GOOD, GOD AND SELF

A search for a new moral basis for our welfare state.

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In New Zealand's Parliament on 13th September 1938 during the Budget debate, Prime Minister Michael Joseph Savage rose to support the Budget and within this the passage of the Social Security Act. This Act laid the foundation for the modern welfare state, and in his speech Savage was clear what this meant to him. He said:

> '*I want to know why people should not have decent wages, why they should not have decent pensions in the evening of their years, or when they are invalided. What is there more valuable in Christianity than to be our brother's keepers in reality?*'
>
> *'I want to see humanity secure against poverty, secure in illness or old age'*

Savage and most of the Labour Party's leadership were professed Christians. These people included Savage's predecessor Harry Holland and his then Cabinet colleagues Peter Fraser, Arnold Nordmeyer and Walter Nash. The idea of the social welfare state as epitomised by the Social Security Act probably represented for them a tangible expression of Christian love and Jesus' preference for the poor and marginalised.

That, of course, was almost 80 years ago when a much higher proportion of New Zealanders professed a religious faith. At the time of the 2013 Census, 42% of those answering this question reported they had no religious affiliation, while another 49% of respondents identified with a Christian denomination. While in 1936, just 7% of those responding did not identify with a religion, and almost all of those who did identified as being Christians of various sorts.[1]

While the New Zealand state of 1938 was definitely secular, it was nonetheless influenced philosophically by Christian morality, as was New Zealand society overall. New Zealand in the early 21st Century is a great deal more pluralistic and agnostic and it would therefore be accurate to claim that Christian morality has little place in public policy and only limited importance in public life. But what then is the moral basis for important public policies such as those around our welfare state? Moreover, if we are interested in re-imagining and re-constructing the welfare state, what could we use as the moral basis for such an exercise? That is the challenge considered in this paper. This challenge is important because, for public policy to be broadly supported, it needs at its core a big organising idea. That is, something that is understood by citizens as the reason and purpose for the policy and that is sufficiently compelling for them to support it. This paper considers what this big organising idea might be for the a 21st Century welfare state here in Aotearoa New Zealand.

OUR SEARCH FOR A MORAL COMPASS

In 2014, the British journalist Kenan Malik published a comprehensive history of global ethics titled *The Quest for a Moral Compass*. In this work he canvasses the development of moral philosophy, mainly from a Western perspective, from Socrates to Peter Singer in the present day. As should be expected, this is an intricate and inter-woven effort, so it is difficult to provide a singular and irrefutable account of his interpretation of this history.

From Malik's account it appears that our search for a moral compass can be seen as humanity's quest for what is right — the right sort of person to be or the right action to take. Malik's interpretation suggests (at least to this author) that this search has been referenced to three core ideas. These are that the essence of right is to be found in some metaphysical idea of 'good', or handed down through some sacred text from a deity or God, or is embedded somewhere in human nature. Hence the title of this paper: 'Good God and Self'.

This distinction is, however, not absolute as some philosophers such as Thomas Aquinas and Emmanuel Kant have offered perspectives which connect these three reference points, although not necessarily unequivocally or at all completely.[2]

Ancient Greek philosophers developed the idea of the supreme good or ***eudaimonia***. Usually this is interpreted as meaning 'happiness', although in Greek the concept is much richer. Aristotle, for example, explained the idea as 'living well and doing well',[3] and the concept of eudaimonia can broadly be interpreted as being about the state of human flourishing. Such flourishing, according to Aristotle, requires humans to apply their reason in virtuous ways and to act accordingly.[4]

Aristotle turned his considerable intellect to devising what such virtuous ways might look like and developed a set of virtues to direct a life spent 'living well and doing well'. For Aristotle there were two sets of virtues: moral ones and intellectual ones. Moral virtues can be seen as character traits *'of which Aristotle mentions twelve: courage, temperance, generosity, magnificence, magnanimity, pride, patience, honesty, wittiness, friendliness, modesty and righteous indignation'.*[5] Aristotle suggested that intellectual virtues fell into two camps: ***theoria*** or the ability to think about the nature of the world or perhaps what we would call science, and ***phronesis*** or practical wisdom perhaps gained through personal experience.

For Aristotle these personal virtues — moral or intellectual — were nothing without the social setting, or ***polis***, into which they were placed. For Aristotle and Plato the primary good was the good of the community, and so ethics was subordinate to politics. This was because humans are social beings and so it was assumed their happiness or flourishing was bound with their happiness in a social setting and with the overall happiness or flourishing of the society to which they belonged.

Essentially, then, Aristotle and other philosophers such as Plato, Confucius and Mencius were pioneers in what has become known as 'virtue ethics'. Virtue ethics is offered later in this paper as one of the foundations for a new moral basis for welfare. As an organising idea virtue fell out of philosophical favour with the rise of rationalism and utilitarianism in the late 18th Century, although it has seen something of a resurgence of intellectual popularity during the later 20th Century.

The ancient Greeks and Romans were pantheistic and tended to have a chaotic view of their gods, who on any account were somewhat chaotic figures that demonstrated many of the foibles and failings of humans. The rise of Judaism, and later Christianity and Islam —all with the same single God, Yahweh — meant amongst other things that there was a singular relationship between God

and humanity. This relationship was to some extent facilitated through the divine insights of prophets such as Abraham, Moses and Isaiah in Judaism, Jesus Christ in the case of Christianity, and Muhammed in the case of Islam. These prophets facilitated this relationship with God partly by interpreting their God's messages. Many of these messages contained moral directives which were often associated with threats of punishment if ignored or promises of rewards in an after-life if they were followed.

Given that the moral directives offered by prophets were seen to be from God, they of course had a divine status which by faith and acceptance made them true. In other words, what was right and good was defined by the scriptures which contain these revealed messages or teachings of the prophets.

In Western philosophy, by far the most influential of these prophetic teachings were those attributed to Jesus Christ. These teachings are largely contained in the canonical gospels, the first four books of the New Testament. The Gospel of Matthew is widely seen as being the most instructive of the four gospels. In particular, Matthew chapters 5, 6 and 25 offer those who follow Christian teaching a clear moral compass on how they are expected to behave. Matthew chapter 5 contains the very poetic Beatitudes. These set out the preference which Jesus had for the poor, vulnerable and dispossessed. The remainder of Chapter 5 and all of Chapter 6 offer a number of moral instructions which in part distinguish between actions which were already prohibited by Jewish law — such as adultery and the sentiments behind such actions — such as lust. The holding of such sentiments in themselves were held by Jesus to be wrong or sinful.

In chapter 25 of Matthew's gospel, in verses 31 to 46, Jesus tells a story which not only indicates his preference for the poor and the dispossessed but shows that God identifies with these people. Such teachings, most likely, are those Michael Joseph Savage and his colleagues identified with as they supported the passage of the Social Security Act almost 80 years ago.

At least until the 18th Century, Christians followed the moral instructions offered in the gospels and other scripture, although their extreme violence toward each other and toward members of other faiths — all in the name of religious piety — is well recorded. The early 18th Century is marked as the beginning of the Enlightenment, a period of intellectual and philosophical progress which placed human reason at the centre of our search for moral truths.

