Money as a Human Right

Rethinking work, disability and inclusion

A DISCUSSION PAPER FROM THE CENTRE FOR WELFARE REFORM

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Foreword

Many of the arguments made in this essay have been made before, but I have never seen these arguments so clearly and thoughtfully combined. This essay gets to the heart of the current crisis, a crisis that has left the welfare state in a state of shock, unable to move beyond its current faulty assumptions, unable to live up to its true promise.

At some level most of us must know that real human value is not found in having a job, by being employed and directed by others. We must know that relationships, love, vocation and meaning are what gives life and work true value. Receiving a wage from an employer is a poor substitute for a meaningful contribution and for community inclusion. Yet there is a dominant fear that we cannot risk liberating people from the tyranny of the salary.

Likewise, we know that we have the means necessary to take care of each other and to meet our basic needs. There is no sense in privatising the money-creation process and leaving ourselves at the mercy of banks and corporate greed. But we are too frightened of exercising our democratic authority and of building an economic system that support human rights and human values.

As Maria Lyons argues, we must establish a basic income for all, free ourselves from an unnecessary dependence on financial credit and move to a focus on real world economics. This essay is a tonic, it offers us the possibility of full citizenship and community. It suggests the enormous benefits that might be achieved if we began to reorder our priorities towards the things that really matter.

Simon Duffy
Director of the Centre for Welfare Reform

Summary

The challenge of achieving full participation and inclusion in society remains a top priority for people with physical and/or intellectual disabilities. Improving access to work has long been considered an essential step in this process. This essay argues that focussing on work, as it is currently conceived, will merely oblige people with disabilities to replace one kind of dependency for another. For the real cause of social exclusion is not a lack of work, but a lack of money.

Genuine inclusion requires a fundamental rethink of both work – what it is and what we want from it – and of money – what it is, where it comes from and who controls it. While work certainly has the potential to make an enormous difference to people in terms of conferring social value and fostering a sense of purpose, pride and belonging, it can fulfil this potential only if it is separated from its function as a means of earning an income.

The essay presents some arguments for why finding an alternative way to distribute incomes, through a national dividend for instance, is not only socially legitimate but financially possible. It also attempts to show how the erosion of social care that is disproportionately affecting the disabled is not the result of economic realities but of political decision-making. Those fighting for a just and equal society, politicians and campaigners alike, must address the real influence of money on our social structures, for it is only with greater understanding, transparency and democratic accountability that money can be transformed from an instrument of coercion and segregation to one of liberation and inclusion.

1. Introduction

Both policy-makers and disability rights advocates are heavily invested in campaigns to improve employment levels for people with disabilities. For the former it is about saving money and an unquestioned faith in the intrinsic value of the state of being employed. For the latter it is a belief that employment is a means to greater and more meaningful inclusion.

However, the problem of social exclusion for people with disabilities cannot be fruitfully addressed if it is treated in isolation from the wider systemic problem of poverty (where poverty is defined as need accompanied by lack of effective demand). For in Western societies today the most basic prerequisite to inclusion is money. It is access to money which determines one's standing in the community, the extent to which one can participate in the everyday life of the community, one's right to use the community's facilities, and where or if one is perceived to belong. Money functions like a "ticket", only in this case it embodies not simply permission to enter here or do that, but permission to live. At present there are three main ways in which citizens are issued with these permissions to live: through loans (to be discussed further below), through social security, which is provided increasingly grudgingly, and through employment, which is increasingly hard to come by.

This paper argues that a distinction needs to be made between work, which can foster inclusion in manifold ways, and employment, which is primarily about securing an income. It suggests that in the quest for genuine community living we ought to be focusing not on the right to employment, but the right to an income unattached to a regime of conditionality. A universal, unconditional "share" of the nation's common wealth would ensure that no citizen is reduced to the dubious "choice" of existence as a low-wage labourer or welfare recipient, while giving every citizen opportunities to pursue activities, paid or unpaid, which have meaning beyond basic survival.

This debate is of primary significance to people with a disability and their families because it is our freedom and capacities to give and receive care which are sacrificed first in the prevailing ideology of "work over welfare". Care is the foundation of all community, as indeed unpaid care is the foundation of our economy. The continued political failure to acknowledge this reality is the starkest illustration of how inadequate our concepts of "work" and how distorted the relationships between social merit and financial reward have become. Since people with disabilities are as a population among the poorest – and thus excluded – members of society, challenging misleading assumptions about poverty and its causes must be central to the discussion.

