

Mikkel Gabriel Christoffersen

Living with Risk and Danger

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Mikkel Gabriel Christoffersen

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¹ The project distinguishes the research cluster “imagination” from “interventions,” focusing on disaster response (societies changing disasters), and “transformations,” investigating the impact of disasters on society (disasters changing society), see <http://changingdisasters.ku.dk/about/> visited August 14th, 2017.

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For the project that I am undertaking in this book, I have made some formal choices that need to be mentioned:

- All biblical references are drawn from the *New Revised Standard Version*. In a few cases, I have referred to the original texts of the 1997 *Biblia Hebraica Stuttgartensia* and the 28th edition of the Nestle-Aland *Novum Testamentum Graece* from 2012, both taken from *Deutsche Bibelgesellschaft* (<http://www.bibelwissenschaft.de/online-bibeln/ueber-die-online-bibeln/>)
- I refer to David Kelsey's *Eccentric Existence* as EE and abbreviate any work named *Systematic Theology* as ST, giving the volume in Roman numbers.
- The use of square brackets in quotations indicates that I inserted a clarification into that quotation. Use of three dots within square brackets in a quotation means that I have skipped parts of the original text.
- To enhance the readability of the text, I have provided an English translation of all non-English sources.

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Mikkel Gabriel Christoffersen
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Part I: Introductions to Risk and Danger

1. Introductory Observations: Risk and Danger

Living with risk and danger means living with the possibility of loss and suffering. Human life is lived in vulnerability to harm that may destroy what one perceives as valuable. But it also entails exposing oneself to harm for the purpose of realizing some good. What one perceives as dangers and risks, as future possibilities of harm, depends on experiences of loss and suffering in the past. This book will explore the central themes of risk and danger from the perspective of Christian theology.

Christian theology excels when it addresses typical facets of the general human condition. And, it excels when it addresses contextual aspects that differ from person to person, and from culture to culture. An investigation of risk and danger has to bear in mind that human beings look forward towards a future of possibilities for flourishing and joy. Yet, with respect to our contemporary global context, it appears that continued religious terrorism, climate change, and political instability have revived a sense of vulnerability in the Western world, unseen since the collapse of the Berlin Wall in 1989 – an event that broke the surging wave of fear regarding the prospect of impending atomic war in the 1980s.

1.1 An Unacknowledged Testimony to the Experience of Risk and Danger

In 1976, during the heydays of the welfare state society, Danish theologian Viggo Mortensen conveyed a sense of personal exposure, even in the midst of the relative security of his homeland. Mortensen professed that he had never experienced profound suffering. At the age of 33, Mortensen had experienced neither physical illness nor social harassment, growing up under safe and loving conditions in the welfare state of Denmark. But Mortensen still lived with a keen sense of risk and danger describing himself in the third person:

And yet, the secure citizen of the welfare state lives – so he feels – on a volcano that can erupt at any moment. Disease, calamity, death. His orderly world can collapse, or suffering might descend upon him. This possibility is at the back of his mind when he gets into his car, when he senses an inexplicable pain in his chest, when he reads the newspaper or watches television. The thought of a nameless suffering exists behind the feeling of tranquility, happiness, and safety because he knows of all the things that threaten his being.¹

As Mortensen described it, the safety and happiness of modern human beings, even within a stable society, are fragile. One aspect of the welfare state is its identification of threats and its use of resources to employ safety measures to assuage such threats, say, by demanding seatbelts in all cars.² Yet, Mortensen sensed the limits of such efforts. Despite all the safety measures deployed by the welfare state, a feeling followed him that the security and happiness of his world could collapse.

Since then, a whole body of sociological theory on risk and danger has arisen – theory that in complex ways illuminates Mortensen’s experience of vulnerability, of being exposed to danger, and as exposing oneself to risks.

