



The Steering Wheel

confronting the ideologies driving
western culture and society

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Preface

Jubilee Centre's mission began four decades ago with the challenge to find a biblically-grounded alternative to the ideologies of Capitalism and Socialism, as an overarching narrative for national development. Then in the years following the fall of Communism, we increasingly recognised that in addition to the ideologies of Market and State at the national level, two philosophies were shaping the way people saw their own participation in society: Individualism and Consumerism.

After the global financial crash, we started to consider the extent to which these four big ideas of Individualism, Capitalism, Consumerism and Statism mutually reinforced each other, and whether another big idea – putting relationships first (which we call Relational Thinking) – might offer a counterweight to the negative impact of the four ‘-isms’.

In 2013 we explored this proposition by making a semi-satirical film, [Reality Checkpoint](#), about a character called Dave, as he encountered the downside of each of the four ‘-isms’ in the course of one day. At the end of the film, the actors discussed how Relational Thinking might subvert the de-humanising agendas of each of the four ideologies and lead to a better society.

This new research paper takes these concepts further, by examining the literature around each ‘-ism’ more rigorously, and proposing how the different combinations of the four produce and reinforce some of the dominant characteristics of our age. It concludes with a call to action, setting out a relational vision for society that offers hope and a renewed sense of identity that aligns with a biblical understanding of humanity.

This paper is for anyone who is concerned with the way that some of the dominant ideas in the Western world are undermining the dignity and value of human beings. Individualism can strip people of their primary identity as relational, not autonomous beings; Consumerism traps us in a labyrinth of infinite choices; Capitalism tends to reduce the value of human labour to a cost line; and Statism can undermine personal responsibility and agency.

The ideas and proposals set out in the Steering Wheel are very much a work in progress, and we hope this paper stimulates further reflection and discussion. Please join the conversation on our website at: www.jubilee-centre.org/steering-wheel.

Jonathan Tame

Jubilee Centre Executive Director.
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Introduction

There is an ever-growing sense across Europe and North America that the economic, social, and political systems which form the modern world are in serious need of reform. Although reforming tendencies can be found in any society, recent unprecedented events¹ have contributed to widespread cultural malaise and raised questions about the very bedrock of Western society itself. Increasingly, populations are not merely upset with banks or politicians, but with the major ideologies which undergird them.²

This booklet considers four such ideologies ('isms'): *individualism, capitalism, consumerism, and statism*. In order to make these complex ideologies a bit more manageable, this paper employs a simple analogy of a steering wheel. A steering wheel is a rather unremarkable apparatus, but even its slightest movements can redirect an entire vehicle. Similarly, these four 'isms' are often taken for granted and submerged beneath more glamorous issues of social and political concern but nonetheless guide the trajectory of the Western world. Furthermore, these four 'isms' can be seen as interconnected parts of one overarching mechanism that shapes society. Attempts to alter one 'ism' can never really succeed if conducted in isolation from the others. Indeed, policies, rules, and laws can prove to be inefficient or even counter-productive if they concentrate on only one 'ism' at the expense of the others. The four 'isms' mutually reinforce each other and should be treated in conjunction whenever possible.

The primary aim of this booklet is to assess these ideologies in their present forms and pinpoint some of the most important ways that they reinforce each other. The secondary aim is to cast a vision for an alternate societal paradigm in which the four 'isms' are subverted, recovering a healthy functioning which promotes the general well-being of society. Both these objectives will draw substantially from the ideas of Relational Thinking (RT).

Relational Thinking and Biblical Roots

RT draws on and has resonance with Judeo-Christian teaching, but ultimately stands on its own terms and can be understood by those of

¹ In the realm of economics, the Global Financial Crisis of 2007–2008 cast serious doubt upon the viability of capitalism and economies. Ever since 9-11, the increasing frequency of atrocious attacks carried out by radicalized Muslims upon Western nations has raised a number of questions about the social structures and the project of multiculturalism—not least of which includes concerns about immigration. Finally, the process of Brexit has caused many to feel frustration with political mechanisms of a 'democracy' that can't seem to determine what the people actually want or need.

² These ideas are explored in the 2013 Jubilee Centre film 'Reality Checkpoint': <https://www.youtube.com/watch?v=xYbUMr52yj8>.

any faith or none. The basic claim of RT is that well-functioning human relationships are vital to any organisation, institution, or society. Due to the emphasis placed upon relationships, RT has created various metrics for objectively assessing them, most notably the Relational Proximity Framework.³ RT has been developed and expanded in multiple publications over the past several decades and cannot be dealt with in detail here.⁴ The primary goal of this section is to examine some of the key biblical principles which inspire much of the creative work of RT.⁵

The first principle is *theological*, relating to how one understands God and/or beliefs about the world. Christians believe that God exists in three perfectly harmonious persons, known as the Trinity.⁶ Thus, God is intrinsically a *relational being*—it is his *nature*.⁷ Because the cosmos bears the marks of its Creator, RT underscores that **relationship and interpersonal interaction are ingrained in the very fabric of the universe.**

The second principle is *anthropological*—relating to how one understands humanity—and is directly derived from the first. An important tenet taught by the Bible is that every human is created in the *image of God (imago Dei)*.⁸ This means every person shares a common and irreducible resemblance with God, and on this basis commands the honour and respect of their fellow creatures. All human life is precious and has as its chief potential the ability to **relate deeply and meaningfully with others.**

Relationship is ingrained
in the very fabric of the
universe.

The third principle could be called *temporal*, relating to how one understands the past, present, and future. Contrary to some faiths which believe that existence is cyclical and non-linear, the Judeo-Christian tradition has always claimed that the universe had a definite beginning and will have a definite end. This implies that the world

³ See <http://www.jubilee-centre.org/wp-content/uploads/2016/03/Understanding-The-Relational-Proximity-Framework.pdf>. See also discussions in Michael Schluter and David John Lee, *The R Factor* (London: Hodder & Stoughton, 1993), 68ff; John Ashcroft et al., *The Relational Lens: Understanding, Managing and Measuring Stakeholder Relationships* (Cambridge, UK: Cambridge University Press, 2016), 31–38.

⁴ See note 3 and Michael Schluter and David John Lee, *The R Option: Building Relationships as a Better Way of Life* (Cambridge, UK: Relationships Foundation, 2002); Michael Schluter and David John Lee, *The Relational Manager: Transform Your Workplace and Your Life* (Oxford: Lion Books, 2009).

⁵ It is important to point out that RT bears much affinity to other systems, especially Catholic Social Teaching. For a detailed comparison of these systems see Mathias Nebel et al., *Two Perspectives on Christian Social Engagement: Catholic Social Teaching and Relational Thinking* (Cambridge, UK: Jubilee Centre, 2017).

⁶ The term ‘Trinity’ is not found in the Bible, but was coined in order to help Christians articulate their experience and understanding of God. A helpful passage is Mark 1:9–11, where the Trinity is revealed by Jesus being baptized, the Spirit as a dove on his shoulder, and the Father speaking from heaven.

⁷ A different way to put this is: ‘God is not only a unity but a union’. Timothy Ware, *The Orthodox Church*, 2nd edition (London: Penguin, 1993), 217.

⁸ Genesis 1:26ff.

moves in a certain direction or towards a particular goal.⁹ Crucially, this allows one to **make value-judgements about a current point in history** in relation to the past and future.

RT is a useful system for applying biblical principles to contemporary issues like the four ‘-isms’ because the Bible neither directly nor comprehensively addresses such ideologies. Nevertheless, some general insights related to each of the four ‘-isms’ can still be gleaned from the Bible. For instance, the Bible affirms the value and uniqueness of every human being while emphasising responsibility towards and dependence on others¹⁰—the foot needs the entire body to function properly.¹¹ **Thus, the Bible can be said to endorse *individuality* only when it is exercised within an interdependent community.** A biblical perspective on the use of capital encourages wise investment but condemns profiting from debt-based interest—‘reaping where one has not sown’.¹² **Therefore, the Bible can be seen to allow for *accumulation of capital*¹³ only when it results from honest, participatory stewardship.**¹⁴ Concerning consumption, a biblical view permits possessions and protects freedom of choice,¹⁵ but condemns making ultimate goals of them along with the dissatisfied disposition they can breed—covetousness.¹⁶ **Thus, one can deduce that the Bible affirms *conscientious consumption* that is sustainable and characterised by thankfulness.**¹⁷ Finally, when it comes to government, the Bible is generally wary of any type of centralised power.¹⁸ Localised authority that is in touch with common concerns of ordinary folk is preferred.¹⁹ **Therefore, one may say that the Bible recognises *the role of government* but denounces the**

⁹ In Christian theology, this idea is known as *teleology*, which can be traced back to the work of Aristotle (see *Metaphysics*, IX).

¹⁰ The OT (Old Testament) repeatedly affirms the importance of individual calling in the lives of figures such as Abraham and Moses whilst always emphasising their place within the bigger picture. It is also valuable to note that throughout the Torah, the second-person pronoun ‘you’ alternates between singular and plural.

¹¹ 1 Corinthians 12:15ff.

¹² Matthew 25:14-30.

¹³ For a strong warning in this regard see the story about Jesus and the ‘rich man’ (Mark 10:17-31).

¹⁴ See commands about using extra capital to help the poor in the OT (gleaning from edge of fields; Leviticus 23:22) and NT (giving to the church in Jerusalem; 2 Corinthians 8).

¹⁵ A paradigmatic example is the freedom given to Adam and Eve in the Garden of Eden (Genesis 2).

¹⁶ Exodus 20:17.

¹⁷ In the NT Paul urges Christians to be thankful in all circumstances by rooting their identity in Christ rather than in wealth or circumstances (1 Thessalonians 5:18).

¹⁸ Consider Samuel’s warning to the nation about establishing a monarchy (1 Samuel 8:10-22).

¹⁹ See the description in Ruth 4:11; cf. Job 31:21 and Zechariah 8:16.

inaccessible and unaccountable power characteristic of highly centralised states.²⁰

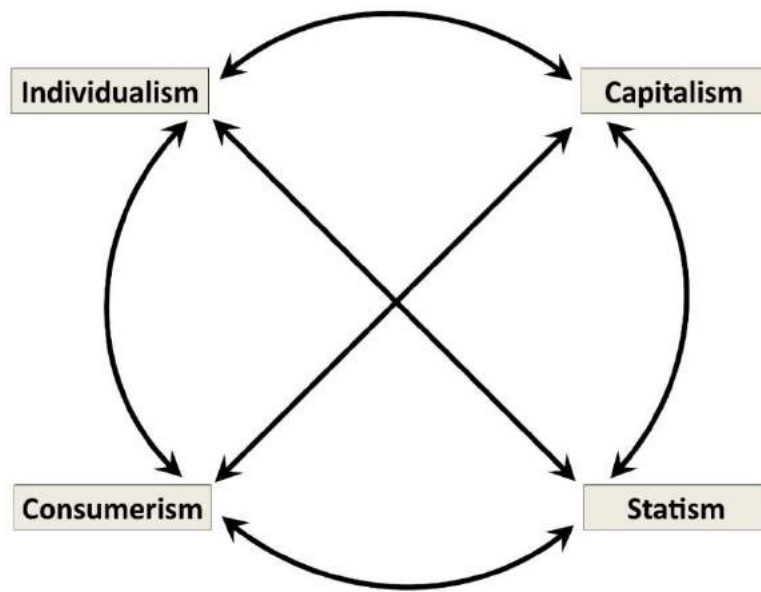
In sum, the Bible reveals humanity's propensity to turn blessings into curses through unhealthy fixations or misaligned priorities.²¹ If prioritised in isolation, good ideas and principles can become uprooted from the broader relational context which is necessary for them to function correctly. For the rest of this paper the term 'absolutise' will be used to communicate this concept. So, *individuality* is good, but its uprooted and absolutised mutation — *individualism* — is problematic. This simple distinction is imperative for navigating the complex issues facing modern societies as it enables one to affirm without flattery and critique without pessimism.