2. Why "jobs" are not the answer

"…last week I got diagnosed as having lung cancer and do you know what my big issue is? I don't have no money."

Caller on BBC Radio 4's World at One

There is a paradox at the very heart of modern industrial civilisation which affects us all profoundly but which is almost never a topic of public discussion. It is revealed in the tension that exists between our economic and financial systems. On the one hand, our planet provides and we the human population are demonstrably capable of producing enough for us all to live comfortably. The marvels of technological progress, combined with the development of vast and complex networks of cooperative enterprise, mean that human beings are able to generate an ever-increasing abundance of goods and services with an ever-decreasing expenditure of effort. We have, in short, an economic system which gives us the potential to work less and less, where work is defined as that which is done to meet basic survival needs. On the other hand, we have a financial system which is requiring the majority of people to work more and more, on those same terms.

How is it that the collective industry and genius of past and present generations have made possible such material wealth for the whole community, only to then accept, largely without protest, political and legal conventions which severely reduce the rights of the community to enjoy it? For this is precisely what has occurred. Our financial system is, like the economy, a set of policies written into legislation, and not a set of inexorable realities that human beings are obliged to operate within, like the laws of physics. Indeed, in all Western democracies we can see this incongruity played out almost daily on party political stages. We are informed by our leaders that there are two things fundamentally essential for our wellbeing as individuals and nations. The first is economic growth, meaning, an ongoing increase in the capacity of the economy to produce goods and services in order to maintain (and ideally, improve) general standards of living as the population expands. To achieve this aim, all manner of capacity enhancing measures are adopted, including the harnessing of information and mechanical technologies, investment in educational and skills development programmes, manufacture of labour-saving devices and ever more sophisticated organisational and administrative structures.

At the same time, we are told that a key indicator of economic success is an ever-increasing supply of jobs; therefore the second principle aim of the economy is to provide full employment. Yet, as C.H. Douglas pointed out in the 1930s and others have observed since, the two goals are completely at odds with each other (1934). To increase productivity per capita (by, for instance, installing a machine) is to reduce the number of hours and people required to do a job, with the inevitable result that there are fewer jobs available. If more work is the primary aim, the most efficient way to achieve it would be to reduce productive capacity by restricting scientific and other advancements. Ensure that conditions are such that all must be done "as laboriously as possible" and "everyone would undoubtedly have to work very hard indeed to get a living" (Douglas, 1934). Thus the policies which would best facilitate one objective ought to be the opposite of any policies designed to facilitate the other. In spite of this, it is the consistent, long-term agenda – one might say today the very raison d'etre of our elected governments – to arrive at both objectives simultaneously.

It was Douglas' view that with regard to the economy, or any social institution, the first priority of the community is to agree on what it is ultimately for. Only then can the policies and technologies most suited to its function be devised and implemented. Few will argue that we want our economy to deliver, with maximum efficiency, sufficient quantity of goods and services to enable the highest standard of living for the greatest number. Why then do we also demand of it something which works against this logic? Clearly, this is the crux of the matter. We desire employment because for the majority of the population the only means of gaining the "power" necessary to "purchase" the goods and services that the economy produces is through the mechanism of wages and salaries. Unemployment is perceived as a social ill for a number of very good reasons: first and foremost, it leaves some people unable to meet their daily needs. A reduction in consumption also means producers sell fewer goods and this has a dampening effect on the overall economy. Furthermore, unemployment necessitates an increase in public spending on welfare and therefore increases either in taxation or debt, both of which also have longer-term negative consequences for the population. These are genuine problems, and it makes perfect sense to seek solutions in employment if we continue to assume that unemployment itself is the cause.

However, if we suspend this habitual assumption for a moment and take as our starting point the fact that the origin of all the above mentioned ills is not a lack of work, but a lack of income, then a whole new scenario presents itself, along with an entirely different set of possible solutions. We can consider for instance that the only reason less work is a burden rather than a privilege is due to a rigid adherence to the notion that the only practical and just way to distribute the wealth of the nation for the majority is by tying income to employment.