In his groundbreaking study, *Risikogesellschaft* (Risk Society), published in 1986, German sociologist Ulrich Beck focused on the societal presuppositions of living with a sense of exposure. The “risk society,” Beck argued, addresses a new set of anthropogenic phenomena, like nuclear weapons and power plants, pesticides, pollution, and climate change, that constitute potential hazards for modern society.³ In Beck’s analysis, these new “risks” constitute byproducts of the very same industrial society that has produced the high increase in welfare for industrialized nations. That the welfare state may erupt from within itself explains Beck’s title for Part 1 of his book: “living on the volcano of civilization” (notably, using the same geological metaphor as Mortensen did ten years earlier).

While Beck sought solutions in a move towards increased societal “cosmopolitanism” beyond the national boundaries of the welfare state,⁴ Beck’s colleague in German sociology, Niklas Luhmann, argued in his 1986 book *Ökologische Kommunikation* (Ecological Communication) that modern society is *unable* to respond properly to environmental threats. Faced with new dangers like climate change, modern society stands powerless. Due to societal differentiation into a series of systems (wherein each takes care of critical functions for

1 Mortensen, *Lidelsens problem*, 5, my translation.

2 Hansson, “Risk.”

3 In his 2006 *Weltrisikogesellschaft*, which is not the same book as his English work *World Risk Society* from 1999, Beck added risks of terrorism and financial breakdown to the ecological risks that shape politics in the risk society.

4 See Beck et al., “Cosmopolitan Communities of Climate Risk.”

society⁵), society as a whole is unable to centralize in order to mitigate a common, overarching threat.

The sociological theories of Beck and Luhmann described ways in which the welfare state may not be able to solve all problems for human beings. And, the sociology of risk, to which they contribute, also offers detailed descriptions of the broader human situation of living exposed and vulnerable.

In light of the *Relational Theory of Risk*,⁶ which I will introduce in more detail in Part II, Mortensen's statement aptly exemplifies how human beings construct "risk relationships." Driving a car threatens one's life – even in the secure welfare state – because one might crash the car with fatal consequences. Thus, Mortensen constructs a relationship of risk between the threat of driving a car, on the one hand, and his valuable but vulnerable life on the other.

This relational theory of risk acquires another layer of depth if one distinguishes between "risk" and "danger." While risk means *exposing oneself* to a threat, danger means *being exposed* to a threat. Offering this distinction between risk and danger was Luhmann's great contribution in his *Soziologie des Risikos* (Sociology of Risk) published in 1991. The distinction between risk and danger hinges on the *attribution* of harm. Attributing harm to one's own decision means considering it a risk. Conversely, attributing harm to external forces means that it is a danger. In his testimony, Mortensen offers examples of both aspects of possible harm.

Getting into a car is an activity that involves *exposing oneself* to deadly forces. Due to the weight and power of cars, traffic accidents or reckless driving may result in death, and frequently does so. 76 people died in Denmark in 2015 from driving in a car, which in every instance constitutes a tragedy.⁷ Given the option of working from home, entering a car to drive means actively running a "risk" with potentially fatal consequences.

However, threats derive not only from one's activity but also from an experience of passivity. An inexplicable pain in the chest is emblematic for the types of possible suffering to which one is passively exposed. A sudden pain in the chest may mean nothing. Yet, it may also be a fatal illness that shatters one's being, perhaps even to the point of death. One *is exposed to* diseases, accidents, and disasters. Living with such passive exposure to suffering constitutes a life in "danger."

5 For instance, the system of economy takes care of the flow of money, the system of law determines the legality of actions, and the system of politics resolves the question of governmental power, Luhmann, *Ecological Communication*, 36.

