

Thinking afresh about welfare: The Enemy Isolation

The Church of England's House of Bishops commissioned this paper to help formulate a considered response to the challenges facing the country's welfare systems today. The paper explores some of the issues which any government must consider in designing welfare policies and seeks to develop a narrative about the overall purposes of welfare policies today. At its meeting in May 2015, the House was reminded that the Beveridge Report of 1942, which shaped the post-War Welfare State, unashamedly drew on poetic, or even religious, language to describe the social problems that it set out to address. Our society today is different and, perhaps, more complex. This paper nevertheless recognises the need to inspire hearts as well as minds in pursuit of the people's welfare, and seeks similarly striking and poetic imagery to frame a narrative of welfare for today.

This paper does not try to set out a central policy for the whole church. The House seeks to make a worthwhile contribution to thoughtful debate on a subject which should concern all Christians – one where simple solutions are rarely available. Welfare has often been a politically divisive subject, yet the goal of enhancing the well-being of the whole nation is one where thoughtful people, including those responsible for policy, might gain from considering the issues in ways which transcend simplistic divisions between left and right.

The House of Bishops commends this paper for reflection and study.

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1. The Beveridge Report of 1942, which laid the foundations of Britain's welfare state began by identifying "Five Giant Evils" – Want, Disease, Squalor, Ignorance and Idleness – which a civilised society on the road to reconstruction should seek to slay. In the decades since Beveridge, successive governments have done much to cut these giants down to size, although they have never been defeated.
 2. But today, there is another enemy which threatens the well-being of our people and which frustrates efforts to address Beveridge's agenda. It is, like the proverbial elephant in the room, a giant which all can see around them, which most experience at some time in their lives, but which few will name. It is the Enemy Isolation.
 3. Like many wicked enemies, it goes by numerous aliases. It is Loneliness, Estrangement, Friendlessness. It may be born from the conviction that each person is an island; that the individual can form his or her personhood through choice and will power, and make a life without the support, friendship and sacrifice of others; that our responsibilities begin and end with ourselves and that the good of others is purely their own affair. It may start with the dangerous implication that personal freedom is threatened by caring about other people.
 4. Its effects are seen in the isolation that many face in old age; in the lack of childcare options for working mothers; in the loss of neighbourliness and family ties which cuts off

the housebound from contact and conversation, even allowing some to die unnoticed and undiscovered for weeks. It is seen in the rapid loss of self-confidence and resilience among people who are made redundant and, with the loss of a job, lose the sense of belonging among their peers. It is seen in the way that homelessness can reduce people to invisibility and disability throws people onto their own, often inadequate, resources. It is seen in the erosion of trust between strangers. It is seen in the breakdown of marriages, the estrangement of families and the impermanence of close relationships.

5. Trying to remedy their isolation, people may turn in inappropriate ways to statutory services, GP surgeries or the police. Human isolation adds numerous burdens to social institutions which were never intended to address this basic need, reducing the capacity of those institutions to do the work for which they were designed and funded.
6. Isolation is not just a characteristic of individual lives – whole groups within society may be, either intentionally or through the laws of unintended consequences, isolated from each other and from the mainstream. Groups with little political influence, groups of people who don't fit some widely-held social perception of "normality", can be rendered invisible. The word "welfare" may have come to denote a particular area of social policy, but the concept it stands for is that of interdependence: everyone's welfare is damaged if some people's welfare is ignored.
7. Isolation has grown as the structures of neighbourhood and community have weakened. This is the shadow side of growth in individual freedom and mobility. If informal structures of family, neighbourhood and community are not consciously nourished, the exercise of some freedoms can destroy the institutions which enable others to exercise freedoms themselves. In 1942, mobility and choice as we now expect to have them were the preserve of relatively few. Enough people knew their need of each other to build structures of mutual support which militated against isolation. But even then those structures – cooperatives, friendly societies and a plethora of voluntary associations – were struggling, hence the turn towards a national, state-sponsored, system of welfare provision, intended to complement voluntarism, not replace it.
8. We now know that, whatever the achievements of the welfare state, it has not arrested the drift toward greater isolation and the loss of connections. And so the burden on the state has become unsustainable, outstripping the willingness of the people as a whole to pay for it. Nor is uniform state welfare always efficient or effective – it can be bureaucratic, inflexible and reduce the self-worth of those who depend upon it.
9. As the informal structures of neighbourliness have diminished, the structures of state welfare have had to carry greater and greater demand – not all of it appropriate. When people appear again and again at a doctor's surgery because it is the only place where they are guaranteed a chance to talk to another person, something vital is missing from the fabric of the community around them.
10. Identifying isolation as an evil does not mean that Want, Ignorance, Squalor, Idleness or Disease are no longer spectres haunting Britain. They continue to wreck lives and stunt people's development, and the struggle against them is constant, for individuals, communities and government, despite all that has been achieved since World War II.