It was perhaps inevitable, given its anthropocentrism, that this reference to human reason would focus on humanity as the site of truth and what is good. Two aspects of humanity in particular emerged as the basis for this moral truth: human nature as a source of moral behaviour and human happiness as a characteristic of good.

René Descartes (1596-1650), Thomas Hobbs (1588-1679) and Baruch Spinoza (1632-1677) were early Western philosophies who developed theories around the nature of human nature. Their work and thinking influenced most of the important philosophers of the 18th Century, including Bentham, J.S. Mill, Rousseau and Kant. Hobbs in particular has also been influential on more modern philosophers for as Malik observes:

> *'From Adam Smith to Francis Fukuyama, from Herbert Spencer to Friedrich Hayek, the appeal to 'human nature' as fixed and immutable has in the post-Hobbesian world become a means to rationalize a particular social order.'*[6]

Hobbs' view of human nature was not only immutable but grim. His best-known quote comes from his most famous work *Leviathan* which was published in 1651 and runs as follows:

> *'Whatsoever therefore is consequent to a time of Warre, where every man is Enemy to every man; the same is consequent to the time, wherein men live without other security, than what their own strength, and their own invention shall furnish them withall. In such condition, there is no place for Industry; because the fruit thereof is uncertain: and consequently no Culture of the Earth; no Navigation, nor use of the commodities that may be imported by Sea; no commodious Building; no Instruments of moving, and removing things as require much force; no Knowledge of the face of the Earth; no account of Time; no Arts; no Letters; no Society; and which is worst of all, continuall feare, and danger of violent death;* ***And the life of man solitary, poore, nasty, brutish, and short.'***[7]

Hobbs' solution to such a dreadful world was a **social contract** between individuals and some benign sovereign authority whereby individual autonomy is surrendered in exchange for order and peace.

But Hobbs' perspective on human nature is perhaps not as important as the background idea or premise which he used to advocate for a particular political arrangement. Hobbs has speculated that it is the nature of human nature which determines the nature of society. Thus, all we can do is to design political systems, and hence policy, which moderates the worse part of this nature or otherwise accept the outcomes. As the above quote from Malik suggests, this has been a premise advanced for a number of other ideologies from the social Darwinism of Spencer to the neoliberalism of Hayek. There are two elements to this premise which emerge in the work of Hobbs — that humans by nature are mainly driven by fear and greed, and that these drivers make us competitive and selfish. It is easy to see where the neoliberals' prescription for a society based on market forces and the self-interest of consumers comes from. The idea of human nature shaping society is picked up as an idea later in this paper.

But the 18th Century Swiss-French philosopher Jean-Jacques Rousseau (1712-1778) had a completely different take on human nature and of society. He claimed that it was in the creation of society and, in particular, through the invention of private property that people became selfish.[8] His prescription — like Hobbs — was for a social contract, although Rousseau's social contract relied on individuals coming together in the interests of the 'general will'.[9]

It was, however, Hobbs' perspective of human nature which appears to have held sway on the following development of moral philosophy — at least in the English speaking world. His obsession with desire as the main human motivation was picked up in more sophisticated ways by the first utilitarian philosophers Jeremey Bentham (1748-1832) and John Stuart Mill (1806-1873). **Utilitarianism** holds that an action is morally right if it increases overall human happiness or utility. Such a proposition has two implications in terms of setting our moral compass. The first is that good is defined in terms of human happiness however this is defined and measured. The second it that a moral action is determined by its consequences rather than the intentions behind the action; this concept is a form of **consequentialism** which in itself is a major group of ethical theories.

Mill developed Bentham's earlier thinking around utilitarianism and extended it in two important ways. The first was to consider the qualitative nature of happiness or utility and to suggest that there were inferior and superior forms of such. The second was to extend Bentham's 'greatest happiness' theory into questions of liberty and the social limits to individual freedoms. This second

effort is known as the **harm principle** which has formed the basis of liberalism and law in liberal societies. Mill stated the principle thus:

> *'That the only purpose for which power can be rightfully exercised over any member of a civilised community, against his will, is to prevent harm to others'.*[10]

As far as Mill took utilitarianism if consisted on three main propositions:

1. That an action which increases overall happiness is morally right.
2. That individuals (or at those with agency) should be free to pursue their own happiness.
3. That the only legitimate limit to individuals' free pursuit of their happiness is where this causes harm to someone else.

These propositions are important to note for they form the basis of liberal democracies such as New Zealand. These were part of the moral underpinning for the laisse faire capitalism which preceded the First Labour Government of Michael Joseph Savage as well as the libertarianism of the Fourth Labour Government of David Lange and the various Governments which have followed. Lost from this prevailing and now pervasive moral position is any idea of good being defined by virtue or by God — the self and his or her wants are now the basis of what is good.

EVOLUTION AS THE SOURCE OF OUR MORAL SELF

Probably the greatest event in 19th Century world of natural science was the publication in 1859 of *On the Origin of Species* by Charles Darwin. This work is the foundation of evolutionary biology, and it is in evolutionary biology that two strands of our search for a moral compass can be drawn.

Perhaps the most famous idea to come from *On the Origin of Species* is that all species struggle for existence and that their long-term survival depends on their ability to adapt to the circumstances of their environment and changes in that environment. This survival has been interpreted as a competitive process, with the phrase 'survival of the fittest' often used to describe this. The idea of 'survival of the fittest' was coined by Herbert Spencer (1820-1903), a leading Victorian social theorist who used the phrase after having read *On the Origin of Species.* Apparently Darwin liked it so much he incorporated it in the 5th edition of the book.

Spencer's use of 'the survival of the fittest was in a social context and, in particular, appears to apply to the idea that society evolves into a more perfect form. While his ideas shifted over time and his intellectual interests were broad, towards the end of his life Spenser was a pioneering libertarian. His ideas of some sort of social evolution have derogatively been labelled social Darwinism, although Spencer never used this phrase. Spencer did, however, join together the ideas that evolution is about a competitive struggle, that those that are most successful in this struggle are morally better, and that this evolutionary competitive struggle can be applied to human societies with the struggle being between and within societies. Such ideas fit well into the libertarian narrative.

The story of evolution is not just about competition; it is also about cooperation and what can appear to be altruism. In *On the Origin of Species* Darwin identified the concept of kin selection whereby individuals forego reproducing themselves and instead assist a genetic relative to reproduce on the basis that the apparently altruistic individual's genes are passed forward in time as well. The classic case of this was studied by Darwin and is that of sterile worker bees.