The Bible reveals
humanity's propensity to
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²⁰ The concept of 'checks and balances', which is typical of constitutional democracies such as the USA, bears resemblance to the Old Testament nation of Israel, which involved the king, the Levites, and the prophets.

²¹ One biblical term for this is *idolatry*. An iconic instance of idolatry is when the Israelites use the gold they had taken from Egypt to create the Golden Calf idol (Exodus 32).

The Four ‘-isms’



As already mentioned, this paper identifies four interlocking and mutually reinforcing ideologies—or assumptions about the way the Western world works: **individualism**, **capitalism**, **consumerism**, and **statism**.²² Admittedly, these terms are imprecise and convey a range of ideas depending on the audience and setting in which they are used (which also suggests that the concepts themselves are internally incoherent).²³ Additionally, it is integral to recognise that these ideologies exist simultaneously as both the *causes and the consequences* of many social problems. Nevertheless, this paper seeks to elucidate the major *mechanisms* involved with the ‘-isms’ regardless of their often ambiguous operations. This will be done by using the measurable impacts of the ‘-isms’ as a framework. These impacts will be analysed at three general levels: **personal**, **corporate**, and **long-term**.

Along these lines, the above diagram illustrates three points: 1) two-way interactions exist between each of the four ‘-isms’; 2) the four ‘-isms’ are intertwined in such a way that prevents any one of them

²² Several other influential ideologies could, of course, contend for inclusion in this discussion, such as: environmentalism, materialism, secularism, pluralism, humanism, and liberalism. However, most of these are largely subsumed within our selected four (secularism and pluralism by statism; liberalism by individualism; materialism by consumerism) and don’t pervade our world to the same extent as the latter. Humanism is a good example. Ever since its inception, humanism has been associated with scholars who went back to the old sources of wisdom (*ad fontes*) and still fits that caricature today. But whilst humanism certainly has some impact on daily life, it is not likely to be associated with a Manchester United vs Arsenal match (which is deeply enmeshed in individualism, consumerism, and capitalism).

²³ Dale S. Kuehne, *Sex and the iWorld: Rethinking Relationship beyond an Age of Individualism* (Grand Rapids: Baker Academic, 2009), 65.

from being adequately addressed in isolation from the others; 3) the total effect of the Steering Wheel (the whole system) is greater than the sum of the individual ‘isms’. This diagram will be developed below with more elements as they are brought into the discussion, but each ‘-ism’ must first be approached on its own terms.

Ultimately, these powerful forces adversely influence the lives of ordinary people in ways that are often overlooked and difficult to confront. Much like the proverbial frog who is unaware that it is slowly being boiled to death, Western society can feel comfortable within the gradually tightening constraints of the ‘isms’ until it is too late to reverse them. Although the Steering Wheel produces a range of negative consequences, one of the most pernicious is the way it works to undermine relationships at both macro and micro levels. Therefore, this paper focuses on the *relational effects* of the Steering Wheel and how healthy relationships can play a role in counteracting the harmful elements of the four ‘isms’ in our world today.

1. Individualism: disordered relationships with others

An individualistic perspective assumes that the autonomous pursuit of personal rights, freedoms, goals, and pleasures brings the greatest fulfilment to everyone. But this vision is misguided because *strong relationships* are actually the best predictor of well-being.²⁴ Individualism, of course, is not an outright rejection of relationships nor even a dismissal of their value. Rather, individualistic mindsets can tend to treat relationships as a means to an end and ignore—or at least neglect—the ways that other parties might be impacted by actions and decisions.

Strong relationships are the best predictor of well-being.

Nobody can deny the good that has come from the West’s focus on individual rights and achievement,²⁵ not least of which has been a cultivation of respect for difference and the value of individual persons. But the absolutised ideology of individualism can end up pushing the benefits of autonomy into the disadvantages of isolation. John Ashcroft articulates this paradox with a useful analogy: ‘The value of freedom, like money and, indeed, like life, is only found in spending it—by entering into the obligations of relationships. The freedom of unconstrained isolation is a prison.’²⁶ It is critical to distinguish

²⁴ George E. Vaillant, *Triumphs of Experience: The Men of the Harvard Grant Study* (Cambridge, MA: Harvard University Press, 2012).

²⁵ Impressive recent examples include the Dutch teenager who devised a plan to clean up ocean waste and the young, self-taught blogger who halted the global WannaCry ransomware. https://en.wikipedia.org/wiki/Boyan_Slat and <https://www.theguardian.com/technology/2017/may/15/accidental-hero-who-halted-cyber-attack-is-22-year-old-english-blogger>.

²⁶ Michael Schluter and John Ashcroft (eds), *Jubilee Manifesto: A Framework, Agenda and Strategy for Christian Social Reform* (Nottingham: IVP, 2005), 117.

between independence and interdependence. Despite the frequent popular praise of independence (seldom spelled out in detail), it is rarely pursued without considerable qualifications. What individuals seem to really desire is an *interdependence* in which they relate to others not as a rigid, closed-off ‘other’ but as a dynamic, responsive, and deeply knowable ‘thou’.²⁷

Still, the strong strands of optimism inherent in individualism make it complicated to critique. Using the term ‘iWorld’, Dale Kuehne has written perceptively about this predicament: ‘The iWorld is a unique combination of the liberal yearning for freedom coupled with postmodern deconstruction.’²⁸ Ignoring this ‘unique combination’ of ideologies runs the risk of overvaluing personal freedoms and underestimating the reality of nihilistic impulses. Ultimately, the fact that the West is saturated by individualism means that most find it unnatural to entertain a mindset other than the default of ‘me first’.²⁹ For this reason it is helpful to examine how individualism came to wield so great a power by briefly considering three domains in which individualism is most influential: the *ideological*, the *political*, and the *moral*.

The ideological origins of individualism (*thinking* individualistically) have been traced all the way back to the Apostle Paul.³⁰ It was Christianity—especially in its Pauline expressions—that conceived the revolutionary notion of individuality by dismantling the hierarchical anthropologies of Plato.³¹ Before Christianity, the fundamental *inequality* of human beings was taught and taken for granted—some people were simply born to rule and others born to serve.³² Christianity’s message about the indelible worth of every single person gradually spread across the Mediterranean world.³³ Eventually, another radical Christian contribution to individualism occurred when Martin Luther and other 16th century reformers championed the equal status of all people before God, which helped

²⁷ Martin Buber’s short work, *I and Thou*, is the classic exemplar of this language, published first in 1923 (German) and then 1937 (English).

²⁸ Kuehne, *Sex and the iWorld*, 65.

²⁹ The ubiquity of individualism is now supported by the so-called biological support of self-preservation which was first popularized by Dawkins. See Richard Dawkins, *The Selfish Gene* (Oxford: Oxford University Press, 1976).

³⁰ Larry Siedentop, *Inventing the Individual: The Origins of Western Liberalism* (London: Allen Lane, 2017).

³¹ Galatians 3:28: ‘There is neither Jew nor Gentile, neither slave nor free, nor is there male and female, for you are all one in Christ Jesus.’

³² Siedentop, *Inventing the Individual*, 36ff; Vinoth Ramachandra, *Subverting Global Myths: Theology and the Public Issues That Shape Our World* (London: SPCK, 2008), 94, 101.

³³ Many have observed the expression of this Christian individuality in Augustine’s *Confessions*, generally acknowledged as the first work written in the first person. See Augustine of Hippo, *Confessions*, trans. Henry Chadwick (Oxford: Oxford University Press, 2009).

inspire dialogue around what came to be the foundations for our modern understanding of human rights.³⁴

These ideological foundations, however, took time to materialise politically. In England, the crucial shift in the *political* dimension of individualism (governments *treating* people individualistically) emerged when individual ownership of land began to eclipse traditional norms of familial ownership.³⁵ At the turn of the 15th century, a Venetian traveller noted the insecurity of the English situation: ‘... whence it proceeds that, having no hope of their paternal inheritance, they all become so greedy of gain, that they feel no shame in asking...for the smallest sum of money.’³⁶ The main consequence of this political shift from familial ownership was twofold: extended families began to erode and society became far more mobile, flocking to wherever it could find work.³⁷

Before Christianity, the fundamental *inequality* of human beings was taken for granted.

Finally, the moral component of individualism (*behaving* individualistically) has its roots in the Enlightenment when thinkers such as David Hume questioned the idea of universal morality. Over time, this erosion of absolute morals was consummated in the nihilism of Nietzsche.³⁸ This is not to say that Western culture is currently immoral or amoral. Rather, this means that morality is increasingly measured from the plumb line of the individual, and behaviours ostensibly reflect these *individual* morals instead of traditional or even commonly-held morals. Anthony Giddens put it this way: ‘Rather than seeing ours as an age of moral decay, then, it makes sense to see it as an age of moral transition.’³⁹

The rapid and constant rate of change⁴⁰ in much of Western society lends an additional layer of complexity to this project. Nevertheless, important observations can be made about the nature of individualism today.

³⁴ Mangalwadi links this development to Theodore Beza. See Vishal Mangalwadi, *The Book That Made Your World: How the Bible Created the Soul of Western Civilization* (Nashville: Thomas Nelson, 2012), 345ff; for a different and more nuanced perspective, see Nick Spencer, *The Evolution of the West* (London: SPCK, 2016), 125–37, esp. 133.

³⁵ For various reasons, this did not become normal on the continent until ‘several centuries later’. Alan Macfarlane, *The Origins of English Individualism: Family, Property and Social Transition.*, reprint edition (Oxford: Basil Blackwell, 1979), 49ff.

³⁶ Ibid., 175.

³⁷ Ibid., 94ff.

³⁸ Kuehne, *Sex and the iWorld*, 56–60.

³⁹ Anthony Giddens, *The Third Way: The Renewal of Social Democracy*, reprint edition (Malden: Polity, 1998), 36.