11. A focus on the Evil of Isolation is not an alternative to addressing the Five Evils which Beveridge identified – it is the prism through which we can discern the policies and practices which might combat the Five whilst attacking Isolation as well.
12. Beveridge himself recognised that a welfare state would only defeat the Five Giant Evils if strong social bonds, viable communities and a clear commitment to voluntary action were also prominent in the nation’s life. Today, those characteristics are not dead – but they are fragile and often desperately attenuated, allowing social isolation to corrode lives in ways which no state system can adequately address.

Why is welfare a concern for Christians?

13. The Bible, in both Old and New Testaments, is the unfolding story of the people of God. The relationship at the heart of the story may be exemplified by the way individuals encounter God, but the individual is not the story. Although the Bible may elicit an individual reaction and commitment in the reader, that vocation is to follow Christ as a disciple in company with other disciples. Where the Old Testament is the story of the relationship of God to a chosen race, the New Testament opens out that story of belonging and makes it accessible to all through Christ.
14. Part of the universal vision of the New Testament stems from the relationship between the three persons of the Trinity. The Trinity reflects the insight of the earliest Christians that God is ineluctably relational. God is love, and that love is at work in the bonds between Father, Son and Holy Spirit. In Christ we are enabled to become at one with God and thus to be inducted into that bond of love. God’s Kingdom is fulfilled when the bond of love that is God’s-self embraces the whole human family.
15. We are enabled to follow Christ because we are part of the company of his disciples across time and place – the church. We are not alone but are sustained and supported by our brothers and sisters in faith. Isolation and the cult of the individual are strongly at odds with the vocation to Christian discipleship. Without the practices and habits of neighbourliness, the Christian community struggles to live authentically. Christians living under laws which prohibit “subversive” gatherings and collective action are, rightly, understood to be suffering persecution – but conditions which erode community and collective action are present in free societies too.
16. Because so many trends and pressures in society pit individual against individual, the ability of a good welfare structure to sustain communities is not lightly to be dismissed as part of the infrastructure on which the church depends.
17. But the Christian case for social welfare is about more than the church’s own interests. The gospel of Jesus Christ addresses the good of all – not just those who have made a commitment to him. This is why the concept of the Common Good is at the heart of the church’s mission and why, when the church pleads the case of the vulnerable and sustains them by its actions, it is performing the gospel of Christ.
18. None of that is an argument for giving the state any particular role in designing and delivering welfare. No such thing as the modern state was known in Jesus’s time, so the concept is hard to derive from a Biblical context. Nevertheless, both Old and New Testaments have harsh things to say about rulers who neglect the welfare of the poor. A

key measure of a godly ruler is that, under their authority, the poor are not neglected, the hungry are fed and the most vulnerable flourish.

19. Jesus's kingship is revealed before his birth in Mary's song at the Annunciation, where she prefigures the kingdom that her son will inaugurate in terms of justice for the hungry and lowly and the downfall of the mighty – a timeless challenge to the gross inequalities, whether material or of opportunities, which a good welfare system goes some way to addressing. (Luke 1:46–55)
20. At the outset of Jesus' ministry, in his address to the synagogue at Nazareth, the divine concern for the poor, marginal and vulnerable is emphasised in uncompromising terms: "... he has anointed me to bring good news to the poor ... to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free..." (Luke 4:18–19).
21. A basic theological foundation for a Christian approach to society is the commandment to love our neighbour as ourselves. Neighbourliness is grounded in empathy – how would I wish to be treated were I in another's shoes? In the light of this principle, social welfare becomes an expression of the New Testament insight that good fortune is never entirely based on merit and that the fate of other people reflects possibilities that I too may face. (Matthew 20: 1–16; Luke 10: 29–37)
22. As the bishops' Pastoral Letter for the 2015 General Election noted, Christians are serious about sin. In Christian theology, sin is not just misdemeanour but is rooted in idolatry – erecting something less than God in the place of God. The elevation of the self, and selfish choices, as if they were moral absolutes, is a good example of the sin which breeds isolation.
23. No social welfare system should ignore human failure and wickedness. Sin, especially the sin of selfishness, manifests itself both in abuse of generosity and lack of generosity: in refusal to take responsibility for oneself and refusal to share responsibility for others.
24. What, then, of St Paul's stricture that "anyone unwilling to work should not eat" (2 Thessalonians 3: 10)? Paul here shows that sin has consequences in this life as well as the next. In Genesis, Adam's fall condemns him to toil for his living – if someone refuses to work assuming that they will nonetheless be provided for, they are denying, idolatrously, that Adam's fall applies to them. But the stress is on unwillingness, not inability. Paul is not addressing those who would work but cannot.
25. Christians are called to care for their neighbour, and Jesus throws the concept of neighbour very wide. This care is not offered naively – sinfulness is part of the human condition which all share. Care for others lies at the heart of a good society – where Christians are able to care for their neighbours directly, they are fulfilling their vocation to be Christ's disciples. And in a complex society where informal networks of neighbourliness are absent or attenuated, it falls upon the whole of society, if it calls itself Christian in any sense at all, to ensure that the vulnerable are not neglected.