It is increasingly obvious that today this system of allocating a share of purchasing power is neither practical nor just. To let this notion go unchallenged is to perpetuate a commonly held belief that the root causes of inequality and poverty lie in deficiencies of the economy rather than deficiencies in the financial and political regimes that are supposed to facilitate and stimulate it. When someone says they are in need of a job, as a rule what they mean is they need money; money to buy the goods which are clearly visible in shops and money to pay for the services which are advertised as available. In other words, it is not the economy which is faulty, but the money system. And it is in the question of money – where it comes from, who controls it and what it should do – that the greatest obfuscation is practiced and the greatest public confusion prevails. Indeed, if its true nature were to be made transparent, existing global monetary arrangements could only be judged as a fraud of the grandest scale being perpetrated against the public interest. In this fraud it is those people who are unable to place themselves in the particular circumstance we call employment, be it due to ill health, age, disability, a duty of care, or simply the reality of a scarcity of jobs, who are especially victimised. It is in their victimisation that both the injustice and absurdity of the system is exposed.

3. The absurdity of austerity

"Only puny secrets need protection. Big discoveries are protected by public incredulity."

Marshall McLuhan

Since the financial crisis of 2008/9, governments all over the world have attempted to respond to economic downturn by implementing a series of "austerity measures". A policy of austerity entails a significant reduction in public spending, accompanied by certain tax increases, rationalised in terms of being the only way to reduce a major budget deficit brought about by excessive government borrowing. The apparent necessity of "balancing the budget" is bolstered by the powerful message that not doing so means leaving our children and grandchildren to pay the price of today's "wasteful" spending. Bringing home the point, in the UK we are told the shocking statistic that more tax payer money is currently servicing debt than is being spent on schools (HM Treasury, 2010). The austerity approach assumes that the long-term net result of a complex package of reforms to tax, benefits and spending will be growth and debt reduction, both highly contested claims (Blyth, 2013). The question here,

however, is not whether austerity can achieve the desired results, but whether the picture that governments present to the people is in fact a true picture, and what the policy reveals about entrenched attitudes toward money, work and care.

Dealing with the last first, what we might call "elite" assumptions about the social value of care emerge in the tension between policy statements and their arguably foreseeable outcomes in practice. Some examples from the UK are given to illustrate this point.

Despite assurances from Government that the neediest will continue to receive "the most support from the state" (HM Treasury, 2010: 29), there is considerable evidence to suggest that it is not only those on low-incomes but particularly families with a disabled member who are hardest hit by austerity reforms (Reed et al, 2014: 5; House of Commons, 2013; O'Hara, 2014). This outcome is unsurprising given that savings in the welfare budget have been attempted by reducing social security benefits for "workless" working-age adults, approximately 70% of whom are not working due to ill-health, disability or because of care responsibilities (Kenway, 2010).

The statement that "the highest quantile of earners will make the greatest contribution towards reducing the deficit"(HM Treasury: 29) is likewise brought into question by figures which show that it is not the wealthiest but the poorest who pay the highest taxes in terms of a percentage of income (Duffy et al, 2014; DWP, 2010). That "the greatest burden" will fall on the "broadest shoulders" is made less likely by the nature of the welfare system itself, where it is those already facing serious social (and possibly intellectual) disadvantages who are obliged to work out and access their entitlements in a highly complex bureaucracy of some 100 distinct and constantly changing benefit rates, administered by multiple departments and according to constantly changing criteria of eligibility (Duffy, 2014). That this system places a significant burden on the poorest members of society is demonstrated by the fact that some £17 billion worth of benefits remain unclaimed each year. The burden is not only financial but psychological in nature. Although the amount lost due to unpaid benefits far exceeds the amount lost to the tax payer through fraudulent claims, the extent to which welfare recipients are "cheating" the system is massively and relentlessly over-exaggerated by political and media focus on relatively few cases. (Duffy: 38; O'Hara, 2014).

The last point highlights how a lack of transparency can perpetuate misconceptions which in turn allow injustices to carry on unchecked. One public misconception that lends legitimacy to benefits cuts is that supporting the unemployed, ill and disabled is very expensive for the tax payer. While it is true that nearly a quarter of total tax revenue is allocated to the category "welfare", a breakdown of this spending reveals that less than 10% of that budget is spent on unemployment and incapacity benefits (Office for Budget Responsibility, 2014.) Nevertheless, political discourses around welfare costs continually stress that getting people on benefits into work is a priority, as if particularly the workless poor are responsible for the nation's enormous budget deficit. Further bolstering this impression is the so-called "culture of dependency" theory which has become a central feature of government policies around work, benefits and disability. Essentially, it is the notion that benefits themselves constitute the main barrier to work. In the UK strategies for moving people into paid employment have involved "a regime of conditionality and sanctions" without corresponding "support and opportunities" leaving many already vulnerable people "distressed" and "demoralised" and, predominantly, still without jobs. Moreover, the conditions for receiving income support are frequently activities which are inaccessible to disabled people, leaving many sanctioned or living in fear of sanctions as a direct result of their disability (Hale, 2014: 6).