6 See Boholm and Corvellec, "A Relational Theory of Risk."

7 See Statistics Denmark, "StatBank Denmark Uheldk1: Injured and Killed in Road Traffic Accidents."

In this context, living with risk and danger means living with an orderly world in which one thrives, yet realizing that this world is vulnerable to threats that originate either in one's own initiative or in forces outside of one's control.⁸ Put more simply, one perceives the world as contingent, in the sense that things could be different than they are.⁹ The sense of contingency inherent in the distinction between risk and danger points towards "actions," where something could be different because *I could* change it (risk); and towards "accidents," where things could be different, yet *I cannot* change it (danger).¹⁰

1.2 Contemporary Christian Systematic Theology

This project analyzes and evaluates the potential of Christianity's symbol system for addressing the human situation of living with risk and danger. As such, this project is a work within the field of *systematic theology*. Like other religions, Christianity consists of a system of symbols that structure the way in which it generally thinks about God and the world.¹¹ A symbol "throws together" (Greek: σύν + βάλλειν) meaning so that words or artifacts can come to express a meta-empirical reality.¹² For a symbol system to be Christian, it will usually draw from such symbols as creation, consummation, sin, reconciliation, incarnation, cross, resurrection, and the triune God. Taken together, these symbols form a system that makes up the cultural heritage of Christianity.¹³

8 Importantly, the concepts of risk and danger apply to more than the sphere of personal suffering. Currently, some decisive factors in shaping political opinions are risk relationships, for example, regarding climate change or immigration. For a discussion of the cultural embedding of risk selection, see Douglas and Wildavsky, *Risk and Culture*.

9 Luhmann, *Funktion Der Religion*, 187.

10 For the distinction between *Handlungskontingenz* and *Ereigniskontingenz*, see Waldenfels, *Hyperphänomene*, 269.

11 Clifford Geertz introduced the idea of religion as a symbol system into the field of anthropology. For him, religion has several facets. It is "(1) a system of symbols which acts to (2) establish powerful, pervasive, and long-lasting moods and motivations in men by (3) formulating conceptions of a general order of existence and (4) clothing these conceptions with such an aura of actuality that (5) the moods and motivations seem uniquely realistic," Geertz, "Religion As a Cultural System," 90.

12 Berner, "Symbol: I. Religionswissenschaftlich," col. 1921. For a broader view of symbols as "any object, act, event, quality, or relation which serves as a vehicle for a conception", see Geertz, "Religion As a Cultural System," 91.

13 Geertz, "Religion As a Cultural System," 89. I preference this understanding of "system" rather than using Luhmann's distinction between system and environment. In this project, I do not engage Luhmann's systems theoretical observation of religion, mainly because religion, for him, transfers indefinable contingency into the definable realm, tying contingency to the hidden will of God, Luhmann, *Funktion Der Religion*, 130, 189. The reader can explore Luhmann's systems theoretical observations of religion in the following works: Luhmann,

Systematic theology constitutes a theoretical practice that seeks to interpret Christian symbols with respect to problems that arise in contemporary human experience – both those experiences that are typical of all human existence, and those that make up the context of particular human beings. Systematic theology *analyzes* and *evaluates* existing interpretations of Christian symbols with the purpose of offering a coherent and “unified presentation” of the Christian faith,¹⁴ in such a way that it presents itself as a life option for contemporary people. In particular, this project analyzes and evaluates the interpretations of Christian symbols in a relatively recent field of theology, which I will call “risk theology.” This field consists of contemporary theologians who have found the term “risk” particularly significant with respect to their theological proposals – I elaborate upon and discuss this field further in Chapter 2. These “risk theologians” constitute the theological field within which the present exploration of systematic theology takes place.

However, systematic theology not only analyzes and evaluates Christian symbols in the theologies of risk, it also reinterprets them, thus *developing* new ideas. Systematic theological interpretation aims at showing the *orientational* value of Christian symbols, which means: 1) *qualifying* the interdisciplinary analysis of the human situation; 2) providing *creative responses* to the situation’s implicit questions; and 3) pointing to its *transformative* potential on human lives as they are confronted with risk and danger.¹⁵ In this project, I seek to show that the Christian symbol system entails resources that can enable contemporary human beings to live with risk and danger.

