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Papers
Towards a biblical mind

Reimagining social welfare

Lessons from Geneva's transformation

By Jonathan Tame and Luke Tame

Administer true justice; show mercy and compassion to one another. Do not oppress the widow or the fatherless, the foreigner or the poor. Do not plot evil against each other. Zechariah 7:9-10

For consider too the conditions on which God places benefits in the hands of the rich: so that they may have both the opportunity and ability to help their poor neighbours. John Calvin

Summary

Britain's social welfare system is facing a long-term crisis in sustainability, particularly due to the size of the government's unfunded pension liabilities. On the 500th anniversary of the Reformation we look to Geneva as a case study in an approach to social welfare shaped by Christian principles. We examine how Calvin and the city-state set up an integrated system for welfare provision through the General Hospital, and poverty prevention by strengthening families and education. Five main themes are drawn out, which provide some historical distance to our own challenges regarding social welfare. The paper then considers how marriage and extended families could be strengthened, and local churches and Christian organisations can become welfare advocates in their communities.

Introduction: social welfare in crisis

William Beveridge's 1942 report launched the modern British welfare state,¹ which was implemented by the post-war Labour government. It established universal provision of education, free healthcare, and an insurance-based system of social welfare providing benefits to people who were sick, unemployed, retired or widowed. Beveridge was the architect of the welfare state but the Archbishop of Canterbury, William Temple, helped provide the moral vision for it, through his book published the same year, *Christianity and the Social Order*.

Although the welfare state has achieved much, it has struggled to cope with changing economic and social conditions, and is under severe strain. The persistence of the 'poverty trap' in which millions of unemployed people are no better off working compared to living on benefits, the phenomenal growth of food banks,² low levels of out-of-work benefits and rising numbers of people sleeping rough³ are symptoms of a system that is failing to provide the safety net against poverty it was created to ensure. Added to these practical problems is a deeper crisis in legitimacy, as what started out as a contributory system, in which the amount you pay in affects the amount you are able to draw in benefits, quickly became one that redistributes wealth based on means-testing - with profound changes to the relationship between taxpayers and those in receipt of benefits.⁴

The welfare system in Britain is one of the most centralised amongst high income countries, which makes it susceptible to politically-motivated reorganisation by each new government. However, when the system is looked at from the timescale of a generation rather than a parliament, one factor towers over the other challenges mentioned above: the ballooning cost of future welfare provision for an ageing population. Since 2012 the government has published the size of its unfunded welfare liabilities (obligations to future payments which have no source of funding apart from

There is a very real prospect that old age poverty and deprivation will increase markedly in material terms, at the same time as relational poverty is also on the rise.

1 Although it was built on earlier foundations: universal education was introduced in the 1870 Education Act; Lloyd George introduced unemployment and health insurance for workers in 1911 and a rudimentary state pension in 1909.

2 From fewer than 30 in 2007 to 2,024 in early 2017. https://en.wikipedia.org/wiki/Food_bank#United_Kingdom

3 In England, numbers sleeping rough increased by 134% from 2010 to 2016; see <http://www.homeless.org.uk/facts/homelessness-in-numbers/rough-sleeping/rough-sleeping-our-analysis>

4 See Duncan O'Leary and David Goodhart, 'Falling out of love with welfare', in *The future of welfare: a Theos collection*, Theos, London, 2014, p.18.

general tax and national insurance revenues). According to the TaxPayers' Alliance, in 2014–15, unfunded liabilities for pensions alone came to £5,249 billion⁵ – nearly three times the UK national income.

The three main policy options available are to raise the retirement age, deduct larger pension contributions from wages, or freeze pension payments – with rapid inflation as a policy tool of last resort to reduce the real value of pension obligations. There is a very real prospect that old age poverty and deprivation will increase markedly in material terms, at the same time as relational poverty – loneliness and isolation – is also on the rise.⁶ Despite the current reforms and introduction of Universal Credit, which seeks to eliminate the poverty trap and make work pay, the longer-term crisis of sustainability remains. This calls for a radical reimagining of social security, and fresh thinking about how to deliver a compassionate, just and sustainable welfare system.



