

# The Currency of Care: Why a Basic Income Is Just the Beginning

By Global Governance Frameworks • 9/15/2025



## Introduction: The Burnout Paradox and the UBI Promise

The alarm goes off at 6 AM, and Sarah Chen is already calculating: daycare drop-off, the commute to her marketing job, eight hours optimizing click-through rates, and then the second shift. After dinner and bedtime stories, she'll spend two hours caring for her aging mother—managing medications, coordinating doctor visits, simply listening. This work, the most meaningful part of her day, earns her nothing. According to our economic system, it has a value of zero.

Sarah's story reflects a paradox at the heart of our modern world. We live in a "burnout society" that demands constant productivity, yet the very work that sustains our lives—raising children, supporting elders, building community—remains economically invisible and unrewarded.

**Universal Basic Income (UBI)** has emerged as the most powerful response to this crisis. From Finland to Kenya, pilot programs have shown that direct cash transfers can reduce stress, improve well-being, and provide the essential economic security people need to survive. UBI is a profound and necessary step forward, a crucial safety net for the 21st century.

Yet for all its promise, UBI is a brilliant **painkiller** for the symptoms of a broken system, but it doesn't cure the underlying disease. It gives people money to survive within the

current economy, but it doesn't change the economic system that is structurally blind to the value of care.

What if we could build on UBI's foundation? What if we could create an economy that actively recognizes, values, and rewards the work that holds us all together? This post explores a groundbreaking experiment designed to do just that—a targeted intervention we call **systemic acupuncture**, powered by a new kind of money: a **Currency of Care**.

Of course. Here are the next two sections of the blog post, "The Currency of Care," drafted based on our revised outline and your white paper.

## The Diagnosis: Painkillers vs. Systemic Acupuncture

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It's tempting to think we can solve the crisis of care by simply allocating more money through familiar channels. We could create new government grants, expand social programs, or increase wages for care workers. These are all necessary, valuable actions that would provide immediate relief.

But they are also sophisticated **painkillers** for a chronic disease. They treat the symptom—inadequate funding for care—while leaving the underlying pathology untouched. That pathology is our economy's fundamental **dependency on centralized, politically volatile funding streams** that can be reduced or eliminated with the next election cycle or budget crisis. When a city budget is cut, the programs that support care are often the first to go.

What if, instead of just managing the pain, we could address the root cause? The Global Governance Frameworks (GGF) approach is designed as "**systemic acupuncture**"—a targeted intervention aimed at healing the root disease rather than just masking its symptoms. The disease is structural dependency; the cure may lie in building resilient, **community-owned circuits of value** that are insulated from political shocks and controlled by the people they serve.

## The Vision: A Currency for the Care Economy

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This brings us to the visionary heart of the experiment: What if we could create a new kind of money designed specifically to see and reward the work our current economy ignores?

We call this new tool **Hearts** ❤️ (**The Currency of Care**).

Imagine a non-tradable social credit—like a specialized, community-run voucher—that you receive each month alongside your regular basic income. You can't spend it on Amazon, but you can use it to pay for a spot in the local childcare cooperative, buy fresh vegetables from the community garden, borrow a tool from the neighborhood tool library, or support the local arts collective.

This creates a "**UBI Plus**" or **dual-wallet system**. Picture your monthly support of, say, \$1,000 arriving as **\$700 in cash** for rent, utilities, and groceries, and **300 in Hearts** designated for strengthening your local community's care infrastructure.

## AUBI Dual-Wallet System

Monthly Payment: \$1,000



### Cash for:

- Housing payments
- Transportation
- Healthcare

### Hearts for:

- Childcare cooperative
- Community garden
- Tool library

The AUBI system splits monthly payments between traditional currency for global needs and Hearts credits for local community services.

This **closed-loop design** ensures that a portion of the economic stimulus remains local, creating a stable, predictable customer base for the very services that build community resilience. It's an economic tool designed not for extraction, but for weaving a stronger social fabric. This vision might sound ambitious, but it's built on a simple, grassroots process that can start with just a few neighbors and a shared idea.