The symbol system of Christianity necessarily finds itself in a cultural exchange with other fields of meaning, as theology also does with other disciplines. Theology has the task of explicating those connections and utilizing any germane insights from neighboring disciplines for mutual benefit. Norwegian theologian Marius Mjaaland puts it this way: “At its best, theology has always been open to insights from other disciplines, be it philosophy or anthropology, law, biology or sociology, without losing its clear awareness of the peculiarity of theology.”¹⁶ Since the systematic theology to be applied here orients itself towards the

Funktion Der Religion and *Die Religion der Gesellschaft*, and his articles, Luhmann, “Läßt unsere Gesellschaft Kommunikation mit Gott zu?,” “Society, Meaning, Religion: Based on Self-Reference,” “Die Unterscheidung Gottes,” “Die Weisung Gottes als Form der Freiheit,” “Die Ausdifferenzierung der Religion,” and “Brauchen wir einen neuen Mythos?”

14 Mjaaland, *ST*, 87, my translation.

15 A narrower understanding of the term “orientation” as merely descriptive has led Jan-Olav Henriksen to differentiate between “orientation” and “transformation,” Henriksen, *Religion as Orientation and Transformation*, 3. However, I take a broader approach to the term “orientation,” seeing the potential of transformation as a subset of the ability of the religious symbol system to orient human lives. I return to these matters in Chapter 3 on methodology.

16 Mjaaland, *ST*, 18, my translation.

problem of living with risk and danger – a problem typical of human existence however contextually varied it may be – this project will be conducted in dialogue with other disciplines. As I have already indicated, the problem of living with risk and danger is illuminated by “risk sociology,” which I will introduce more carefully in Chapter 3.2. To highlight the dialogical quality of this project, in interfacing with risk sociology, I have added the adjective “interdisciplinary” to the term “systematic theology” as it appears in the title of this book. The risk sociology that I engage does two things: 1) it helps in analyzing the situation of living with risk and danger; and 2) it offers patterns of thinking that can inspire the development of new ideas: the re-interpretation of the Christian symbol system in light of the experience of living with risk and danger. The methodological chapter (Chapter 3) elaborates upon and clarifies how I approach such interdisciplinary systematic theology.

1.3 Risk Calculus

While contemporary Christianity’s symbol system forms the primary hermeneutical horizon of this project, contemporary human beings – those that recognize themselves in Mortensen’s description – often resort to a more mathematical strategy for dealing with the sense of risk and danger. Such a mathematical strategy is found in *risk calculus*. Risk calculus is a highly influential part of the sociology of risk that pervades current thinking about risk and danger. For instance, let us imagine a contemporary Dane bracing herself before entering her car by considering the driving statistics. Compared to the number of times a car is used in Denmark every year, the probability of dying during one’s next trip to work is very small. So small is this probability, that the driver could come to regard it as negligent and proceed to begin her drive free of worry. In other words, risk calculus becomes a way of qualifying one’s understanding of the threatening uncertainty of the future and orienting oneself within it.

Risk calculus is one of the great achievements of modernity for handling the inherent uncertainty of the future. Historically, it has contributed to a secularization of strategies for coping with uncertainty, no longer depending on religious forms of divinization.¹⁷ The story of risk calculus takes us back to renaissance Italy, where the term “risk” was first deployed. Maritime traders at that

17 Peter Bernstein’s history of risk, *Against the Gods*, shows considerable enthusiasm about the importance of risk calculus as “one of the prime catalysts that drives modern Western society,” Bernstein, *Against the Gods*, 1. Yet, Bernstein also points to “three dangers” in the trend to risk manage everything: “the exposure to discontinuity, the arrogance of quantifying the unquantifiable, and the threat of increasing risk instead of managing it,” Bernstein, “Thinking About...,” 49.

