

# **Three Sides of the Same Coin**

The Individual, Society and Neo-liberalism in Australia

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The interplay between the individual and the community in which he or she lives is fundamental to how we understand human experience. Through the ages the relationship between the two has changed markedly and it has had different expressions in different societies and cultures. In Western culture the connection between the individual and his/her society has changed over the centuries. It continues to be shaped by its dealings across national groups and cultures, and by religious and political views and practices of the period. The assertion of the individual as a central force in the manner in which Western societies are organised has been a long and difficult process.

“...how the ‘individual’ became the organizing social role in the West...is a story about the slow, uneven and difficult steps which have led to the individual moral agency being publicly acknowledged and protected, with equality before the laws and enforceable ‘basic’ rights.” (L. Siedentop, 2014)

The ‘basic rights’ that Siedentop refers to are now enshrined in powerful, public documents such as the UN Declaration of Human Rights. They form the basis of many Western Constitutions, including Australia’s, and of common law practices. These rights are fundamental to the manner in which we understand the relationship between the private and public spheres of society. A moral contract exists between the individual and her/his society and that contract requires each to act in the best interest of the other. How this ‘contract’ is understood and practiced is peculiar to each group and is primarily determined by those in positions of societal authority.

There are those who believe that the individual’s position is pre-eminent to the point where there are few obligations to others. Proponents of this view ascribe no validity to the concept of society nor to the idea that obligations exist between individuals and the community in which they live.

"And, you know, there's no such thing as society. There are individual men and women and there are families." (Margaret Thatcher, 1987)

Others see the individual intrinsically woven into the fabric of society and believe that the distinction between the two is illusory. Such people see the wellbeing of individuals as invariably connected to, and interdependent with, the wellbeing of the community as a whole or what is often referred to as ‘the common good’.

“...appeals to the common good ought not to be dismissed. For they urge us to reflect on broad questions concerning the kind of society we want to become and how we are to achieve that society. They also challenge us to view ourselves as members of the same community and, while respecting and valuing the freedom of individuals to pursue their own goals, to recognize and further those goals we share in common.” (Manuel Velasquez et. al. 1992)

How the role of the individual and his/her connection to the rest of his community and society is perceived has significant implications in regards to how societies are structured and behave. In his book *The Unconscious Civilisation* (1997) author John Ralston Saul states

“If I wanted to know what kind of society I was living in, I would begin by asking – Where does legitimacy lie? After all the source of legitimacy is at the very heart of civilisation.”

In his view, in Western societies “the individual citizenry acting together as whole” is no longer the cornerstone of our democracies and people’s loyalties have shifted to the ‘group’ they belong to rather than to her/his society. He sees their actions as mired in self-interest.

In examining the kind of society Australians live in today, it is worth reflecting on where does our society’s legitimacy come from. There are indications through our public discourse that increasingly people feel abandoned by their leaders and disempowered by government processes and actions e.g. recent revelations regarding the Australian Taxation Office, Centrelink etc. They have lost trust in many public and private institutions and this has been legitimised through a variety of Royal Commissions. Opinion polls show a lack of respect for the political class and a questioning of the integrity of the political process.

Their increasing frustration is largely being expressed through what many have termed ‘populism’. Elections have seen the rise of single issue parties and those willing to challenge the status quo. However, this reaction remains largely low key and *business as usual* continues. It is possible that in Australia, like in many other Western countries, the “individual” no longer perceives herself/himself as an empowered citizen but rather as a dependent of powerful groups and of the State.

There have been subtle shifts in the language that describes the citizen. The adoption of the term “consumer/customer” by public instrumentalities to refer to taxpayers exemplifies a subtle but significant shift in the position of the person in relation to the State bodies that he/she funds and sustains. There seems to have been a passive acceptance by citizens of a marketplace ideology and functioning that places them no longer at the centre of society but at its periphery. Significance is accorded them primarily in terms of business-like transactions and economic utility. In such a context, the rights contained in the UN Declaration of Human Rights, and that are at the heart of our civilization and legitimates our society, can be manipulated and largely ignored. The citizen’s connection to community can also be depleted as people increasingly see themselves as single entities negotiating their way through a complex, economic environment that devalues their social interactions and humanity.

This movement of the citizen towards the periphery of society rather than at its core has been a gradual development. Since the 1980s economic considerations have increasingly taken centre stage. Developments in the United States of America under President Reagan introduced ideas that saw an empowerment of individual and public enterprise and a diminution of the State’s control and regulation over business activities. These were associated with a reduction in taxes and a depletion of social services. His administration’s strong backing for free market principles dominated his approach to government and governing. In the United Kingdom similar changes occurred under Prime Minister Margaret Thatcher, and the assertion of free enterprise consequently spread to other English speaking countries and a patchwork of nations in Europe.