In sum, the policies surrounding austerity and welfare are penalising all on lower incomes for the consequences of structures they have no control over, with special indignities meted out to those on low incomes who also require or deliver some form of care. There have been many versions throughout history of the axiom that "a nation's greatness is measured by how it treats its weakest members". Today, the dominant axiom is that the nation's greatness is measured by its GDP, a figure which reveals nothing about the quality of life of different segments of the population, nor indeed about the quality of a person's contribution to her community (and it is most frequently her contribution which is devalued). The political and media establishments' obsession with employment piles insult upon injury as both policy and rhetoric insinuate that the jobless are to blame not only for their own predicament, but that of the increasing number of employed people who are also unable to make ends meet (O'Hara, 2014). Implicit too in the prevailing merit and reward framework is the belief that an unpaid existence is a valueless existence, and therefore the jobless are socially useless. Nowhere is this more clearly illustrated, or more obviously in contradiction to the facts, than in the realm of care.

4. There is enough money

"...if the world were a bank, the money and political will needed to avert catastrophe would be found within days."

Caroline Lucas

The above critique can and often is sidestepped by arguing hard economics versus utopianism. In other words, it is claimed that while we can all agree care is an important part of the social fabric, simple economic realities make it impossible to root policies in communal, ethical or altruistic aims. To understand why this is not the case we must look at something which lies at the heart of the matter; money.

Behind the "rock and hard place" scenario of either welfare cuts or rising debt is the basic assertion that there is not enough money for social welfare investment. Nationally speaking, however, an actual shortage of money is impossible. For money is not a finite substance but "anything that can act as effective demand", that is to say, anything which has reached "such a degree of acceptability" that no one will refuse it in exchange for goods or services (Douglas, 1920: 28). Money is, in other words, a social construct and in our digital age an increasingly abstract one since it can be (and is) created and destroyed with infinite potential by the mere entry of numbers into a data system.

Here we come to the importance of the distinction between "real" and "financial" credit. "Real" credit concerns "the delivery of goods in their various forms" whereas "financial" credit concerns "the delivery of Money in its various forms" (Hutchinson, 1998: 44). "Real" credit exists where there is simultaneously an "ability to produce and a need to be satisfied" (Hutchinson: 44). Although financial credit is required to mobilise productive potential, it is not the same thing as productive potential. There could be a shortage of "real" credit (if say, there were a natural disaster and populations and resources were destroyed) but this situation does not exist in any "first world" country. On the contrary, we know that particularly in the area of social welfare there is a vast need for commodities and services matched by more than sufficient capacity (in the form of knowledge and skills, raw materials, people to do the work, etc.) to supply them.

At the same time, it is quite clear that there is no worldwide "shortage" of financial credit; indeed, the very fact of seemingly limitless and mounting debt, both private and public, implies limitless financial credit – convertible into money. When it comes to government funding, therefore, it is not a lack of money but where money comes from – or more accurately, how it is created – which is causing a problem.

The second misdirection permeating the logic of austerity is that beyond taxation the only way for government to raise money (for public investment or spending) is through incurring debt. Clearly, this is not true, as governments have the power to print and issue currency. But in reality today the vast majority – approximately 97% in the UK– of money in circulation is not physical currency, but digital deposits in bank accounts (Jackson et al, 2012). This money is created and, most importantly, is owned, by private financial institutions. The popular notion that banks "lend" money, and therefore act as "custodians" of other people's money, is utterly outdated. The Bank of England states it quite unambiguously: "Whenever a bank makes a loan, it simultaneously creates a matching deposit in the borrower's bank account, thereby creating new money" (McLeay, 2014). Economist John K Galbraith described "the process by which banks create money" as "so simple that the mind is repelled" (cited in Hutchinson: 110).