Welfare and the church

26. The Church of England seeks to draw people together through its vision of God's love in order to demonstrate that love to everybody, whether they subscribe to a Christian world-

view or not. Churches are among the few places where the common good is not only talked about but practiced on a daily basis. This may be manifested in high-profile initiatives to meet human need. Food banks have been largely developed by churches and church-related organisations and, without them, the human cost of problems and changes in the welfare system would have been far more acute. Another widespread church initiative is the Street Pastors movement which is helping to meet the need on the streets for a selfless human presence and befriending.

27. Just as important as these well-known activities is the vast amount of neighbourliness and friendship that church members offer to others in their communities. Churches are perhaps the most important schools for neighbourliness that exist in Western societies today.
28. But the church's work for others would be mere sticking plaster over an open wound if wider social policy is not working with the grain of voluntary action rather than against it. The church's social engagement is part of its mission to model a better society "on earth as in heaven". We seek to play our part – but the well-being of all demands that others, in government and across society, seek as far as possible to share a vision of the common good.

Welfare and connectedness

29. Looking in depth at welfare policy, it clearly needs to be understood in connection with wider economic policy, social policy, questions of social and world order, and so on. Politicians do not have the luxury of sorting out all the facets of every question at once. Those who actually secure change have to live with the unforeseen consequences – and deal with all the ramifications of known and unknown unknowns.
30. If combatting isolation is a key policy goal, where does human connectedness begin and end? Our faith locates us as part of God's family which extends across every nation, culture and century. That global human fellowship is damaged when our definition of "us" is too narrow. This consideration touches, for example, on questions about eligibility of migrants for benefits. Much more thinking is needed about how to balance our common bonds as a nation with our common humanity across the globe, because answers which are both moral and workable are not obvious.
31. But the tight focus on domestic welfare issues in this paper is important because the way a nation treats its own people is part of the moral formation of the population through which attitudes toward the wider world are shaped. 1 John 4: 20 is relevant: "those who do not love a brother or sister whom they have seen, cannot love God whom they have not seen". Combatting isolation, like charity, starts at home (but does not end there).

Welfare and well being

32. The way the term "welfare" has narrowed in meaning has eroded the bonds between citizens. At the outset, the Welfare State saw "welfare" as more or less synonymous with "well-being" and its founding principle was that (to use a much-repeated phrase) we were "all in it together". Principles such as National Insurance and some universal provisions like child benefit, emphasised the vision that the welfare of the whole population was bound together. Since then, the evolution of welfare provision, often for economic and

pragmatic reasons that made good sense individually, has eroded that universality and, hence, damaged the sense that the welfare of all is interconnected. Today, a much harder line exists between those who receive designated state benefits and those whose benefits from the state are less obvious.

33. In its early conception, the Welfare State encompassed a whole range of social policy – education, as much as pensions; the NHS as much as unemployment benefit. Today, the general understanding of “welfare” separates out healthcare and education from other aspects. Pensions, too, are popularly felt to be in a different category. “Welfare” has become synonymous with support for those of working age who do not fully support themselves by earned income and thus require state assistance to survive.
34. This semantic trend has had a rapid effect of separating those reliant on benefits from the rest of the population as if the former were a kind of lesser citizenry. The fact that “welfare”, in its broader sense including education, health and pensions, is something that still benefits virtually everyone has become lost in public debate. One aspect of combatting isolation is that the divisive rhetoric which portrays benefit recipients as “other” must be challenged – the rhetoric itself is a source of deep isolation.

Dilemmas of Welfare

35. Political arguments around welfare have become sadly polarised. All parties should acknowledge that welfare issues raise many dilemmas that are incapable of being resolved once and for all. The church, with its theological insight into the provisional nature of human achievement and its theological balancing of grace and sin, ought to be able to restore the concept of dilemma to the heart of the welfare debate.

Dilemmas of time – and correctives

36. People can starve to death in a few days and cannot long survive without shelter. Human need often presents itself as a crisis of the moment, demanding an immediate response. But systems of support have consequences which only unfold over time. If people can rely on a safety net to protect them against immediate need, it can create a disincentive to avoid future crises. Systems and structures may prevent people with chaotic lives from foundering but do nothing to bring order to their chaos,
37. There is nothing wrong with trying to design a welfare system which seeks to change human behaviour. That was, indeed, part of Beveridge’s vision. (“He and Attlee saw the welfare state as teaching values of citizenship... a new citizen who prized, through welfare, the values of work, savings and honesty...”¹). But changing human behaviour takes much longer than the alleviation of immediate suffering.
38. It ought to be possible to discuss social policy in terms of “correctives” – the need to adjust the balance between the long and short term goals in ways which treat both as important. In periods where the alleviation of immediate need is a high priority, corrective measures are needed to ensure that the long term, behaviour-changing, aspects of welfare policy are brought back into the frame. Where the focus on those long term objectives diminishes the ability of the welfare system to respond to human suffering, a different kind of corrective will be necessary.

