explosion waiting to happen, but in these times of fake individualization without individuation, the Beck-Giddens homo inconstans does not create a revolution but contracts a sub-prime mortgage.

3. The absence of trust and confidence

3.1. Strikingly, the most frequent response of those concerned to avoid repetition of the current crisis, whether secular people or religious authorities, is to exhort a return to the traditional virtues. The irony is that in doing so they seek an individual solution to the problem of individualism. Practising virtue is desirable but its benefits should not be confused with the vulgar Methodological Individualist belief that ‘good people make for a good society’. Their reasoning is simple enough: since the restoration of trust is essential in the social order, what better way of achieving this than increasing the proportion of trustworthy people? But social organizations do not work in that aggregative way; effective teachers cannot make for effective schooling if the curriculum imposed is literally ‘made up’ by some power elite – doubtless there were some individuals who were more effective than others at conveying Marxist-Leninism or Soviet history. Above all, in studying any aspect of the social order, micro-, meso- or macro-, the individual is the wrong unit with which to start.
That does not prevent some sociologists also beginning there, as in the following definition: ‘I conceptualize trust as a social mechanism which can be explained by people’s beliefs and motivations. To trust is to believe that results of somebody’s intended action will be appropriate from our point of view’.\(^{34}\) In this case, the ‘social mechanism of trust’ is purely additive, like the original meaning of ‘horsepower’. Instead, we need to start from at least two people and ask what it is in their relationship that generates mutual (or unilateral) trust. This takes us back to friends, friendship and fraternité.

3.2. Most people would readily agree that their good friends are people whom they trust, but that hardly helps because we don’t know which way round this works: trust before friendship or vice versa? The same author goes on to talk about ‘trust, as a basis for friendship’.\(^ {35} \) This surely cannot be right. Potential friends, say those with whom someone works, can only be observed as trustworthy in a particular context (‘he can always be trusted to mark his assignments on time’). Yet he might be an obsessive type rather than trustworthy and, in any case, is that observation really a recommendation for friendship? It seems to me that the process of creating trust works exactly the opposite way around and rather slowly. A dyad may progress from acquaintanceship, through friendliness, to early friendship (or simply stop at one point for all sorts of reasons), but trust is what they generate between themselves later down the timeline. It is an emergent property of their relationship, enjoyed by both but, like their friendship itself, belonging to neither since it is a relational good. We do not earn it as two individuals but rather we create it and sustain it together.

Friendship illustrates that our natural sociality stands opposed to any notion of self-sufficient individualism. Instead, our relationships become constitutive of whom we are. Hence it makes no sense to ask why we would do something involving an effort for our friends (children, or parents). This is an end in itself, an expression of our gratitude that they exist, an unconditional assent to the value of the Other’s being and, above all, an affirmation of the value of the emergent relational order itself – through which, with which and in which we realize ourselves. The effort made is a means to nothing beyond itself, unlike the corporate gift designed to promote further commercial exchanges. Instead, human appreciation of friendship leads us to mint our own non-convertible currencies of love, trust and concern, ones that are indis-

\(^{35}\) Ibid., p. 176.
pensable to human thriving yet are entirely alien to the market exchange of equivalents or to the constrained extraction of goods and services.

In parenthesis, it seems a real gap in our theological language that it has no word for the love-that-is-friendship, which exceeds *agape*, can exceed marriage (in Georg Simmel’s words through its capacity to ‘connect a whole person with another person in its entirety’), and recommends itself as the inclusive paradigm since almost everyone has friends. The theology of friendship, stretching back to Aristotle and Aquinas, seems to have reached its climactic in the teachings of Aelred de Rievault who speculated that God relates to us in friendship, as close friends become ‘one soul in two bodies’. John Henry Newman echoed this notion in the epitaph he wrote for the tombstone shared with his friend: ‘Ex umbris et imaginibus in veritatem’. Thereafter, close friendship appears to have come under unwarranted suspicion.

3.3. The opposite of individualism is not collectivism but fraternity. Catholic Social Thought is gradually articulating the latter as an alternative basis upon which to conceptualize larger scale forms of sociality than the ‘self-interest’ and ‘necessary constraint’ that have dominated the political, economic and social philosophies of Modernity because of their individualism. Interpersonal trust, confidence and concern are the foundations of the functioning of the good society and are precisely what John Paul II termed ‘social love’ (*Redemptor Hominis* no. 16). This is the source of ‘solidarity’ and ‘subsidiarity’ alike, both of which are beyond the wits and repertoire of *homo economicus* and *homo sociologicus*, let alone *homo inconstantus*. Solidarity arises from those actions of reciprocal protection, care and trust of one human being towards another and vice versa because these seek to preserve the worth that the pair generates relationally. Subsidiarity ultimately derives from placing their *munera* at the service of one another, in order to foster their relational goods in *a manner that no one else can do*. It is the consequence of this emergent property being completely dependent upon the on-going relationship between those involved. And the realization of the ‘Common good’ depends upon expanding networks of *relations* until they are fully inclusive – meaning that trust and concern are generated at every level until they become the true cement of society.

This is what was articulated by Benedict XVI as the ‘civilization of love’ (*Caritas in Veritate* no. 33), based upon his recognition of the human being

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as someone whose very being is fundamentally relational: ‘Life in its true sense...is a relationship’ (Spe Salvi no. 27). How we may envisage getting from the micro-level of friendship to the macro-level of societal fraternity, which is the most important question to answer in order to transcend the crisis that is Modernity, I am going to leave to the next speaker, my friend, Pierpaolo Donati.