These developments began a process of incrementally shifting government’s focus from the needs of citizens to the expectations of the free market. Economic reform became the catchcry of many politicians and business men and women. Free market principles were at the heart of the proposed changes. In the main they advocated a virulent type of reorganization that sought to abolish any impediments to the operation of the free market and to an individual’s wish to engage in it, with little regard for the social consequences of such rearrangements. The ideas that inspired these reforms were drawn from an economic theory known as neo-liberalism.

"Neoliberalism is in the first instance a theory of political economic practices that proposes that human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices...It holds that the social good will be maximized by maximizing the reach and frequency of market transactions, and it seeks to bring all human action into the domain of the market." (David Harvey, 2005)

In the main, we have seen these principles being expressed in what many governments around the world say and do. In Australia, the above ideas have increasingly influenced government policies and have reordered much of our social experience.

Conceiving the individual solely as a player in a free enterprise economy reduces her/him to a participant in a transactional world within which she/he has little power. There is little room within such a society to see 'the people' as the ultimate authority. This is quite inimical to the idea of democracy that sees the citizen as playing a central and essential role in determining the nature of the society in which he/she lives. It diminishes the understanding that individuals not only have a responsibility to themselves but to others. Conceiving the individual as a free agent whose primary responsibility is to herself/himself and no-one else significantly impacts on our understanding of community. It is quite different to the seeing the person as one that is meaningfully engaged in her/his world and relating to others in ways that go far beyond mere transactions.

These influences have had a significant impact on Australian society. Free market principles are increasingly the bedrock of its social policy. They have shaped the way Australians understand their responsibility to each other and to the world in which they live. It has also affected their perception of the role of government has in the creation of the society they want. Australians' expectations of government seem to have diminished as they have accepted that the tenor of their life is determined by economic factors over which they or their government have little control. They have been largely convinced that the role of government is limited to establishing the economic settings that help sustain their lifestyle and improve it. They seem reluctant to return to the idea that government can be expected to not only look after the economy but also respond to their very real, daily concerns. They are hesitant to once more believe that they have rights as citizens and that their government's role is to give effect to them.

In today's Australian social policy there is little or no reference to 'rights'. In a free market world there are no 'a priori' rights other than the freedom for individual action and transaction. The rights of citizens to expect essential services are hardly ever seriously referred to in government policy documents or in the broader societal discourse.

"Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or lack of livelihood in circumstance beyond his control." (Article 25 of the Universal Declaration of Human Rights)

Both major parties in Australian politics, even if with slightly different shading, have adopted a social policy approach that is based on free market principles. References to human rights such as those stated above are increasingly being thought of as wishful thinking rather than objectives to be attained. The sporadic calls for an Australian Bill of Rights, over decades,

have been dismissed as unnecessary. It is argued that such 'rights' are already encompassed by the Australian Constitution; this is not the case.

The level of poverty in Australia remains the reality of many families with over 700,000 children deemed to live in poverty. Indigenous health and social issues remain largely unresolved. The inadequacy of pensions and social benefits (The Guardian, April 2018) is well documented and acknowledged by government but little is done to effectively respond to it. Homelessness remains a significant problem. There are regular reports of the inadequacy of aged care and child care is for many unaffordable. How these social needs have been seen and responded to have been influenced by the neo-liberal ideas mentioned earlier. The use of the Productivity Commission in research and advice, on not only economic issues but human services as well, confirms the economic emphasis in Australian social policy.

The increasing disassociation of the individual from the State and the perception of the State as a minor player in the life of the free market and the world in which it operates, has had a major impact on Australia's approach to service provision. The privatisation of government services occurred in the belief that private enterprise could more effectively and more cheaply deliver them. There is ample evidence now that this is not always the case. (McAuley and Lyons 2015). Even where efficiency gains are made this does not lead to improved outcomes. In his assessment of Australia's Job Network, T. Eardley (2003) states:

"The Network does seem to have made efficiency gains compared to earlier employment services in terms of public expenditure, while making only modest improvements, if at all, in macro employment outcomes."

This pattern is repeated in other areas. A system of child care, that was primarily based on not for profit operations run by local community groups, was dismantled in favour of an open, free market approach. This resulted in the disastrous market failure of ABC Learning Centres, creating a great deal of dislocation and angst for many parents and children. It can also be argued that the substantial increasing costs of child care in Australia has its roots in the marketization of these services.