¹ Frank Field, ‘From the cradle to the grave’, *New Statesman*, 29 November 2012.

39. This language of dilemmas and correctives reflects the call for a new approach to political discourse in the Bishops' Pastoral Letter.² Christian churches ought to be comfortable with this language, given the centrality of the “now, and not yet” in eschatological thinking and our understanding of human finitude and original sin.
40. The idea that a welfare system ought to promote mutuality and challenge isolation is, itself, a response to a dilemma. In decrying our current state of social isolation from one another it is too easy to romanticise a mythical past of tight-knit, supportive communities and to neglect the often entrenched and horizon-limiting aspects of that history. Physical and social mobility have contributed in numerous ways to human flourishing. But people are becoming more aware of what has been lost in that process. As the Bishops' Letter put it, our journey towards becoming a “society of strangers” has had a serious human cost – part of which is that the loss of community and neighbourliness has thrown an unsustainable burden onto the welfare systems.
41. Many welfare issues are intrinsically dilemmatic. We suggest that such dilemmas ought to be approached through a “bias toward community” – in other words, that moving from intractable dilemmas to concrete policies need, at this moment in history, to give particular weight to combatting the Evil of Isolation.

The dilemma of welfare vs. debt reduction

42. One apparent dilemma may need to be exposed as misleading. It is sometimes asserted that cutting the welfare bill is unavoidable if national debt is to be contained or reduced. Of course there is truth in this – and if we do not acknowledge that debt is usually a bad thing we will fail to sound convincing on welfare.³ But welfare expenditure *versus* debt is not a simple either/or. There are other ways of reducing debt (like higher taxes) and so welfare cuts are a political choice. However, if politics is “the art of the possible”, in certain circumstances welfare cuts may be the only *politically* possible alternative to high levels of debt.

Dilemmas of globalisation

43. All governments are struggling with the rapidity of globalisation. It is hard to see how capital markets, labour markets and welfare policies can easily be aligned since capital can now move anywhere at the touch of a key whereas people are constrained by family, language, psychological needs and sheer physicality from such geographical flexibility. Seeking to make labour more mobile is fine, provided that the human need for connectedness with others is recognised and accommodated. This is one of the key dilemmas with which all politicians have to grapple.

Facing up to Dependency

44. Many critics of the welfare state emphasise its tendency to entrench dependency. But that claim needs to be nuanced. Dependency is a core characteristic of every human

² *Who is my Neighbour? A Letter from the House of Bishops to the People and Parishes of the Church of England for the General Election 2015*. London: The Church of England, 2015.
www.churchofengland.org/GeneralElection2015

³ See Peter Selby's *Grace and Mortgage* [DLT, 1997 and 2008] for a theological analysis of the evils of indebtedness.

being. None of us become ourselves solely by our own efforts or willpower. Around every successful person, whether in sport, business, or the world of ideas, is a huge penumbra of, often unsung, others. Dependency, in itself, is not a problem but a key truth about being human.

45. Dependency on the state, however, is a subtly different matter. One argument against state welfare systems is that they rely on redistributing wealth from the richer to the poorer by coercion rather than consent. Because the personal relationship between those who give and those who receive is missing, welfare recipients are liable to feel no responsibility to escape from the welfare structures.
46. Another objection is that relying on state-run systems pits vulnerable individuals against a monolithic bureaucracy. Dependency is deepened by the powerlessness of recipients to influence an impersonal and overweening system. Dependency on the state shows how welfare questions turn simultaneously on the purposes of the state, and the ability of the state to deliver its ambitions.
47. The problem of dependency within welfare systems is not so much that dependency is always bad – mutual dependency within families, neighbourhoods and communities is a sign of human flourishing – but that when relationships become impersonal, remote or bureaucratic, dependency represents an unbalanced relationship lacking mutuality. As both Lord Maurice Glasman and Tim Montgomerie have pointed out (at a Synod fringe meeting in July 2015), the urgent need is to remedy the lovelessness which has characterised the post-Beveridge structures of welfare.
48. A loveless system which generates dependency exacerbates the evil of isolation. But the problem of dependency is not unique to state-run welfare systems – it can apply equally to charity and loving-kindness. The challenge is to see dependency in terms of mutuality rather than as a one-way power relationship.

Challenging some shibboleths

49. Some aspects of received wisdom on welfare may need to be re-examined. One, sometimes heard from critics of aspects of welfare reform, is that distinguishing between different causes of human need implies distinguishing between the “deserving” and “undeserving” poor. That distinction is loaded with unattractive connotations which close down argument before it has begun. But the discomfort of distinguishing between the “deserving and undeserving poor” has combined with a more contemporary aversion to moral norms to imply that welfare systems must abdicate any responsibility for forming character.
50. The idea that social welfare should encourage virtue and discourage vice was an important part of the original vision of the welfare state. Family and community are essential schools of virtue – not least because virtuous behaviour grows out of bonds of love. Rebuilding informal networks of family, neighbourhood and community, is an imperative which could help restore the moral agreement around which a welfare consensus might emerge.
51. The government has recognised the duty of the state, through the welfare system, to address issues of character. We should endorse that approach whilst maintaining our traditional role as “critical friend” to ask whether, in practice, specific policies are likely to

achieve this aim, and whether the direction of character formation that the policies intend is one which Christians should support. Again, the object of diminishing isolation becomes a useful yardstick.

