

Philosophical Essay:
**Some potential problems and general conclusions of the mortgage
evictions study**
**The construction of social science, the economic rationale and its
impact on human reality.**

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SUMMARY:

Mortgage evictions have become a major problem in Spain in recent years. The extreme impacts caused by some poorly closed cases, the activism of the PAH – mortgage victims group – and the responses of the social agents involved, including the government, have given these evictions a very high profile in the media.

After having finished the in-depth empirical study on mortgage evictions in Spain, we are surprised by the diversity of conclusions and implications derived from it. Over and above the headlines in the press and the political slogans, we need points of reference that will give us a greater insight into the dynamics of eviction processes and their consequences.

Since this is a complex problem, we believe that a complementary philosophical essay can bring some further light to the matter at hand. We intend not only to go deeper on the conclusions derived from the empirical study but also set up a debate on the economic rationale that we find behind the phenomenon studied. Thus, we will develop first general conclusions on the mortgage eviction process studied, and then we will address potential question marks on the ways this economic rationale is constructed, and in general on how social science is developed.

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1. What the study on the mortgage evictions process enables us to add. Broad conclusions derived from the study.

1- On the reasons for this final essay:

We cannot state that this is a “canonical” study. Perhaps the special circumstances that we have studied justify this differential approach, with regard to which we continue to be guided by an interest in generating profound knowledge about the phenomenon and the context in which it occurs. We do not claim that this is clearly the right approach, nor that it produces reliable results. But we do believe that profound reflection is necessary and that this study will contribute, at least in part, to helping us to gain an understanding of some of the dilemmas that our society faces.

We believe that the problem surrounding evictions is just the tip of the iceberg in a society swimming in a sea of doubt, and that it is worthwhile going beyond a simple scientific study in order to gain a profound understanding of the dynamics experienced by our societies today. In the same way that Archimedes said: “Give me a lever and a place to stand and I will move the world”, we may argue that the problem surrounding evictions, our discoveries in this research, and its results and implications, are a lever of sufficient magnitude to warrant at least an attempt to move the world.

In reality, and in view of events, we are challenged by the following question, which we seek to answer through this study: “Does the current economic rationale show some kind of significant non-alignment with human reality?”

This is not a trivial question, given that, today, it is the sciences of economics and business administration that move the strings of our society, justifying and generating the most important decisions. In summary, let us try to understand evictions from the perspective of the broad social and economic dynamics that exist, and perhaps this will be useful as we try and obtain the first signs of a response to the question we have just raised.

2- On the failures of the system:

Firstly, the study of evictions raises some problems of an economic nature. Both the disproportionate power wielded by the banks vis-à-vis the victims and the hostile work environment that has developed after several years of crisis may be considered as market failures. Indeed, the ruling of the European Court of Justice would appear to show this.

We know that government departments, and specifically central government, are duty bound to remedy market failures, or in the event that this is impossible, they must help and compensate the victims in some way. However, in the case of evictions, we have seen that neither of these initiatives have been put into action, at least not to a significant degree.

Therefore, we can add an additional PATTERN that emerges from this study on evictions and one that is considered on an economic and social level. We would suggest

that in reality we stand before a “double failure of the system”. A market failure and inertia on the part of the government coincide in the case of evictions in Spain.

3- On dangerous liaisons:

This double failure of the system leads us to consider the possibility of collusion between government and large firms, in this case the banks. And here we must take up the idea once again of economic concepts that are distorted over the course of history. In previous sections, we observed that even Milton Friedman was aware that, in order for his proposals in the field of liberal economics to work, conditions of equality were required. Let us recall his words once again:

“... so long as it stays within the rules of the game; which is to say, engages in open and free competition, without deception or fraud.” M. Friedman

What we may glean from Adam Smith’s work is also conclusive in this respect. Smith reminds us repeatedly that collusion between government and large corporations is a very serious problem which prevents the liberal economy from functioning correctly.

