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Is the Secular Age as Secular as it Takes Itself to Be?

Charles Taylor, in his new book *A Secular Age*, inverts a familiar perspective: instead of regarding religion as abnormal behaviour that requires some explanation, the evidence from history is that it is secularity that is abnormal and needs to be explained. A distinctive merit to Taylor's approach to this task is that he does not explain the great invention of the West, 'that of an immanent order in Nature, whose working could be systematically understood and explained on its own terms' (p. 15) in purely theoretical terms. For, secularity is also a condition of practical life, 'one in which the eclipse of all other goals beyond human flourishing becomes conceivable' (p. 19). Taylor explores the emergence of secularity in terms of the 'active capacity to shape and fashion our world, natural and social' (p. 27). For Taylor, God did not simply have a theoretical relevance as source of the cosmos, but also practical relevance as source of moral and spiritual fulfilment, and even a social relevance as the authority that binds people together: 'we are linked in society, therefore God is' (p. 42). The emergence

of secularity therefore has to be explained in terms of the background beliefs that shape the understanding of the moral and social order. For example, background beliefs about modern political society might include: that its principal function is to achieve security and prosperity, and that its starting point is in individual rights and freedom (p. 170). This contrasts sharply with an earlier time when the common good was bound up in collective rites, devotions and allegiances, and 'it couldn't be seen as just an individual's own business that he break ranks, even less that he blaspheme or try to desecrate the rite' (p. 42). Taylor therefore attributes considerable significance to the Reformation with its call to individual responsibility and the Puritan attempt to construct a disciplined personal life and well-ordered society as religious calls to abolish the sacred from material, social, and devotional life. Once religious fulfilment is sought in ordinary life, then it is only a small step for God to be lopped off (p. 84), leaving purely human flourishing as the goal and purely human power as the means. Here Taylor points

to the economy and the public sphere of shared communication as two spheres in which a culture of self-discipline and mutual exchange could flourish without appeal to a transcendent dimension, or notions of grace or mystery. Here, then, is to be found the crucial secularising gesture of practical life in eighteenth century culture, and it requires closer inspection.

Let me sketch the relevant background beliefs. All human life and endeavour aims at some form of human flourishing, welfare, or wealth. A distinctive feature of religious life is that such flourishing is normally attained by means of a renunciation: time spent on productive activity or enjoyment is interrupted by ritual or sacred activity. Spiritual bonds and goals take precedence over worldly bonds and goals. Duty takes precedence over desire, or love of God takes precedence over love of self and others. Indeed, in religious life, flourishing is not within human power alone, but is achieved through the aid of some special divine grace, ancestral blessing, or sacred power. This detour in human intentionality opens up a realm for the transcendent, conceived perhaps in terms of grace, mystery, the sacred, special insight, authority, spiritual presence, or another world. Flourishing has a transcendent source which is activated only through a prior renunciation.

The distinctive feature of a secular age, Taylor indicates, would appear to be the removal of any collectively agreed goals beyond human flourishing. Enlightenment would appear to be the liberation of human activity from superstitious observances and regulations. There is only work, enjoyment, and recuperation, all in the service of flourishing. What concerns humanity the most is the condition under

which flourishing may take place, and if there is any postponement of pleasure, this is merely to ensure the conditions under which flourishing can be preserved and enhanced. The religious detour is replaced by an economic detour. Attention is turned from the divine to the mundane. Human fulfilment, moral practice, and social cohesion are no longer founded upon divine authority and grace but upon human endeavour and agreement.

Two moments seem decisive in the transition. The social and moral order of the medieval church was in practice undermined from within by the sale of indulgences (effectively, selling pardons): once spiritual fulfilment could be achieved by means of wealth, then the religious constraints on action that ensured equity and the maintenance of the social bond were undermined. The Reformation was then an attempt to restore a sacred order perceived to be in crisis. Similarly, in the eighteenth century, the belief emerged that the economic good of all could best be achieved by each individual pursuing their own economic self-interest. Here the bonds of renunciation upon which the moral and social order was founded became redundant once more. Taylor does give some prominence to the role of the economy in shaping background beliefs: 'it defines a way in which we are linked together, a sphere of coexistence which could in principle suffice to itself' (p.181), and it contributes decisively to the anthropocentric shift that abandons any transcendent dimension. Yet his account of secularity makes comparatively little appeal to economic history.