52. Fear of the “deserving/undeserving” distinction should not prevent us seeking a welfare system which encourages the kind of behaviours which build mutual sustainability (a broader concept than self-sufficiency). There is nothing intrinsically wrong in making life on some sorts of benefit moderately unattractive in an effort to reduce the perverse incentives occasioned by welfare economics. (Although the idea that incentives and disincentives can *only* be expressed in cash terms is too reductionist – and, for those already on the breadline, often ineffective. A deeper understanding of why people change their behaviour, and how incentives promote mutuality, should be within our range).
53. The key here is people’s ability to change – with or without help and encouragement. The permanently lame cannot be treated as if they could walk if they only had enough gumption. But the muddled, timid and confused can – with help – be enabled to live more ordered and resilient lives.
54. Where might such help come from? Only the state has the authority to muster sufficient resources to meet the undoubted need. But the myriad circumstances which prevent people from moving out of dependency on state welfare need a more flexible and personal delivery system than can be realised by most bureaucracies. Strong communities, and people attuned to the demands of neighbourliness, may be the best mechanism for the kind of personal support which changes attitudes – which, in other words, offers the love.
55. So we should accept the need for the state to commit the bulk of the funding for a welfare system, but be agnostic about the delivery systems, recognising that voluntary resources, where they exist, may be better at building the kind of mutual support which, ultimately, reduces the demand for, and cost of, welfare itself – but that where voluntary structures are too weak, the state must act as guarantor of access and provision while working to make good voluntary action possible again.
56. Compared to the state or the voluntary sector, the private sector may offer efficiencies and innovation. But the “efficiency” associated with private sector delivery of public services is usually achieved by driving down wages and introducing worse conditions for staff. It is hard for voluntary bodies, including churches, to bid competitively against this background. The Church of Scotland’s extensive CrossReach programme of social action and care has been undercut by private sector groups whose care (and employment) ethos the church feels ethically unable to emulate.
57. Another shibboleth is the spectre of the “post code lottery”. On the subsidiarity principle, some decisions should be made (and some welfare services should be delivered) uniformly at national level. We are citizens of one nation. But we are also, often more meaningfully, citizens of distinct local communities and neighbourhoods. Only local networks can seriously address the problems of isolation. There is therefore no reason in principle why many aspects of welfare provision cannot be determined or prioritised locally, with consequent variations between areas.

58. This would only constitute a postcode lottery if decisions about local services were determined arbitrarily. Provided people have a clear role in transparent local decision-making, it would be a matter of local priorities in welfare suited to local need.

The importance of place

59. The case for increased localism is sharpened by the way the experience of London, and the South East are increasingly distinct from that of the rest of the country, and people's experience of living *within* London becomes more polarised. Already, national benefit levels struggle to reflect the wide variations in the cost of living between London and the provinces. Precisely because the North/South divide cannot be remedied quickly, greater local autonomy, which can be introduced much more rapidly, is an attractive proposition.
60. If policies are to sustain and enhance neighbourliness and challenge isolation, welfare structures need to reflect the scale of the world which most people inhabit. It is a myth that contemporary human beings are indifferent to place. In reality, the scale of most people's concerns is focussed on their neighbourhood and community. As many who canvass at election time know, people are much more exercised by (e.g.) the lack of local amenities for their children than by abstract issues like the gulf of inequality between the richest and poorest.
61. It should be economic common sense for welfare systems to strengthen people's ties to their locality and not undermine them. Uprooting people to cheaper or smaller properties, often hundreds of miles away, severs informal networks of support and companionship which will have enhanced people's resilience and moderated their demands on the welfare system. It implies that social relationships are dispensable for the poor and that where they should live is determined only by the cost of accommodation rather than the costs and benefits of life in all its aspects. Enforced mobility entrenches the society of strangers and multiplies the evil of isolation.

The importance of work

62. But recognising the significance of place is not an argument for a static society. Precisely because work is a primary source of companionship and a remedy for isolation, moving locality to take up opportunities for work makes good sense in a way that moving benefit recipients does not.
63. Work has many intrinsic virtues (which is not to deny that some work is demeaning, inhuman or geared to evil ends – we are talking here about productive, socially useful work). The theological significance of human work is well known – as co-creation with God, as purposeful, even prayerful, activity etc. But in the context of the enemy of isolation, work has one supreme virtue – it is, almost always, a social activity.
64. A caveat is needed about isolation and work – 4.2 million people in Britain currently work from home. But even home working generates some relationships that give context to the individual's labour and give purpose and meaning to people's days. Without denying that there is loneliness at work, work is, in most cases, an important antidote to isolation.