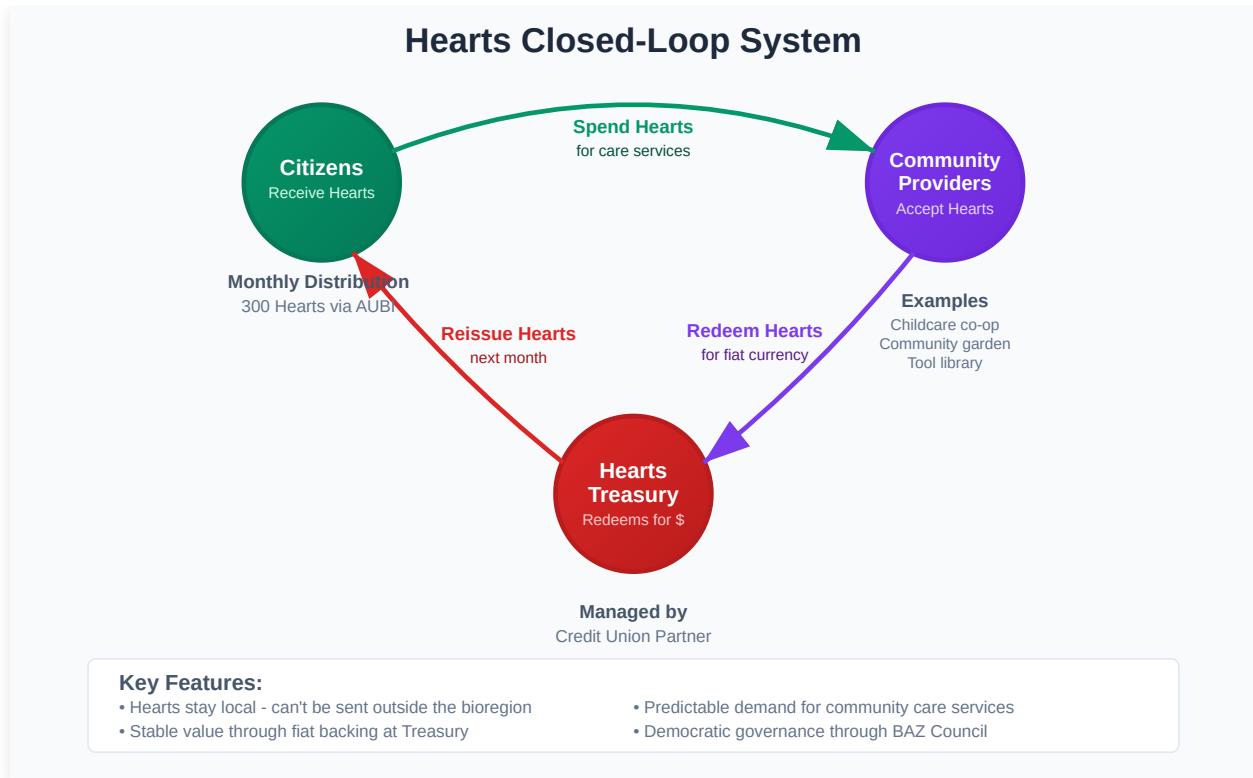
## How It Works: From a Neighborhood Co-op to a Resilient System

This vision of a care-based currency doesn't start with a top-down government decree. It starts with a real-world problem and a handful of neighbors, a process we call the **BAZ Starter Pack**.

Imagine Maria, a character from the white paper's conclusion, and four other parents in her neighborhood who need affordable, trustworthy childcare. They form a **Convening Circle** and decide to create a small childcare cooperative. To make it economically viable, they create a **Proto-Treasury**—a simple, shared bank account—to back the first issuance of Hearts credits.

Their co-op becomes the first **Community Provider** in the network. Maria receives her monthly **Adaptive Universal Basic Income (AUBI)** payment as a dual-wallet: for example, **\$700 in cash and 300 in Hearts**. She uses her Hearts to pay for her spot in the co-op, guaranteeing it a stable and predictable customer base that isn't dependent on the fluctuations of the traditional market. The co-op can then redeem those Hearts from the treasury for cash to buy art supplies and healthy snacks.