The free market's penchant for competition has also been touted as having major benefits to the Australian community. The not for profit sector has been especially impacted through the introduction of competitive tendering. This approach, based on the principal of greater efficiency gains, has had a negative impact on a sector that traditionally relied on a system of mutual trust and collaboration. Competitive tendering has undermined trust and has reduced the willingness for non-transactional, cooperative arrangements. In turn, this has decreased the ability of organisations to effectively provide services, as social programs are best delivered in collaboration. Despite government's commitment to regularly test the market through competitive tendering, a commitment encouraged by self-interested individuals and groups, the evidence does not always support the belief that it is in the community's best interest:

"Stakeholders who promote the position that Government should choose to test the market for value for money through tendering, especially where incumbent operators demonstrate benchmarked cost efficiency, given the primary responsibility to the taxpayer, appear on the evidence in this paper to be inappropriately claiming noticeable benefits to society." (D.A. Hensher, 2014)

Of recent times, there has been much discussion about the cost and availability of housing. Rising prices, lack of affordable and social housing has resulted in an increase in the number of rough sleepers. The larger than usual numbers of homeless people on the streets of major Australian cities has brought greater attention to an issue that has been problematic for many years. The abandonment by government of social housing as a concept in favour of subsidised rental and home ownership has its roots in market ideology. The lack of government oversight in regards to overseas investment and ill-advised policies that encouraged local speculation, were founded on a belief that the government should not interfere in the market, which should be left to its own devices. The market had become pre-eminent and the person's right to housing invisible. As a consequence, the nation finds itself with many families struggling to pay their mortgages and others having to sell their homes. For many the fundamental right for housing has become increasingly difficult to achieve.

Despite this, there is little or no mention of a rights based response to our housing needs. The Canadian government recently embarked on a national housing strategy with clear targets in order to "take steps towards advancing the right to housing, so that no one is ever refused a home because of their gender, religion or background." This recognition of "the right to housing" is a far cry from the approach that is currently taken in Australia. Residents who are in need of housing have a right to expect that their society, through their government, will do everything possible to respond to their need; the responsibility cannot be left to 'the market'.

"The fact of the matter is that there has been no successful large economy in which the government has not played an important role, and in the countries with the most rapid growth (such as China) and in those with the highest standards of living (such as those in Scandinavia), the government plays a very important role. Yet...there continues to be a push for a small government, for contracting out government services and privatization and even a resistance to regulation." (J. Stiglitz, 2012)

There is no starker evidence of the failing relationship between the citizen and his/her government and the neo-liberal idea of individual responsibility than in the area of social benefits. The Australian government has steadily increased the punitive and actuarial nature of the provision of government benefits to its residents. The general attitude to the provision of pensions and other benefits from government seems to be that such support is for the deserving few and that access to them should be made as difficult and as discouraging as possible. This mind set also derives from the view that people should look after themselves and not rely on government 'hand outs' as social benefits are often referred to.

This is a far cry from their original intent for social benefits which was to ensure that everyone had access to an adequate standard of living. Access to such benefits was never envisioned to be demeaning or so difficult as to take them out of reach of the ordinary person. The egalitarian spirit that drove the establishment of the basic wage and associated benefits were intended to avert abject poverty, and retain for individual and families a sense of self-respect. It was seen as a societal duty to provide support for those less well off. It also recognised that a society which responds to the needs of its population is more likely to remain cohesive and avoid class conflict.

The recognition of the importance of cohesion to the health of a society seems to have been lost. In Australia today much of social policy is driven by a belief that there are those who contribute to society and those that do not. It was not long ago that the then Treasurer, Joe

Hockey, divided Australia into 'lifters' and 'leaners'. Such compartmentalisation divides society and subverts the idea of a mutually supportive community. It creates the impression that a person only has value if she/he is a 'lifter' and everyone else is a drain on the wellbeing of their communities. In such a world the aged, the unemployed, the disabled, stay at home parents, and children are perceived as having little worth. Their inability to be productive, in a commercial sense, makes them valueless. The devaluing of the contributions made to the health of a community by those that are not engaged in paid work necessarily means that their call on the public purse is seen as an exploitation of the system that needs to be minimised at all costs. This lack of appreciation of the importance of the contributions made by those not directly involved in the economic process is consistent with a view of people as mere means of production.

Representations over the inadequacy of benefits are generally dismissed as unaffordable in the name of 'budget repair'. It's as if the pain experienced by those living in poverty has only an economic dimension rather than a moral one as well. This loss of balance between the moral and financial dimensions in decision making is the most worrying aspect of social policy in Australia today.