Thus it is not the central bank which controls the supply of the nation's money and how it is invested, but commercial banks, accountable primarily to their shareholders and bound above all by the corporate obligation to maximise profits. (For a discussion of the various central banking measures designed to regulate the money supply, and why they fail, see Jackson: 100.) That this money, created quite literally "out of nothing" and "loaned" to the public, is treated as the private property of banks is evidenced by the fact that all interest on loans becomes profit for the banks. The implications of this are many and enormous. "Finance is necessary for all activity which requires cooperation of the community, or use of its assets" (Douglas, 1920: 9) If private institutions have been awarded the right to become the main supplier of the nation's "financial" credit (and so its money) then the power to mobilise, manipulate and ultimately reap the rewards of the nation's "real" credit lies with them and not with any democratically elected body. It cannot be emphasised enough that financial institutions do not create "real" credit. This, as we have seen, is generated in and by the community, in the interaction between producers and consumers. Since a substantial proportion is collective in origin an equivalent proportion of "real" credit and the wealth that it results in can be regarded the "property" of the community as a whole. However, in allowing commercial banks to create money, the right to control the wealth and assets of the nation has been transferred to the private sector. The public sector is then obliged to "borrow" from the private sector, and the tax payer is charged for the privilege. This is the cause of the budget deficit, and likewise the reason for the shortage of money available for social welfare.

Austerity is a policy which is already controversial in the context of orthodox economic and financial theory, and one which is challenged on ethical grounds by sections of the political and media establishment.

In the light of how money is created today, something which no part of the establishment appears willing to address, describing it as a "fraud" perpetrated against the public is not hyperbole. Finance operates according to the prevailing "rules of the game", and the point about governments is that they make the rules, and they can change them. The "false representation" here is that there is no alternative to creating money as debt, and thus no alternative but to direct a greater proportion of public revenue toward banks than, for instance, schools. "If money – credit – is created as loans by bankers out of nothing, it may equally well be created by a National Credit Office, replacing the National Debt Office of the country concerned." (Hutchinson, 2001: 147). There are numerous and varied proposals in existence for reforming the laws and practices governing money creation and management, some movements with a long and international history (e.g. Guild Socialism; Social Credit; Associative Economics) and some relatively contemporary (e.g. The New Economics Foundation; Positive Money). While these approaches may differ in depth, scope and technical detail, they are united by a commitment to democracy. They share, in other words, a belief that governments ought to be able to spend money into circulation without at the same time binding the (employed) population to labour in perpetuity in the interests of commercial enterprises over whose aims and activities said population has neither knowledge nor influence.

A most critical priority of political reform for all nations aiming (and claiming) to be democratic, therefore, is the separation of the power to create money from the power to decide how it is spent. As long as the creators of money can benefit personally from its creation, whether they are profit-seeking bankers or party politicians, both incentives and opportunities for abuse of this power will persist (Jackson: 204). It is hard to envisage a public representative rejecting the normative claim that those who have the authority to create new money should be accountable to the electorate, and that the whole process of money creation and use should occur "in the context of broad policy objectives that have been democratically approved" (Huber and Robertson, cited in Hutchinson, 2002: 217). Yet, during the campaign to convince the public that care is a luxury we as a country cannot afford, there has been no corresponding campaign to inform citizens about where money comes from or to present them with credible alternatives; or indeed, to give them the opportunity to vote on a matter which has far greater significance for national sovereignty than any directives issuing from Brussels.

That this is central to the debate about welfare provision – and thus also rights for people disabilities – should be clear. Money will never mirror public priorities, that is to say, what people care about, until credit is publicly understood and transparently administered. Although "austerity" is very much a current affair, it exposes a mindset which existed before and will exist long after the policy has been abandoned or phased out. The mindset is captured in the phrase "no one should get something for nothing". The problem, however, is that this ideology is applied with consistency only to the poor. The concentration of the greatest proportion of national wealth in a minority of the nation's households is largely down to the latter receiving "unearned income" (Office for National Statistics, 2014). Most strikingly, offering the banking sector "something for nothing" is the basis of our monetary system, a no strings attached arrangement for distributing purchasing power from which the vast majority of "ordinary" people are excluded.

5. What does it mean to be included?

"Paid service is no service; paid love is no love; paid help has nothing to do with help."

Karl König

In asking the question of what it means to be included, it is perhaps best to start by considering what we mean for people to be included in. In the area of intellectual disabilities, the main thrust of both policy and practice over the last two decades has been to ensure people are cared for in "the community". Emphasis has been on access to and participation in "ordinary" things, with the goal of enhancing both experiences of belonging and that of being respected as individuals free and able to make personalised choices. Employment schemes are part of this broader effort, since many more people with disabilities want to work than have so far had the opportunity (Papworth Trust, 2013) and having a job remains a basic requirement to being viewed and viewing oneself as a contributing member of society.