⁴⁰ Although perceived change certainly outweighs actual change, the role of new technologies is important and influential in both regards. See also note 121 on page 23 below.

a) Personal impacts

Historically, family breakdown was one of the main drivers of individualism. During his travels in the United States, Alexis de Tocqueville described the ‘novel expression’ of individualism as follows:

*As social conditions become more equal, the number of persons increases who, although they are neither rich nor powerful enough to exercise any great influence over their fellows, have nevertheless acquired sufficient education and fortune to satisfy their own wants. They owe nothing to any man, they expect nothing from any man; they acquire the habit of always considering themselves as standing alone, and they are apt to imagine that their whole destiny is in their hands. Thus not only does democracy make every man forget his ancestors, but it hides his descendants and separates his contemporaries from him; it throws him back forever upon himself alone and threatens in the end to confine him entirely within the solitude of his own heart.*⁴¹

Family breakdown continues to be a major driver of individualism, and the description of someone falling back ‘forever upon himself’ is certainly relevant in Britain today, with approximately 10% of those aged 16-64 living alone and one-third of those 65 and over.⁴²

The family is the most basic constituent building block for society.

Simply put, the family is the most important institution in society because it acts as the most basic constituent building block.⁴³ To use different language, the family is the primary source for both bonding and bridging relationships. Bonding relationships increase cohesion of groups—such as families and communities—while bridging relationships improve interaction with the ‘others’ in society.⁴⁴ Lack of a strong, extended family system means that individuals must work harder to fabricate both of these types of relationships. From the perspective of RT, family breakdown is also the main *consequence* of individualism at the personal level,

⁴¹ Alexis De Toqueville, *Democracy in America*, vol. 2 (New York: Vintage Books, 1972), 99.

⁴² <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2017>.

⁴³ This has been asserted for millennia. Aristotle thought of the family as a microcosm of society where members learn skills, develop character, and participate in basic economic activities Aristotle, *Nicomachean Ethics*, trans. Terence Irwin (Indianapolis: Hackett, 1985), bks. 8-9.

⁴⁴ Robert Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000), 22–24; see also Robert Putnam, “The Prosperous Community,” *American Prospect* 7, no. Spring (1993): 35–42.

costing taxpayers in the UK £48 billion in 2016 alone, involving everything from housing benefits to legal fees.⁴⁵

b) Corporate impacts

At first glance, individualism in the corporate realm may simply be equated with competition or some type of ‘survival of the fittest’. On closer inspection, however, it is much more nuanced. The field of Game Theory, for instance, points out that cutthroat individualism in the workplace eventually ends up backfiring—playing well with others leads to better outcomes for even the most individualistic of actors. RT affirms this insight and digs even deeper into the webs of interactions that exist in corporations.⁴⁶

Essentially, RT argues that the most detrimental impact of individualism upon corporations is the loss of ‘relational capital’. This issue cuts both ways: employees act individualistically by insisting on particular contracts, promotions, etc.; companies mirror this behaviour by viewing their employees and customers as atomised parts. Unsurprisingly, individualistic and competitive behaviour from employees creates a less efficient and less cooperative work environment. When companies view their employees as mere units of labour they overlook the importance of friendships, collaboration, loyalty, and consistency in performance.

c) Long-term impacts

This dimension of individualism can be especially overlooked due to a short-sighted perspective of time. If our culture minimises the importance of relationships in the *present*, concern for relationships with people who may not even exist yet is an alien concept. The most damaging element of individualism is not merely that present generations ignore or neglect provision for future generations—there is a conscious *willingness* to act in ways that will put them at a measured disadvantage. This is an extension of the individualist mindset which insists that pursuit of individual needs is in the end best for everyone.

Once again, the breakdown of the extended family comes into play. The ramifications of plummeting birth rates coupled with the dropping marriage rates are that many people no longer think about the future legacy of their family. The emerging possibilities of genetic modification and ‘designer babies’⁴⁷ present serious failings in popular

⁴⁵ Relationships Foundation, *Cost of Family Failure Index: 2016*, <http://www.relationshipsfoundation.org/family-policy/cost-of-family-failure-index/>.

⁴⁶ An excellent study in this regard is Ashcroft et al., *The Relational Lens*.

⁴⁷ <https://www.theguardian.com/science/2017/jan/08/designer-babies-ethical-horror-waiting-to-happen>.

thinking and are often pursued without due consideration for the way they might infringe upon the life of those involved.⁴⁸

2. Capitalism: disordered relationships with money

A capitalistic worldview seeks to maximise financial return on investments above all other criteria.⁴⁹ One flaw of this perspective was famously articulated half a century ago by Robert Kennedy:

*The Gross National Product does not allow for the health of our children, the quality of their education, or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages... it measures everything, in short, except that which make life worthwhile.*⁵⁰

Making a profit is a good thing, but not the only one. Most proponents of capitalism acknowledge the importance of ‘things money can’t buy’,⁵¹ and the world has benefitted in multiple ways from some of the thinking most commonly associated with capitalism—such as economic efficiency, reward for hard work, innovation, and prosperity. But the crux of the problem is that *in practice* the absolutised ideology of capitalism tends to treat financial profits as the ultimate goal.

Absolutised capitalism
treats financial profits as
the ultimate goal.

The Global Financial Crisis (GFC) of 2007–09 re-ignited antagonism towards capitalism in a fresh way. However, as the phrase implies, the GFC was also profoundly influenced by globalisation. Consequently, one should take care not to conflate globalisation and capitalism.⁵² Rather than trying to provide water-tight definitions for each of these terms, this section will simply concentrate on two mechanisms of

⁴⁸ Even with the growth of transhumanist agendas, one finds not a brighter future for ‘humanity’, but a perpetuation of cyborgs who are wealthy (and selfish) enough to propel themselves past the suffering of everyone who cannot afford such luxuries. See Denis Alexander, “Enhancing Humans or a New Creation?,” *Cambridge Papers* 18, no. 2 (2009).

⁴⁹ Defining capitalism is difficult. The capitalism discussed in this paper might be best called ‘financial capitalism’. The inherent relationship between free markets and capitalism is important, but cannot be unpacked here. Furthermore, there are important distinctions between capitalism broadly defined and its more specific manifestations, such as corporate capitalism. Michael Schluter’s piece on this topic is highly accessible and sufficiently articulates the nuances involved. See Michael Schluter, “Is Capitalism Morally Bankrupt?,” *Cambridge Papers* 18, no. 3 (2009).

⁵⁰ Address, University of Kansas, Lawrence, Kansas, 18 March 1968.

⁵¹ Traditional economics discussed ‘utility’, which gave the possibility of maximising non-monetary aspects, but generally only if an implied monetary value could be calculated. Today, the area of environmental economics is noteworthy in that it seeks to put such values on things that are not necessarily valued within a free market. Essentially, the goal is to ‘internalise’ economic ‘externalities’ so that their inherent value is incorporated into whatever one is seeking to maximise.

⁵² Paul Mills, “Globalization,” *Cambridge Papers* 14, no. 1 (2005).

capitalism that have immense impact on society: debt and limited liability. Relationally speaking, in the present form these encourage an atmosphere of *reward without responsibility, investment without involvement, and profit without participation*.⁵³

The concept of debt is ancient and ubiquitous; most people now take it for granted. But the method of *profiting* from debt through interest (which is how most people experience debt in daily life) has a more concise history. The practice of lending with interest was largely absent from the Western world because of the Church's prohibition, which was rooted in biblical law.⁵⁴ The formation of banking systems and flourishing of trade in places such as northern Italy pressured the Church to create more and more exceptions to the rule until the problem of charging interest was eventually swept under the rug. John Calvin is often remembered in this process because he saw nothing inherently wrong about charging interest. But Paul Mills astutely reminds that while his general stance was promulgated, Calvin's careful qualifications regarding interest were quickly forgotten.⁵⁵

Limited liability has a shorter history, but is also crucial for an understanding of the current mechanisms of capitalism. Traditionally, businesses had a policy of *unlimited* liability. This meant that if the company failed, its shareholders had to absorb all of the losses and honour all debts from their own resources. It is not hard to see how such a system would have motivated much more personal diligence and attention on behalf of the shareholders—their fortunes were intrinsically tied up in the operations and health of the company. This responsibility of shareholders was first curtailed at the beginning of the 19th century in the US and became formalised in Britain in the Limited Liability Act 1855, after certain key developments such as the Joint Stock Companies Act 1844.⁵⁶

The current system
creates a mismatch
between risk and reward.

Today, the system of limited liability protects shareholders so that they can never lose more than the amount they originally invest. David McIlroy has described the consequences of this 'mismatch between risk and reward'.⁵⁷ With limited liability, taking financial risks becomes far less risky for directors and shareholders. Risk-taking is able to flourish largely due to the way it is stratified. A large portion of shares in

⁵³ Mills and Schluter, *After Capitalism: Rethinking Economic Relationships* (Cambridge, UK: Jubilee Centre, 2012), 24.

⁵⁴ Exodus 22:25–27; Leviticus 25:35–37; Deuteronomy 23:19–20; Psalm 15:5.

⁵⁵ Paul Mills, "Interest in Interest: The Old Testament Ban on Interest and Its Implications for Today" (Cambridge, UK: Jubilee Centre, 1989).

⁵⁶ For a helpful paper about these developments see Michael Schluter, "Risk, Reward, and Responsibility," *Cambridge Papers* 9, no. 2 (2000); also, McIlroy helpfully notes a phase of so-called *extended* liability in the banking sector. See David McIlroy, "Time for a Financial Reformation?," *Cambridge Papers* 26, no. 2 (June 2017): 2.

⁵⁷ McIlroy, "Time for a Financial Reformation?," 2.

global companies such as Toyota and Shell are controlled by investment banks and pension funds (not the actual individuals whose savings provided much of the capital originally).⁵⁸ These in turn wield the assets of their own investors and pensioners, often in ways that are mostly unknown and undisclosed. This drastically distorts the virtue of responsibility because individuals and companies are not actually held accountable for their failures. To quote from *The New Capitalists*, ‘When savers don’t feel and act like owners, corporations are free to behave as if they are unaccountable.’⁵⁹

a) Personal impacts

The most potent impacts of capitalism at the personal level are connected with debt. Because debt is such a fundamental feature of capitalism it is frequently unavoidable for the majority of people. Most cannot purchase a home without a mortgage, and many go into debt to buy vehicles—especially if they are new. University students are increasingly forced into debt in order to finance their education, with the conditions in the US being most deplorable of all.⁶⁰ Taking on debt does not inevitably impinge upon one’s relationships, but it can significantly limit relational capacities in indirect ways. For example, indebtedness has been shown to significantly increase various forms of mental⁶¹ and physical⁶² illnesses, which can limit energy for and interest in relationships. The ancient words of Proverbs have surprising resonance with the contemporary situation: ‘The debtor is slave to the lender’.⁶³

Not only individuals, but families too, are impaired by the debts that capitalism normalizes. The latest data shows that the average household consumer debt (excluding mortgages) in the UK is now over £7,000,⁶⁴ while the numbers on the continent trail not far behind.⁶⁵ This can affect everything from the purchase of weekly groceries to the ability to go on holiday. Most importantly, debt has been repeatedly shown to be one of the main sources of tension in

⁵⁸ Stephen Davis, Jon Lukomnik, and David Pitt-Watson, *The New Capitalists: How Citizen Investors Are Reshaping the Corporate Agenda*, 1st edition (Boston: Harvard Business School Press, 2006), 3ff.

⁵⁹ Ibid., 10.