An ageing population means more pensioners

The Reformation and social welfare

The Christian Church has always been closely associated with social welfare since its inception. For much of British history, the Church has provided many of the welfare services, and shaped the moral narrative around the obligation to care.

Amidst the commemoration of the 500th anniversary of the Protestant Reformation, curiously little has been said about the civic renewal which was associated with the spread of the Reformation. Such renewal was particularly noticeable in the Swiss and Rhineland cities influenced deeply by John Calvin's pioneering reforms in Geneva.⁷

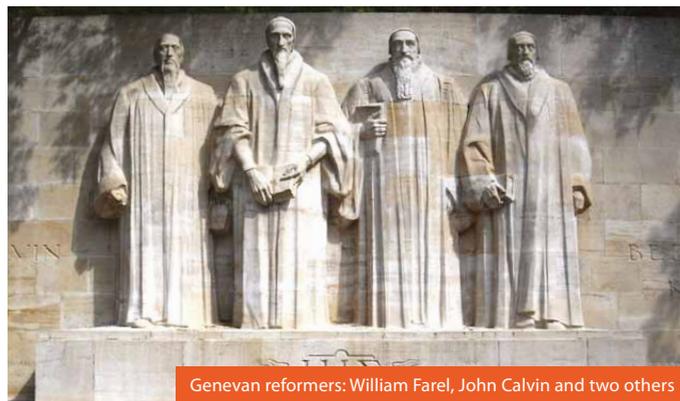
Through the Reformation, a comprehensive spiritual and social vision emerged from the conviction that the gospel should lead to the transformation of the whole of life. The Reformers considered that social and economic welfare was integrally connected to spiritual renewal. This thread ran through Calvin's Bible teaching, which he invariably sought to apply to daily life according to the two great commandments to love God and love neighbour.⁸ Calvin taught that material goods were a blessing from God, and that differences in wealth and talents exist so that people might learn to serve each other;⁹ the poor 'represented Christ in our midst'. The Reformers also placed a major emphasis on education and training each person for a calling, so as to play their part in society.¹⁰

Geneva as a case study

In the late fifteenth century, Geneva was already an important trading, agricultural and artisanal centre on the banks of the Rhône. Its four annual trade fairs enriched the city and drew merchants from France, Italy, Germany and other Swiss territories. The city was ruled by a prince-bishop under the political influence of the French House of Savoy.

Early in the sixteenth century, however, Geneva was in economic decline. Its former prosperity suffered as rival trade fairs were established in Lyon; Europe-wide inflation soared after the influx of huge quantities of gold and silver from the New World to Spain; and the reorientation of trade routes away from the Mediterranean (and the Rhône) towards the Atlantic marginalised Geneva. Amidst this atmosphere of discontent, the city became increasingly exposed to the new teaching of Protestants. In the 1520s, the writings of Luther and Zwingli were brought to Geneva, and in 1534 the preacher William Farel arrived in the city to spread the Protestant message.

Political discontent rose alongside the economic challenges and religious questioning, culminating in 1536 when the city formally embraced the new Protestant faith and declared itself independent. Shortly afterwards, Farel persuaded John Calvin to stay as the city's new pastor. It was from this starting position of fragile autonomy, economic struggle and religious change that the city went on to build a civic and religious model looking to secure its new place in the world and build a sustainable future.



Genevan reformers: William Farel, John Calvin and two others

Reformation Geneva has a reputation as a harsh theocracy; however, most modern research indicates that while by today's standards Geneva was at times repressive and coercive, it was not so different to other medieval cities, and indeed may have been more benign. Likewise, Calvin was no dictator, and was at loggerheads with the ruling city council for all but the last few years of his life.¹¹ Incidents like the execution of Michael Servetus in 1553 stand out as barbaric by modern standards, but they were not commonplace. It is easy to see the blind spots of the Reformation from the vantage point of the 21st century, and quickly discredit it, but on closer inspection it may be that Geneva's experience could shine a light on some of our own.

5 www.taxpayersalliance.com/real_national_debt accessed on 3 December 2017.