Cooperation and altruism appear in evolutionary biology in at least five ways.[11] These are as follows:

1. **Kin selection** — *'natural selection can favour cooperation if the donor and the recipient of an altruistic act are genetic relatives'.*[12]
2. **Direct reciprocity** is the most successful strategy for two agents who are un-related generically. This form of cooperation requires repeated encounters between two individuals so that the behaviour by one (cooperation or selfishness) is able to be observed by the other agent.
3. **Indirect reciprocity** is the broadest form of reciprocity and involves a larger group of people where one individual is probably never going to be in the position to reciprocate a good or harm committed by another. *'The money that fuels the engine of indirect reciprocity is reputation.'*[13]
4. **Network reciprocity** is perhaps a more realistic version of indirect reciprocity, where the relationship between unrelated individuals is to a large extent determined by a social or spatial network. Such networks increase the probability that individuals will have repeated encounters with each other and increase the effect of reputation in terms of how other interact with you.

5. **Group selection** — natural selection operates both at the individual and group level and it is the case in nature that some groups are more cooperative than others but are these groups more successful in evolutionary terms?[14]

All of this is theoretical for at least two reasons. The first is that competition, reciprocity and altruism are strategies which in evolutionary terms play out over a large number of generations. This means that any strategy is, in effect, held within the genes, whereby some individuals or groups of related individuals are genetically inclined to reciprocity or altruism while some are not. In many animal societies it may be possible for an individual's genetic pre-disposition to competition, cooperation or kindness to be modified through social processes, but the basic idea here is that these pre-dispositions are carried genetically so are not conscious deliberate strategies adopted by individuals or groups. Furthermore, it is only possible over a large number of generations to establish if cooperative individuals and groups are more successful than the competitive ones.

The second reason is that this need to observe results over a large number of generations means it is only possible to test the relative values of cooperative or competitive strategies through repeated simulated games using game theory and computer modelling. This approach is known as 'evolutionary game theory' where game theoretic analysis is *'applied to settings in which individuals can exhibit different forms of behaviour (including those that may not be the result of conscious choices), and we will consider which forms of behaviour have the ability to persist in the population, and which forms of behaviour have a tendency to be driven out by others.*[15]

Pioneering work in evolutionary game theory was conducted by American political scientist Robert Axelrod (1943-present) who undertook repeated rounds of the prisoners' dilemma game in order to test the most beneficial strategy for two participants in a cooperate or defect game. Such a game is consistent with the direct reciprocity form of cooperation discussed above.

Axelrod concludes that strategies which derive the greatest benefits for both individuals in an iterated prisoners' dilemma game involve 'tit-for-tat' tactics with the following approaches:[16]

- **Being nice:** participants in a successful strategy should be optimistic and cooperate at least until the other participant chooses not to cooperate.
- **Retaliate but don't punish:** when the other participant defects (doesn't cooperate) retaliate immediately by not cooperating. As soon as the other participant chooses to cooperate again, start to cooperate as well.
- **Don't be envious:** don't look to gain more than the other participant, but rather look to maximise both participants' advantage by promoting mutual interests.
- **Don't be too clever:** complex or cynical responses such as defecting from time to time makes the game and its outcomes unstable and reduces the total benefits from the game.

Robert Trivers, in a seminal article, made some progress in explaining the evolutionary source of reciprocal altruism although not outright altruism.[17] Trivers more or less sticks to standard evolutionary theory by discussing the costs and benefits of altruism and selfishness.

Lehmann and Keller suggest that 'helping' responses such as cooperation and altruism are driven by four types of cost-benefit calculations or behaviours which have been selected for their evolutionary fit.[18] These are:

- **Direct benefit:** an assurance that the individual helping will receive a direct benefit as a result.
- **Reciprocation:** an estimate that the other party will cooperate based on information about others behaviours – such as their reputation.
- **Kinship:** the sharing of genes and hence the sharing of prospects that these genes will be passed into future generations.
- **Greenbeard:** a recognition of genetic similarity with other parties to whom helping behaviours are directed through recognised phenotypes — such as appearance, (green beards, for example) behaviours or social structures.

For Trivers, Lehmann and Keller and from all accounts most other evolutionary theorists, psychological responses like compassion and empathy are innate responses made by individuals in order to extend their genes into future generations. They appear most often to dismiss ideas that such responses are perhaps socially and not genetically determined although there remains a question around the origins of social or behavioural altruistic responses if these are not ultimately rooted in evolutionary advantage.

In their investigation of the sources of eusocial behaviour,[19] Nowak, Tarnika and Wilson suggest such behaviours are not necessarily primarily driven by close genetic relatedness.[20] Eusocial behaviour is the willingness of an individual to forego producing offspring in order to care for others offspring. They argue that:

> *'… [Inclusive] fitness theorists have pointed to resulting close pedigree relatedness as evidence for the key role of kin selection in the origin of eusociality, but as argued here and elsewhere, relatedness is better explained as the consequence rather than the cause of eusociality. … Grouping by family can hasten the spread of eusocial alleles, but it is not a causative agent. The causative agent is the advantage of a defensible nest, especially one both expensive to make and within reach of adequate food.'*[21]

In other words, a key altruistic behaviour is a response to the fact that individuals are living in groups where these groups may have formed for reasons of defence, access to food resources or by coincidence. Once formed, these groups succeed for these reasons and individuals' behaviours select on the basis of some genetic predilection to cooperate or act altruistically.

The existence of cooperative and altruistic actions continues to be a focus of evolutionary theory, although it remains poorly explained. Such existence does, however, refute the proposition that humans are entirely or even mainly selfish and competitive. We are by nature cooperative and altruistic as well. But this cooperation and altruism – like our competitiveness, is conditional.

One of the central arguments presented in this paper is that the politics and policy need to align with human nature. Libertarian and neoliberalism's framing of human nature as being selfish and competitive is, of course, convenient for the ideologies they espouse, but is only partially true. Human nature — be this determined by evolution or socialisation — is also kind and collegial, so it is

also possible to frame politics and policy along these lines. But any kindness is not unbounded and no collegiality is without limits, so it is important that any alternative politics and policy takes account of such boundaries and limitations.

ACCEPTING HUMAN FRAILITY

Many moral philosophers have made use of reason to support their particular moral framework. Thomas Aquinas used human reason as the basis for understanding God's will. while Emanuel Kant suggested that it was our reason which would lead us to know and accept our moral duties. Similarly, neoliberals and other economic rationalists have a particular, and somewhat self-serving, notion of reason which supports their ideologies and attendant policy prescriptions.

This version of reason might best be described as 'homo-economicus', the hypothetical human being who is self-interested, calculating and all knowing.[22] As an idea, homo-economicus is useful for economic rationalists because it encapsulates many of the underlying assumptions they need to make their worldview feasible. This caricature of human nature perhaps meets its most absurd in the sub-branch of economics known as rational expectations.[23]

However, not all economists were distracted by assumptions of human rationality. As early as 1955, the American political scientist and economist Herbert Simon (1916-2001) developed the idea of bounded rationality, suggesting that because *'of the psychological limits of the organism (particularly with respect to computational and predictive ability), actual human rationality-striving can at best be an extremely crude and simplified approximation to the kind of global rationality that is implied, for example, by game-theoretical'.*[24] Herbert and others have argued that the boundaries to human rationality are defined by our ability to utilise the information we have available, as well as the availability of any information and the time and cost of obtaining and using this before a decision is made.