65. So we should support welfare policies which create incentives for work, and welfare delivery systems that assist people to find suitable work. Welfare should never be an alternative to employment for those who are able to work (although when there is a shortage of accessible work, it may complement earned income). Given the range of work that a modern economy requires, the judgement that someone is unable to undertake any paid work at all should not be made too hastily.
66. But this assumes that one objective of government is to secure full employment (or at least to keep unemployment levels commensurate with the usual rates of “churn” within the labour market). The ability of national governments to do this in an increasingly global market is constrained. Welfare policies should focus on the virtues of work, whilst ensuring an adequate safety net for people whose opportunities for work are curtailed by global economic cycles.

The importance of families

67. The needs of individuals, couples and families are not identical. Couples are more than an alliance between two autonomous individuals and families are more than an assembly of individuals of varied ages. Couples and families are vitally important settings for both mutuality and creative human dependency. A viable welfare system needs to support individuals who are on their own, whilst ensuring that couples and families can flourish. If welfare policies have a role in promoting socially positive behaviour, policies which promote family stability are to be welcomed.
68. This throws up some tough dilemmas. For example, paying child benefit direct to the mother has, for decades, been quietly accepted as a partial remedy to the problem of distributing income fairly within the family. This makes sense because, in a functional family, both partners will be open about the sources of combined income whereas, in a less functional family, payment to the mother helps offset the imbalance of power between the partners. But how far, as a matter of principle, should welfare policy direct how a couple or family share their money and responsibilities?
69. Then again, being a couple can provide the non-monetary support and structure which combats loneliness, helps people through times of stress and need and generally reduces demand on impersonal welfare services. So welfare policies should encourage couples – but, when financial support (or tax relief) for a couple is less than that for two individuals, there is a disincentive which detracts from coupledness.
70. It is often argued that sanctions which reduce family income can punish innocent children for the sins of their parents. Similarly, restrictions on the number of children for whom child benefit will be paid might be seen to penalise children who have the “misfortune” to be born into large families.
71. On the other hand, a powerful force for shaping adult behaviour may be anxiety about the impact of their actions on their children. How far should the state protect children from actions of their parents which might lower their living standards but do not otherwise put their children at direct risk?
72. One theological objection to current policy concerns the implication that two children is the “right” number for a family and that the welfare system has no responsibility for

supporting further children of benefit recipients. Despite advances in contraception, family size is not infallibly manageable.

73. Many Christians have severe reservations about any implication that an unexpected and financially crippling, pregnancy should be dealt with by abortion. Indeed, the Christian inheritance from Judaism has always treated children as a blessing to the whole community rather than a burden. This applies as much to the children of benefit recipients as to any child. Anything which sends an implicit message that a child is unwanted, unvalued or superfluous should be resisted, because it prioritises the cost factor in a way which dehumanises our whole narrative of welfare.
74. In many countries without developed welfare provision, large families are celebrated because having many children is a guarantee of security in old age. Policies which have the effect of limiting family size are a sure way to create a cadre of old people who have only the state to rely on for their long term care, not to mention damaging their human need for social connections.

Welfare and family breakdown

75. The family is the primary building block of a good society – but no society in any age has been able to rely solely on families to care for the vulnerable. There will always be some whose close relatives are unreliable. In other families, the need for care far outweighs any reasonable capacity to offer it. In old age, the childless, in particular, may have no family member still living.
76. The breakdown of reliable family structures is exacerbated by the mobility required by industrial economies. If the economy demands flexible workforces, it must pay the price in terms of weaker family structures and greater reliance on the state.
77. But the economic aspect has been exacerbated by increased rates of family breakdown in recent decades. There is evidence that marriages break down less often than less formal relationships, which is one reason why the church promotes and seeks to support marriage. But all relationship breakdowns which affect dependent children create numerous social tensions and new needs. And, although children's care is usually the first concern when marriages break up, the separation of partners also leads to more isolated elderly people and a smaller family circle to offer care.
78. Easier divorce has been hailed as an important modern freedom, and enabling people in abusive or hopeless marriages to separate well has averted much avoidable suffering. But it is not always clear that the non-material interests of children are treated with the same seriousness as adult happiness, and the social cost of marriage breakdown extends far beyond the couple, or even the immediate family, concerned.
79. Most political and moral concern about family breakdown arises when the consequent impoverishment, especially of children, leads to claims on the benefit system. But it is important to avoid the suggestion that family breakdown is only an issue when it concerns the poor. Not only does the behaviour of the well-off create social norms from which all will seek to benefit, but every family breakdown has implications in terms of isolation, loneliness and the absence of support networks. Family breakdown is a moral issue regardless of "ability to pay".