Thus, the problem that is raised is that liberal policies applied to a liberal playing field do not produce the benefits expected of them. Furthermore, we can even argue that if the playing field is not an equal one, the liberal economy does not exist. Therefore, liberal Spain does not exist, and at present, in reality, we are confronted by a contradiction in terms.

The quality of the playing field is a concept by which we are increasingly challenged. If on top of the problems of collusion, we add corruption, the squandering of resources as seen in recent years, the possible absence of the division of powers, and the control of media, we may well ask ourselves whether rather than just being unequal, the playing field is also in danger of becoming a wilderness. Such a playing field would not generate any hopes or enthusiasm in most of this country’s citizens.

4- On sterile alternation:

Another of the concepts that we have introduced into the initial philosophical essay is the concept of “enantiadromia”. For the ancient Greeks, this concept encapsulated the oscillating and almost permanently off-balance dynamics of societies and, in general, of social phenomena. This is the idea of the pendulum that moves from one side to the other, without ever reaching a state of lasting balance.

The fact is that another of the social and political phenomena that can be interpreted with relation to a pendulum is the change of preference between the liberal and the social democratic. It is, however, surprising to observe how little these two options stand out from one another, and how seldom they produce satisfactory results when tackling the problems and social dilemmas that have emerged over a number of decades.

If we look at this dilemma in depth, we may ask ourselves whether it is really worthwhile to talk about institutions or organisations, when perhaps we should focus more on people. So, does the problem actually lie in the ideologies that are already

obsolete? Or rather in the people who represent these ideologies? The social evolution of these last few years leads us to sense that the problem may in fact lie with people.

We have seen how society's values appear to be waning in a significant fashion. There are studies that constantly remind us of this; nowadays we refer, for example, to a liquid society. In Kundera's terms, we are really in a situation in which we are reinforcing the lightness of being. Thus, perhaps we are faced by an important loss of human profundity, which is reflected in the ruling classes. Very probably, the crisis is one of leadership, of references, of people who are not really equal to the tasks demanded by the positions they occupy.

Therefore, the problem is probably not a question of whether a liberal focus is better or worse than a social democratic focus. The problem is that both are bad if they are not accompanied by values. This occurs when the people who structure these approaches lose all connection with values; this may be due to a lack of human depth or a simple matter of private interests or caste, related with a certain *modus vivendi* that they do not wish to give up. In summary, it is true to say that an economic liberalism built on an uneven terrain and lacking all ethical principles is just as bad as a social democracy in which basic principles such as effort and responsibility are equally disregarded.

5- On the need to formulate a moral judgement:

Beyond these ideas that question certain basic elements of economics or politics, the case of evictions also raises some issues of a moral nature. For example, having completed the study, we have sufficient information in order to make a moral judgement on the subject.

We believe that all punishments should be proportionate to the degree of guilt involved. In the case of evictions, we have observed that the punishments are extremely excessive. Thus, in the first place, we would clearly point to the existence of a disproportionate punishment that is inflicted on many citizens in this country.

Our analysis leads us to argue that the proportionate punishment lies in the obligation to partly reduce the standard of living of victims; that is to say, to reduce the level of expenditure and opt for a lower rung on the ladder of economic aspirations. This would be a fair punishment. However, we do not believe that either the tough and exhausting process victims experience or the loss of their home are proportionate punishments; on the contrary, we consider them to be disproportionate.

Another facet of this moral judgement lies in the fact that this punishment is not evenly spread. The victims are receiving a higher proportion of the punishment than the banks. Thus, there are grounds for considering that the punishment should be shared rather more fairly than it is at present.

6- On the distance between economic rationale and values:

Nevertheless, this example and other similar examples clearly show that moral judgements carry relatively little weight when confronted by economic rationale. Paradoxically, we stand before an economic science built with indifference to values,

which probably shows considerable servility to established economic power, and which is also above any kind of moral judgement when a dilemma arises.

And this reasoning brings us once again to highlight the importance of returning to human considerations and values. In the initial essay in this study, we also saw that the field of science reveals dynamics that are void of values and similar both in their construction and their production. Here, however, the strategy of avoiding values, in the search for objectivity, is premeditated. What is more, one has the impression that the basic postulates of certain sciences, often of an ideological nature, have become the foundation on which moral judgements are constructed in reaction to the appearance of certain social dilemmas.

