

in Alan Storkey's debt for the writing of this book. Those of us who write on these subjects will not in future be able to ignore the institutional and normative questions that he has brought to our attention. Our critique of his work should be taken as evidence of stimulation (and occasional irritation!), which is in itself a sign of its value. One source of irritation is however less commendable. At times, the book strays from a perfectly proper and stimulating use of analogy and adjectival phrases into a more polemic style. I wish the Third Way series editor had wielded his editorial pen more effectively on these passages.

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July 1987

### Ethical Tensions in the Welfare State

by Roy McCloughry

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Bramcote, Notts. NG93DS.

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In this pamphlet, Roy reviews the policy debates over the future of welfare in Britain. It is the framework and overall objectives of welfare which he is discussing rather than the details of any particular provisions. Much of the debate has been polarised along left-right political lines. The main issues focus upon the role and responsibilities of the state versus its citizens, and the extent of civil and welfare rights and freedom of individuals. This more general framework for debate about the future of welfare in Britain is one which very much concerned the initiators of the Welfare State in the 1940s, but it is very much lacking in the recent government Fowler reviews. However, this is not to say that clear principles are not behind the Thatcher government's policies; merely that they are not on the agenda in the current government's discussion about the future of welfare in Britain.

Roy's pamphlet is a concise description of the competing value systems, and some elements of Biblical social concerns are used as criteria for evaluating the current alternatives. The policies and values of both left and right are found wanting although each contains overlapping elements with Christians' concerns. The

conclusions are not optimistic. Roy sees the main hope for the future as being the Church's example as a caring community, although he appears pessimistic about the church fulfilling this role: 'the church has itself become privatised and has shrunk from the public arena until relatively recently.' (p.23).

The pamphlet is a good, concise introduction to the issues and a suitable lead in for group discussions, before going on to some of the other longer and weightier considerations which are given as suggested reading.

S. Dex

#### FAMILIES IN DEBT:

##### The Nature, Causes and Effects of Debt Problems, and

##### Policy Proposals for Their Alleviation

(Jubilee Centre Research Paper No.7; November 1987)

Household debt - comprising both consumer credit and mortgages for house purchase - is not only growing rapidly in the UK, but is of growing concern. The Jubilee Centre has recently completed a major piece of research on the issues, and this may well be of interest to some ACE members. The above paper has chapters on Christian principles, the legal framework, and policy initiatives, and describes the results of a survey of over 1000 cases of serious debt. A further chapter analyses the economics of debt, and discusses alternative explanations of the growth of household debt. It concludes that the standard explanation - i.e. that people are borrowing more because they feel wealthier, and because financial deregulation has removed artificial constraints on lenders - does not adequately explain the available evidence. It is argued that a significant part of the growth is supply-driven, and is not due to deregulation.

Both this chapter, and also that on policy proposals, need serious thought and comment, for the issues raised go to the heart of our contemporary economy. It is hoped that some ACE members will put their minds to these crucial questions. Copies of the research paper, and/or individual chapters, are available from:

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