The acknowledged pioneers in behavioural economics, Daniel Kahneman (1934-present) and Amos Tversky (1937-1996), published a seminal paper in 1974 on judgement under uncertainty.[25] They argued that when we are dealing with uncertainty — perhaps over a future event or the real value of a purchase — we make use of only a small number of mental shortcuts or **heuristics**. However, these heuristics risk bias in the way we make decisions. For example, we tend to overestimate the probability of something occurring when it occurs frequently in our everyday lives, without necessarily understanding the causality or the size of the sample from which this occurrence emerges (which is called **availability heuristic)**. Another heuristic is around how a risk-related question is posed — the so-called **anchoring effect**.

Perhaps behavioural economics can be criticised for the way it focuses on the market outcomes of human biases and mental shortcomings, rather than on the policy implications of these. Where it does focus on policy, behavioural economics has tended to promote psychological tricks to nudge people to do the 'right' thing.[26] A common example in New Zealand is the regular reporting of electricity consumption to ensure that households have no surprises when they receive their monthly power account — thus shifting their expectations and perhaps budget allocations. This is a form of **libertarian paternalism** which uses so-called **choice architecture** to fashion how choice is offered to people and so influence how they choose and the choices they make.

The ethics of nudge economics are complex. A supportive moral argument around such things as choice architecture claims that because such architecture or decision-making frameworks exist ubiquitously in the real world, it is therefore worthy to fashion these to encourage people to make 'good' choices. Such arguments are plausible when it comes to public policy which encourages

genuinely beneficial choices such as promoting healthy lifestyles. However, nudge economics and choice architecture can also be used to encourage poor choices, especially around social hazards such as gambling, drug and alcohol use and predatory debt.

But a greater moral hazard is around the use of nudge economics in lieu of regulation. Here the argument from libertarian paternalists is that regulation to control economic and social behaviours is duress and it is important to allow individuals agency to make informed choices. A current example is the unwillingness of Government to regulate against predatory lending — such as by setting a maximum interest rate — but to instead focus on financial literacy with such responses as the Commission for Financial Literacy and Retirement Income, the sorted.org website and the associated social marketing to promote these. The moral argument which follows from such a guise is that if people 'choose' to take on pay-day loans at 100% interest rates it is entirely their business since we have given them access to information about this.

The moral hazard here is for people for whom the nudge and the choice architecture don't work. In the case of loan sharking and exploitative debt, the nudge is financial literacy and the choice architecture includes the sorted.org website and a host of financial literacy courses. But people for whom the nudge doesn't work are exposed to exploitative lending and intimidatory debt-recovery tactics by loan sharks and repossession agents whose behaviours are lightly regulated in theory and virtually not at all in practice.[27]

There are at least two reasons why nudging and choice architecture in lieu of regulation may not work in shifting behaviours. These are **self-efficacy** and **cognitive bias**.

Canadian social psychologist Albert Bandura (1925-present) developed a field of social psychology which he has called social cognitive theory. In developing this field Bandura successfully challenged the thesis of behaviourism: that human and some animal behaviour is based on learned responses to stimuli such as reward and punishment. As an alternative explanation for human behaviour Bandura suggested that people learn through social processes including by observing the behaviours and experiences of others.

> *'Contrary to the common view that behaviour is controlled by its immediate consequences, behaviour is related to its outcomes at the level of aggregate consequences rather than momentary effects … People process and synthesize feedback information from sequences of events over long intervals about the situational circumstances and the patterns and rates of actions that are necessary to produce given outcomes. Since consequences affect behaviour through the influence of thought, beliefs about schedules of reinforcement can exert greater influence on behaviour than the reinforcement itself.'*[28]

Such an insight has been revolutionary in education because it introduced such ideas as **modelling** and **cognitive learning**. A key part of his theory is the idea of self-efficacy which has become a widely used idea across psychology, social work and counselling.

Bandura distinguishes between two sorts of expectations. One is a response expectation — that a certain behaviour produces a certain outcome. The prior expectation however is *'an efficiency expectation that one can successfully execute the behaviour required to produce the outcomes'.*[29]

It is around these efficiency expectations that the nudging and choice architecture of behavioural economists fall short. As Bandura explains:

> *'[o]utcome and efficacy expectations are differentiated, because individuals can believe that a particular course of action will produce certain outcomes, but if they entertain serious doubts about whether they can perform the necessary activities such information does not influence their behaviour.'*[30]

According to social cognitive theory, self-efficacy impacts on an individual's behaviour in a number of somewhat inter-dependent ways. For example, an individual with a strong sense of self-efficacy will not only believe they can behave as required to meet the outcome sought, but will tend to see such requirements as a challenge rather than a threat. In other words, they will act positively rather than defensively to the requirement or challenge. As Bandura later acknowledges in a study of adolescents' psychosocial behaviour:

> '*[b]eliefs of personal efficacy influence what self-regulative standards people adopt, whether they think in an enabling or debilitating manner, how much effort they invest in selected endeavours, how they persevere in the face of difficulties, how resilient they are to adversity, how vulnerable they are to stress and depression, and what types of choices they make at important decisional points that set the course of life paths.'*[31]

In a round-about way, Timothy Judge and his colleagues have expanded on Bandura's original idea of self-efficacy and in doing so perhaps developed a more comprehensive theory. In their 2002 meta-analysis study[32] they considered the links between the three most prominent personality traits of self-esteem, locus of control and neuroticism[33] in a belief that these traits have underlying them a common set of conditions or causes. Their study suggests that these traits are related and can be connected to generalised self-efficacy.

Such a connection suggests that self-efficacy should feature more prominently in the conception and construction of social policy. This is so, in part, because the connections themselves point to the way in which people's behaviour and psychological states are intertwined — as perhaps should be expected. The connections here appear to be often in the nature of a vicious cycle where, for instance, low self-esteem leads to a diminished sense of locus of control, which leads to poor perceptions of self-efficacy, which in turn aggravates a person's neuroticism. A further reason is that while such connections do not describe human nature generally, they do illustrate the nature of some people's social reality. It is often the case that these people are some of the most vulnerable within a society and so amongst those for whom various social policies and programmes have greatest impact.

It should perhaps be no surprise then that behavioural economists, and in particular those concerned with nudge economics and choice architecture, have overlooked self-efficacy. It seems highly likely that such people have high estimates of their personal efficacy so could probably do not appreciate the compounded difficulties of those with a low sense of self-efficacy.

Such an omission is a form of cognitive bias — in this case, a fundamental attribution error (FAE). This bias or cognitive error is where observers attribute internal causes to another's behaviour; such as personal ignorance or indifference, rather than external causes such as history or power

positions. This bias and probably others can be seen as being integral to the public policy-making process where small groups of privileged people make judgements over the social and personal realities of others with few, if any, relevant experiences to inform these judgements.

Cognitive biases are widespread in human behaviour and decision making. Such bias occurs when '*individuals draw inferences or adopt beliefs where the evidence for doing so in a logically sound manner is either insufficient or absent*'.[34] The effect of such bias is that we make errors in our decision making, and often on a repeated and recurring basis.

