Defending the Debt Theory of Filial Duty

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Filial duty describes the duty children have to care for their parents, particularly parents who are old and infirm. In his paper "Four Theories of Filial Duty", Simon Keller presents four theories of filial duty; the first three are established theories, and the fourth is of his own devising. The first theory he presents is the debt theory (p. 256), which he rejects. In this essay, I will defend the debt theory against Keller's criticism.

1. The debt theory

In Keller's account of the debt theory, a grown child is duty-bound to their parent because of the "enormous amount" their parent has done for them. The child/parent relationship is comparable to that of a debtor who owes a sum of money to a creditor; the child is like someone who has taken out a loan, and the parent is the person to whom they are indebted. Payment against this loan comes in the form of the enactment of filial duty. Keller tells us that the debt theory has been considered "unproblematic and transparently true" (p. 256) throughout the history of both Eastern and Western philosophy[1].

2. Keller's criticism

Keller argues against the debt theory by explaining that the relationship between a child and a parent simply does not resemble the relationship between a debtor and a creditor.

[1] Keller provides the texts *Parents and Children* by Jeffrey Blustein and *Filial Piety as a Virtue* by P.J. Ivanhoe to support this claim.

In the case of the debtor and creditor, he says, there is a precise and defined agreement. That which is owed is quantifiable; for example, a sum of money. Importantly, this means that in the case of the debtor and creditor, the debt is dischargeable. It is possible for the debtor to pay back all that is owed and be free of debt. This is not true for the child and parent. There is no point at which a child can say that they have done enough for their parent and are no longer bound by filial duty; the filial debt, if it were to exist, would not be dischargeable.

Keller goes on to point out that the "weightiness" of filial duty is universally equal; that is to say, a child who was "very difficult" to raise owes their parents no more than a child who was "undemanding" to raise (p. 256). This is not the case for the debtor, who owes only as much as they borrow.

Finally, Keller says that children are bound differently to filial duty depending on their situation, unlike in the case of a debtor and creditor. He uses the example of a child who is a struggling artist. They are not well positioned to enact filial duties; they may need the time to paint, and they may not have much money to spare. Because of this, they can reasonably be excused from many filial duties. If in the future they sell a painting for a large sum of money, then they would be enabled to perform more duties than previously[2].

On the other hand, it does not matter if a debtor has a badly-paying job and is on the verge of losing their home; they are still bound to make payment to their creditor. Keller finishes by stating that the duty a child has to a parent simply does not resemble the duty which a debtor has to a creditor.

[2] Here I have expanded on the example used by Keller in his paper in order to elucidate his argument.

3. In support of the debt theory

Keller's argument against the debt theory is based on the observation that the relationship between a child and a parent is not comparable to the relationship between a debtor and a creditor. The paradigm of debt to which the roles of debtor and creditor belong, however, is the paradigm of financial debt. I argue that while filial debt does not resemble financial debt, it does resemble a different form of debt: personal debt[3]. The following is an example of a personal debt.

Suppose I arrive at the train station on Monday morning only to discover that I've left my travel card on the kitchen table. It takes 10 minutes to walk from my house to the train station, and the train is due in 14 minutes. I can't make it to the house and back in time to catch the train. My only option is to ring my housemate, who is still snoring in bed, and ask her to jog up to the station with my travel card. She generously agrees, and arrives at the station in her pyjamas with just a minute to spare. I thank her profusely, and tell her "I owe you one". A personal debt has been generated.

The language we use in these kinds of situations is clearly to do with debt. Phrases like "I owe you one" and "I don't know how I could ever repay you" use the same vocabulary that we use when talking about financial debt. A personal debt, however, differs from a financial debt.

Some personal debts can be repaid by reciprocation, or "like-for-like" action. If you buy me a drink at a bar, I can buy one for you the next time, and the debt is settled. This functions

[3] In the case of personal debt, the terms "debtor" and "creditor" associated with financial debt may not be perfectly suitable. I propose that the terms "benefactor" and "beneficiary" be used instead.

somewhat similarly to a financial debt, with deeds rather than cash as the medium of exchange.

It is not always possible to settle a personal debt by reciprocation, however. When we take a debt such as the one in the train example above, it seems unlikely to be feasible; the chances that my housemate finds herself in precisely the same situation are slim. Instead, I can repay her by doing something of a similar magnitude. I could give her a lift to the airport when she's running late, for example, or pick up some groceries for her. Although there is no scale or guide to which we can refer to tell us which deed merits which in response, we seem to be quite good at knowing when we're "square"[4].

In order to get closer to the scale of personal debt involved in the filial situation, we can escalate the example. Suppose you are in urgent need of a kidney transplant. The waiting list is impossibly long, so a friend of yours steps forward and offers one of theirs. You accept with deep gratitude.

The personal debt generated by this action is immense. You might feel (and profess) that you could never hope to repay your friend for their kindness. From that day forth, you would doubtlessly feel the need to be there for them whenever you might be able to do something to help them; a feeling of duty.

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[4] When assessing whether or not two people are "square", I have observed that it is deemed appropriate to consider their wider personal circumstances. It is acceptable for a beneficiary to repay a personal debt with a deed of lesser magnitude if their situation is pertinently restrictive. This addresses Keller's concern about the variability of filial duty experienced by children depending on their personal circumstances. Additionally, there is no "precise and defined agreement" in the case of a personal debt. This addresses Keller's first concern expressed in section 2.

Our parents have done something for us of the magnitude of a kidney donation; ensuring our survival when we could not. Our enactment of filial duty seeks to repay that debt, even if it is not possible to do so fully[5].

When examining the debt theory, we must consider the meaning of debt beyond the narrow financial context. When filial debt is likened to the accepted paradigm of personal debt, the debt theory functions well. While the relationship between child and parent may not be comparable to that of the debtor and creditor, it is more than comparable to that of the beneficiary and benefactor.

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A note on "weightiness"

Keller's second concern about the debt theory regards the universal "weightiness" of filial duty, described in section 2. While the framework of personal debt does not directly address this concern, I believe that the idea of a universally weighty filial duty has the potential to be erroneous. Certainly, the idea requires further examination, something for which I do not have scope in this essay.

Bibliography

Keller, S. (2006). FOUR THEORIES OF FILIAL DUTY. *The Philosophical Quarterly*, 56(223), pp.254-274.

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[5] This is an answer to Keller's concern about the apparent non-dischargeability of filial debt. Ideally, a parent ensures a comfortable existence for their child; thus, when a parent finds themselves unable to fully ensure their own comfortable existence, their child steps in to do so. This reciprocation can be understood as the paying back of a personal debt like-for-like.