

Chapter 11

WORLD WITHOUT MONEY

The most convincing demonstration of humanity's determination to save itself would be to abandon money. To the small proportions of humanity currently in possession of sufficient amounts to enable them to draw from the flood of consumables at will, the very idea of not having money at all may well appear inconceivable. But if the decision to abandon money were to be taken, looking back later, it might well appear no more traumatic than an individual giving up smoking to preserve his or her life.

Almost every aspect of life throughout the twentieth and recent centuries, can be seen, throughout Part One, to have been cursed by the existence of money. *It has become clear that the money system has an inbuilt corrosive capacity for encouraging man's inclinations for evil, while rarely being available in sufficient amounts to support his efforts to do good, which are usually less profitable.* The great majority of the evil or unnecessary activities or institutions, listed in Chapter 2's A to Z, would disappear rapidly if there were no money to nourish them. And the incidence of the few, such as accidents or crime, which might not be eliminated, would be greatly reduced.

The key features of Alternative World are interdependent. In particular, the world's natural and man-made resources are only adequate for full, healthy lives for all if fairly shared worldwide, when money would become redundant. At present, the great majority of the world's peoples either have no money at all, or so little as to be almost meaningless, and that situation has shown no indication of improvement over recent decades. In the well-off sectors of privileged societies, money does indeed have an inglorious function in not only enabling their fortunate citizens to choose how to spend their ample funds, but also in enabling those heading the many branches of the system to continually enrich themselves further. At the close of the 20th century the capitalist money system can be seen to be in a state of incessant turmoil - and more clearly than ever to be beyond the capacity of its leaders to control it. It is a system which glorifies greed and, as a way of life, represents a profound insult to the dignity of man. Freedom from the stranglehold of the money system would enable humanity to make a giant leap forward.

Planned production

Relief from the constraints of capitalism would enable mankind, for the first time, to plan objectively the optimum arrangements of every kind of human activity in the interests of all, rather than the few. All-round, comprehensive planning would become a top priority, and would always take account of both short-term and long-term factors. Administrative staffs at local, regional and other levels would include members of all the appropriate professions, to prepare both production and construction plans which would become the responsibility of the various bodies of representatives to amend and approve. Developed within the context of the global master plan, regional and local plans would be concerned with rationalising the numbers, sizes and disposition of points of production in relation to the convenience of those working in them, proximity to necessary resources, distribution facilities and the like. Pooling of all existing productive units in common ownership would facilitate rationalising them in terms of retaining, enlarging, merging or closing; and deciding the scope, size and locations of required new points of production of all types.

Co-ordinated plans would embrace agriculture, raw materials, engineering and other manufacturing units, construction programmes and every other productive activity of real value to society. A key ingredient in all these plans would be the human element,

including accessibility from settlements, health and safety, and liaison with education and training departments to ensure adequate numbers of appropriate personnel in years to come. The priority obligation in all output planning would be that of ensuring adequate, and, so far as desirable, varied outputs of the essential products needed to provide every citizen with the basic foodstuffs, goods and services listed below.

The abandonment of money, and pooling the world's resources would open up dramatic new planning horizons. The frustrations of striving for profits at all costs, cornering markets, over-producing, duplicating, under-producing, fighting price wars and so on, could all be forgotten, along with all the other extraneous and wasteful activities of capitalism. Instead, planners could enjoy the tremendous challenge of starting to meet the whole of mankind's vast and genuine needs, with unrestricted though ecologically-minded access to resources, and with the world-wide support of ample numbers of capable and keen men and women in all fields of endeavour.

Citizen's entitlement from society

A high proportion of the production of goods and services world-wide is involved with meeting basic human needs. Since these are common to all men, women and children, everywhere, it would be logical for communities to divide up and allocate everything planned to be available to them, aiming to optimise both quotas and choices in all instances. *Decisions regarding such quotas and choices would be one of the main responsibilities of local councils of representatives, in the light of carefully planned use of resources.* Over and above benefitting from the provision of these basic necessities, individuals would be able to fulfil their innumerable different wishes, through obtaining their particular requirements in return for their extra work efforts as described below.

The first human entitlement would be appropriate balanced diets with adequate calories for all, which could be provided either for consumption in the home, or in part at canteens or restaurants. It would be helpful here to recall that modest, evenly-distributed diets have at times served communities adequately; for example during the 1939-1945 war, in the UK, rations per head, per week (in ounces) were: Cheese 1, Tea 2, Butter 4, Sugar 12, and Meat 15.