time had a keen sense of life's fragility, even more so than farmers, for water is more treacherous than farmland.¹⁸ Sending a shipment of goods to a foreign land could result in great wealth, but only if the ship returned home safely through all the obstacles posed by the sea. In this context, the Greek word "ρίζα" (meaning root or cliff) inspired Italians to form the verb "risicare," denoting the venture of circumnavigating a cliff and the danger of failing. The etymological root of the concept of risk thus has to do with maritime daring to gain a certain income and reward.¹⁹ With so much at stake in the face of such uncertainty, the term "risk" finds its way into the maritime insurance system, where payments ensue in the event that a ship fails to return home.²⁰ In the centuries to come, the instrument of personal risk calculations and the system of insurance became more common as mathematicians developed the underlying probability theories.²¹ While the term "risk" quickly became colloquial in the Latin languages, it remained a technical term in Germanic and Anglo-Saxon areas until the 19th century.²²

Current colloquial English uses the term "risk" in a variety of ways. While "risk" can mean (1) a possible unwanted *event*, such as when one refers to lung cancer as a risk of smoking; it can also mean (2) the *cause* of such a possible unwanted event, as in the phrase: "smoking is a health risk." Since "probability" has become such an integrated part of modern sense-making, the term risk has come to connote (3) the *probability* of an unwanted event, thus excluding both certain and uncertain events from one's view. And finally, risk means (4) the expectation *value*, where one adds a measure of *severity* of the unwanted event to the measure of probability (wherein "severity" is measured in terms of, say, money or lives). In this sense, risk is the probability of a loss multiplied by the severity of such a loss.²³ When considering the risk of dying in a car accident, as our contemporary Dane just did, the term "risk" is taken in the third sense, namely as a probability.

One can approach and express probabilities quantitatively or qualitatively. A "Bayesian" method is based on qualitative assessments, which are especially

18 Waldenfels, *Hyperphänomene*, 269.

19 Rammstedt, "Risiko," col. 1045.

20 The insurance system itself can be traced back to Babylonians and Chinese marine traders 3000 BC, Dahlberg, "The Roots of Risk," 4.

21 This development takes up most of the space in Bernstein's history of risk, *Against the Gods*.

22 Rammstedt, "Risiko," col. 1046.

23 For these four notions of risk, see Hansson, "Risk," and compare Shrader-Frechette, "Risk," 331 and Gottschalk-Mazouz, "Risiko," 502–3. The prevalence of the fourth notion of risk as probability times severity does not compare with its newness. It was used this way in Norman Rasmussen's 1978 study of nuclear reactor safety, see Hansson, "Risk" and Rammstedt, "Risiko," col. 1048. This understanding of risk enables so-called "risk-benefit analyses," since one can score the probability and severity of different scenarios, multiply them and compare them, Shrader-Frechette, "Risk," 331, see also Boholm and Corvellec, "The Role of Valuation Practices for Risk Identification."

relevant for singular events without history, e.g. considering the probability that one's proposal in marriage will be accepted.²⁴ In contrast, a "frequentist" approach derives quantitative probability measures from data samples, inferring from the past to the future. This approach is more mathematical, but its truth value depends on abstracting to the aggregate level from the concrete and unique situation of the human being in question, and assumes that the future sufficiently resembles the past. For example, when a person is placing him- or herself in a car, various contextual factors are in play: it may be winter, with icy roads; one may have forgotten to change tires; one may be very tired or distracted. In theory, of course, researchers may be able to investigate many of those risk factors, thus approximating the concrete situation. Yet, outside of the laboratory, decisions have to be made without proper time to make calculations, and laypeople are typically not able to handle such complex calculations. Even experts are unable to grasp a unique situation completely, as it is simply impossible to account for every single possible variable that might affect a given situation.²⁵ As philosopher Sven Ove Hansson puts it, "almost all decisions are made 'under uncertainty'."²⁶ Even very complex calculations neglect the possibility of a "black swan," that is, of an event with low probability and high impact.²⁷ And there is always the possibility of "unknown unknowns" (as Donald Rumsfeld poetically put it) – the things we don't even know we don't know about – arising and causing havoc. It is not just the things human beings worry about that can kill them.²⁸