The intention of this paper is by no means to object to these broad goals, or indeed to argue that people with disabilities should be prevented from working. Rather, it has tried to show that while employing people with disabilities might make them more ordinary, this is of little value if being ordinary means becoming integrated into a set of contractual relationships which neither honour individuality nor free individuals to pursue what is important to them. For the defining characteristic of the wage-labour system is to sever relationships between work and value. In other words, the activity is performed for money rather than because it is considered inherently worthwhile by the individual performing it, or indeed because it is desirable from a social perspective. The obligation to work for money thus constitutes a profound lack of respect for what the individual wants or has potential to bring to the world out of her own creativity, talents, needs or sense of responsibility.

Attempting to improve the situation for people with disabilities – in terms of belonging, contribution, respect for individual rights and freedom of choice – through work as it is currently conceptualised is therefore problematic on a number of levels. The restriction of the meaning of "work" to its purely economic and technical aspects has prioritised remuneration "to the detriment of the spirit of service and community" and has led to the "devaluing of unpaid activities" such as volunteering, housework, care for the environment, cultivation of the land, artistic and cultural expression, to name but a few. "Since these are no longer considered work, they are no longer recognised" (Morin, 2008: 1). Moreover, "at the institutional level, this use of the concept of work also creates a situation in which negotiators pay more attention to salaries than to the treatment of human relations in the organization or the psychological treatment of the individuals who work there." (Morin: 1).

While this reductionism in such a vital and encompassing sphere of life affects the whole of society, consequences are again likely to be disproportionately negative amongst people who are intellectually challenged, who are emotionally vulnerable, who have difficulty forming relationships or who communicate and express themselves in unusual or unique ways. Likewise, for those whose capacities may not extend beyond simple household activities, for instance preparing vegetables, cleaning and tidying, making a cup of tea or taking the dog for a walk, it amounts to automatic exclusion not because they cannot work but because what they can do is not considered worthy of the "tickets" which confer community membership.

Work is important and it is right to place it at the heart of the inclusion debate. Yet it cannot in itself be a route to enhancing community participation unless the community's model of it is broad enough to embrace not only what people with disabilities have to offer, but allows them to explore a spectrum of opportunities wide enough to help them discover precisely these qualities. "Work is primarily an activity whereby a person inserts himself into the world, exercises his talents, defines himself, actualizes his potential and creates value, which in return gives him a sense of accomplishment and personal effectiveness, and possibly even a meaning to life." (Morin: 2). In characterising work in this way we may be a step closer to clarifying what we mean when we speak of community, and thus what it is that we aim for people with disabilities to be included in.

It is acknowledged in social policy (in the concept of personalisation) that there is a distinction to be made between including people in pre-given structures and forms of relationship to which they must adapt, and adapting those structures and forms of relationship in order to include them. Inclusion has meaning beyond mere procedural participation, we might say, when the physical, psychological and spiritual needs of the individual are of higher priority than is sustaining the system itself.

The opposite logic is used, however, in the assumption that individuals will only contribute something of value to the community if they are incentivised by mechanisms of financial reward and sanction. This notion is soundly refuted by the fact that the economy relies heavily on unpaid work to function, both in terms of formal but most significantly informal voluntarism. The ONS estimates, for instance, that in monetary terms the value of informal care provided for over two million adults in the UK is close to £62 billion, equivalent to 4.2% of GDP (Foster et al, 2013). The value of unpaid childcare has been put at £343 billion, equivalent to 23% of GDP (Foster et al, 2010). To see how the necessity of working for a wage can and often does inhibit rather than enhance a person's ability – a person's freedom – to serve her community, we need only look at the millions of mothers who, to ensure the survival of their children, must spend the bulk of their time and energy away from them. A system which remunerates those who care for strangers but not those who care for their own loved ones is not just illogical, it is tragic; both the individuals involved and the community suffer unnecessarily.