"In the field of public policy, if human feeling cannot trump mathematical calculations, we are in danger of becoming a mere economy rather than a society; digits on some economic spreadsheet rather than human beings living in actual communities" (D. Glover, 2015)

The impact of an economic view that holds the maximisation of profit and the reduction of the cost of production, especially labour, as core tenants necessarily impacts on workers. The casualization of the workforce, the rising of precarious employment (Rebecca Cassells et.al. 2018) and the stagnation of wages are the consequences of practices geared to the maximisation of profits. Work appears to have lost its inherent value as a provider of meaningful engagement for members of a community. Its value has been reduced to purely economic terms and primarily one of "productivity".

This is most keenly felt in social service provision. Workers in this sector have traditionally seen their work as a 'vocation' rather than a career. Their work has generally been poorly remunerated due to the largely female workforce and because the work itself has been seen as having little economic value. Workers in this field are generally driven by a desire to help others and to create healthier communities. The marketization of their work, especially through mechanisms such as individualised funding and the contracting out of specific services, has negatively impacted on their pay (McDonald et al, 2018). Casualization of work, which is an increasing reality for Australians, has further reduced the stability of their employment. The reduced support from their organisations, that are themselves struggling with the advent of 'billable hours', has affected the long-term commitment of many staff to what is difficult work. Many have left the industry due to the introduction of a market culture in what has traditionally been an altruistic environment.

The National Disability Insurance Scheme (NDIS) exemplifies this. The NDIS is based on a free market model that remunerates face to face work with 'customers'. The result has been an increasing casualization of the workforce and a decrease in wages. Increasingly the provision of a number of NDIS services is reliant on the generosity of service deliverers who add unpaid work to the inadequate subsidy provided by government. Not-for-profits organisations have had to adopt for-profit like business practices. These practices, designed

for open market environments, are unsuited to a situation where the only purchaser is the government and there is no scope to increase the cost of services in order to guarantee quality services and/or an organisation's viability. The change to a market enterprise model of operation has had a significant impact on the culture of many organisations as they seek to find a way to retain their benevolent purpose while operating in an environment that is essentially inimical to it. Such developments have destabilised many individuals and groups as they adjust to a highly uncertain environment created by an ideology that values free market principles above other considerations.

The positioning of Australian social policy in the manner mentioned above, has had significant consequences. The impact on individuals, groups and communities has been substantial. This was clearly exemplified in the recent closures of the car industry. These closures were rationalised on the basis that government had no place in sustaining an industry that could not survive in the free market. In the process thousands of workers became unemployed, with significant impact on their families and disruption to whole communities. It seems that the importance to people of meaningful work, a sense of purpose and stable, functioning communities are no longer major considerations in such decisions.

In his book *An Economy is not a Society*, Dennis Glover states:

"Work and life should be more than this. They should involve an assertion of rights, a sense of power, a feeling of being part of something bigger – a movement to change things for the better. In an era that has lost religion, life itself should have this sort of religious dimension. It's as if the new economy has done a deal with its workforce: a little more pay in return for your pride, purpose, freedom and the jobs of your friends"

The incremental domination of Australian policies by a free market ideology has been instrumental in creating a belief, especially in the thinking of most Australian political leaders, that "getting the economy right" is how to achieve healthy, functioning communities. However, there is increasing evidence that economic success does not necessarily correlate with the wellbeing of individuals and communities. Among many Western nations, despite their economic success, there remains significant personal angst, mental health issues, high levels of relationship breakdown and violence towards self and others. Once basic material needs are met, a person's wellbeing is derived from a variety of additional factors such as the quality of relationships, meaningful work and engagement, opportunities for self-development and the experience of acceptance, respect and many others.

The unquestioning belief in the benevolence and wisdom of market economics is misplaced and problematic. Approaching societal organisation primarily from such a perspective diminishes and often dismisses the importance of other aspects essential to human wellbeing. Commercialism in Australian society, associated with a strong focus on what some have termed 'rational individualism', had led to an increasing emphasis on self-interest. This individualism is rooted in an egocentric view of the world. A world in which the wellbeing of others is of secondary importance, if considered at all. It is an individualism that is devoid of the idea of the citizen as an active agent involved in the creation of a better world. It is rather a conception of the individual primarily as a participator in a world of transactions and one in which he holds little responsibility other than for his/her own success. This is self-interest misunderstood. Alex de Tocqueville once referred to self-interest "properly understood". When self-interest is properly understood it pays attention to others' self-interest, the common

good. Such a view understands that the wellbeing of others is a prerequisite to one's own wellbeing.