In sum, while risk calculus has proven itself extremely valuable for relating to hurt on the aggregate level, it is finally – and not only empirically but also in principle – unable to exhaust the need for interpretation of the situation of living with risk and danger. Such calculus does not fully explain and address the *sense* of threat which besets even the secure welfare citizen. Although risk calculus is functional, it cannot account for the existential aspects and questions of the experience of living with risk and danger. In this book, I argue that Christian systematic theology offers a more comprehensive, and existentially germane, way of addressing this experience. The purpose of this language, however, is not to turn the uncontrollable into something one can control. Rather, as Ingolf Dal-

24 Dahlberg, "The Roots of Risk," 5–6 and Gigerenzer, *Reckoning with Risk*, 26–27.

25 Waldenfels, *Hyperphänomene*, 269.

26 Hansson, "Risk." In decision theory, "under uncertainty" means under conditions where the probabilities affecting the decision are uncertain, in distinction to "under risk" where the probabilities are known.

27 See Taleb, *The Black Swan*, XXII.

28 As Bob Heyman points out, the "unlimited scope of possibility" stands in contrast to the "necessary cultural selection of a small number of contingencies, viewed mostly as risks in late-modern societies, which become objects of organized concern," Heyman, "Risk and Culture," 602.

ferth put it, the purpose is to enable human beings to live with what is uncontrollable in a controllable way.²⁹

1.4 Research Question, Thesis Statement, and Outline

So far, I have attempted to defend the plausibility of the assumption underlying this book: namely, *that the experience of living with risk and danger is broadly recognizable*. I do not claim that this experience is all-encompassing, merely that contemporary people have this experience and sense its problematic character. I have also made the assumption that the Christian symbol system has something to offer in widening and overcoming problems that arise in living with risk and danger.

These assumptions lead to the primary question with which this book is concerned: *what does it mean to live with risk and danger in light of the Christian symbol system?*

I investigate the methodological moves required to answer this research question in Chapter 3, but let me briefly clarify some of its terms.

Living with risk and danger is a part of the human condition. While investigations of security measures aim at reducing particular risks and dangers, this theological investigation of risk and danger takes the situation of *living with* risk and danger as constitutive for human life, inquiring about its possible meanings and how human beings may come to live with it. Coming to an understanding of life with risk and danger enables one to take action in a qualified manner.³⁰

This core question is meant to emphasize that this investigation is undertaken in light of the Christian symbol system. As suggested, every religion constitutes a system of symbols that provides orientation for human beings as they go about living their lives. These symbols order the world in such a way that human beings can experience, understand, and act in it.³¹ In contrast to other forms of symbolic orientation, a religious orientation entails a reference to God as the ultimate reality. This reference entails a principled relativization of human life as it is confronted with risks and dangers. Dalferth explains:

The religious life-orientation constantly sustains a fundamental relativization of human life in light of the larger reality that stands over and against human beings. Human life owes itself to this reality, it knows that it relates to this reality without being able to dispose of it.³²

29 Dalferth, *Die Wirklichkeit des Möglichen*, 83. Thanks go to Christian Busch for this reference.

30 Ibid., 34–35.

31 Ibid., 40.

32 Ibid., 92, my translation.

In light of this, I will investigate ways in which Christianity's symbol system offers human beings ways of orienting their lives, ways of analyzing existing proposals, evaluating them, and developing new ideas on their basis. In Chapter 2, I analyze and evaluate the existing proposals in the field, the various "theologies of risk." Chapter 3 presents and discusses the methodology required for performing this investigation of the Christian symbol system with respect to risk and danger.

Before presenting the rest of the structure of the book, I will propose four theses as a way of responding to the research question. Proposing them now will give the reader a sense of the overall trajectory of this project, which might be thought of as constituting a set of reflections defending these four theses. Each of them relates to *one aspect* of the situation of living with risk and danger, and addresses this aspect with reference to the Christian symbols.