7- On the pretence of knowledge of an exclusive nature:

In addition to basic postulates, part of scientific production justifies certain decisions *ad hoc* which, in the end, continuously protect certain interests. Furthermore, even language gradually becomes debased through this evolution. The fundamental fact is that, nowadays, social and organisational results are usually measured according to economic-financial variables, and the language of leaders, be they in the public or the private sector, is financial.

Moreover, we should not forget the warning given by Sumantra Ghoshal in the sense that a part of scientific production which is solely pretence of reality, and which probably arrives with a camouflaged load of interests, acts like a self-fulfilling prophecy. The pretence of scientificity often hides certain ideological tendencies. The paradox is double, given that the pretence of scientificity permits the production of knowledge adapted to the circumstances, almost always the circumstances demanded by the financial elites; at the same time, due to the methodology demanded by this pretence of knowledge, the pretence of scientificity justifies its detachment from all that is human and ultimately related with values.

Not only is this a fallacy of knowledge, but furthermore, this knowledge is transformed into exclusive thought. Any other knowledge, when it is not supposedly scientific, and oriented in the appropriate direction, is usually discarded. Once again, it is interesting to return to the ideas of one of the fathers of liberalism. John Stuart Mill stated that an essential part of liberalism was freedom of opinion. He also argued that every opinion, if it was truly liberal, had to be capable of accepting all the contrary views and perspectives, and to include these in its own explanation. In this setting, we cannot observe any grand Olympic aspirations in this respect. In fact, we have realised that the current school of economic liberalism continues to be exclusive of its own volition, and so paradoxically, once again, it comes into serious contradiction with itself; in other words, in reality there is very little that is liberal about it.

8- On the prevalence of money:

Since none of the arguments expressed is supported by logic or common sense – neither our logic nor that of any of the classical scholars we have referred to – Adam Smith, John Stuart Mill, or even the father of neo-liberalism, Milton Friedman – we have no other possible conclusion to make other than to admit that the only thing that

flows freely is an interest in money conveniently disguised in scientificity or any other *ad hoc* strategy. But at what price?

We can continue creating financial value, but we must be aware that we are destroying other types of values. The case of evictions is a clear case in which financial capital is protected, but social and human capital is destroyed. On other occasions, environmental capital is destroyed in the same way. Until when? Where will it end? Indeed, a proposal for the future, as a minimum, would be for organisations and institutions to fulfil the following objective: “Create value without destroying any other value”. We are not suggesting that those who control the wealth should lose it or that it should change hands. Fear not. We are simply saying that a limit should be set at some point. At all events, without an appropriate transfer of the return on human, community and environmental capital into financial units, or without a general acceptance of this type of limit, there is still a long way to go.

In short, we are confronted today by economics or economic policy that are omnipresent in our societies; they are constructed on a pretence of knowledge and serve to perpetuate the privileges of just a few; furthermore, their postulates have become culture that is generally accepted, beyond recrimination and exclusive. Therefore, another concept that has been totally distorted is the concept of “economics”. This concept originates from “oikos” and “nomos”: the management or organisation of the affairs of a household. At present, it has nothing to do with the home, the family or the welfare of human beings... On the contrary, we find an economic science and policy that is completely enslaved to money. Therefore, we hereby propose rechristening economics as “Mammonomy”, in memory of the miserly and avaricious god of money, as he was known by the Hebrews and the ancient Greeks; after all, it is all about the simple and straightforward organisation of monetary affairs. Light years from the dreams of a Keynes, a Smith or even a Friedman.