Cognitive bias arises for a number of reasons and in a number of contexts. Some reasons include the heuristics we use to make decisions, or the limitations of the human brain to process information, or the emotions which we bring to our decision making.

Tiversky and Kahneman provided some of the original illustrations of heuristics-driven cognitive bias although they labelled these **cognitive illusions**[35]. They offer three broad categories of heuristics driven bias. The first is around the **heuristic of representativeness —** where we evaluate the probability of something occurring or being correct based on what we believe is a good representation of this thing in our past experiences. An example might be in the observation that certain occupations are more dangerous on the basis of recently reported accidents when no account is taken of the size of the workforce engaged in the occupation. A second type of heuristic bias is due to availability — where people's estimate of probability or frequency is due to the ease with which past reports of the events they are estimating against come to mind. For example, if such an event is recent or has been the focus of media reports, its occurrence will be more readily available and the estimated frequency/probability will be higher. The third type of heuristic bias is due to anchoring. When people make an estimate of the probability of a future event they may start with an idea of what is a reasonable starting value for such an estimate and then adjust this estimate based on other contingent factors. This starting value can be influenced by how the original question is formulated or framed — hence this value is anchored.

As discussed above, Herbert Simon identified a type of cognitive bias arising from the human brain's limited ability to compute information and make predictions quickly. He labelled this form of bias **bounded rationality**.

A third type of cognitive bias arises around the emotion or values which we bring to our decision making. One framing of the human decision-making process suggests that this consists of rational cognitive processes interrupted by so-called irrational emotions. In such a framing, emotions are seen as being two-dimensional (pleasure v pain or helpful v harmful) and homogenous (all emotions are the same). This dichotomy between emotion and cognition has been challenged and part of this challenge is to the basic idea of rationality.[36] Rationality is typically defined in terms of utilitarian theory around utility. That is, a rational decision-making process uses logic and probability to maximise utility. But because utility is about happiness or a sense of wellbeing it must involve measurements in terms of pleasure and pain, for how can such choices be removed from emotion? It may be that human decision-making — whether this is totally rational or only partly so — makes effective use of both the emotional and cognitive functions of human nature and has evolved or socially developed in a generally efficient way.

The framing of cognitive bias as being shortcomings in individual's thinking or a weakness in their cognitive function has also been challenged by evolutionary psychologists such as Haselton, Nettle and Andrews.[37] In a detailed examination of possible evolutionary explanations for cognitive bias they suggest that heuristics related biases such as FAE may have worked well most of the time in our evolutionary development even though they are cognitively flawed. Biases which they label as error management biases may have evolved as a way of minimising the cost of errors, rather than minimising the occurrence of errors such as by committing low-cost errors more frequently and high-cost errors less frequently. They conclude that *'that many biases are not the result of constraints or mysterious irrationalities also speaks to the ongoing debate about human rationality. Our perspective suggests that biases often are not design flaws but design features*.'[38]

In others words, some of our apparent human frailties may not be frailties at all but responses which at a deeper level are more rational than the patterns of thinking and behaving which are normally labelled as rational. Beyond such a redefinition of frailty, there remain some weaknesses in thinking and behaviour which affect a minority of people — such as that of having a low perception of self-efficacy. The failure to recognise such needs in social policy is a systemic bias on the part of those who frame and develop policy. The impacts of this failure are systemic as well in that policy responses such as those which offer rewards or punishments set up moral hazards which further penalise the most vulnerable. Additionally, their vulnerability may be multi-faceted and compounding which, of course, makes the policy failures worse.

THE RE-BIRTH OF VIRTUE ETHICS

Western moral philosophy may have taken another turn in the 1950s, although such is the speed of change in this field that it is difficult to tell at such an early stage. In 1958, British moral philosopher Elizabeth Anscombe (1919-2001) published a landmark work which critiqued the track record of the Enlightenment philosophers and their descendants.[39]

At the beginning of The Enlightenment (around the early 18th Century), philosophy took a secular turn and abandoned the idea of God as the source of moral truth. Rather than reverting back to Aristotle and his idea of 'good' being based on human virtue, Enlightenment philosophers instead pursued ideas of rightness and obligation. As discussed above this turn took several forms, including:

- **Ethical egoism:** whatever promotes my self-interests (Sidgwick and Rand)
- **Utilitarianism:** promoting the greatest happiness (Bentham and J.S. Mill)
- **Duty based on universal laws** that we can all agree (Kant)
- **Social contracts** based on rules which rationally serve our mutual self-interest. (Hobbs and Rosseau).[40]

Anscombe is scathing of their legacy. She is dismissive of the idea that some moral directive can be derived from human reason or through some reference to happiness or utility or via a social contract. Anscombe was a devout Roman Catholic and she implies that perhaps divinity rather than social norms or human nature are the source of our moral compass. She says that those *'who recognise the origins of the notion of "obligation" and the empathetic "moral" ought, in the divine law conception of ethics, but who reject the notion of a divine legislator, sometimes look about for the possibility of retaining a divine law conception without a divine legislator'*[41].

She continues: *'[T]he search for "norms" might lead someone to look for laws of nature, as if the universe were the legislator: but in the present day this is not likely to lead to good results: it might lead one to eat the weaker according to the laws of nature, but would hardly lead anyone nowadays to notions of justice: the pre-Socratic feeling about justice as comparable to the balance or harmony which kept things going is very remote to us.'*[42]

However, Anscombe does not revert to divinity and divine law as the basis for our ethics. In fact, she says, *'I should recommend banishing ethics totally from our minds',* suggesting instead that we focus on virtue.[43]

Anscombe's proposal for the way forward for moral philosophy is a little complex but quite neat. She proposes abandoning ideas such as 'morally ought' or 'morally wrong' and instead use 'ought' in a non-emphatic sense and use the word/concept of 'unjust' in lieu of wrong.[44] She then develops the idea of unjust, suggesting it has two forms. There are actions which are 'intrinsically unjust', such as the judicial punishment of innocent people perhaps through corrupt legal and judicial processes. More commonly, however, there are actions which in most circumstances might be judged to be unjust, but in the particular circumstances and context might be seen to be justified. Such justification might be based on the consequences of the action — so-called ***consequentialism.*** An example might be depriving a person of some property rights to limit environmental damage as is common with environmental protection laws.

In Anscombe's framework, most actions can only be judged as just or unjust in their circumstances and from their consequences, meaning there are no moral absolutes or essential principles to direct us. She suggests that a person is good or virtuous if he or she always acts justly, although her slightly equivocal concept of a just action doesn't entirely help in sealing the deal on who is a good or virtuous person. To resolve such uncertainty Anscombe refers to custom or practice as the basis for overall guidance — *'since justice is a virtue, and injustice a vice, and virtues and vice are built up by performances of the action in which they are instanced, an act of injustice will tend to make a man bad: and essentially the flourishing of a man qua man consists in his being good (e.g. in virtues).'*[45]

In her reference here to flourishing, Anscombe is, of course, making reference to Aristotle and his idea of ***Eudaimonia,*** and in her paper she acknowledges her debt to Plato and Aristotle. Behind such ideas as flourishing and virtues as espoused by Aristotle and Anscombe is, of course, that of telos or purpose. This is considered in more detail below.