- First, living with risk and danger means *having something to lose*. In light of the Christian symbol system, having relationships of value to oneself and other creatures is a result of the surplus of divine creativity, which one experiences in the receiving of oneself and one's world as a gift. *Creating human beings, each with their environments, the triune God of Father, Son, and Holy Spirit brings human beings into existence and enables ties of value within the world*. Yet, the created world is also vulnerable. The surplus of being created is also the presupposition of potential loss, not only self-induced (risk), but also externally generated (danger).
- Second, living with risk and danger means *living vulnerably with fear and anxiety*. The symbols of the Christian faith enables the fearful and anxious person to direct this sense of vulnerability into a community of Father, Son and Spirit. *The triune God lives a vulnerable life of possible – and actual – loss, living as the endangered and risking incarnate Son and the "relationally vulnerable" Father, with the Spirit groaning on their behalf*. Being situated within the life of the Trinity, human beings are empowered to handle their vulnerability with a balanced care for themselves and for others.
- Third, living with risk and danger means *living towards an uncertain future* that can entail loss and suffering. In light of the Christian symbol system, however, any future loss is penultimate. The ultimate future reality of human beings consists of a *promise of the triune God to restore what humans have lost as new life in a new creation*, as already actualized in the Spirit's resurrection of the Son. This divine promise to overcome evil means that no threat to human life can become absolutized. It should be noted that this does not legitimize an apocalyptic disregard for the conditions of human existence; human beings are responsible for contributing to the wellbeing of this world.
- Fourth, living with risk and danger means *incurring guilt* for one's involvement with situations of both possible and actualized loss. The symbols of the Christian faith help us envisage this experience in light of *God's promise to*

forgive, as God forgave the crucifixion of the Son. Throughout the incarnation, even at the point of crucifixion, and into his resurrected life, the Son maintained a forgiving stance to human beings. In spite of the crucifixion, the Father forgives rather than punishes creatures, and lets the Spirit create new life specifically at Easter and universally at Pentecost. The divine promise to forgive enables human beings to *assume responsibility* for situations of risk where responsibility can be difficult to place.

Analyzing the *situation* of living with risk and danger is the primary task in Part II, which consists of three interdisciplinary studies. Chapter 4 presents an overview of human vulnerabilities in an age of insurance. This is followed by a critical investigation of the *Relational Theory of Risk* in Chapter 5. These two chapters are interdisciplinary in the way they revise and enrich *sociological* theories with sociological observations and theological perspectives. In contrast, the final chapter of Part II, Chapter 6, explores the *theological* idea of faith as “trust in a situation of endangerment,” using sociological and phenomenological material.

Part III offers a more comprehensive theological investigation of the Christian symbol system concerning the human situation of living with risk and danger. Chapter 8 presents the principles of this coherence, beginning with a discussion of David Kelsey’s *Eccentric Existence*. Chapters 9–12 explore the four theses just outlined, each in their turn. As such, the experience of a good and valuable world worth preserving points to the resources of creation theology (Chapter 9). The experience of human vulnerability points to the incarnation as the place where God shares human vulnerability, including the anxiety that arises from this vulnerability (Chapter 10). The idea of *possible* suffering relates one to a threatening future, which is the theological area of eschatology and new creation (Chapter 11). Finally, the responsibility for harm, be it external or internal, raises questions of guilt and forgiveness, which is the locus of divine reconciliation (Chapter 12). Part III concludes with Chapter 13 summing up how this project has argued for a way of living with risk and danger in light of the Christian symbol system.

It is my contention that a systematic theological consideration of living with risk and danger requires the activation of a broad range of theological loci. Therefore – drawing on Isaiah Berlin’s famous characterization of the hedgehog and the fox – one might say that this project will be more like a fox, covering a lot of territory, than a hedgehog staying in just one area of theology.³³ Rather than focusing on one aspect of the Christian symbol system that addresses risk and danger, I suggest that a credible response requires a coherent interpretation of

33 See EE 320 with a reference to Isaiah Berlin.