In what follows I will attempt to fill in some of the economic details. More specifically, I will point to a common

feature shared both by the religious and the economic. Of course, the great preoccupation of human life and endeavour has been with procuring its own survival and flourishing. And, no doubt, the basic categories through which the world is experienced are furnished and refreshed on a daily basis by such habits, preoccupations, and practices. Yet this cannot simply be contrasted with religious preoccupations, for when human beings are so intimately connected to one another in the production of their welfare, the conditions of their welfare involve those observances which regulate human life. An economy that ensures effective distribution is the source of human flourishing, and a religious life that authorises the obligations and regulations through which such distribution occurs is the guarantor of economic life. Religious preoccupations have always been a major part of the conservation of economic life and practice. For human flourishing is not simply obtained by material means: human welfare is dependent on social cooperation and material distribution, and in most societies the authority which lends credit to such practices has been ultimately religious. Those who renounce the world in favour of the transcendent contribute just as much to providing material welfare as those who labour in the fields, for they are concerned with the conditions of trust and authority. A religious age is no less concerned with the conditions of its existence than a secular age.

The great transformation of modernity, then, involves a change that is at once both religious and economic, and should be conceived under both registers simultaneously. The effective basis for trust and authority that ensures material and

economic cooperation on a daily basis is no longer local custom nor authoritative religious prescription. Distribution has to be effected by its own immanent, independent, or self-regulating order: the market. And while it is possible to imagine a Godless universe, it is impossible to live without effective distribution, and atheism only becomes a live option when distribution is achieved by a self-ordering system. Only under such conditions are religious observances made redundant in economic life.

The question still remains as to whether the market liberated and promoted by state power, will spontaneously grow to infiltrate and regulate as many spheres of social interaction as possible. Is the free market truly spontaneous and self-regulating? It seems that, by the 18th century there is a third impulse, alongside production and consumption, to drive the growth of economic life: the establishment of the authority of money through the credit system. A market based on debt money is an immanent system of credits and liabilities, of debts and obligations, and it is capable of unlimited growth. It ensures participation and cohesion through promises of wealth, threats of exclusion, and through a system of social obligations. It replaces the economic role of religion.

Money is the condition for liberty and prosperity. Without money, one is dependent on others; with money, one can demand their service. Money calls forth increased production by opening the possibility of unlimited accumulation, by investment in the means of production, and by giving an effective authority to demand. Yet money does not provide a source for social cohesion until it also brings with it an obligation, the obliga-



tion of debt. If, in religious life people renounce flourishing and enjoyment in order to achieve spiritual goals, then in modern economic life people renounce their flourishing in the pursuit of money. Modern, secular life is no less ascetic than religious life, even if it has its moments of hedonism. Human flourishing is still ensured by a detour. A preoccupation with the conditions of one's life is now a preoccupation with money. Through its use in structuring everyday life and practice, money lends its shape to the categories of modern life and thought.

Local cult, transcendent God, or mobile debt: each may function as the basis for authority and source of sustenance in daily life. There is, however, a decisive difference between traditional religions and the use of money. For where the transcendent remains shrouded in mystery, a source of power and authority that is not subject to human manipulation, money remains rather mundane. If one thinks of it at all, it is as an object of human control, a tool expressing human will. One does not consider the nature of its power. Where the goal of spiritual life is to attain consciousness of the divine order and meaning of things, the goal of economic life is merely wealth and its enjoyment. It is in modern life that alienation is complete, and the consciousness of humanity de-

parts entirely from the conditions of its existence. It is in modern life rather than religious life where ideology is most fully instantiated. If modern economic life differs essentially from religious life, it is not in respect of a truer understanding of the conditions of existence, nor in respect of practical effectivity. The essential difference lies in the changed role for consciousness: there is no need to venerate or consider money, the source of the modern age. There is merely a practical need to make money. The economic detour is seen as purely a detour. The only end for human life, which in practice is the making of money, is misperceived as human flourishing.

What, then, are we to conclude? In practical life, the immanent, self-regulating system of the market is merely a masquerade. Our present age is not nearly as secular in practice as it takes itself to be in principle. We renounce human flourishing in order to repay debts and preserve the fragile operation of the international financial system. The value of values, measured in terms of money, has to be safeguarded at all costs. Then one may question whether it is we who reconstruct the natural and social orders in the service of human flourishing, or whether it is we who flourish, consume, labour, borrow and perish in the service of money.

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