6 In 2017, 2.21 million people over 75 were living alone, up from 1.78 million in 1996; source ONS Statistical bulletin: Families and Households 2017.

7 For an expansive account, see Andre Bieler, *Calvin's Economic and Social Thought*, World Council of Churches Geneva, 2005.

8 For an analysis of biblical teaching on welfare and its application today, see Michael Schluter and John Ashcroft (eds.), *Jubilee Manifesto*, 2005, Nottingham, IVP, ch.10.

9 Elsie Anne McKee, 'The Character and Significance of John Calvin's Teaching on Social and Economic Issues', in Edward Dommen and James D. Bratt (eds.), *John Calvin Rediscovered*, 2007, Westminster, John Knox Press, p.12.

10 See C. Samuelson, 'The Enduring Power of Vocation: from the Reformation to 2017', Jubilee Centre, Cambridge. www.jubilee-centre.org/enduring-power-vocation-calum-samuelson/

11 For more information, see Alister E. McGrath, *A Life of John Calvin: A Study in the Shaping of Western Culture*, Oxford, 1990, pp.xiii–xiv.



Former General Hospital in Geneva

The practice of welfare in Geneva

Welfare provision: The Hôpital Générale

The General Hospital of Geneva represents a reimagined approach to social welfare provision, in which the church and civic government worked together to support the poor and destitute. Prior to the Reformation the city was home to eight

separate welfare organisations which competed with each other for donations. The establishment of the Hospital was part of a broader trend of rationalisation and secularisation of the city's social welfare system, which started before the Reformation.¹² This process culminated when the different institutions were taken over from the Catholic Church and in 1535 amalgamated into the General Hospital.

The Hospital comprised two areas of operation: a home for the city's destitute, including the very sick and elderly, widows and orphaned children, wandering beggars and other homeless persons; and a distribution and coordination centre for food relief and other welfare for the city's poor. The staff also provided education and training so that, as far as possible, everyone could find work in a suitable trade or service.

The institution was overseen by elected heads, or *procureurs*, who were charged with a wide range of duties, not least of which was attendance at a 6am meeting every Sunday. Here they heard reports on the Hospital's operation, decided on individual proposals for expenditure, and even responded to each request for bread rations, made in the Hospital's bakery. They also had to manage property assets and legal matters, and oversee the development of the Hospital's orphans by means of apprenticeships for the boys and marriage dowries for the girls.¹³

The church also shared in the responsibility of caring for the poor. Calvin identified two types of deacon in the New Testament: those who gather alms for the poor and those who distribute them directly. These two roles aligned perfectly with those of the Hospital's two most important functionaries – the *procureurs*, whose role was to oversee the running of the institution and its finances, and the *hospitalliers*, who lived in the Hospital itself and ran its day-to-day operations. Noting this, Calvin decided to integrate the two positions into the church by making both figures deacons, so that church

and state could work together on social reform without one being subservient to the other.¹⁴

Poverty prevention: strengthening family life

The family was considered the primary social unit of both church and society by Calvin and other early modern reformers, responsible for education, housing and welfare.¹⁵ This view was shared by the city authorities of Geneva, with particular emphasis on raising children. To the church, well-raised and educated children were instrumental to the flourishing of the Reformed faith, and to the newly independent city it was crucial that the next generation was made up of responsible citizens who believed in the Reformation project, to ensure the state's political survival. From the welfare perspective a stable and caring family is a key preventative measure against poverty and social disruption, as a family that can support its members from generation to generation is less likely to draw on the state's resources.

This commitment to family was not a mere ideal; the authorities were ready to step in to hold neglectful parents to account. Fathers and mothers not doing their duty in providing for their children would be brought before the Consistory, the church's disciplinary body, to be chastised for their waywardness and encouraged to resume their parental roles. The end goal was one of improvement and reconciliation, rather than punishment; indeed, reconciliation rituals

were a fundamental part of the Consistory's affairs.¹⁶ The Consistory reminded uncooperative parents that they had a legal as well as moral obligation, which could see them having to defend themselves before a magistrate instead.