Anscombe's idea of a renewed focus on virtue as the basis of our ethical framework was subsequently picked up by Scottish philosopher Alasdair MacIntyre (1929-present) in his celebrated book *After Virtue*. Like Anscombe, Macintyre claims that the modern moral philosophy inherited from the Enlightenment uses language which, although it makes reference to morality and ethics, is in fact devoid of any real meaning. He expands his criticism of modern moral philosophy with a claim that *'contemporary moral argument is rationally interminable'.*[46] He believes this is so for a number of reasons, including conceptual incommensurability and ***emotivism***.[47]

Conceptual incommensurability occurs when rival moral arguments or claims adopt different sets of normative or evaluative concepts to rationalise or justify their claims. This means there is no common framework or language available to weigh up or assess these claims — in effect, antagonists end up talking past each other. An example is with socialists' arguments for taxes to fund the common good against libertarians' claim that taxation is theft. These alternative arguments draw their justifications from quite different sets of ideas.

'Emotivism is the doctrine that all evaluative judgements and more specifically all moral judgements are nothing but expressions of preference, expressions of attitude and feeling, insofar as they are moral or evaluative in character.'[48] In essence, then, emotivism is a form of relativism where any idea is as good or as valid as any other — so nothing is absolute or universal.

MacIntyre casts a historical perspective over various outlines or descriptions of virtues, including those offered to us by Homer, Aristotle, Christian thinkers such as Augustine of Hippo and Thomas Aquinas, as well as Victorian novelist Jane Austen and Benjamin Franklin. Although these outlines are quite different from each other, MacIntyre believes that they share a common framework made up of three elements which he defines as follows:

> *'(M)y account of virtues proceeds through three stages: a first which concerns virtues as qualities necessary to achieve the good internal to practices; a second which considers them as qualities contributing to the good of a whole human life: and a third which relates them to the pursuit of a good for human beings the conception of which can only be elaborated and possessed within an ongoing social tradition'.*[49]

These three ideas of ***practice, a narrative order for a single human life***, and a ***moral tradition*** are central to MacIntyre's conception of virtue, although this conception is too complex to discuss in

detail in this paper. However, two things in MacInytre's framework should be considered a little more closely.

MacIntyre focuses much of his attention on internal practice, and this concept perhaps goes to the heart of virtue as seen by Aristotle and some early Christian thinkers. His definition of practice is not entirely clear but goes as follows:

> *'By practice I am going to mean any coherent and complex form of socially established cooperative human activity through which goods internal to that form of activity are realised in the course of trying to achieve the standards of excellence which are appropriate to, and partially definitive of, that form of activity, with the result that human powers to achieve excellence, and human conceptions of the ends and goods involved, are systematically extended.'*[50]

The key ideas to take out of MacIntyre's concept of practice is that this is an activity which serves some social good and which requires an individual's long-term (and perhaps life-time) dedication to learning and improving so that both the skills honed and the results produced approach excellence. This is an internal process because it focuses on the individual's commitment, personal growth and the satisfaction which they derive from achieving something excellently. Such efforts can be seen to contribute to the common good, in part because of what is produced as an output and in part because of the body of knowledge, skills and experience which has emerged. For example, MacIntrye makes the point that the cultural shift which occurred following the Reformation and on through the Enlightenment was witnessed in music as in other areas of endeavour such as literature, science and philosophy. It was, of course, the genius and struggles of composers such as Handel and Mozart which contributed both to this cultural shift and to the cultural capital we have today.[51] Their genius and struggles are examples of the internal practice to which MacIntyre refers.

A second area in MacIntyre's definition which requires a little more focus is this idea of a narrative order for a single human life. In such a proposal lies the notion that virtue or even perhaps morality can be enshrined in the example of an ideal human life — a sort of model citizen. In Aristotle's world, such a single human life was epitomised by an Athenian gentleman — someone who had the time and resources to fulfil his civic duties as a citizen. Such a life, and hence the attendant morality, certainly did not encompass slaves or women or even manual working men.

This last point, of course, raises the broader observation that whatever moral position we have adopted or advocated through history is very specific both to that time and place and most often to the social circumstances of the moral philosopher offering us their insights. As MacIntyre remarked in a postscript in the second edition of *After Virtue*: *'(M)orality which is no particular society's morality is to be found nowhere.'*[52]

Also central to MacIntyre's idea of virtue ethics is the place or role of narrative. He says that '*without allusion to the position that justice and injustice, courage and cowardice play in human life very little will be genuinely explicable'*.[53]

Ultimately, MacIntyre looks to Aristotle for his comparison of virtue and in doing so comes back to Aristotle's idea of telos or purpose — perhaps the most fundamental philosophical question: 'what is the purpose of life and particularly my life? MacIntyre reflects:

> *'… that unless there is a telos which transcends the limited goods of practices by constituting the good of a whole human life, the good of a human life conceived as a unity, it will both be the case that a certain subversive arbitrariness will invade the moral life and that we shall be unable to specify the context of certain virtues adequately.'*[54]

Virtue ethics remains an exciting and expanding field in moral philosophy and has over the past fifty years or so raised again the central question of the true nature of humanity's moral character. But as a complete theory to anchor our moral compass it probably remains incomplete at this stage. Anscombe's suggestion that we anchor this compass around ideas of justice and injustice, rather than moral imperatives such as ought and wrong offers us a useful starting point. However, her inability and unwillingness to propose any authoritative guide to what just actions are means this perspective only takes us so far. This is what Rachels suggests is the completeness of virtue ethics. That while it can describe moral character — such as with Anscombe's proposal that a good person acts justly — it does not offer any answer to that question of what is a 'right action'?[55]

Within both Anscombe's and MacIntyre's philosophies lies a belief that virtue is intrinsic to the individual. That is, it is simply not good enough to *act* virtuously, but rather *to be* virtuous as part of your belief and value systems. This is as much as Aristotle and Christ expected of a virtuous person. But such virtue is not pre-ordained or unalterable as it requires individuals to live their virtues in their everyday lives — to practice as MacIntyre suggests.

A population of virtuous people does not make a virtuous society though, so the challenge remains of how personal virtues and values can translate into a society driven by a central moral idea. MacInytre observes that history has shown us that such a translation revolves around a shared narrative and that this narrative has often focused on an idealised social role such as that of a courageous soldier, a good hearted citizen, a faithful disciple, or a yeoman farmer.

Central to ideas of virtue and of the concepts and values which come this is telos — that human beings have a purpose. Virtue ethics suggests that such a purpose is deeper than that of maximising utility or rationally consuming, but is about justice and generosity.

WRAPPING IT ALL TOGETHER

This paper has searched for a new moral basis for our welfare state. In this search it has considered the nature of human nature through the lens of evolutionary biology and evolutionary psychology, questions around human decision-making within the framework of cognitive psychology, and the potential for a return to virtue-based ethics. The nature of this search has, in part, been driven by an ambition to find a new narrative with which to both recast welfare policies in the 21st Century and to inspire New Zealanders to support these new policies.