The second basic entitlement would be housing. In common with all other man-made resources, existing or new housing would be in social ownership. Local representative bodies would be responsible for allocating particular units of accommodation to citizens for as long as appropriate for their needs, and for maintaining dwellings regularly. One of Alternative World's highest priorities would be extensive construction programmes of good quality, permanent housing (Chapter 18), but for some decades housing would be likely to remain a scarce resource, to be valued highly and not wasted. Therefore occupation of every type of accommodation would need to be flexible, taking account of changes in family sizes, occupants' work locations, and other factors. Natural ancillary provisions would include water, energy for heating, lighting and cooking, and telephone. All these would naturally have to be subject to rationing - at levels agreed by representative councils in the light of local circumstances.

The third citizens' entitlement would be the best possible health care for all, with every available medical resource apportioned equally to all in need of attention, together with appropriate preventative programmes (see Chapter 15). Particular attention would be given to all forms of disablement, and to the well-being of the elderly. In the context of maintaining good health in local climatic conditions, adequate quotas of appropriate clothing and footwear would be made available to everyone, including exchange arrangements for children. The fourth major people's entitlement would be lifelong education (see Chapter 14), embracing every level from creche, through schooling to

higher education, training, and refresher courses.

Further, to stimulate cultural activities of all kinds, Alternative World would promote the necessary environments, and access for all to theatres, libraries, cinemas, art galleries, museums and the like: it would also promote the widest range of physical education facilities, and all forms of recreation.

Every citizen of Alternative World would be entitled to annual holidays of agreed durations, including accommodation and reasonable travelling. Use of local transport would be available to all citizens, who would also be entitled to daily issues of the regional newspaper and use of postal services.

The above entitlements, which represent the basic requirements of virtually all citizens, would automatically be available to all. A second category of goods and services consists of items to meet particular individual interests or requirements; these would also be available to all, but on the basis of short- or long-term loans. As with major items such as dwellings, these too would be in common ownership and borrowers would be expected to maintain them well before returning them to stores or libraries for re-issue to others. Inventories of such items would be extensive, and constantly widened following popular demand; they could include for example: Bicycles, Books, Cameras, Garden Tools, Home computers, Musical instruments, Pictures, Radios, Records and Tapes, Televisions, Tools, Toys, Video Recorders etc. The administration and quota setting for all the various citizens' entitlements listed above would represent the major part of the responsibilities of the representative bodies and their administrative staffs. Thus the supply of every item impinging on people's lives, from food, housing, education and health, to bicycles, books and toys, would be sensitive to popular demands for alterations or improvements.

Recording citizens' inputs and outputs

In the vitally important area of ensuring fairness amongst citizens in all respects, Alternative World would take full advantage of the latest developments in computers and allied technology. At the administrative centre of each local council of representatives would be housed what might be termed the 'citizen computer'. At the inception of Alternative World, and thereafter for each new infant arrival, every citizen living within that computer's area would be allotted a registration number which, having around 12 or more digits, could, by co-ordination, remain unique to each individual, world-wide.

When a citizen moved home from one area to another, the registration number could simply be deleted, and added to the 'memory' of the citizen computer in the new area.

To operate the system, it would be necessary only for each citizen to have a plastic card carrying the appropriate embossed registration number, almost identical to the 'credit cards' which have proved themselves in the rich world to be both convenient and compatible with electronic scanners. With the exception of foodstuffs and clothing, all the entitlements mentioned above would be available freely to all citizens, without the need for billing or tickets of any kind. In respect of foodstuffs, clothing and household necessities, Alternative World would provide evenly-distributed outlets for every neighbourhood, similar in many respects to the 'supermarkets' so familiar in the rich world, which have the advantages of economy of scale for servicing and administration.

The 'currency' of Alternative World would be 'points', used both to value foodstuffs, clothing and other items, and to quantify extra work put in by citizens over and above their agreed obligatory minimum amounts. It would be necessary for councils of representatives to set 'norms' of points-per-week for food and clothing for all citizens,

which might well remain standard over wide areas for considerable periods of time. These would be graded for children from infancy up to adulthood, with the great majority of adults of all ages on a standard amount, with an appropriate increase over the standard for those involved from time to time in particularly arduous work, and likewise a reduction below the standard for any citizens fit to work but not choosing to do so.