The influence of market ideology has become so pervasive and deep-seated that it's difficult to see how its impact can be reversed. It's possible that its effects have fundamentally changed Australia's culture and beliefs. Perhaps, we have allowed the nation's commitment to egalitarianism, the true meaning of "the fair-go", mateship and the welcoming of the other to wane to the point where it is increasingly imperceptible.

Australia cannot return to the experience of community that existed last century. It will need to chart a new course.

"The defining aspect of this change of epoch is that things are no longer in their place. Our previous ways of explaining the world and relationships, good and bad, no longer appears to work...We cannot simply wait for what we are experiencing to pass, under the illusion that things will return to being how they were before." (Pope Francis)

There are indicators that the future will be vastly different to our current experience. Technological advances in robotics have major implications for workers as they will also de-value labour and raise questions regarding its place in a future economy. There are associated concerns regarding how unemployed people will live. At the same time, however, robotics has the potential to significantly decrease the cost of goods and make them infinitely more affordable and available. Such changes will create an important rearrangement of how goods are valued and produced. They raise significant questions on how future societies will be organised and how communities will function.

Developments in the world of technology especially those that create greater capacity and possibilities for connectedness will be fundamental to the functioning of future societies. The exponential development of information sharing is re-inventing the idea of altruism as people create a host of 'communities of interest' in cyberspace. There is a developing interest in the 'gifting' of ideas for the benefit of others for no commercial advantage. Wikipedia and operating systems such as Linux, and to some extent Android, are examples of such progress. These developments are not based on self-interest but communal wellbeing.

"...it is not money the participants are exchanging. They are in effect exchanging gifts. And as anthropologists have long realized, the gift is only the physical symbol of something more intangible: call it goodwill, or happiness." (P. Mason, 2015)

Undoubtedly as has happened through much of history, new developments can be manipulated by self-interested individuals and corporations who seek to retain or create modern fiefdoms and monopolies. In this area, government will need to make significant decisions and choices on whether it will champion the common good above self-interest. Fundamental to such choices will be how individuals perceive themselves in relationship to their governments and other powerful groups. Their capacity to understand themselves as citizens with rights that they can together assert will determine how governments act in these and other areas.

"...there are good men and women to be found in all groups and from all sectors of society...Our democracy must bring its material fruits to all, particularly the poor, marginalised and vulnerable. Our belief in the common good ultimately translates into a deep concern for those that suffer want and deprivation of any kind." (N. Mandela, 2004)

If Australia is to create a future that maximise the health and wellbeing of individuals and communities, it cannot remain rooted in a societal framework that promotes materialism and a 'rational individualism' at the expense of other human needs. Individuals that are at the heart of healthy and functioning societies are not the self-interested, transactional persons envisaged by neo-liberal proponents but active citizens who embrace their rights and are meaningfully involved in economic activity as well as social developments and interactions. They recognise that economic success alone will not deliver personal and societal wellbeing.

It is possible to have an Australia where everyone has adequate housing, food and clothes. All children can avoid poverty and receive an education and live in an environment that maximises their talents. We can treat people with respect and avoid de-humanising language. The old can live with dignity and youth can be provided with opportunities for creativity and self-development. It is possible to acknowledge the legitimising nature of a citizen led democracy. There are examples in the world where much of this already happens or where people are actively involved in creating healthy and highly functioning nations. A great deal of what needs to be achieved is not about money but developing an alternative attitude and understanding towards what creates individual and communal wellbeing and a commitment to its achievement.

Australians can be active citizens who shape their own future. To do so leaders need to arise who articulate a vision of society that places the person at the centre of developments, and not the economy and the maximisation of profit. More voices are needed to clearly state that 'self-interest misunderstood' is misplaced and is ultimately self-defeating. Those who believe that altruism continues to have a place in society need to articulate the importance of non-transactional relationships. More needs to be said about the significance of respecting and supporting those who are not engaged in paid work. The currency of human rights in our daily lives and the lives of others, including strangers, needs to be rediscovered, restated and legislated. The pervasive credo that free market economics is in everything and always in the nation's best interest must be actively challenged. Moral considerations have to return to the forefront of economic and social policy and actions. Models of societal wellbeing that incorporate a balanced consideration of economic and moral factors need to be developed and promoted.

These actions don't in themselves guarantee that worthwhile changes will occur in Australian society. However, the alternative is to remain silent and inactive. To do so is to accept that the best that can be done, like the mythological figure Sisyphus, is to continue to work hard to create healthy individuals and communities and have it undone through rampant self-interest and a misplaced understanding of the true nature of wellbeing. Consequently, there is little choice but to envision a society that promotes both the wellbeing of the individual and the common interest and do all we can to achieve it.

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