9- On the possibility of an alternative rationale:

Nevertheless, upon further consideration, other ways in which to see the world are also possible. And taking the opportunity presented by this study, it also strikes us as appropriate to propose a genuine and solid alternative to the pretence of knowledge. In fact, the majority of social phenomena have been the object of analysis over hundreds of years. We have realised that the explanatory power of these complex phenomena through this accumulated wisdom is usually greater than that of social science. In the end, the explanatory power of philosophy, history and the humanist knowledge accumulated over hundreds of years is more than a reasonable substitute for the social science aspired to. Furthermore, it has an advantage: proximity to the human dimension and values. How would the issue of evictions have been approached from this perspective? What would a Solomon have advised? What would Adam Smith have said? And Kant? And Ortega y Gasset? In summary, it makes a good substitute while we are creating a social science that offers greater proximity.

And if any one still has any doubts about the issue of evictions or other similar matters, what is the purpose of the declaration of human rights or the constitution? Do the constitution and the declaration of human rights not refer to the right to decent housing? What is it about this pretence of knowledge that ignores values, human rights and constitutions?

10- On the need for a critical rationale:

We will bring these conclusions to a close by arguing that what this society really needs is critical spirit. Critical spirit and human depth to throw light on the absurd aspects of what is established. Even so, it is true to say that access to the media for the most critical voices has been extremely limited. At all events, we hold the hope that the world of internet will find it easier to expose the inconsistencies behind the pretence of knowledge and submission to money. Furthermore, internet probably provides new forms of alternative knowledge that foster different explanations and, who knows, perhaps the Net will also prove to be the source of a new Socrates.

Once we have shared these ten broad conclusions arising from the mortgage evictions process studied in Spain, and being part of the scientific community, we believe it is worth to further develop some questions related to the construction of both economic rationale and social science, and how they seem to impact our human and social reality.

2. On scientific reason in the area of the social sciences: The case of economics and business administration

“No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable”. Adam Smith

One of the characteristics of the so-called classical economists, among whom we find one of the principal founders of economics, Adam Smith, was their multidisciplinary training. Thus, for example, Smith published an examination of moral thinking entitled “The theory of moral sentiments” in 1758, some years before his best-known work “The wealth of nations” appeared in 1776. It is interesting to note the use of the concept of sentiment when discussing morality. In fact, Smith was a friend of Hume, who might have instilled the idea in him that matters of a moral nature could and should also be dealt with from the perspective of feelings. Indeed, we have also included emotions and feelings in the empirical study that forms part of this work.

In “The wealth of nations”, Smith formalises some of the basic concepts of economics which have survived to the present day. Furthermore, in the way that they are used, these concepts are almost like fetish objects for many of those who have jumped on the current neoliberal economic bandwagon. Thus we are frequently reminded of the concept of the invisible hand and that of the selfish behaviour of individuals. If we take the precaution of re-reading Adam Smith, we will at least realise that the present interpretations of these concepts differ quite considerably from the meaning that Smith gave them.

Let us look at his exact words with reference to the invisible hand concept (Smith, 1776):

“Every individual exerts himself to find the most advantageous employment for his capital. It is his own advantage, and not that of the society which he has in view. But the study of his own advantage naturally, or rather necessarily, leads him to prefer that

employment which is most advantageous to society... In this, as in many other cases, he is led by an invisible hand to promote an end which was no part of his intention.” (Book IV, Chap. II).

Upon observation of how the concept is interpreted and used today, there are several aspects that are worthy of consideration. Firstly, we cannot ignore the fact that Smith is thinking about a world with many small and independent competitors acting in complete freedom (Book I, Chap. X). He clearly sites the correct functioning of the invisible hand in a situation – one of perfect competition – which in the course of history, and in some markets more than others, has proved to be somewhat precarious, just as it is today. So, clearly, there are important exceptions, which tend to occur frequently, and which can undermine the correct functioning of the invisible hand.

Let us turn to the second of the concepts. When referring to people, one of the concepts of Adam Smith’s thinking which has had the most impact is the justification of “following self-interest”. Nowadays, most people in the capitalist world take the benefits of following the selfish interest of each individual for granted. On the other hand, some people also see evidence, even today, that excessive greed is an indicator of the fact that this principle is often carried beyond what is reasonable.