In respect of the most important area of food, administrators - monitored by representatives - would allot value points to every item, so that citizens of all ages would obtain adequate nutrition from their allocation of weekly points. The range of items which could be set out in the supermarkets would depend, particularly, on there being a fair distribution of available supplies over wide areas, at least regional in size. The aim would be to provide a reasonable variety, so that people could choose, for example, different forms of protein, and still complete their shopping with around the desired 2,500 calories per adult per day. At each 'check-out', linked to the citizen-computer, each item's 'bar-code' would register the total points used, and, after insertion of the customer's card, these would be debited against the personal points account.

Every supermarket would have a computer screen, so customers could insert their cards to check their balances, and thus ensure they did not exceed their entitlement. Besides foodstuffs, these arrangements could also include agreed quotas of clothing, footwear and household necessities.

After receiving adequate education and training, every citizen of Alternative World, up to an accepted age, would be expected to contribute to society an agreed regular amount of work, in return for the entitlements set out above. This ruling would apply across the whole spectrum of industries, including agriculture, production, health, education and all other occupations; it would also apply equally to men and women. (Child care work by either sex is discussed in Chapter 12) Further, it would apply equally to all professions and occupations because, although professionals may have had to study hard to qualify, that training would have been free, and their responsibilities are compensated for by the nature of their work, which is invariably more interesting and agreeable than that of, for example, manual workers. In fact, differentiation in points grading between jobs of any kind would be invidious and divisive. The term 'professional', which now has somewhat elitist connotations, is used here for convenience to define those primarily non-manual health, designing, scientific or similar 'white collar' tasks usually performed in smaller groupings. In practice, in Alternative World, all occupations, from architect, through bricklayer and surgeon to welder, would be held in equal regard, all being essential components of society.

The measure of the 'agreed amounts' of work by each citizen would, naturally, depend on the nature of the tasks involved in each of the many different industries and professional departments. The first essential would be for each job committee (Chapter 12) to agree on what daily work output norm/s they considered reasonable, either in relation to their whole workplace, or in relation to larger or smaller groups within it.

These proposed norms could then be discussed with the local or regional council of representatives, who would amend or accept them when they were satisfied that, as nearly as possible, parity of effort had been arrived at across all occupations.

Naturally, these output norms could be varied by the councils whenever circumstances, such as introduction of new technologies, made changes appropriate.

Within each workplace, workers of all kinds would be concerned to cooperate, and to assist each other in order to achieve the weekly output norm for their particular group as quickly as possible, perhaps in 2.5 days if the norm had been set at three days. Once the job manager was satisfied that the called-for quantity and quality of output had been achieved, he/she would insert the cards of the workers concerned into the citizen

computer terminal so that their weekly stints of obligatory work could be recorded. Any worker so wishing could then leave, and live on the basic entitlements listed above.

Alternatively, he/she could choose to continue working up to an agreed maximum number of hours per week, and the citizen computer would record the resulting extra output in terms of commensurate numbers of points. These points could then be used to obtain some of the numerous goods and services not already included in the list of citizens' entitlements, each of which would carry points value tags, agreed between administrators and representatives, according to availability. In this way citizens would be able to lease cars or other individual vehicles; make use of transport facilities beyond the free local range; or obtain extra items of foods, clothing or household equipment not already covered by their entitlements.

Living without money

The aim of the system outlined above would be to provide all citizens with an essential foundation and operating framework for their lives, which would enable them to make the best possible use of their very real equality of opportunities. *It would also encourage an appreciation of belonging to a world-wide community, with only limited and precious resources.* However, it would also be important for local councils to institute systems of rewards for outstanding contributions to society.

These could be given for a wide range of achievements, including for example: successful teaching of autistic children, building a road in exceptional conditions, creating a work of art enjoyed by the whole community, or producing a record food crop. These rewards should not become routine, but proposed and agreed within representative councils when clearly appropriate. They would take the form of a reasonable number of points, perhaps the equivalent of 100 hours of work, which would be seen as both just, and worth emulating.

Some idea of the tremendous advantages to be gained by living without money can be gauged from the fact that everyone (particularly those at present living in the rich world) would be relieved of these day-to-day financial worries: bank charges, exchange rate variations, fluctuating interest rates, inflation, means tests, mortgage or rent demands, overdue credits, overdrafts, pension worries, recession fears, salary or wage stoppages, security of cash and credit cards etc, unemployment benefit worries, unpaid bills, various taxes and so on. By contrast, Alternative World's simple points system would be easily understood by everyone and be totally under their control, by virtue of the only accountant involved being the inanimate, incorruptible citizen-computer, accessible to them at all times through use of their personal cards.