We can posit, then, that a community is "inclusive" not simply when it cares for its members, but when it respects its members' right to care for each other, and guarantees the freedoms to exercise that right. It has been argued that access to money is a necessary (but not necessarily sufficient) pre-requisite to inclusion, and both the wage-labour and benefits systems perpetuate the exclusiveness that is built into the social structure. A first step toward more inclusive communities is thus to de-couple access to a basic level of income from the need to have a job or partake in any other regime of conditionality. The legitimacy of a universal, unconditional "living" income has been indicated above in the discussion of real credit and wealth creation. In the matter of who creates wealth, "the contribution of the individual, whether as worker, capitalist or financier, pales into insignificance when evaluated alongside the cultural legacy of the 'progress of the industrial arts'…" (Hutchinson, 1998: 25). All members of the community are dependent on common factors inherited from past generations, including natural resources, physical and communication infrastructures, cultural traditions, intellectual property and skills and knowledge. Providing citizens with the purchasing power adequate to meet basic needs regardless of their past or present employment and/or financial status, can be viewed as issuing a "dividend" on this "common cultural inheritance" (Hutchinson: 134).

For people with disabilities and others who are unable to hold a conventional job for whatever reason, there is likely to be a qualitative as well as material difference between the state of being "unemployed" and thus dependent on the benevolence of other, more deserving people; and the state of being a "shareholder" with an equal right to "draw upon the common stock" (Hutchinson, 154). It is not possible – or perhaps even desirable – to level all starting points or outcomes, for we are all different and find ourselves in different circumstances. It is possible, however, to move towards fiscal and monetary policies which reflect rather than contradict the belief that the only condition placed on the right to exist and participate in society ought to be humanity itself.

6. Conclusion

"It is not possession of the solution, but recognition of the problem itself that provides a resource and the answers."

Marshall McLuhan

The modern economy has created unprecedented opportunities for citizens to pursue interests which do not relate directly to subsistence but are meaningful, enjoyable or useful for other reasons. Its greatest gift is the freeing of time, be that time for family and relationships, for caring for those made vulnerable through illness, age or disability, for learning, education or training, for cultivating the arts and culture, for engaging in social or environmental projects, for capitalising on entrepreneurial initiative, for any number of activities traditionally not classified as work. In direct contrast to this, the financial framework which has evolved alongside this economy creates the necessity for citizens to spend longer and longer hours performing tasks where the motivation is exclusively access to a means of survival. Often in this system the harshest conditions are imposed on those in greatest need, and on a worldwide scale the result is the phenomenon of mass starvation amidst massive overproduction and waste. Although less extreme in Western societies, the same phenomenon is apparent as monetary and fiscal policies steadily undermine long-established social, community and family structures, limiting both ability and incentives for people to work cooperatively and to give and serve in freedom, squandering natural resources in the striving for perpetual growth, all while the weakest members are quietly nudged further towards poverty and deprivation.

This paper has argued that the discussion of how to foster inclusion for people with disabilities takes place in this broader context, and must therefore take account of it. It is also a means of moving away from "single issue" politics in tackling social dilemmas, to re-evaluating some of the common and fundamental ideals which root our day-to-day practices. In discussing the causes of poverty, C.H. Douglas noted that in social reform there are two distinct problems to deal with: one technical and the other psychological (1920: 46). In the case of transforming the way wealth is distributed, it is clear that the latter is the greater obstacle. The safety of the known tends to win out over the insecurity of the unknown, no matter how bad the status quo, or how many alternatives to it exist.

Of course, there is no suggestion that introducing a universal basic income would be an automatic panacea for all social problems. It must be connected to a wider debate about the purposes of the economy, the meaning of work and the role of the state in both these areas. Above all, it must be considered together with a radical overhaul of how money is conceived, created and spent. Only then can we determine the true "affordability" of care. Money does not represent the main limitation to what is socially possible; the real boundaries are our natural resources, human capacities and ingenuity and the associative working of communities. Instead of being used as a tool to bind people into service, money has the potential to be used as a means to free people to serve.

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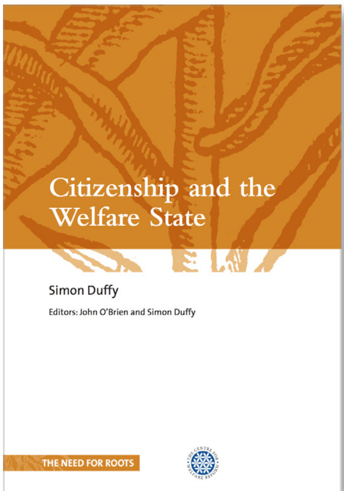

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