⁶⁰ ‘The US college debt bubble is becoming dangerous’, <https://www.ft.com/content/a272ec4c-1b83-11e7-bcac-6d03d067f81f>; ‘Student Loan Debt In 2017: A \$1.3 Trillion Crisis’, <https://www.forbes.com/sites/zackfriedman/2017/02/21/student-loan-debt-statistics-2017/#7bba4f655dab>.

⁶¹ ‘Debt and Depression: Causal Links and Social Norm Effects’ (2012), <http://onlinelibrary.wiley.com/doi/10.1111/j.1468-0297.2012.02519.x/abstract>.

⁶² ‘Health effects of indebtedness: a systematic review’ (2014), <https://bmcpublichealth.biomedcentral.com/articles/10.1186/1471-2458-14-489>.

⁶³ Proverbs 22:7.

⁶⁴ This figure also excludes student loans. See <http://themoneycharity.org.uk/money-statistics/> and <http://www.bbc.co.uk/news/business-38534238>.

⁶⁵ <https://data.oecd.org/hha/household-debt.htm>.

couple relationships,⁶⁶ with adverse consequences for other members of the family such as children.

Ultimately, it is no surprise that financial capitalism leads to great inequality, with the eight richest men now possessing more wealth than the poorer half of the entire world.⁶⁷ Not only does capitalism fail to breed the type of equality some think it does,⁶⁸ it also leaves no social safeguards⁶⁹ for the actual inequality it births. Unaffordable housing and pensions are just the tip of the iceberg. Although the pure ideals of a free market are mitigated in various ways, the lingering ideological core of capitalism still insists that those who are not productive should be left behind.⁷⁰

The lingering ideological core of capitalism insists that the unproductive should be left behind.

b) Corporate impacts

At this level, the influence of limited liability is strongly felt.⁷¹ Rather than involving shareholders in business operations, corporate capitalism tends to downplay their importance. Furthermore, as long as profits are distributed through dividends or capital gains, most shareholders are not concerned with the details of how it is done.⁷² In fact, a large portion of trades and transactions are now entirely automated as algorithms make decisions based upon split-second calculations.⁷³ These impersonal methods can allow some businesses to take on more debt than they can afford and others to be rejected even though they could qualify for a loan.

Clearly, the thirst for profit is deeply ingrained in Western culture. But limited liability encourages the pursuit of profit through extreme risk taking. An infamous example involves the Royal Bank of Scotland, which was leveraging its assets 42 times their value at the end of 2007.

The effects of limited liability on corporate relationships have been largely overlooked. Corporations narrowly focused on financial assets

⁶⁶ 'For Richer, for Poorer: Money as a Topic of Marital Conflict in the Home' (2009), <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3230928/>; 'Leading relationships charities lift the lid on couple relationships in the UK' (2017), <https://www.relate.org.uk/about-us/media-centre/press-releases/2017/3/13/money-top-strain-relationships>.

⁶⁷ <https://www.oxfam.org/en/pressroom/pressreleases/2017-01-16/just-8-men-own-same-wealth-half-world>.

⁶⁸ See the oft-cited piece from the Economist, which credits capitalism for lifting a billion people out of poverty. 'Towards the end of poverty', <https://www.economist.com/news/leaders/21578665-nearly-1-billion-people-have-been-taken-out-extreme-poverty-20-years-world-should-aim>.

⁶⁹ Schluter, "Is Capitalism Morally Bankrupt?," 3–4.

⁷⁰ A very practical example of this is the ongoing battle surrounding health insurance in the US.

⁷¹ Mills and Schluter, *After Capitalism*, 128.

⁷² It should be noted that there is a growing market for 'ethical' investments, but it still trails far behind those driven primarily by profit margins.

⁷³ 'Forex in the spotlight', <https://www.ft.com/content/a296da48-9579-11e3-8371-00144feab7de>.

can tend to overlook the value of ‘human capital’.⁷⁴ Traditional methods of accounting do not account for intangible assets such as knowledge and experience of employees.⁷⁵ RT has repeatedly drawn attention to the importance of healthy relationships in the corporate world.⁷⁶ These exist both internally and externally,⁷⁷ and have been measured with considerable success by means of the Relational Proximity Framework.⁷⁸ Without going into great detail, the symptoms of poor relationships between stakeholders in companies can include inefficiency, lack of trust, and absence of loyalty.

Internally, these symptoms can lead to conflict, convoluted workflows, and high turnover rates. For instance, when employees’ relationships with other employees do not extend beyond their functions in the company, they are less likely to show patience and grace when disagreements arise—thus leading to unnecessary and often petty arguments. Again, when there is a lack of trust, employees are inclined to protect their work and ideas from others, which can waste time and create more work for others. Finally, when employees do not feel valued beyond their narrow professional performance, they are less likely to feel a sense of loyalty towards their employer and will probably leave if better positions arise elsewhere.

Externally, the symptoms of poor relationships can lead to just as many undesirable outcomes. If shareholders are only interested in profits, they can quickly sell their shares and shift their portfolio to wherever returns are currently most profitable.⁷⁹ Lack of consumer trust can mean that instead of depending on the predictable purchases of faithful customers, companies end up spending huge sums on marketing and advertising. The issues of loyalty cut both ways: executives who are pressured to deliver positive results may prefer easy, superficial, short-term decisions rather than the more demanding, structural, long-term decisions which can form a robust ethos for attracting and retaining customers.

c) Long-term impacts

Paul Mills has noted the ways in which capitalism facilitates a new age of ‘financial servitude’⁸⁰ and Philip Blond has similarly used the

⁷⁴ Gary S. Becker, *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education* (Chicago: University of Chicago Press, 1964).

⁷⁵ Davis, Lukomnik, and Pitt-Watson, *The New Capitalists*, 171.

⁷⁶ See, for instance, Schluter and Lee, *The Relational Manager*.

⁷⁷ These categories are not meant to completely encapsulate the extreme complexity of relationships involved in the corporate world, which is rightly acknowledged and explained by others. Davis, Lukomnik, and Pitt-Watson, *The New Capitalists*, 13; Ashcroft et al., *The Relational Lens*, 1–38.

⁷⁸ <https://www.relational-analytics.com/>.

⁷⁹ ‘How long does the average share holding last? Just 22 seconds’, <http://www.telegraph.co.uk/finance/personalfinance/investing/9021946/How-long-does-the-average-share-holding-last-Just-22-seconds.html>.

⁸⁰ Paul Mills, “Prodigal Stewards: The Looming Government Debt Crisis and What to Do about It,” *Cambridge Papers* 23, no. 4 (2014): 1; Paul Mills, “The Great Financial Crisis: A Biblical Diagnosis,” *Cambridge Papers* 20, no. 1 (2011).

phrase ‘modern serfdom’. The long-term consequence is that the West is indebting future generations beyond their capacity to repay.

Modern debt-based capitalism requires financial growth to survive, even if it has to manufacture it,⁸¹ and this is precisely what is happening in the present system—money is being loaned into existence.⁸² The inevitable outcome of this unsustainable system is another crash.⁸³ Yet, in spite of the GFC, the West has permitted companies to emerge relatively unscathed by passing off their failures to posterity in the form of taxpayer-funded bailouts.

Absolutised capitalism facilitates a new age of financial servitude.

Another long-term impact relates to the natural environment, which remains largely ignored by the core mechanisms of capitalism.⁸⁴ The environmental damage in high-income countries—where environmental regulations abound—pale in comparison to the atrocities committed in low-income countries, where toxic chemicals are dumped into rivers on a daily basis.⁸⁵ As more countries succumb to capitalistic drives for financial profit, environmental damage will increase greatly. This is a great paradox, because ultimately it boils down to ‘stealing from one pocket to put it in another.’⁸⁶

3. Consumerism: disordered relationships with the created order

Consumerism argues that consumer choice is the main way that people find meaning and participate in society.⁸⁷ Graham Cray describes this cultural impulse with a helpful analogy:

<http://www.jubilee-centre.org/prodigal-stewards-looming-government-debt-crisis-paul-mills/>; <http://www.jubilee-centre.org/the-great-financial-crisis-a-biblical-diagnosis-by-paul-mills/>.

⁸¹ Bob Goudzwaard, *Capitalism & Progress: A Diagnosis of Western Society* (Toronto: Wedge, 1978).

⁸² Guy Brandon, *Crumbling Foundations: A Biblical Critique of Modern Money*, Long Distance Christian (Cambridge, UK: Jubilee Centre, 2016) 14ff. See also the work by done by Positive Money: <http://positivemoney.org/how-money-works/how-banks-create-money/>.

⁸³ See a recent article for more insight: ‘We’re addicted to debt and headed for a crash. It could be worse than 2007’, <https://www.theguardian.com/commentisfree/2017/sep/04/britain-addicted-debt-crash-2007-sub-prime-mortgages-personal-credit>.

⁸⁴ For an excellent treatment see René Padilla, “Globalization, Ecology and Poverty,” in *Creation in Crisis: Christian Perspectives on Sustainability*, ed. Robert S. White (London: SPCK, 2009), 175–91.

⁸⁵ Richard C. Carter, “Water, Water...,” in *Creation in Crisis: Christian Perspectives on Sustainability*, ed. Robert S. White (London: SPCK, 2009), 157–74.

⁸⁶ Davis, Lukomnik, and Pitt-Watson, *The New Capitalists*, 52.

⁸⁷ As has been noted with regard to the other ‘-isms’, consumerism is simultaneously a cause and consequence of cultural attitudes; companies encourage frequent consumption, and the ingrained cultural mindset of consumption breeds

*If individualization creates the structure of society, then consumerism provides its satellite navigation mechanism. Individuals navigate a multi-choice world by being consumers.*⁸⁸

In essence, one is what one purchases, and ‘The instant of buying’ can be thought of as ‘the most intense and concentrated experience that our culture offers to the individual.’⁸⁹

At its core, consumption is a good and necessary aspect of life, and living in a consumer society comes with many important benefits: employees can select residences closer to their place of work; necessities such as spectacles and footwear can be customized to be more comfortable and effective; organic vegetables can be purchased in most supermarkets to enable healthy diets. Providing more choices also stimulates innovation and economic growth. But when it becomes absolutised as the primary way by which someone finds their identity and purpose, consumption can become a draining social expectation which burdens rather than equips.

When absolutised, consumption becomes a draining social expectation.

The main mechanisms of consumerism in society are choice and identity. In relational terms, the most detrimental feature of consumerism is the way it ‘commodifies’ relationships. This applies not only to human relationships, but involves the way people interact with everything in the created order.⁹⁰

At this point it is also important to note that consumerism is not merely concerned with material goods. In fact, much of the West has shifted away from physical consumption towards the consumption of experiences, skills, and knowledge.⁹¹ In this way, the West is witnessing a modulation of historic consumption which allows consumerism to become far more encompassing and influential.

general economic strategies that become dependent on it. Thus, one could say that consumerism is both a *cultural attitude* and an *economic strategy*. It is worth noting that others have previously used the term ‘economism’ to similar effect. See Bob Goudzwaard et al., *Hope in Troubled Times: A New Vision for Confronting Global Crises* (Grand Rapids: Baker Academic, 2007); Michael W. Goheen and Erin Glanville, eds., *The Gospel and Globalization: Exploring the Religious Roots of a Globalized World* (Vancouver: Regent College Publishing, 2009); Sander Luitwieler, *A Community of Peoples: Europe’s Values and Public Justice in the EU*, ed. Gitty Groeneveld (Eastbourne: Seismos Press, 2014), 50. Nevertheless, due to the implications for societal interactions, this section will focus on how consumerism operates as a cultural and popular ideology (the economic component will be discussed further below).