Nevertheless, when reading Adam Smith’s book (Book I, Chap. II), some interesting nuances emerge which contrast with the currently accepted interpretation. In the first place, it should be pointed out that the concept used by Smith is not “selfish interest” but “self-love”; so it is significantly different in nature. Likewise, the concept is not considered in just one sense, but as having a bidirectional nature. In fact, Smith starts from the premise that first it would be advisable to learn of the interest of one’s fellow man, in order to be able to fulfil our own interest. But he goes even further, telling us that blindly following our self-interest without trying to understand the wishes of everyone else can not only be counterproductive, but it will surely lead to mistakes.

So there are two lessons that we may learn from this first incursion into the work of Adam Smith. Firstly, it is worth highlighting the moral profundity of the discourse of the classical economists. Secondly, we have shown that some of the basic economic concepts have been prostituted over time to the point that they are quite different from their original version.

PROBLEM 1: “The basic concepts are distorted over time out of circumstance and convenience; or simply, due to shared ignorance”.

In reality, the development of economic science in search of scientism has pursued a journey on which it has gradually moved away from human reality, individuals, and ultimately feelings and human values. The course of this journey is already clear with the neo-classical economists who, seeking to equate their science to the “pure” sciences, begin to make methodological preciseness based on mathematics the centre of new economic science. In this period, renowned economists such as Walras and Marshall stand out.

It is interesting to observe that we also view this moment as the birth of the science of business administration. We can consider Taylor to be the father of business administration in the same way that we consider Smith to be the father of economic science. This observation stems from the fact that Taylor was already working with an approach and a scientific methodology similar to that of his time, that is to say, similar to the methodology developed by Walras or Marshall (Argemí, 1987). Thus the distancing from human elements can be clearly seen in the economic models in which individuals are reduced to mere hypothetical items or production or consumption factors. This is also evident in the analysis of the world of organisations as black boxes, the interior of which the economist is not going to examine.

In the case of business models, Taylor takes us to a world in which the reality of organisations shines brightly, but in which the important elements are the tasks and the productivity, while the human being becomes just another resource, just another factor in the production process (Taylor, 1947). Thus, for the science of business administration at that time, the black box – by definition, opaque in its analysis – is the human being; in the same way that the human being continues to be the black box for economic science.

PROBLEM 2: “The quest for scientificity, which distances science from the reality of individuals”.

If we continue a little further in time, the contributions of Keynes in the field of economic science are of note, because they represent a change in the way that the “economic problem” is viewed and studied. Moreover, we are surprised by the undercurrent of his thinking, which can be summarised in the following quotation from his work “Essays in persuasion” (Keynes, 1963):

“And here emerges ... the central thesis, the profound conviction that the ‘Economic Problem’ is nothing but a frightful muddle, a transitory and an unnecessary muddle. The author ... still hopes and believes that the day is not far off when the ‘Economic Problem’ will take the back seat where it belongs, and that the arena of the heart and the head will be reoccupied by our real problems – the problems of life and of human relations”. John Maynard Keynes

Firstly, the final part of the quotation emphasises the need to give priority to the real problems of life, which, according to Keynes, are those which revolve around human factors. Keynes imagines a future in which economic priority gives way to human priority. He therefore dreams of the possibility of resolving economic problems in order to make this possible. We might say, with a considerable degree of conviction, that this is a dream which remains alive today: We are still a long way from the “human”.

As for the possibility of resolving economic problems, Keynes has a positivist view of science. He thinks that an answer can be given to these problems once and for all through the evolution of science and the models and theories that are steadily created. Time also shows that, as with the other social sciences, it is risky to imagine social theories as having the nature of laws and a predictive value; a subject that we will explore once again at a later stage in this study.

PROBLEM 3: “That of attributing a positive and predictive value to theories and models produced”.

The economic neoliberalism of the second half of the 20th century championed by figures such as Friedman represents one more step in the evolution of economic science away from human values. The following quotation provides a perfect example:

“The sole responsibility of a business is to increase its profits ...” Milton Friedman

Although, to be fair to Friedman, he does add the following proviso, which significantly modifies his proposition:

“... so long as it stays within the rules of the game; which is to say, engages in open and free competition, without deception or fraud.” M. Friedman

The fact is that this fundamental proviso is obscured. When simplified, the thinking of an original scientist is distorted once again, just as we saw in the case of Adam Smith. The curious thing is that this same point appears repeatedly in Smith’s thought and has also become obscured, and this will lead us to propose one of the most important final conclusions of this study.