In many respects this search has become a critique of the political philosophy which dominates both public policy thinking and the public discourse which supports this. This philosophy is deeply rooted in economic rationalism and with this a dual representation of humans as being both selfish and rational. Behind such representations is a morality which is based on utilitarianism and the idea that good is defined by whatever maximises human happiness — however such happiness is measured. The analyses offered in this paper, and especially that of Axelrod, Nowak, Tarnika and Wilson, Simon, Kahneman and Tversky, Bandura, Anscombe and MacIntyre, fundamentally challenge these underlying presumptions and propositions which emerge from them.

This fundamental challenge offers up a number of insights offered here as conclusions. These conclusions are, in turn, suggested as foundational ideas for a new moral basis to our welfare policies and perhaps eventually our welfare state. These conclusions are as follows:

1. By nature and most likely through evolutionary advantage, humans are both selfish and generous, self-centred and altruistic, competitive and cooperative. Most evolutionary theory around cooperation and altruism sticks to the conventional wisdom that such behaviour is driven by kinship and genetic relatedness. However, it is by no means clear whether the psychological and physiological effects arising from cooperation, altruism and other pro-social behaviours are due to the fitness of behaviours based on genetic relatedness or to the pro-social behaviours themselves. In other words, have we done well in evolutionary terms because our ancestors looked after their relatives, or because they were sociable and convivial? The truth is, who is to know given the slow march of evolution in humans.
2. The study of the evolution of cooperation and altruism remains mostly theoretical, and a productive part of this area of study is in evolutionary game theory. In particular, the work of Robert Axelrod and his computer-based iterations of the prisoners' dilemma offers us useful insights for the design of social policies where collaborative rather than combative responses are desirable. To recap, his insights suggest we should look at designing policies which are kind and expect people to behave well, that accept the need to punish where counter-productive behaviours emerge but to forgive quickly once such behaviours disappear, that expect and seek out win-win rather than zero-sum game type outcomes, and that aren't overly complex or incentivise gaming.
3. Despite the long-known fallacy of the economic rational man, public policy continues to use such things as financial penalties as a means of incentivising people to obey policy rules. Where these policies are designed to relieve poverty, such responses are often counter-productive because they don't work, particularly if there are agency problems such as those associated with adults caring for children. The problem here is that policy

makers have failed to recognise the extensive advice offered to us by cognitive psychology. This failure has at least two faces: one of the policy makers themselves, and the other of the people the policies are meant to serve.

4. Cognitive bias is a consistent and widespread problem in human decision-making. So much so that the idea of human rationality in such decision-making should be reviewed – with a view of seeing the use of short-cuts or heuristics as being quite rational even if this involves expected errors. But policy makers and particularly those who design policy also suffer cognitive bias especially around how they assess the behaviours of others who are the targets or recipients of policy. This bias is known as fundamental attribution error.

5. This fundamental attribution error can arise in the case of policies designed for people who may have low self-efficacy. Those with low expectations of self-efficacy may struggle to make apparently rational longer-term decisions. Their low self-esteem and sense of fatalism may, for example, limit how they see the choices and feasible actions they have available. Policies designed on the basis of people receiving information and acting rationally and in self-interest can be fairly ineffective for people with low self-efficacy, suggesting that policy design needs to more attune to how people actually behave rather than how textbooks say they should behave.

6. On reflection, the moral basis of public policy with its genesis in utilitarianism is flimsy. This is so for at least two reasons. The core of it is based on the idea of utility or happiness which is difficult to measure and attribute. Secondly, the imperatives or the 'moral oughts' behind it have no deep moral authority or appeal. A new moral basis for our welfare state needs a sounder footing than that offered by utilitarianism and its attendant economic rationalism, and there is some appeal within virtue ethics for an alternative basis.

7. Virtue ethics offer us a number of new perspectives on where we can find a moral basis for welfare policy. Drawing on the work of such philosophers as Elizabeth Anscombe and Alisdair MacIntyre, virtue ethics offers a number of elements for re-considering why we have and how we create welfare policies. These elements include:
    - telos or human purpose, and here the work of Martha Nussbaum and Amartya Sen around human capability may be useful[56]
    - within this telos there should be a focus on human flourishing and the elements or components of such flourishing
    - a focus on idealised and perhaps generalised human life within contemporary New Zealand society and the qualities of an individual or individuals who may lead such a life
    - an underlying narrative or big story which both illustrates the agreed moral basis and inspires support for it.

SOME STARTING IDEAS

Michael Joseph Savage's framing of the original welfare state in his speech in September 1938 contained many of the elements suggested in the summary points immediately above. The idea of human flourishing is apparent in his reference to the dignity offered to people who are paid decent wages and who are '*secure against poverty, secure in illness or old age'.* His representation of people as deserving begins to tell a story of an idealised and perhaps typical New Zealander and his reference to being *'our brother's keeper'* is, of course, not only a reference to Christian love, but also to the much bigger narrative which goes with this. *So, what is this bigger narrative for 21st Century New Zealand, and where are its touchpoints for New Zealanders?*

At the time of the announcement by the Minister of Social Development of the creation of the Ministry for Vulnerable Children, the Children's Commissioner indicated he would refer to the agency by its Maori name, Oranga Tamariki.[57] He claimed that name, which translates to 'health and wellbeing of children', was a more positive and aspirational name than the English version which focused on negativity and vulnerability. While the English name for New Zealand's state child protection agency is about to be changed (at the time of the completion of this paper), the common use by the community of the Māori name for this agency is illustrative both of the Children's Commissioner's leadership and the increasing engagement New Zealanders have with Māori concepts and ideas. Within such a shift there is perhaps an opportunity to make further use of Māori concepts and even Māori worldviews as the moral or at least inspirational basis for public policy.

One such idea is that of manākitanga which translated means 'having a concern or regard for the wellbeing of others'. There is, however, within such an idea a richer set of stories around mana or the essential value of every individual and the prestige of a collective of people. For example, the mana of a people is related to the manākitanga they can and do show to others.

But no culture's moral compass is a universe of its own as there are often closely similar ideas around moral or social rules in other cultures. For example manākitanga can be seen as being generally equivalent to the Christian idea of hospitality and mana as close to the idea that every human is made in God's image.

By re-introducing the idea of virtue into modern moral philosophy, virtue ethicists such as Anscombe and MacIntyre have also raised the prospect that values may be important to the public and political discourse. In the age of the moral relativism of liberals and neoliberals, values have become a matter of personal taste which has meant that the idea of a shared set of values has been lost from our conversations. Essentially, we have become rational economic agents with rights to consume as much as we want or as much as we can — as individuals. We no longer ask questions such as that posed by Aristotle about how we go about 'living well and doing well', or by Sen in his capability approach around what opportunity a person has *'to achieve those things that she has reason to value'.*[58]

Each society needs to decide its own virtues and its own idea of an ideal human life. Such a decision will inevitably be informed by what that society values. This is so for New Zealand as it is for any other country or large community. At the core of such a set of values is a story about what a good life looks like — and in a just society such a life should be readily available to every citizen. Ultimately, this is the challenge for welfare policy and for our welfare state to deliver to deliver on.