⁸⁸ Graham Cray, *Disciples and Citizens* (London: IVP, 2007). See also Zygmunt Bauman, *Liquid Life* (Cambridge, UK: Polity, 2005), 19-24.

⁸⁹ Jeremy Seabrook, as quoted in Mike Starkey, *Fashion and Style* (Crowborough: Monarch Books, 1995), 158.

⁹⁰ This term has religious overtones, but is used here to reference every tangible non-human part of the world.

⁹¹ See the recent piece in the BBC about ‘inconspicuous consumption’. Elizabeth Currid-Halkett, “The New, Subtle Ways the Rich Signal Their Wealth,” BBC, June 14, 2017. <http://www.bbc.com/capital/story/20170614-the-new-subtle-ways-the-rich-signal-their-wealth>.

Of course, humanity has been consuming ever since its beginning. The rich resources of Earth have enabled even the poorest populations to reap, harvest, discover, invent, collect, and distribute all kinds of material and immaterial things. Although modern, Western consumerism is most commonly experienced individualistically, people of the past have had to consume much more cooperatively (consider a community well from which all members draw water). Even so, *groups* can still inflate identities through consumption and commodify relationships in the process (consider how the type of music one listens to or the style of shoes one wears can influence their perception of themselves and others). In the past, this was much easier for the elite and wealthy,⁹² but today this possibility is available to nearly everyone in the West.

The capabilities for mass production that were made possible by the Industrial Revolution were pivotal in making goods more accessible to ordinary people. But perhaps the most significant change came with the advent of Post-Fordism.⁹³ This shift from mass production was marked by flexible specialisation and dramatically increased the range of options available to consumers around the world. Unfortunately, the demand for increased selection has produced a world of virtually infinite choice, which becomes both overwhelming and almost entirely unavoidable. One can choose from hundreds of phone models and plans, but in most cases, *must* choose at least one in order to stay abreast of work, family, and social obligations. This point is expounded by David McIlroy:

*Behind the rhetoric of choice and freedom lies a reality of oppression. The promotion of choice turns out not to be a promotion of choice per se, but rather the privileging of one set of choices over another.*⁹⁴

a) Personal impacts

A major personal downside of consumerism is lack of contentment, a condition which forms the basis of much modern advertising. Because identities and satisfaction are rooted in exercising choice, one must continually *choose* to feed those desires and ‘keep up with the neighbours’. But the rising importance of consuming ‘experiences’ has ratcheted up the competition and made consumption increasingly subjective. This is particularly evident in the tourism sector, where travellers are wreaking havoc on communities and landscapes to satisfy their craving for new, exciting, and unique experiences.⁹⁵ It is no surprise

A major personal downside of consumerism is a lack of contentment.

⁹² Starkey, *Fashion and Style*, 130ff.

⁹³ ‘Post-Fordism is the term or concept used to describe recent changes in the structure, organization and processes of modern economics.’ See Paul Hopper, *Rebuilding Communities in an Age of Individualism* (Aldershot: Ashgate, 2003), 13.

⁹⁴ David McIlroy, “Infinite Choice? Freeing Ourselves from a Cultural Icon,” *Cambridge Papers* 22, no. 3 (2013): 1.

⁹⁵ ‘We’re being swamped by tourists’, *The Week*, 12 August 2017.

that FOMO, or ‘fear of missing out,’⁹⁶ has become a defining feature of Western youth culture, fuelled by social media.⁹⁷ Ultimately, relationships with the ‘things’ around us end up absorbing more time, attention, and resources than they deserve.

Such distraction and discontentment can seriously damage relationships. An indicator of this reality is shown by the average number of sexual partners, which has more than quadrupled in the last century.⁹⁸ More recently, however, the commoditisation of intimate relationships has been pushed to the extreme by apps such as Tinder and Grindr.⁹⁹ The ability to ‘filter’ friends on Facebook is leaching into a society which validates choice above loyalty and change above consistency. Relationships can be discarded when they cease to satisfy or align with one’s current self-image.

b) Corporate impacts

It is also apparent that relationships with ‘things’ are prioritised in the corporate world so that *possession* is esteemed as more important than *purpose*. René Padilla paints in sobering detail the ways that large business ravage the natural resources of low-income countries with hardly a second thought.¹⁰⁰ Such practices in the corporate world sway culture at large to think about everything in terms of commodities that can be acquired. Education and work experience are viewed as merits that must be procured for CVs. Volunteering for a charity can be construed as an ‘experience’ one takes away instead of a sacrificial service one provides.

One must remember the two sides of this coin. Because customers want new clothes or phones every year, companies are compelled to perpetually create new designs and features; as companies do this, customers who wish to continue using older products quickly find them wearing out or incompatible. A particularly frustrating feature is an industry concept known as ‘inbuilt obsolescence’, which means

⁹⁶ Claire Cohen, ‘FoMo: Do you have a Fear of Missing Out?’, The Daily Telegraph, 16 May 2003, <http://www.telegraph.co.uk/women/womens-life/10061863/FoMo-Do-you-have-a-Fear-of-Missing-Out.html>.

⁹⁷ ‘Experts warn parents how Snapchat can hook in teens with streaks’, <http://abcnews.go.com/Lifestyle/experts-warn-parents-snapchat-hook-teens-streaks/story?id=48778296>.

⁹⁸ See the findings from the 2011 Health Survey for England: <http://www.telegraph.co.uk/women/sex/sexual-health-and-advice/8958520/Average-man-has-9-sexual-partners-in-lifetime-women-have-4.html>. Higher estimates include a non-scientific study conducted by Durex: <https://www.statista.com/statistics/248856/average-number-of-sexual-partners-in-selected-countries-worldwide/>. Ascertaining accurate numbers is notoriously difficult, especially among men, who tend to inflate their numbers: <http://www.tandfonline.com/doi/abs/10.1080/19485565.1992.9988817?src=recsys>.

⁹⁹ “‘As many sexual partners as they can get’: Dating apps fueling rise in casual sex”, <http://www.news.com.au/lifestyle/relationships/dating/as-many-sexual-partners-as-they-can-get-dating-apps-fuelling-rise-in-casual-sex/news-story/7bb94ffb5ddec69fd5a114aabed54db>.

¹⁰⁰ Padilla, “Globalization, Ecology and Poverty.”

that various products are *designed to fail* after so many years.¹⁰¹ This is causing tremendous waste around the globe¹⁰² and betrays the fact that most people view their mobile phone as a convenient gadget—forgetting that it is probably comprised of ‘conflict’ elements such as cobalt¹⁰³ and, because it is not bio-degradable, requires energy and time to be recycled.

c) Long-term impacts

If the West continues on its current path of consumerism the consequences are likely to be devastating. There are several historical examples of overconsumption with irreversible fallout, such as the North Atlantic cod and the white rhino. The fast-paced demands of the tech industry are placing great strain on mines in Africa,¹⁰⁴ and China’s middle class demanding more meat will have a major effect on CO₂ production globally.¹⁰⁵

4. Statism: disordered relationships with authority

Statism involves the belief that building large, centralised government systems within democratic nations will ensure that the interests of citizens are served more efficiently and fairly. This belief is defective because it overlooks the importance and fundamental need of citizen participation in a strong and vibrant civil society. Few deny that government in some form is essential to promoting peaceful, healthy societies. The state accomplishes many vital things, including economic cooperation, social unity, maintenance of law and order, and military defence. But when centralised power is seen as necessary for solving a wide range of societal problems it can offset the right relationship of government by making it too important; the state can become the *only* main actor.¹⁰⁶ Some significant

Statism undermines the importance of citizen participation in a vibrant civil society.

¹⁰¹ ‘We’re all losers to a gadget industry built on planned obsolescence’, <https://www.theguardian.com/sustainable-business/2015/mar/23/were-are-all-losers-to-gadget-industry-built-on-planned-obsolescence>. Apple’s apology towards the end of 2017 for slowing down iPhones is also very revealing of current industry practices.

¹⁰² See <https://www.fairphone.com/en/>.

¹⁰³ <https://www.theguardian.com/global-development/2016/jan/19/children-as-young-as-seven-mining-cobalt-for-use-in-smartphones-says-amnesty>.

¹⁰⁴ See note 103 above.

¹⁰⁵ ‘U.S.–China Beef Deal Puts Higher Emissions on the Menu’, <https://insideclimatenews.org/news/16062017/china-beef-consumption-exports-higher-greenhouse-gas-emissions-climate-change>.

¹⁰⁶ Schluter and Ashcroft, *Jubilee Manifesto*, 190ff.

mechanisms of statism are *centralised welfare, nationalisation, and regulation*. Each of these can contort relationships by exaggerating the necessary amount of power needed by government.¹⁰⁷

The origins of the formal welfare state can be traced back to Bismarck's legislation in Germany in 1878. From a British perspective, Churchill's implementation of the National Insurance Act in 1911 and the Beveridge Report of 1942 were instrumental.¹⁰⁸ The term 'welfare state' was not coined until 1932, and even then, was far less pervasive than the welfare systems of today. The original concept of a 'safety net' which would catch those who fell too low has drifted into a universal concept of covering all basic needs.¹⁰⁹ In short, contemporary welfare systems have altered the concept from *provision for the hard-up to benefits for many*.¹¹⁰

The narratives of nationalisation and regulation vary considerably depending on which country is in focus. On the continent, Robert Schuman's Treaty of Paris (1951) was instrumental in kick-starting the centralisation of markets and economies and paved the way for what became the EU. In the UK, similar strategies both predated and followed the de-regulation policies of Margaret Thatcher in distinct ways.¹¹¹ In both cases, however, it seems that the original, multifaceted motives for centralising power have now been reduced to economic purposes. As Sander Luitwieler makes clear, EU states operating and cooperating on merely economic bases is insufficient.¹¹² Indeed, the increasing competition of global markets all but necessitates intervention at the level of the state if certain industries are to survive. Since the 1980s, Western economies have generally seen the state and the market both becoming more powerful, as each is expected to curb the excesses or solve the problems of the other.

a) Personal impacts

At the personal level, statism has two serious relational effects: distance and dependence. While some would likely critique Phillip Blond's partly idyllic picture of early social life in the UK, his assessment of the transition to the welfare state highlights these two effects:

¹⁰⁷ Because states range in size, it is best to compare government expenditures to GDP to calculate a percentage. For instance, 2016 government spending in the UK was 42% of GDP, and 56% of GDP in France.
<https://tradingeconomics.com/united-kingdom/government-spending-to-gdp>.

¹⁰⁸ John Cooper especially emphasises the importance of the early years of the twentieth century in his admirable work, *The British Welfare Revolution, 1906-14* (New York: Bloomsbury Academic, 2017).

¹⁰⁹ Phillip Blond, *Red Tory: How Left and Right Have Broken Britain and How We Can Fix It* (London: Faber & Faber, 2010), 'Introduction'.