On the other hand, we can indeed attribute to Friedman a methodological view of science which distances it from human values. In an extreme search for objectivity, he defends the need to strip science of all value judgement (Friedman, 1953). Furthermore, the importance of science lies in its methodology and its predictive capacity, rather than the strength of its presumptions or its descriptive realism. In summary, a pretence of positive scientificity moves this economic science even further away, not only from individuals and their experiences, but also from their basic values.

PROBLEM 4: “That of giving method excessive value in the construction of science and awarding validity on the basis of its simple canonical methodological construction”.

The result is that the dominant trend over the last few decades, led by the Chicago school, has made economics a school of a methodological, supposedly objective order, based on a large skyscraper constructed on complex mathematical models, and before which second-rate economists and mediocre politicians around the world blindly prostrate themselves. It is not that this production has no value, but that as Keynes warned us, it distances us even further from what is truly important: human values. This criticism of the pretence of arrogant knowledge constructed on mathematical models had already been raised by one of the best-known liberal economists, Friedrich Hayek (Hayek, 1955).

If we move to the world of business administration and the theories of the firm, we can say that a large skyscraper has also been built around the theory of agency (Jensen & Meckling, 1976). At all events, this pretence of mathematised knowledge prevails today in the different specialities of business administration: strategy, operations,

PROBLEM 5: “The quest for a desired objectivity which is built on a distancing from value judgments and human values”.

marketing or human resources. This is accompanied by the same derivatives: distancing from individuals and human values.

One of the most incisive criticisms of this pretence of knowledge was made by the academic Sumantra Ghoshal in an article that appeared just after his death: “Bad Management Theories are Destroying Good Management Practices”. According to Ghoshal (2005), the contributions of Jensen and Meckling (1976), Williamson (1979) and Porter (1980) form the basis of business administration sciences. In addition to the ideologically biased views, Ghoshal observes that the pretence of knowledge is built on: 1- A causal determinism that denies human intentions and choices any role; and 2- negative suppositions about people and institutions. And, as a result, overvalued theories based on partial analyses and unbalanced premises are produced.

Another contribution of Ghoshal concerns the impact that this scientific production has on the administrators of companies. He observes that through a double hermeneutic process negative assumptions end up becoming real. He uses this to try and explain resounding corporate failures such as that of Enron. It goes without saying that after Ghoshal’s death and in view of the events we have experienced since September 2008, his thinking is still of enormous relevance today.

In summary, in the course of this first appraisal of economics and business administration, we have identified five key problems which provide considerable food for thought. At all events, they point to this growing distance between the widely accepted canonical scientific approach in the fields studied and the concrete reality of individuals. However, as Ghoshal notes, the paradox stems from the fact that reality may in fact be being changed due to the impact of this pretence of knowledge; which leaves us with a sixth problem that we may have to take into account.

PROBLEM 6: “The potential effect of purported truths on the actual behaviour of people, making it possible for simple pretences of knowledge to become real”.

3. Other relevant debates provided by philosophers of science in relation to the social sciences

In this section, we will see how some of the dilemmas of economics and business administration presented in the previous section also appear in the social sciences in general. Furthermore, some complementary debates are developed which will enable us to gain a global view of the challenges faced with respect to the current development of the social sciences and the validity of their production in recent generations.

Firstly, the debate about the pretence of knowledge with which we ended the previous section points to the need to understand what kinds of theories are customarily used in the social sciences, and which are the ones that really adapt best to the nature of the phenomena that are of interest to social sciences in general. With the idea of pursuing scientificity, the social sciences have sought to move closer to the natural sciences. Thus, in physics we can see that explanations are normally causal, and in biology both causal and functional.