As their co-op grows and recruits other local providers—the community garden, a local artist, a bicycle repair shop—the system formalizes. A democratic **BAZ Council** is elected to provide governance, and the simple bank account evolves into a formal **Hearts Treasury**, managed in partnership with a local credit union to ensure stable, reliable redemption.



*Hearts circulate locally: citizens spend them at community providers, who redeem them for fiat currency, enabling monthly reissuance.*

Crucially, a parallel system exists to prevent the commodification of kindness. **The Love Ledger** is a non-monetized platform where informal acts of care—helping a neighbor with groceries, mentoring a teenager—are recognized and celebrated with gratitude, but are never turned into a transaction. This ensures **Hearts support the infrastructure of care, while the Love Ledger honors the spirit of care.**

This grassroots model shows how a care economy can be built from the ground up. But it also raises important questions: How does a system like this scale? How is it different from other local currencies that have struggled? And doesn't it risk simply commodifying human kindness? Let's address these questions head-on.

## Addressing the Skeptics Head-On (A Mini-FAQ)

This grassroots model shows how a care economy can be built from the ground up, but it raises important questions. Here are the most common ones, addressed directly.

**"But how does this scale beyond one neighborhood?"** The strategy is not one giant leap, but a phased **"bridge to legitimacy."** A successful grassroots pilot, managed by a **BAZ Council**, can partner with existing, trusted institutions like local **credit unions** and **municipal governments**. The BAZ can offer to manage specific city services (like park maintenance or after-school programs) more effectively using the Hearts system. This transforms the project from an "alternative currency" into a sanctioned, innovative public-commons partnership.

**"Doesn't this just commodify love and relationships?"** This is a crucial ethical line. The system is designed to avoid this by separating two functions:

- **Hearts** support the **infrastructure of care**. They don't pay you for being a good friend, but they can pay the rent for the community center where friends meet, or for the supplies at the childcare co-op.
- **The Love Ledger** honors the **spirit of care**. This parallel, non-monetized platform is for recognizing informal acts of kindness—helping a neighbor, mentoring a teenager—with gratitude and social acknowledgment, never with economic value.

**"How is this different from other local currencies that have failed?"** Most local currencies struggle with three issues, which this model is designed to solve:

1. **Value Instability:** Hearts have a stable value because they are backed by a fiat treasury managed by a partner credit union.
2. **Limited Acceptance:** The network is built around **Community Providers** who serve the care economy, with a guaranteed customer base from the AUBI distribution.
3. **Lack of Institutional Backing:** The model is designed to partner with existing institutions (credit unions, municipalities) from the start, providing legitimacy and stability.

## Conclusion: An Invitation to an Open Inquiry

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The vision of a Currency of Care is not a finished product ready for global implementation. It is a **rigorous research hypothesis** about how we might begin to heal our economic system's deepest flaws.

The Global Governance Frameworks is not a large institution making grand pronouncements. At present, it is a dedicated research project exploring and architecting these possibilities. This white paper and this post are not declarations; they are **invitations to join an open inquiry**. We believe that solving the polycrisis requires a collective intelligence that no single person or organization possesses.

The next step is to test this hypothesis in the real world. We are actively seeking partners to help us co-design and learn from a global portfolio of comparative pilots. This is where you come in.

- **If you are a parent, artist, or community organizer**, you can test these principles at the smallest scale. What would a **Convening Circle** look like in your neighborhood? What is one care-based need you and a few friends could start organizing around?
- **If you are a small business owner**, consider how your work already contributes to the care economy. What would it take for you to become a **Community Provider**? What kind of support would you need to accept a community-backed credit like Hearts ?
- **If you are a local official, researcher, or philanthropist**, help us sharpen this hypothesis. What are its flaws? How could the research be designed more rigorously? We are looking for partners to help us design and fund the first real-world pilots.

The goal is not to prove that **Hearts** are the one true solution. The goal is to collectively answer the question: What kinds of economic systems can successfully recognize, value, and sustain the care work that sustains us all?

Join the inquiry at [globalgovernanceframeworks.org](http://globalgovernanceframeworks.org).