



# Housing Benefit Caps – a theological reflection

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## Heavenly and earthly cities

The Bible begins in a garden and ends in a city. The 'holy city' is our true home, for Christians believe human beings are made in and for communion. The central and distinctive doctrines of Christianity speak to us

- of a God who has communion at the very heart of his being (Trinity)
- and of a material world which can show forth the life of God (Incarnation)

Because God has become flesh, our bodies are temples of the Holy Spirit (1 Corinthians 6.19), and we can be partakers of the divine nature (2 Peter 1.4). Our material world, and our earthly relationships and cities, are called to share the very life of God.

The Bible is a contextual, concrete book. It resists abstraction because God's love is never abstract. It takes flesh in specific people and places. Scripture tells of the ways that love has taken flesh many different societies and centuries. A theological perspective on today's city, and its systems of housing and welfare, needs to be more than 'proof texts' wrenched out of context. It needs to discern the deeper themes of Scripture: its central conviction that the material world is the property of God (Psalm 24.1) and is given to human beings in trust (Genesis 1. 27-30). Our stewardship of land, property and possessions has the goal of drawing us into communion with God, neighbour and stranger. Only God's love and grace that makes such communion possible (1 John 4.19), but we are called to express it in the way we live together and treat one another –placing those on the social and economic margins at the centre of our thought and action. (Matthew 25. 31-45; James 2).

## The shape of the city: some Biblical questions

In *The Rock*, T.S. Eliot asks:

- What is the meaning of this city?
- Do you huddle together because you love each other?
- What will you answer? 'We all dwell together to make money from each other'? or 'This is a community'?

Babylon or the new Jerusalem? This is a question the Bible poses to every city. Our personal, economic and political relationships; the way property is built and distributed, the way income is earned and shared – all these give our answer to the question.

The same question is posed at more length by theologian D. Stephen Long:

Is charity furthered? Do our [economic and social] exchanges point us to our true source? Does this fit the mission Christ has entrusted to us? Does it allow us to participate in God's holiness and God's perfections? All Christian churches, orders and vocations cannot be faithful if they fail to ask and answer this question: How do our daily exchanges promote that charity which is a participation in the life of God? (*Divine Economy: Theology and the Market*)

It is interesting that Long chooses the word 'charity.' In recent usage, it has come of course become associated with the giving of money and the delivery of services to those in need. But in its older sense, 'charity' speaks of relationship. Book of Common Prayer, "to live in charity with one another" is not merely about financial transfers from wealthy to indigent. 'Charity' refers to a whole form of life. It speaks of a set of relationships and exchanges which are mutually enriching. The King James Bible translates 1 Corinthians 13

Charity suffereth long, and is kind; charity envieth not;  
charity vaunteth not itself, [and] is not puffed up

To live in *this* 'charity' is to share in the life of God (1 John 4.12). Christian ethics and indeed politics are fundamentally about *communion* – a point made in the titles and content of Pope Benedict XVI's encyclicals on love (*Deus Caritas Est*) and social justice (*Caritas in Veritate*). The primary reality is the creative hospitality of God, witnessed to in Scripture and embodied in the Eucharist and in the common life to which Christians are called (1 Corinthians 11.17-26; Acts 2; *Deus Caritas Est* Part II).

## Moving to specifics: Housing and welfare

How is the Bible's vision of the city to take flesh in our own time? What does it have to say to the current debate about housing policy and the benefit cap? As we shall see, there is significant disagreement among Christians as to the best approach to housing and welfare. Jon Cruddas – a key figure in the Christian Socialist Movement – has denounced the policy as "an exercise in social and economic cleansing", and many church leaders have voiced deep concerns about what is proposed. But it is also important to recognise the role of Christians in shaping the current welfare reforms: such as Secretary of State Iain Duncan Smith; Lib Dem Pensions Minister Steve Webb; 'Red Tory' thinker Phillip Blond and Labour MP Frank Field (the coalition's 'poverty czar' – but by no means uncritical of its policies).