In addition to family stability, Geneva recognised the importance of schooling being accessible to all, and in 1536 provision was made to set up vernacular schools for girls and boys¹⁷ – the first example of universal education in Europe. It was expected that children would be taught about religious matters through the church, and learn good conduct and morality at home.¹⁸

One great testament to the strength of Geneva's welfare system was the durability shown under pressure from the influx of Huguenots, Protestant refugees fleeing persecution in France. That a city of Geneva's small size, with welfare institutions to match, was able to handle the huge influx of refugees over the years¹⁹ shows a strong adaptability and sound core values which carried the city through.

Key features of the Genevan welfare system

Five features of the way Geneva dealt with the challenges of welfare might inspire the reimagining of a sustainable welfare system today.

The General Hospital of Geneva represents a reimagined approach to social welfare provision, in which the church and civic government worked together to support the poor and destitute.

12 R. Kingdon, 'Social Welfare in Calvin's Geneva', *The American Historical Review*, Volume 46, No 1, Feb. 1971, p.53.

13 Ibid. pp.57–58.

14 Ibid. pp.60–61.

15 K. Spierling, 'Making Use of God's Remedies: Negotiating the Material Care of Children in Reformation Geneva' *The Sixteenth Century Journal*, Volume 36, No. 3, (Autumn 2005), pp. 788–789.

16 Ibid. p.794.

17 Ivan L. Zabilka, 1989, 'Calvin's Contribution to Universal Education', *The Asbury Theological Journal*, Vol. 44: No. 1, p.77–96.

18 Spierling pp.792–793.

19 The second half of the 16th century saw Geneva's population fluctuate wildly due to refugees, even doubling in 1560; see E.W. Monter, 'Historical Demography and Religious History in Sixteenth Century Geneva', *The Journal of Interdisciplinary History*, Vol. 9, No. 3, Winter, 1979, pp.402–404.

Welfare was long-term and preventative. Education and training were a central theme in the Reformers' approach to social welfare. Children were educated in the home and in school; parents were taught to raise their children well; the sick and infirm were retrained at the Hospital; and refugees were taught a trade. At times the Reformers lobbied the city council to promote new industries, such as weaving, to create employment. The welfare system took a long-term view, and sought to ensure each person had a productive place in society, to help minimise future demands for welfare.

The link between personal behaviour and public welfare costs was legitimised. The city placed a high value on taking responsibility for oneself and one's family, but the authorities were also committed to providing for those who had genuinely fallen on hard times. So, if a citizen chose to lead a dissolute life (e.g. through excessive gambling, a common vice in the early sixteenth century), which led to neglect of dependent family members, the authorities had no qualms about holding that person to account, since the consequences of the individual's behaviour would have to be paid for by others. This system provided a degree of moral accountability which encouraged personal responsibility and deterred avoidable claims on the welfare system.

A 'one-stop shop' for welfare services. The Hospital brought all the different forms of welfare provision under one roof and one management team, thus cutting wasteful duplication and minimising the potential for fraud. Since the causes of destitution are usually complex and interrelated, the *hospitalliers* would have been able to offer a personalised and holistic response to each individual case. This would permit them to address the root causes of the problem wherever possible, and not just deal with the symptoms.

A welfare system overseen by city elites. Appointing *procureurs* from Geneva's political and business leaders ensured that those who made the policies would also see the consequences of their decisions, and have first-hand acquaintance of the hardships and challenges facing the poor. Instead of social welfare being something only viewed from afar, this relational approach prevented the poor being anonymous, and policy makers understood better the wider moral and social context of people in need.

A collaborative relationship between civic authorities and the church. Charitable donations for the poor were managed by the city council, but the funds were allocated to the deacons for distribution. The church taught that both religious and material life were subject to the same divine order, so the deacons' social work was considered an ecclesiastical ministry. Likewise, the members of the Consistory were drawn from the church and from the city council. This ensured full

cooperation and mutual responsibility for running the city's welfare system.