In a bid to resemble the natural sciences, the fact is that the majority of the explanations that we find in the social sciences are also causal or functional. On the other hand, if we look at the nature of the phenomena studied by the social sciences, we can see that this is basically intentional. Therefore, why is it that intentional explanations do not predominate in social sciences?

PROBLEM 7: “Concerning the prevalence of explanations and theories at a distance from the ontological reality of standard phenomena in social sciences and the complex problems which characterise these”.

On the other hand, as mentioned earlier when we referred to the positivist hopes of Keynes, in the 19th century, which was when the social sciences were formalised, the search for universal laws capable of explaining and predicting social phenomena was the principal approach taken by scientists (Koyré, 1973). This original sin has shown a stubborn inertia which has lasted up to the present day; not so much on account of its application, which can on occasions be justified, but rather on account of the exclusion of any other type of explanation not considered to be canonical according to the standard of the natural sciences.

More recently, some authors have begun to take greater account of the complexity of processes and the diversity of contexts, and this has opened a door to the idea that the phenomena studied do not always have to repeat themselves in the same way. Phenomena, which are therefore worthy of other types of explanation. One of the clearer contributions in this respect comes from Merton, who recommends the explanations which he calls “middle-range” (Girin, 1990). Since it is difficult to explain relations and predict social phenomena, it would be best to focus on simply understanding them (Mouchot, 1990). These explanations are closer to social reality and are assumed to be of a nature that is simply tentative and closely related with the contexts from which they directly derive.

Another of the handicaps of positivist social science has been the objectivity of explanations sought. In this respect, the model and the theory have been given an ontological entity that is more real and more objective than reality itself. Gregory Bateson (1972) describes this phenomenon and explains it in terms of a map and territory. Thus the models, theories or explanations become the map that scientists draw up, and reality constitutes the territory that they study. In summary, the pretence of knowledge has reached its limits the moment that the model or the theory are given greater validity than reality. This has led and leads to decisions being taken – in accordance with certain modelling – with extremely negative consequences, and on top of this, absurdly, these consequences are denied, because they do not tally with the model.

PROBLEM 8: “That of assigning the value of reality to modelling, theories and explanations over and above reality itself”.

As we observed in the first section of this essay, scientific construction has gradually moved further away from values. We would simply note here that this debate has taken place in other fields of the social sciences. For example, in the field of anthropology, Margaret Mead (1942) makes some interesting reflections in this respect.

She points out that in western cultures there is a tendency to separate means from ends, and also to justify means without reflecting on their consequences. In the case of science, she observes that when this is constructed by simply following some patterns based on instrumental means and over-specific objectives, we run the risk of promoting scientific manipulation. Finally, Mead adds that it would be much better to establish general values for the functioning of science.

The dynamic described by Mead also points to what we described in the previous section with reference to the excessive importance of method in scientific construction. With respect to this point, the profound reflections made by the philosopher of science Paul Feyerabend (1989) in several of his books are of great interest. Other philosophers have also criticised this instrumentalist trait of science, such as Hanna Arendt (1958), for example, who makes some interesting reflections about the negative impact of this.

Another subject that emerges when analysing the evolution of scientific construction is that of the progressive specialisation that has gathered momentum in recent decades. The different scientific fields tend to become hermetic compartments, and the philosophy of science loses importance, while methodological fundamentalism gains in importance; finally, within each science, research tends to focus increasingly on more specific subjects and questions. If we believe that the phenomena in social sciences are complex in nature, once again we have reason to be concerned. The risk lies in systematically creating partial explanations that are often removed from reality and which can lead to taking a decision with unforeseen secondary impacts.

PROBLEM 9: “The specialisation of science, which leads to partial explanations and the risk of excessive simplification of social phenomena and of decision-making related to these”.