¹¹⁰ See the Cambridge Paper by Jonathan Tame and Luke Tame, 'Reimagining social welfare: Lessons from Geneva's transformation', *Cambridge Papers* 26, no. 4 (2017).

¹¹¹ Blond, *Red Tory*, 15.

¹¹² Luitwieler, *A Community of Peoples*, 12–13.

This new configuration of the state and citizen made the populace a supplicant citizenry dependent on the state rather than themselves, and it aborted indigenous traditions of working-class self-help, mutuality and social insurance. Rather than working with one another in order to change their situation or their locality, relying on the welfare state only to get them through a temporary rough patch, some working-class people increasingly became permanent passive recipients of centrally determined benefits. In this way, welfare ceased to function as a safety net through which people could not fall, becoming instead a ceiling through which the supplicant class—cut off from earlier working-class ambition and aspiration—could not break.¹¹³

Statism has two serious relational effects: distance and dependence.

Despite the operation of local or regional governments such as city councils, centralised states tend to remain distanced from the ordinary citizen by limiting the real financial freedom and expenditures of local government structures. In the UK, this has contributed to a great popular disengagement with politics. Only one third of Brits believe their involvement will make a difference.¹¹⁴ Less than one fifth have ever contacted their MP or local councillor, and even fewer have a meaningful relationship with the politician supposedly representing them.¹¹⁵ This means that the purported benefit of decentralised governments boosting political participation can actually have no effect if citizens feel they are powerless. Britain probably has the most extreme centralisation of power in Europe. For instance, the lowest tiers of government in France and Germany are much more localized than those in Britain.¹¹⁶

If statism creates *distance* through political hierarchies, it can also engender undue *dependence* through the provision of welfare. Whereas families, neighbours, and charitable organisations can play a much larger role in de-centralized states, the mindset of dependence on the government has replaced many of the mutual connections that were common in close-knit communities. Families outsource care of their elderly, which significantly weakens intergenerational relationships. Social service officers can be rotated and inconsistent, and may not have any real understanding of their clients' personal lives. The more such centralised services expand, the more pressure is placed on taxpayers, which in turn makes people even more dependent on the state.

¹¹³ Blond, *Red Tory*, 15.

¹¹⁴ *Ibid.*, 63.

¹¹⁵ *Ibid.*, 62.

¹¹⁶ The average French commune is made up of 1,580. The average German equivalent is 4,925. The average British constituency is well over 100,000. See Simon Jenkins, *The Guardian*, 22 Feb., 2006.

b) Corporate impacts

Whilst the impact of statism on ordinary people is largely negative, big companies and institutions can be some of the main beneficiaries. After their failure in the GFC, the big banks and car manufacturers in the US, were bailed out, which revealed how vital they were to the functions of the state. Centralised power can shape regulations and policy in order to protect the most important institutions—those who are ‘too big to fail’.

In the corporate world, this creates obvious inequalities. The UK has wrestled for decades with variations of Keynesian interventions, and some of the most pressing concerns at present involve giants like Google, Apple, and Amazon. While many think such corporations should be taxed more heavily, the state is understandably concerned about losing enormous economic contributors. The current conditions of governance mean that the state is the only entity (along with supranational institutions like the EU) which can actually regulate the operations of such giants.

State protection of ‘too big to fail’ corporations only creates inequalities.

c) Long-term impacts

A serious weakness of statism is that it can become too bulky to function efficiently. In the UK, the NHS is an appropriate example of an unsustainable program facing serious challenges. According to The King’s Fund report published last year, ‘NHS providers and commissioners ended 2015/16 with an aggregate deficit of £1.85 billion (unaudited), a threefold increase on the previous year. This is the largest aggregate deficit in NHS history.’¹¹⁷ Centralised states can work if the citizens dutifully and wilfully participate (as in Scandinavian nations). But if and when populations become dependent on the state rather than interdependent with regards to the state, other institutions, and each other, statism effectively becomes ‘hollowed out’ and unable to lie in the bed it has made.

Besides these problems of unsustainable welfare systems, statism can have long-term effects in the realm of international relations.¹¹⁸ As William Cavanaugh so aptly describes, one of the most pernicious effects of the modern state is the way in which it casts those outside its borders in the stark light of ‘other’.¹¹⁹ As evidenced by the recent

¹¹⁷ Phoebe Dunn, Helen McKenna, and Richard Murray, “Deficits in the NHS 2016” (London: The King’s Fund, 2016); [https://www.kingsfund.org.uk/sites/default/files/field/field_publication_file/Deficits in the NHS Kings Fund July 2016 1.pdf](https://www.kingsfund.org.uk/sites/default/files/field/field_publication_file/Deficits%20in%20the%20NHS%20Kings%20Fund%20July%202016%201.pdf).

¹¹⁸ For a scathing but excellent treatment see the chapter ‘Myths of Multiculturalism’ in Ramachandra, *Subverting Global Myths*.

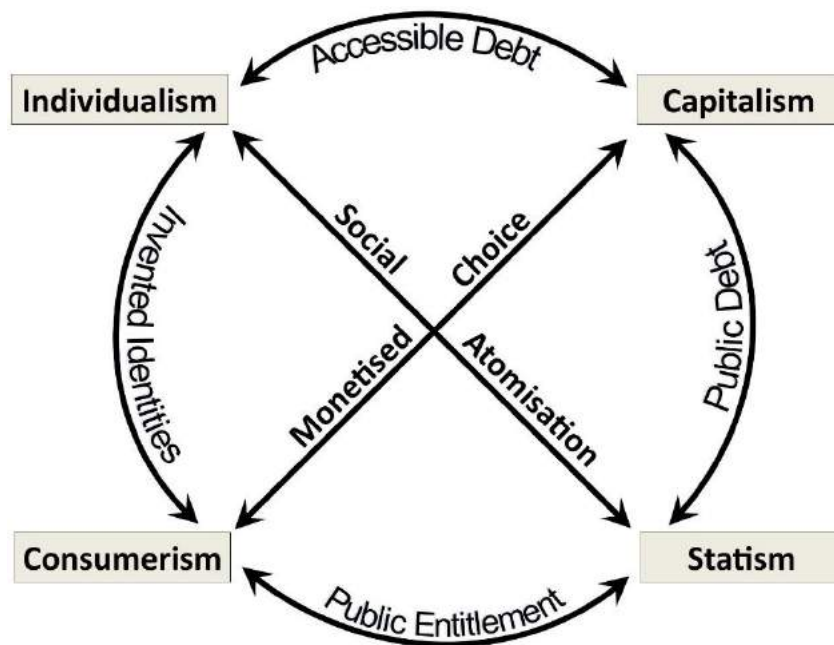
¹¹⁹ William T. Cavanaugh, “Killing for the Telephone Company: Why the Nationstate Is Not the Keeper of the Common Good,” *Modern Theology* 20, no. 2 (April 2004).

European immigration crises,¹²⁰ the flow of ‘others’ can be interpreted as a threat to nationalized services—such as welfare—and can end up giving the state more power to secure borders and control immigration.

¹²⁰ Douglas Murray, *The Strange Death of Europe: Immigration, Identity, Islam* (London: Bloomsbury, 2017).

Combinations and Reinforcement

Each ‘-ism’ is powerful and important in its own right, but over the past several decades they have become increasingly intertwined so that collectively they exert a far greater influence.¹²¹ This section seeks to analyse the connections between the ‘-isms’ and how they reinforce one another—as depicted in the diagram below:



1. Public Debt (Statism x Capitalism)

This phenomenon is the product of centralised government decisions and the increasing ability to borrow money at the national level. The GFC and continuing European sovereign debt crisis are indicative of what can happen when a nation (as opposed to an individual or company) borrows recklessly. Another element, of course, is the tendency of states to bail out major institutions whose survival is advantageous for the stability of the government, such as the US did for the auto industry and, more recently China has been doing for its banks.

¹²¹ Technology has undoubtedly accelerated the power of the four ‘-isms’ and strengthened their interactions—making the Steering Wheel much more robust. For instance, High Frequency Trades (HFTs)—which constitute around 70% of trading volumes in US equities—are only possible because of technological innovation. But in the end, the thrust of technology is determined by its users. The first of ‘Kranzberg’s Laws’ puts it this way: ‘Technology is neither good nor bad; nor is it neutral’; see Melvin Kranzberg, “Technology and History: ‘Kranzberg’s Laws,’” *Technology and Culture* 27, no. 3 (1986): 544–60.

It should be clear that public debt would not exist to nearly the same degree without the systemic influence of *both* statism and capitalism. States have become too closely connected with large companies to separate themselves without damage. Public welfare burdens legitimise public borrowing and capitalism's mechanism of debt-driven investment has become a default strategy for governments. Centralised power in states uses debt as a means of short-term finance, but this ultimately creates more pressure on taxpayers (future and present). The recent levels of public debt in countries like Greece and Italy suggest it is entirely possible for the 'next GFC' to occur at the level of sovereign states rather than financial institutions.

States use debt as short-term finance, but this ultimately creates more pressure on taxpayers .

2. Monetised Choice (Capitalism x Consumerism)

Because consumeristic mindsets encourage the exercising of choice and capitalism benefits when consumers choose new products, these two '-isms' create an environment where change is encouraged, convenient, and profitable.¹²² In essence, capitalism *monetises* the constant choices made by populations in perpetual search of identity; it 'pays to change'. In this sense, consumerism very much operates as an 'economic strategy' because constant consumption of non-essentials helps sustain the consistent growth capitalism aims for. But because high-consumption rates are facilitated by increased debt, what appears to be 'growth' is largely fabricated momentum.

The GFC made it painfully clear what happens when the momentum runs out, proving that unlimited growth and profit are fantasies. Legitimate, sustainable growth has only two sources: population increase and innovation, which leads to higher productivity. When these two are insufficient then growth can only be maintained by borrowing more and spending tomorrow's income today. Ultimately, this debt-based system results in a 'boom and bust' economy—when the wind is blowing favourably all is well, but when it is not things go horribly wrong.¹²³

Because capitalism and consumerism fail to incentivise long-term, sustainable decisions which are not dependent on unswerving growth, debt-based consumption is resorted to as the only possible solution when a 'bust' occurs. Thomas Sedláček reflects on the irony of this cycle:

¹²² Consider the way that modern payment systems are powered by banks. McIlroy, "Time for a Financial Reformation?," 5–6.

¹²³ See Tomáš Sedláček, "Europe's and the World's Magic Formula for Bankruptcy," 2012; See also Mills, "Prodigal Stewards: The Looming Government Debt Crisis and What to Do about It."

*If we only focus on dealing and curing our depressions, it is like treating an alcoholic by reducing the pain of hangovers only. One does not need to be an experienced drinker to know that such “treatment” will result in exactly the adverse behaviour. It is not the hangovers that are the root of the problem, it is the excessive use of alcohol. In our case the excessive growth.*¹²⁴

3. Public Entitlement (Consumerism x Statism)

When consumeristic populations associate their exercise of freedom with consumption, the extensive services of statism become commodities rather than privileges. This has import for everything from education¹²⁵ to transportation services, but in Britain the classic example of this ‘entitlement culture’ is the NHS. People can view the NHS as their ‘right’, and consequently burden the system with unnecessary demands, including sunscreen, gluten-free food, and careless alcohol abuse.¹²⁶ In the political realm, voters can view politicians as advocates who must secure their material security and prosperity. Such perspectives contribute to repetitive ‘single issue politics’¹²⁷ and can end up treating the government as a merchant which provides goods for its citizens—who are eager to procure the best ‘value’ for their (tax) money.