Reimagining welfare today

Sixteenth-century Geneva was a medieval city of around 10,000 people, and the Reformed church the dominant institution to which all citizens were required to belong. In contrast, the UK is a largely secular nation of 66 million people, where only 18 per cent of the population regularly attends any place of worship (Christian or otherwise). While these case studies from Geneva will not offer any direct solutions to the problem of welfare provision in Britain, they provide some historical distance on our own situation, allowing us to take the long view, and imagine how social welfare could become more effective and sustainable today, and the Church play a significant role.

The family: key to the welfare equation

Families are on both sides of the welfare equation: they are the main source of welfare provision for the vast majority of people, and yet when couple relationships break down, they place heavy demands on the state welfare system. The Relationships Foundation estimates that the cost to the taxpayer of family breakdown in Britain runs to £48 billion each year²⁰ – including a range of welfare payments and demands on public services. This is on top of the immense emotional and relational cost to individuals and families. Family breakdown and single parenthood is a major cause of child poverty, yet political parties are unwilling to acknowledge this.

From the welfare perspective a stable and caring family is a key preventative measure against poverty and social disruption.



The Genevan reformers understood that with finite resources it was in the interests of the whole community that extended families were able to support their own members. The same is true today – although the current welfare system has adopted an individualistic approach to welfare, that actually undermines couple and family relationships.²¹ There is much the state could do to incentivise stable family unions, but this will only happen if the social good which marriage, in particular,²² brings is seen as more important than the risk of appearing to stigmatise single parents.

20 See www.relationshipsfoundation.org/family-policy/cost-of-family-failure-index/

21 Jill Kirby, 'Revisiting Beveridge: principles for affordable, sustainable welfare', in *The future of welfare: a Theos collection*, Theos, London, 2014, pp.61–67.

22 The Marriage Foundation website <http://marriagefoundation.org.uk> documents research showing how marriage is a more stable foundation for families than cohabiting.

In this context, what more could be done to strengthen families? One strategy particularly suited to churches and voluntary groups is to make more widely available relationships education courses that support family life: starting with sex and relationships education in schools; helping couples prepare for long-term commitment (preferably in marriage); and strengthening existing couple relationships. The high cost of a wedding (one survey put the average at £27,160)²³ is one deterrent for lower-income couples getting married, so a number of local churches have started offering free weddings to couples who want but cannot afford to marry.

A second strategy involves strengthening extended families – especially given the prospect of inadequate pension payments in the future and high charges for care homes. Notwithstanding the establishment of the welfare state, most social care for older people in Britain is still provided by family members. However, recent failings in the quality of services delivered by care homes, and the crisis in how to pay for them, make the option of looking after one's own relatives all the more important in the future. Increased geographical mobility has made this more challenging, for in many extended families the generations no longer live in the same town. So even where there is a willingness to offer childcare or support older family members, it may be practically impossible to do so on a daily or even weekly basis.

In responding to this, interdependence between generations could be fostered by incentivising co-location of relatives. At the local level, councils and developers could be urged to build more multiple-dwelling houses, which include an independent 'granny flat' as a norm; this is already a common practice among the Asian community in Leicester. The state could also incentivise existing homeowners by exempting from VAT the building costs of adding a second dwelling. At first this could help newly-formed couples to have their own accommodation at a time when housing costs are unaffordable for many young people. The generations could later switch accommodation in the same house and the older parents move into the smaller flat, where in time they could receive care from their children and grandchildren; there are many parts of the world where this arrangement is the norm.

As well as encouraging co-location under the same roof, the government could also provide tax benefits to adult children who live reasonably close to their elderly parents (as practised in Singapore and Hong Kong), recognising

the value of the frequent care which would potentially be provided.²⁴ Large employers could likewise help strengthen extended families. For example, when internal appointments or staff relocations are being made, businesses and public sector employers could give priority to people wanting to move nearer their relatives. The John Lewis Partnership has already implemented such a policy.