Endnotes

[1] See 1938 New Zealand Year Book at https://www3.stats.govt.nz/New_Zealand_Official_Yearbooks/1938/NZOYB_1938.html#idsect2_1_318679

[2] See Malik, K (2014) *The Quest for a Moral Compass – A Global History of Ethics;* pp. 150-151 for a discussion on Aquinas and his claim that reason '*is a devine gift to enable humanity to understand God'* and pp.203-208 on Kant's account of humans as rational beings who use reason to decide their moral duties.

[3] Aristotle *The Nicomachean Ethics* I.v

[4] Malik, K (2014) p.36.

[5] Ibid p.36

[6] Ibid p.185

[7] Hobbs, T (1651) Leviathan; Chapter XIII

[8] Rousseau, J-J. (1754) *Discourse on the Origin and Basis of Inequality in Man*.

[9] In Book1 Chapter 6 of *The Social Contract* Rousseau argued: *9*

'If then we discard from the social compact what is not of its essence, we shall find that it reduces itself to the following terms —
Each of us puts his person and all his power in common under the supreme direction of the general will, and, in our corporate capacity, we receive each member as an indivisible part of the whole.'

Rousseau, J-J. (1762) The Social Contract ; Chapter IV

[10] Mill, J.S. (1863) *On Liberty*; Penguin Classics edition p.68.

[11] Nowak, M. (2006) *Five Rules for the Evolution of Cooperation*; Science. Vol.314 pp.1560-1563

[12] Ibid p.1560.

[13] Ibid p.1561.

[14] See for example Maynard Smith J. 1964. *Group selection and kin selection.* Nature 201: pp.1145–1147.

[15] Easley, D. and Kleinberg, J. (2010) *Networks, Crowds and Markets: Reasoning about a Highly Connected World*; p.209.

[16] Axelrod, R. (1984) *The Evolution of Cooperation;* pp.110-120.

[17] Trivers, R. (1971) *The Evolution of Reciprocal Altruism*; The Quarterly Review of Biology 46:1 pp.35-57

[18] Lehmann, L and Kellor, L. (2006) *The evolution of cooperation and altruism – a general framework and classification of models*; Journal of Evolutionary Biology ; 19 pp. 1365-1376.

[19] Eusocial behaviour is foregoing an opportunity to reproduce in other to promote the chances of survival of other who are genetically related to you. This is behaviour exhibited by sterile worker bees.

[20] Nowak, M. Tarnika, C. and Wilson, E. (2010*) The evolution of eusociality;* Nature 466; pp1057-1062.

[21] Ibid p.1060

[22] The idea of homo economicus or economic man was perhaps first developed by Adam Smith in Wealth of Nations where he famously stated *'It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest*' Book 1 Chapter 2. Later theorists such as J.S. Mill, Jevons and Walras also developed the idea of economically rational humans. For a in depth discussion of

rationality in economics see Blume, L. and Easley, D. (2008) *Rationality* in New Palgrave Dictionary of Economics

[23] Blume and Easley argue in their article on rationality in the New Palgrave Dictionary of Economics. *'There is no connection between the rationality principle, which claims that individuals act in their perceived best interest, and the rational expectations hypothesis, which claims that those perceptions meet some* ex ante *standard of correctness. But so labelling a theory is certainly a nice rhetorical move for how it structures subsequent debate*.

[24] Simon, H. (1955) *A Behavioral Model of Rational Choice*. Quarterly Journal of Economics; 69(1), pp.99-118, p.101

[25] Kahneman, D and Tversky, A. (1974) *Judgement under Uncertainty: Heuristics and Biases.* Science, 185:4157 pp.1124-1131.

[26] See for example Thaler R. and Sustein, C. (2008) *Nudge: Improving Decisions about Health, Wealth and Happiness.*

[27] See for example the Stuff article of 2 November 2015 by Neil Ratley *'Loan sharks still circling despite tougher laws'* at http://www.stuff.co.nz/business/money/73139837/loan-sharks-still-circling-despite-tougher-laws

[28] Bandura, A. (1977) *Self-efficacy: Toward a Unified Theory of Behavioral Change*. Psychological Review 84(2) Pp. 191-215. P.192

[29] Ibid p.193.

[30] Ibid p.193.

[31] Bandura, A. Caprara, G. Barbaranelli, C. Gerbino, M. and Pastorelli C. (2003) *Role of Affective Self-Regulatory Efficacy in Diverse Spheres of Psychosocial Functioning*. Child Development; 74:3 pp.769-782.

[32] Judge, T. Erez, A. Bono, J. and Thoresen, C. (2002) *Are measures of self-esteem neuroticism, locus of control, and generalised self-efficacy indicators or a common core construct?* Journal of Personality and Social Psychology; 83:3 pp.693-710.

[33] Locus of control is the level at which people feel that they have control over their lives or are able to control events in their lives. Neuroticism is a personal trait in which individuals have greater levels of anxiety, moodiness, loneliness, frustration, envy, guilt and fear.

[34] Haselton, M. Nettle, D. and Andrews, P. (2005) *The Evolution of Cognitive* Bias in Buss, D. The Handbook of Evolutionary Psychology pp.724-746. P.725.

[35] Kahneman and Tversky (1974)

[36] Pfister, H-R. and Böhm, G.(2008) *The multiplicity of emotions: A framework for emotional functions in decision making.* Judgment and Decision Making. **3**: pp.5–17.

[37] Haselton, M. Nettle, D. and Andrews, P. (2005) *The Evolution of Cognitive* Bias in Buss, D. The Handbook of Evolutionary Psychology pp.724-746.

[38] Ibid p.725.

[39] Anscombe G. (1958) *Modern Moral Philosophy.* Philosophy 22:124., pp.1-19.

[40] Rachels, J. (1999) *The Elements of Moral Philosophy*. P.176.

[41] Anscombe (1958) p.13.

[42] Ibid p.14.

[43] Ibid p.15.

[44] Ibid p.15

[45] Ibid p.18. The term 'man qua man' refers to the idea that every person is an end in themselves and exist for their own sake.

[46] MacIntyre, A. (2007) *After Virtue* – 3rd edition; p.13.

[47] Ibid pp. 9-13

[48] Ibid p.13.

[49] Ibid p.317

[50] Ibid p.218

[51] Ibid p.45.

[52] Ibid p.309

[53] Ibid p.232.

[54] Ibid p.235.

[55] Rachels (1999) p.190.

[56] See Nussbaum, M. (2013) *Creating Capabilities: The Human Development Approach* and Sen, A.(2004) *Development as Freedom.*

[57] See New Zealand Herald report of 18th August 2016. *'Children's Commissioner will not use English name of new ministry'.* Available at http://www.nzherald.co.nz/nz/news/article.cfm?c_id=1&objectid=11696378

[58] Sen, A. (2009) *The Idea of Justice*. P.231