In recognising these *disagreements* about how best to move forward, we need to register the existence of a significant amount of *agreement* as to the problems which face our cities:

1. a growing and unhealthy gap between rich and poor that impoverishes everyone's life (a concern articulated by Labour, LibDem and Green politicians for some time, but also one expressed very clearly in David Cameron's 2009 Hugo Young Lecture);
2. a housing market that has already priced many people out of accommodation, so that many in the "squeezed middle" – above benefit thresholds but not among the richest in our society – have already had to leave the neighbourhoods in which they had roots;

3. An unsustainable economic strategy in which the market has been allowed to generate increasing inequality – with a correspondingly inflated welfare budget papering over the cracks, rather than addressing the root causes (again, a point made forcefully by Conservative thinkers Phillip Blond and Jesse Norman as well as by Christians on the left such as Jon Cruddas), and
4. A housing benefits system which is failing on three counts – inability to lift the most vulnerable out of poverty; artificial inflation of the rental market; and the generation unsustainable costs in a time of budgetary constraint.

The theological principles set out above speak directly to these four problems. Whatever we make of the reforms being proposed, the *status quo* is failing the most vulnerable members of our society. Poverty and inequality persist, dependency rather than mutuality is encouraged, our cities are not places of true community and hospitality – with local people priced out of the neighbourhoods in which they have relationships and roots, and people of different levels of wealth leading ever more segregated and separated lives.

## **A distinctive voice: Christians, housing and welfare**

A paper on theology and housing benefits cannot stand alone. It must be in dialogue with the detailed practical and pastoral issues explored in the remainder of this pack. As we turn to those practical issues, we can already identify some distinctive qualities Christians ought to bring to the debate:

### **Listening not stereotyping**

All too often, politics seems to be a dialogue of the deaf. Can the Body of Christ model a genuine debate, so that we engage attentively and critically with positions other than our own? Can Christian contributions to politics be more than simply a statement of the usual political disagreements combined with a few proof texts to back up our position?

The challenge is to recognise the shared concern for social justice, even when Christians disagree profoundly as to the best way forward might be. The interests of those in greatest need are best served by a debate in which there is more listening and less stereotyping.

### **Realities not rhetoric**

Unusually (and in sharp contrast to the 1980s) there is a surprising degree of political agreement as to what is amiss. The yawning gap between rich and poor, and the way people have been trapped in unemployment and dependency, bear witness to just how far our earthly city is from the Biblical vision. It is now clear to politicians of many different stripes that something is drastically wrong, and that it impoverishes the lives of rich and poor alike.

The Church is a unique institution – combining a capacity to engage and influence the national policy debate, and a presence in every part of country. When so much is at stake for the most economically marginalised members of our communities, we have a unique capacity and responsibility to articulate the lived experience of welfare and housing policies and measure them against the rhetoric.

### **Mutuality not condescension**

What's in a word? Christians – in theology and in intercession – ought not to speak of '*the poor*' and '*the homeless*' as if they were outside the Church; objects of our charity rather than members of the Body. In the way we treat one another, and which voices are heard in the debate, we need to *model* as well as advocate something of the heavenly city.

The true implications of mutuality challenge us all. How do we rediscover the *true* sense of 'charity' as right relationship not one-way condescension? Alongside practical works of mercy (the care and support the welfare system and Christian communities provide to those in need), how do we build an economy in which all have a dignity – in which all have a voice, and all can be *both* donors and recipients?

### **Vision not reaction**

Christian social thought begins with a 'Yes' not a 'No' – God's 'Yes' to us in creation, and above all in Jesus Christ (2 Corinthians 1.19). Our theology of the city needs to begin with that same 'Yes', our stance visionary as well as reactive. Our response to the housing benefit cap, both in terms of pastoral response and the policy debate, needs to be set in this wider framework.

- What *is* our positive vision of a diverse, hospitable city? How can the Church itself be a place of encounter across differences of culture, class and race, where everyone can experience God's 'Yes' to neighbour and to stranger?
- With whom can we work, to build human exchanges which are 'a participation in the life of God'? Churches in London are at the heart of very practical initiatives (such as Community Land Trusts and the Living Wage Campaign) to articulate a visionary 'Yes' and not simply a reactive 'No'.
- What are the resources that sustain us on this journey; reminding us that the first 'Yes' is divine not human, that this is a work of grace and joy as well as duty?

I am writing this briefing paper on the Feast of Corpus Christi. On this day, many Christians celebrate the institution of the Eucharist. Whether we call it the Lord's Supper, Divine Liturgy, Holy Communion or Mass, this sacrament reminds us that Christian social action begins and ends with *God's* hospitality, *God's* self-giving love. Let it be our prayer that the Church's vision and life are ever shaped and fed by Christ, the Word made flesh.

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