Major policy reforms, such as the introduction of Universal Credit, are taking place in social welfare provision, but only a tiny fraction is spent on preventing family breakdown. Responding to the needs of single-parent families (who make up 22 per cent of all households with dependent children) is one of the dilemmas at the heart of our welfare system. The Geneva example highlights some characteristics

of doing welfare well: avoiding harsh judgmentalism, distinguishing misfortune from improvidence, being generous without people exploiting it, building a consensus for social solidarity that makes the system work, and curbing xenophobic tendencies. These features are easier to achieve with a more localised and relational welfare system, and harder to realise with the centralised, entitlement-based one that exists in Britain today.

Local churches and Christian organisations as welfare advocates

The Reformers' vision of spiritual, social and economic flourishing informed their approach to poverty prevention and welfare provision. Their integrated strategy is echoed in a new report on the Church and the future of welfare which argues that Christians should broaden their vision for welfare by not only working 'against evil' (to use the language of Beveridge)²⁵ but also 'for good' – by building positive social assets such as relationship, creativity, partnership, compassion and joy.²⁶

According to the Cinnamon Faith Action Audit, churches and Christian charities in Britain donated over £3 billion of community and welfare services in 2016. These included parent and toddler groups, credit unions, debt advice centres, support networks helping people overcome addictions, and clubs teaching job skills, parenting and money management. Whilst the Church may need to supplement the state's provision of social welfare in the years ahead, and help those who fall through the cracks,

this list of community-building and poverty prevention initiatives shows it offers so much more.

A city counsellor in the Manchester region (although it's probably true for most cities) gave his verdict on the diverse

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23 Survey of 4,000 brides using the www.hitched.co.uk website for wedding planning.

24 Paul Mills and Michael Schluter, *After Capitalism: Rethinking Economic Relationships*, Jubilee Centre, 2012, p.18.

25 The Beveridge report focused on eradicating the 'five evils' of Want, Idleness, Ignorance, Disease and Squalor.

26 Samuel Wells, *For Good: The Church and the Future of Welfare*, Canterbury Press, 2017.

range of church-based community and social projects in the area: 'All this is impressive and laudable, but it is not strategic or coordinated.'²⁷ This points to an opportunity for churches and Christian charities to coordinate their community services in each town or district, and engage collectively with the civic authorities. This is one way for churches to become more effective as 'welfare advocates'.

Another way is by refocusing welfare away from individuals. The Genevan church viewed the household rather than the individual as the primary social unit, in light of biblical teaching that the family is the first source of welfare. There is scope for local churches and Christian initiatives to build relationships with families facing multiple social and material challenges, by offering kindness and counselling, mobilising support from other members of the community, and helping them access services from government agencies and other charities. The goal would be to help each household grow more independent and resilient, and for each member within it to flourish. This will require patience, commitment and sacrifice, but this is what the Church is called to do - love their neighbours as themselves.

Conclusion

The challenges of providing social welfare in an ageing society call for an intergenerational strategy of reform. This will require rethinking our attitude to public debt (as sustained low levels of economic growth can no longer justify borrowing from future generations to solve today's problems), and our approach to housing (to enable extended families to provide more care and support between generations).

We began this paper by looking at the challenge of who will pay for social welfare when the state can no longer afford to, and have ended up with the question of what the goal of the welfare system should be. The example of Geneva illustrates how prevention and provision can be integrally connected, and that the end goal should be to restore

individuals and extended families to self-reliance. But in doing so, it's not only the recipients whose lives are transformed when welfare is grounded in a biblical vision - the ones who give are transformed also. Reimagining social welfare over the next few years is not only vital in order to limit the number of people facing poverty and deprivation; mobilising the Church to serve the poor can re-energise our mission too.

Sixteenth-century Geneva is a world away from today's cities but that does not make its example irrelevant. Reflecting on how earlier societies dealt with the problem of welfare can provide us with a salutary new perspective on our own dilemmas. Geneva's approach to an independent system of social welfare, decentralised wherever possible, its prioritisation of the extended family, and the Reformation vision of a people for whom citizenship and faith were intertwined, were all instrumental to its transformation, and can offer inspiration and encouragement to both Church and society today.



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27 Mentioned in a talk by Roger Sutton at Movement Day UK, 6 October 2017.

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