80. There are patently no easy answers here. But it would help if the wider social aspects of family and marriage breakdown were accorded the same attention to detail, when marriages end, as financial and child care arrangements. This means shifting the focus from the nuclear family towards a broader understanding of the family in society. This cannot be achieved by legislation alone but requires a new narrative about the family and the common good. The churches, government, the media, and others have roles in shifting attitudes from individualism toward the common good.

Perils of bureaucracy

81. Since 1945, the systems for delivering welfare have become vastly more complex. To some extent this is due to the increasing plurality of society, where greater consciousness of difference militates against the notion of a cultural norm served by a single welfare settlement. To some extent, it is also the consequence of a well-known trend for bureaucracies to multiply complexities.

82. But in any effective welfare system, those whose needs it seeks to address ought to be able to understand what is going on. They should not be rendered powerless by bureaucracies that reduce people to numbers or multiply pointlessly the stresses they face, often at moments in life already characterised by high stress levels.

83. The government's plans to introduce Universal Credit deserve support in so far as they are likely to achieve the goals of simplification, transparency and intelligibility. Although the roll out of Universal Credit has been slow and underfunded, and some problems have been inevitable, in the areas where it has been piloted some good stories are emerging about how it can enable people to weather frequently changing circumstances and to accept short term work which would, hitherto, have risked a penniless gap when the work ceased.

84. The architects of any welfare system face an intractable dilemma of simplification. The more a system is geared to treating each claimant as a unique person in unique circumstances, the more complex it must become. The more the system is streamlined and simplified, the less flexibly it accommodates the diversity of human need.

85. This dilemma might be mitigated by ensuring that a relatively simple scheme is delivered through mechanisms with a human and accessible face. The trend toward impersonal on-line interfaces may, therefore, need to be questioned. There is not much love in a system run by robots. Similarly, the suspicion that staff in places like JobCentres are driven by targets rather than by the client's needs helps entrench the belief that welfare policy is driven by an inhumane bureaucracy. If we acknowledge that love can be a characteristic of how systems work and not just an individual attribute, it should be possible to build structures which treat staff as well as claimants as human beings capable of creative relationships within the system.

86. Collaboration between statutory and voluntary provision may be a creative way to conceive welfare delivery. Whilst access to food is of prime importance to the 900,000+ people who use foodbanks each year, what matters almost as much is that foodbank volunteers willingly offer a face-to-face relationship, a listening ear and a chance to be treated as a human being. Voluntarism cannot raise the financial resources that only central government can commit to welfare, but it can offer excellent delivery structures which build strong mutual relationships as well as giving basic support to individuals.

87. Good voluntary/statutory collaboration is a hallmark of a society at ease with plurality. Too often, “partnership” has meant, in practice, a master/client relationship between government and voluntary bodies – a relationship that can stifle the very creativity and innovation for which voluntarism is often celebrated. If the voluntary sector is to flourish, attention must be given to the fact that innovation and plurality are crushed by risk-aversion and excessive central control. Thriving voluntary action has been made harder by the low-trust nature of a deeply individualistic society.

Sanctions

88. The dead hand of bureaucracy is evident in the way sanctions are applied to people who deviate from the “rules” applied to claimants. Sanctions have a place in the system. They represent part of the social contract between the state and the citizen, embodying the principle that “we’ll play fair by you if you play fair by us”. But the crude way in which sanctions have been applied in many cases undermines that social contract, being perceived as random and punitive and failing to reflect the difficulties of life for people with few means.

89. It is right that people should be held responsible for their own actions and inactions. It cannot be right that benefit claimants are sanctioned for being caught in the dilemmas and systemic failures which affect everyone in modern society. When people are late for an appointment at the JobCentre because their bus was cancelled, or because their child is sick and no childcare available at short notice, removing or reducing an already meagre benefit is hardly going to change their behaviour for the better.

90. The JobCentre manager (or the Minister responsible for welfare policy, come to that) may be affected by the same cancelled bus or their own sick child, but they will not be treated as an offender and see their basic level of subsistence damaged as a result. The injustice of crudely-applied sanctions is that they catch the innocent along with the malingerer, the blameless and honest along with the careless and the untruthful.

91. Our approach to sanctions should focus on how they are administered whilst supporting the principled option of using sanctions where they are demonstrably effective in changing irresponsible behaviour.

Benefit levels and the National Living Wage

92. If welfare is primarily a safety net for sustaining people through short periods of misfortune, a subsistence level supporting basic nutrition and shelter for the whole family would probably suffice. But no government today can guarantee that periods of welfare dependency remain short. Nor would subsistence levels of support be right for those who, through disability, illness or other unavoidable causes, will never be able to play a full part in the economy.

93. Moderate levels of social participation are essential if people are not to lose links to neighbours and friends with all the consequences of isolation that attend such losses. Social participation requires some disposable income above what is earmarked for subsistence – but not necessarily a great deal more. Defining appropriate levels of social participation, without mistaking the desirable for the essential, has been tackled and costed with a reasonable degree of consensus by the Living Wage Foundation.