The government becomes a merchant which provides goods for its citizens.

Another dimension of public entitlement is human rights. Rather than securing basic, fundamental freedoms for everyone as originally intended, human rights are increasingly being seized by minority groups as a means to secure provisions for narrow agendas. This type of behaviour is unlikely to subside while consumerists defend parochial choices as an expression of freedom and statist insist that a centralised state is the best way to protect this freedom.

4. Accessible Debt (Individualism x Capitalism)

When capitalism flaunts its crown jewel of debt and individualism views people as totally autonomous persons, the accessibility of debt on a personal level is hardly surprising. Truly personal, individualised debt is quite new to civilization. For most of history, debts were

¹²⁴ Sedláček, “Europe’s and the World’s Magic Formula for Bankruptcy,” 5.

¹²⁵ <http://www.pbs.org/newshour/making-sense/column-how-an-epidemic-of-grade-inflation-made-as-average/>.

¹²⁶ <http://www.bbc.co.uk/news/health-39413915>;
<https://www.theguardian.com/society/2017/mar/28/nhs-draws-up-list-of-items-to-be-banned-from-prescriptions>.

¹²⁷ For a slightly dated but helpful discussion see Nick Spencer, “Apolitical Animal” (Cambridge, UK: Jubilee Centre, 2003). <http://www.jubilee-centre.org/apolitical-animal-rise-single-issue/>.

connected with families and households.¹²⁸ It was much more difficult for solitary, isolated persons to get themselves into insurmountable debt because lenders knew they were not likely to pay them back without the support of a family, clan, or guild. The damages of this highly accessible personal debt cannot be ignored. According to the Money Charity, the average level of credit card debt per UK adult is now £3,909.¹²⁹ And these figures keep rising.

It is crucial to recognise that increasing personal debts are enabled by *both* individualism and capitalism. The situation would be quite different if debt was not praised so highly by the proponents of capitalism. The situation would also be different if Western society was less fragmented and if more accountability and prudence was expected in the realm of finances.

5. Social Atomisation (Statism x Individualism)

On the surface, statism and individualism can seem like antithetical concepts. But in reality, they are mutually reinforcing, as people simultaneously become less dependent on each other because of individualism and more dependent on the government because of statism. Both the Red Tory¹³⁰ and Blue Labour¹³¹ literature have discussed the ‘erosion of civil society’, which is eroded from two sides—like an exposed pipe rusting on the inside and outside simultaneously. On the one hand, civil cohesion is being undermined by individualism as people become less invested in and dependent upon their community.¹³² On the other hand, civil society is having its power stripped and funding reduced by an over-centralised government. Together, statism and individualism downgrade the effectiveness of middle institutions¹³³ and lead to a less-connected society.

The decrease in average household size is one helpful barometer of social atomisation.¹³⁴ In the last century, the average UK household

¹²⁸ A fitting example could be someone like the 19th century bibliomaniac, Thomas Phillips. Phillips obsessively purchased books and manuscripts. The extreme ‘personal’ debt into which he plunged was enabled by his reputation as a wealthy individual and substantial estate. The credit card has enabled individuals to willingly accumulate degrees of personal financial debt that are simply unprecedented. For the recent figures see:

<https://www.bloomberg.com/news/articles/2017-08-07/u-s-credit-card-debt-surpasses-record-set-at-brink-of-crisis>.

¹²⁹ <http://themoneycharity.org.uk/money-statistics/>.

¹³⁰ Blond, *Red Tory*.

¹³¹ Adrian Pabst and Ian Geary, eds., *Blue Labour: Forging a New Politics*, 2nd edition (London: I.B.Tauris, 2015).

¹³² Putnam, *Bowling Alone*.

¹³³ This term comes from Catholic Social Teaching and conveys a range of various institutions.

¹³⁴ Giddens and others have raised important critiques about a return to an ‘idealised’ family. See Giddens, *The Third Way*, 89–98.

size has dropped from roughly 4.5 to 2.5.¹³⁵ Perhaps the most significant contribution to the trend has been individualistic sexual attitudes stemming from the sexual revolution and drastic changes in contraceptives. But the influences of statism are also contributing through a tax system that fails to value dependence (e.g. the ‘couple penalty’¹³⁶). Policy treats people as individuals and is incapable of recognising the full value of family and community relationships.

6. Invented Identities (Individualism x Consumerism)

Stripped of many things that have traditionally instilled a sense of identity within individuals—unions, clubs, religious groups¹³⁷—people are encouraged to create one for themselves from the constellation of choices offered by consumerism. What is more, people are much less satisfied to *share* identities with others (Christian, footballer, father, etc) and so become caught up in a competitive task of setting themselves apart (non-denominational Christian, footballer/fashion guru, practitioner of experimental parenting). In this way, the task of establishing one’s identity can become an ongoing process rather than merely a brief adolescent phase.

Establishing identity has become an ongoing process rather than an adolescent phase.

These factors help to drive the growing interest in sexual orientation and gender identity. It is no longer sufficient to discover one’s identity as a fixed reality, which has led to the phenomenon of ‘gender fluidity’,¹³⁸ allowing people to shift gender identities in different situations rather than accepting the norms.¹³⁹ Another example of invented identities is found in the celebrity culture. Here one finds a system by which celebrities are able to monetise their unique identities through fan followings who then consume (be it music, perfume, or Instagram photos) in order to shape their own persona in the fashion of their idolized individualized personality.

¹³⁵ A. E. Holmans, *Historical Statistics of Housing in Britain* (Cambridge, UK: Department of Land Economy, 2005). See also <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2016>.

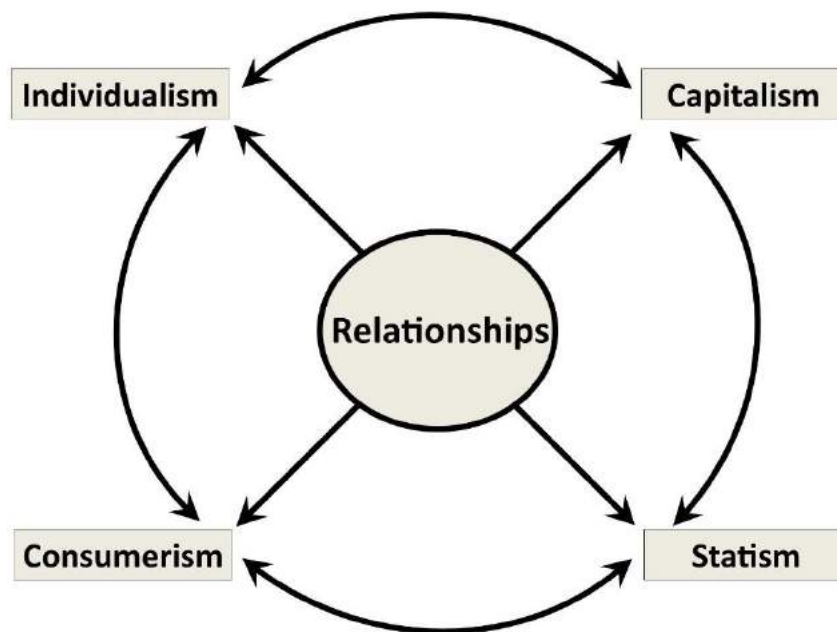
¹³⁶ Relationships Foundation, *The Penumbra Effect – Family-centred Public Policy*.

¹³⁷ Putnam, *Bowling Alone*.

¹³⁸ <http://edition.cnn.com/2016/04/13/living/gender-fluid-feat/index.html>.

¹³⁹ Christopher Townsend, “Gender: Where Next?,” *Cambridge Papers* 25, no. 4 (2016).

The Relational Vision



The negative consequences of the four ‘-isms’ cannot be eliminated or removed altogether from society, but it may be possible to subvert them by focusing on something different. This section draws on RT and proposes that the best way to counteract the ‘-isms’ is by stepping back to ask what the purpose of our society is, and refocusing on wellbeing.¹⁴⁰ Just as Copernicus argued that the celestial spheres actually revolve around the Sun, so also must our society act on the *centrality of relationships*.

Due to the often fragmented and haphazard approaches to social problems,¹⁴¹ one should also bear in mind the importance of addressing these reinforcing and intertwined ‘-isms’ in a holistic manner. Long ago, Aristotle insisted that being virtuous involved *all* of the individual virtues, and RT has likewise emphasised the importance of carefully considering all of the elements involved in a relationship. To return to the main analogy of this paper, we argue that the ‘-isms’ represented by the Steering Wheel should all revolve around good and right Relationships in order to restore their proper functioning.

¹⁴⁰ The biblical term for this—espoused by Jews and Christians alike—is *shalom* (holistic and complete societal prosperity and tranquillity), which emphatically includes ‘enjoyment in one’s relationships’. See Nicholas Wolterstorff, *Until Justice & Peace Embrace* (Grand Rapids: Eerdmans, 1983), 69; As quoted in Schluter and Ashcroft, *Jubilee Manifesto*, 110.

¹⁴¹ For an excellent treatment of this subject see Alasdair MacIntyre, *After Virtue* (London: Bloomsbury Academic, 2013).

To begin, the value of relationships should be espoused as more vital than the ‘freedoms’ of individualism. Achieving this shift in

cultural attitudes will take many forms and will be a gradual process, but the most important factor will be *cultivating in individuals the type of invaluable relationships that have the strength to actually supplant individualistic mindsets and behaviours*. Traditional venues for this include small groups and organisations described in detail by Putnam.¹⁴² Unfortunately, generational and cultural shifts make it highly impractical to merely revert to dated groups such as unions and social clubs. Perhaps the best way to inculcate the West with a deep admiration for relationships is to begin with education.¹⁴³ Modern education systems in the West represent a ready-made resource for building social capital. Relational Schools is one organisation which is seeing results as it focuses on strengthening relationships in educational environments.¹⁴⁴ Other relatively young movements which have experienced modest success include Repair Cafes¹⁴⁵ and Time Banking,¹⁴⁶ both of which facilitate mutually beneficial face-to-face interactions with other people from the local community. By prioritising relational capital, financial and other concerns can gradually be re-oriented to subsidiary positions.

Strong relationships hold the key to supplanting individualistic mindsets.

However, significant structural changes are also needed to enable easier communal interaction and cross-pollination. Considering the role played by housing in the development of the West’s individualism,¹⁴⁷ affordable housing must be treated with the utmost urgency. Some of the most promising suggestions in this area include rent-to-own housing schemes, which have the exceptional benefit of keeping renters out of debt.¹⁴⁸ Likewise, more relational housing schemes such as co-housing and multiple-dwelling houses should be encouraged.

Incremental improvements in these areas should not be belittled, especially since the West’s conception of relationships has become greatly skewed by social media. Bloated numbers of Facebook ‘friends’, for instance, gives an unrealistic impression of connectedness. The famous ‘Dunbar’s number’,¹⁴⁹ locates the

¹⁴² See Putnam, *Bowling Alone*.