Gregory Bateson (1972) relates how the different disciplines can in fact enrich each other. He proposes the use of analogy as one of the ways of making this possible. He states, for example, that he used the language of the theories of Von Neumann and Morgenstern to gain a better understanding of schizophrenia and construct theories about it. In the first place, the use of this language allowed him to start from a neutral conceptual base; in other words, one that was not loaded with previous meaning. A second advantage lies in the explanations which, since they come from a different scientific field, can end up being of relevance to understanding phenomena that originate from other disciplines. Be it through analogies, or in other ways, paradoxical reflection on the frontiers between different theoretical schools in the same scientific field, or on the frontiers between different disciplines, is a fruitful source of creation of differential learning.

Another of the risks of scientific construction originates from the fundamentals of logic in the western world. We have a strong enthusiasm for duality, which is reflected both socially and in the scientific field. The Aristotelian logic on which western society has been constructed structures us to see things in black and white; and this does not always provide a perfect reflection of reality. To be specific, we refer here to the laws of non-contradiction and excluded middle. Sometimes, reality is more complex, and the possibility of seeing greys can reflect reality more appropriately. And it is not just the capacity to see greys that is interesting; on occasions, even apparently contradictory

explanations could exist side by side. This coexistence, which is already a reality even in the natural sciences, should also be more accepted in social sciences, especially if we take account of the value that paradoxical contradictions in scientific construction can produce.

PROBLEM 10: “The fallacy and imposition represented by the pretence of exclusive knowledge originating from the predominant schools that have produced social knowledge throughout history”.

If we continue with what may be learnt from certain reflections to be found in classical philosophy, there is another perspective on the ontology of social phenomena that stands out. As long ago as in Ancient Greece, attention was paid to the phenomenon of fashions that come and go. The concept of “enantiodromia” was used to explain a pattern of evolution in social systems (Pascale, 1992). According to this principle, also known as the pendulum effect, systems tend to react with excess in the search for different balances. The most likely situation for a social system is that it is in a state of imbalance towards one or the other side of the extremes between which the system oscillates. This principle also tells us that a social system is unlikely to be in a position of theoretical equilibrium.

One of the key contributions made by Socrates, his pedagogical method known as maieutics, also provides some interesting lessons. Firstly, every scientific process needs some original initial questions that can orient research efforts in a productive manner. The art of self-questioning, and of asking what is relevant, is something that can be developed and perfected just as Socrates did. Secondly, the philosophy of the critical spirit is equally of note. This is a skill or a competence that is also of great importance in the processes of knowledge generation, and more so in the field of the social sciences.

If, indeed, we must be aware of the precarious nature of scientific production in the social sciences, eliminating the pretence of predominant knowledge once and for all, then we must make increasing use of our capacity for (constructive) criticism. The influence of science should move from methodological demonstration to falsifying criticism in the style of Popper (1992), but probably more based on a form more reminiscent of Socrates than Pythagoras. Furthermore, a well-founded critical spirit is notable for its absence in other areas of our society, and therefore it also becomes an interesting object of study in social evolution. In summary, there is much accumulated wisdom that does not appear to be properly valued.

PROBLEM 11: “The contempt for humanist learning, and specifically learning related with the philosophy of science, which has developed over centuries of human civilisation”.

Finally, we will end this essay with a last observation that strikes us as very revealing. Some centuries before Christ, Socrates, Confucius and Buddha coincided in practically the same period of time. The three thought along the same lines in proposing the principle of moderation in relation to human action (Hofstede, 1999). We opened this section with the surprising information that the majority of explanations in social

sciences were not intentional when the nature of the social phenomena appeared to recommend this. We will bring this section to a close by recalling this principle of human action; for if these three wise men were in agreement about giving it emphasis, perhaps it is worth bearing it in mind more often, both in the construction of social science, and in decision-making, and also, finally, in human action; these points have all been the focus of this essay.

PROBLEM 12: “That of the extreme perspectives that lead us to interpret social phenomena in a reductive or biased vein, and to propose actions that are not very moderate”.

We hope that these thoughts may allow placing the phenomenon of the mortgage evictions process, and potentially other key human and social matters, in perspective. We understand that social and economic dynamics are determined by the pressures of the short term, and that the likelihood of this essay taken into account is rather low. We hope anyway that, even with all its potential flaws, this study could bring about fruitful discussion.

4. Bibliography

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