94. One principle behind the government's current approach to welfare is that recipients should receive no more from the welfare system than can be earned by someone in full time work. In terms of tackling disincentives to work, this makes sense.
95. But it is important, if we want to prioritise families, that different circumstances are not completely ignored. Some people's circumstances require them to earn a larger income than the minimum. Large families are one example – disabled people with complex needs are another. People's circumstances change. One cannot abandon a child in order to make ends meet when one's income falls. To insist that benefit levels must never exceed the equivalent of the minimum wage only makes sense if the minimum wage is adequate for all or there is access to top-up provision to meet need.
96. In the 2015 Budget, the Chancellor introduced the National Living Wage. Although lower than the widely recognised Living Wage it raises the Minimum Wage in real terms. This interesting development acknowledges explicitly that the market alone cannot guarantee a wage sufficient to sustain a decent standard of living and that intervention through law is essential. Now that the principle has been accepted, the actual level of the NLW becomes a matter for negotiation and debate.

Mutuality and contributory schemes

97. One approach to enabling welfare to build up social bonds, mooted from time to time across the political divide, is the restoration of the contributory principle. This would reflect Beveridge's idea of building a welfare state through a system of universal national insurance. Restoring the insurance principle would shift the narrative of welfare away from a rights-based structure (in which rights tend to multiply) towards an insurance-based structure where rights are coupled to responsibilities and where there is a clear relationship between what is paid in and what is taken out, although not a direct one (just as car insurance premiums reflect the risks of the whole motoring public as well as the personal risk attached to the policy holder, and pay out on claims even when the motorist has only paid a few premiums).
98. Frank Field has written extensively on this principle. He is clear that an insurance-based approach to welfare must clearly distinguish those risks for which insurance is an appropriate guard (long term care and unemployment are two areas which would be suitable for a national insurance scheme) from others where personal savings are the best mode of finance (pensions, beyond a basic state pension, are his example).
99. The key attraction of an insurance-based or contributory approach to welfare is that it reinforces the principle of mutuality which, in turn, goes some way to building social bonds. Much more detailed work needs to be done on the economics and practical outworking of such an approach, but the principle is coherent with an emphasis on building community and shared responsibility for one another.

The church and welfare policy today

100. Recent welfare policies, whilst sometimes clumsily implemented or ill-communicated, are not without moral purpose. Just as *Faith in the City* failed to see the moral vision that informed Margaret Thatcher's administrations, and therefore failed to

engage coherently with that vision, so we must avoid the trap of seeing present policy direction as motivated solely by economic concerns.

101. This paper suggests that one guiding principle for our collective responses should be the restoration of social bonds, the encouragement of neighbourliness and the attack on trends that exacerbate isolation. If we take up this baton, our responses will be marked by the following characteristics:

- A strong sense of the significance of place and localism
- A strong commitment to work as a social good
- Commitment to simple, accessible systems
- Openness to renegotiating the state/voluntary boundary – and willingness to step up to the plate where the virtues of voluntary action are clear
- Refusal to be drawn into a crude either/or approach and a clear stress on concepts like dilemma, correctives and balance
- Coupled with this, empathy for the dilemmas which politicians face and the difficulty of communicating dilemmas in the present political and media context
- Most of all, a strong narrative about the evils of social atomism, the corrosive prevalence of loneliness and the need to restore institutions which provide and embody “social glue”.

102. If we can shape our responses along those lines, we may be able to engage with the government more effectively on welfare issues. We will be freer to take a stand on those policies which we cannot but oppose, because our opposition will be clearly shaped around moral principles which transcend party politics and are not wedded to any past welfare settlement. An approach on these lines may gain us political allies on both sides of Parliament – and, although they will not be uncritical allies, we will be tapping into a tangible hunger for a new sort of political dialogue.

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103. When Beveridge wrote his report in 1942, he could assume a degree of basic religious literacy in the general population which has probably not endured to the present day. The implicit allusion to Bunyan in his chapter on the “Five Giant Evils” would have resonated with numerous people, across the classes, for whom *The Pilgrim’s Progress* was a familiar text. Few if any texts, let alone those with Christian undertones, have such public salience today.

104. Nevertheless, we should not deliberately underestimate our audiences. If we are asked to set out the guiding principles behind this paper, we can sum it up in the words of a reflection that is as generally well known as any poem in the English language and whose full title is somewhat relevant to our theme:

No man is an island,
Entire of itself,
Every man is a piece of the continent,
A part of the main.
If a clod be washed away by the sea,
Europe is the less.
As well as if a promontory were.
As well as if a manor of thy friend's
Or of thine own were:
Any man's death diminishes me,
Because I am involved in mankind,
And therefore never send to know for whom the bell tolls;
It tolls for thee.

John Donne 1624

Meditation 17
Devotions upon emergent occasions.

*The Revd Dr Malcolm Brown, Director, Mission and Public
Affairs*

*Editorial Group: The Bishops of Norwich, St. Edmundsbury
& Ipswich and Truro.*

On behalf of the House of Bishops

May 2016.