¹⁴³ Ibid., 404–6.

¹⁴⁴ <http://relationalschools.org/>.

¹⁴⁵ <http://www.bbc.co.uk/news/uk-wales-south-east-wales-39734800>, <https://www.theguardian.com/money/2017/apr/15/repair-cafe-fix-yourself-laptop-save-fortune>.

¹⁴⁶ Time Banking was conceived by Princeton professor, Edgar Cahn, who was deeply influenced by Nobel Laureate Gary Becker, the primary proponent of the phrase ‘human capital’.

¹⁴⁷ See page 7ff above and more generally Macfarlane, *The Origins of English Individualism*.

¹⁴⁸ Mills, “Prodigal Stewards: The Looming Government Debt Crisis and What to Do about It.”

¹⁴⁹ R.I.M. Dunbar, “Coevolution of neocortical size, group size and language in humans” (1993), *Behavioral and Brain Sciences*. 16 (4): 681–735.

maximum number of *manageable* relationships at 150, but this also distracts from the real nature of deep, *meaningful* relationships.

Second, the value of relationships should be prized above the debt-driven profits of capitalism. *It seems that the best step forward in this regard is to convince companies and institutions that long-term growth and stability is actually a function of strong and healthy relationships.* In the corporate world, much exciting work has already been done to this effect by groups such as Relational Research and Relational Analytics, which emphasise the need for healthy relationships in companies and provide tools to make this happen.¹⁵⁰

However, as noted in connection with individualism, deep structural changes are also required in order to provide a more level playing field for the promotion of relational business and economics. Some of the most important changes involve banks, which create 97% of all money in the economy today.¹⁵¹ A major problem is that the more risky investment activities, which used to be carried out by separate banks, are now essential operations of the major banks themselves. This has caused banks to ignore relationships with their customers and become focused on making ‘money in their own right rather than [facilitating] other businesses.’¹⁵² As McIlroy wisely contends, large banks must be reduced in size and separated from high-risk investment operations, and a new culture of relational, ‘ethical banking’ must also be constructed.¹⁵³ Various organisations have made great progress in this area including Handelsbanken, Triodos, Civilised Bank, and Hoare’s Bank, while others have made an impact through relational methods of microfinance.¹⁵⁴ Concerning microfinance, several prominent figures have exhorted churches to get involved with providing a system of financial support for their members.¹⁵⁵

Deep structural changes will be required to make room for relational companies.

Far from constituting a departure from established economics, relational finance and banking is actually a *return to its roots*. ‘Credit’ itself comes from *credere* (‘to believe or trust’), signifying the essential

¹⁵⁰ <http://relationalthinking.net/relational-research/>; <https://www.relational-analytics.com/>. See also the Relational Business Charter: http://www.relationshipsfoundation.org/wp-content/uploads/2014/02/Relational_Business_Charter.pdf.

¹⁵¹ Guy Brandon, *Crumbling Foundations: A Biblical Critique of Modern Money*, Long Distance Christian (Cambridge, UK: Jubilee Centre, 2016) 14ff, and especially endnote 21 (p. 50). Cf. the work by done by Positive Money: <http://positivemoney.org/how-money-works/how-banks-create-money/>.

¹⁵² McIlroy, “Time for a Financial Reformation?” 3.

¹⁵³ *Ibid.*, 6.

¹⁵⁴ One well-known example is Mohammed Yunus, recipient of The Nobel Peace Prize in 2006: <http://www.bbc.co.uk/news/world-south-asia-11901625>.

¹⁵⁵ <https://www.theguardian.com/commentisfree/belief/2009/mar/09/banking-pope-microfinance-religion-rowan>.

need for the lender to have confidence that the borrower will repay.¹⁵⁶ Relational concerns formed the cornerstone of the successful Puritan and Quaker banks, who viewed extra capital primarily as an asset by which the needs of others could be met. In short, a relational economy would feature ‘no rewards without responsibility, no investment without involvement, and no profit without participation.’¹⁵⁷

Third, the bonds of relationships should be selected before the flexibility of consumerism. *This entails reducing excessive consumption by means of campaigns and legislation and replacing brand affinity with geographic/manufacturer affinity.* From an economic standpoint, tremendous waste is generated in the process of consuming non-essential goods.¹⁵⁸ Taxes could be levied upon products ranging from phones to TVs in order to discourage unnecessary ‘upgrades’ to newer models or versions. Additionally, various laws could be made to discourage the manufacturing of products with ‘in-built’ obsolescence by requiring companies to provide guarantees or servicing for an extended period of time. Relationally speaking, this could foster long-term relationships between sellers and buyers by encouraging schemes of maintenance, repairs, and integrated improvements to products with long-term warranties. This relational model includes ideas about the ‘circular economy’,¹⁵⁹ and is already being practiced by organisations such as Shoes that Grow¹⁶⁰ and Fairphone.¹⁶¹

In this context, there is also a great need to reclaim practices of ‘thrift’ which undergird so much of Western history. Peter Heslam describes ‘thrift’ as ‘an amalgam of attitudes and habits that help people thrive because it involves the wise and grateful stewardship of the resources with which human beings are entrusted, for the good of all’.¹⁶² By saving things from being wasted, more resources can be directed towards those in need and society’s relationship with the created order can be much healthier.

¹⁵⁶ Peter Heslam, *Transforming Capitalism: Entrepreneurship and the Renewal of Thrift* (Cambridge, UK: Grove Books, 2010), 18–25, <https://grovebooks.co.uk/products/e-156-transforming-capitalism-entrepreneurship-and-the-renewal-of-thrift>.

¹⁵⁷ Mills and Schluter, *After Capitalism*, 24.

¹⁵⁸ <http://www.newtimes.co.rw/section/read/218005/>, <https://www.forbes.com/sites/shelliekarabell/2017/07/28/meet-the-dutch-social-entrepreneur-who-wants-to-destroy-your-mobile-phone-for-you/#6a131d6964ab>.

¹⁵⁹ http://tilz.tearfund.org/en/resources/policy_and_research/sustainable_economics/the_circular_economy/.

¹⁶⁰ <https://theshoethatgrows.org/>.

¹⁶¹ <https://www.fairphone.com/en/>.

¹⁶² Thrift is ‘derived from an Old Norse word meaning “to thrive”’. Heslam, “Transforming Capitalism,” 10.

From the perspective of consumerism as a cultural mindset, it is vital to replace obsession to disembodied brands¹⁶³ with more relational alternatives. Such alternatives involve close relationships with customers and craftspeople, who are able to provide better fitting clothes, fresher ingredients, and custom-accessories. Such practices are well underway in the Maker movement, businesses such as micro-breweries and marketplaces such as Etsy, and are enabled by the internet and revolutions in small-scale 3D printing. Local business activity reduces waste from shipping materials and pollution from transportation, but can also generate social and relational capital by encouraging people to shop in consistent places and interact with familiar merchants and fellow customers. In this way, the individualistic and competitive characteristics of consumerism can become more communal and cooperative.

Finally, the benefits of relationships should be prioritised above the provisions of statism. *This must involve the renewal of local government and the recognition of independent spheres in society.* Local government is sometimes pitched as a method to increase productivity and efficiency. This angle has merit, but the more important consequence will be the revival of civil society as people experience the real impacts and value of their involvement. More respect for necessary authority will naturally spring from both citizens and local government workers as they take part in realignment of parity to its proper place.

The idea of sphere sovereignty was first developed by Abraham Kuyper and then expanded by Herman Dooyeweerd.¹⁶⁴ In essence, this concept posits that various institutions or ‘spheres’ exist in society (e.g. family, state, church) which are responsible for fulfilling unique functions and have a right to do so independently from the other spheres.¹⁶⁵ Because each sphere is intrinsically irreducible ‘there is no hierarchical subordination between them, but horizontal coordination’.¹⁶⁶ Ultimately, this way of thinking requires the state to admit that it cannot provide for all the welfare needs of its citizens, nor should it. Things like emotional support are best provided by families and close friends, while material support could be provided by mutual associations, local charities, or churches. Obviously, several legislative changes are required in order to make these things feasible.

Re-prioritising relationships can begin in the family unit.

Imagining how all these tasks might fit together is not easy and will certainly look different depending on one’s resources, location, and life situation. Nevertheless, the following scenario may serve as a

¹⁶³ This should be sought regardless of how persistently brands promote themselves as relationally beneficial.

¹⁶⁴ Jonathan Chaplin, *Herman Dooyeweerd: Christian Philosopher of State and Civil Society*, reprint edition (Notre Dame: University of Notre Dame Press, 2016), 139–44.

¹⁶⁵ Luitwieler, *A Community of Peoples*, 66–68.

¹⁶⁶ *Ibid.*, 68.

rough starting point to help tie them together. Suppose a family that is stretched to its financial limits becomes fed-up with the consumeristic whirlpool and decides to eliminate a significant, though non-essential, monthly expense. This could be anything from the television bill to the purchase of alcohol. The removal of this non-essential expense could serve to highlight more essential elements, such as the importance of relationships in finding meaning and satisfaction. Consequently, the family gradually uncovers and begins to act against various individualistic habits in their lifestyle. Investing more time in new shared activities need not incur much additional financial strain, so the family could conceivably add strengthened bonding relationships to its previous acquisition of expendable monthly income. Perhaps if the family is able to maintain a reasonable level of happiness and satisfaction on their new budget, they could begin paying off debts. Otherwise, they may wish to invest the money for a return. They have heard about the advantages of 'human capital' and decide to try investing their money to that end. Perhaps they purchase a new audio system for the town hall, sponsor a local scout trip, or even simply host semi-regular BBQs for neighbours at their home. Either way, they find themselves with more bridging relationships to their workplace and community. This in turn could help them feel less powerless in the political arena and could even lead to invigorated participation in local government.¹⁶⁷

Conclusion

This paper has sought to raise awareness of the complex cultural forces which impinge on us, influencing our thinking and stifling our agency. As we become more knowledgeable of these forces, however, we can take conscious, informed steps to locate our identities within the framework of relationships. We can resist the shallow messages of merchants who offer to help us gratify our wants by instead choosing to define ourselves as satisfied people enveloped by family, friends, and neighbours. We can counter the flatteries which insist that we are fully autonomous individuals by re-asserting our deep and real need for sincere relationships.

By placing relationships at the centre of our lives, we can gradually begin to transform the cultural landscape of which we are a part. As individuals do this, eventually even modest actions can re-shape a family. As families prioritise relationships, communities can begin to change. With the leverage and influence that communities have, considerable influence can be exerted upon businesses and companies. Ultimately, those companies that prize relationships can influence the minds of politicians and alter the priorities of a nation.

¹⁶⁷ Several other common scenarios are explored in a recent Jubilee Centre film 'Reality Checkpoint': <https://www.youtube.com/watch?v=xYbUMr52yi8>.

The intention in this paper has not been to provide a definitive analysis. Rather, this is a first attempt to stimulate a robust conversation around the ‘-isms’. Consequently, we gladly invite response to the Steering Wheel concept and hope to develop this work further in future publications.



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