

GLOBAL GOVERNANCE FRAMEWORKS

# The Currency of Care: Why Universal Basic Income Isn't Enough

---

<b>AUTHOR:</b>	Björn Kenneth Holmström
<b>DATE:</b>	8/31/2025
<b>VERSION:</b>	1.0
<b>STATUS:</b>	published
<b>CATEGORY:</b>	Economics
<b>PAGES:</b>	30
<b>READ TIME:</b>	35 minutes

---

## ABSTRACT

---

Universal Basic Income (UBI) provides essential economic security but fails to address the deeper crisis of what our society values. This paper introduces the Adaptive Universal Basic Income (AUBI) framework with Hearts as non-tradable, community-governed credits in a closed-loop voucher model. Unlike traditional welfare that treats symptoms, this system acts as "systemic acupuncture" targeting the root disease of centralized, volatile funding systems that leave care work economically invisible.

The paper presents AUBI not as a ready solution but as a rigorous research hypothesis requiring comparative testing through a global action research program. The proposed Comparative Pilot Portfolio would test Hearts systems against simpler alternatives across diverse contexts, using explicit falsifiability criteria and 15-year phased evaluation. Rather than claiming superiority, this methodology generates evidence about what kinds of economic interventions can address persistent challenges of care work invisibility, economic insecurity, and community fragmentation.

The research program synthesizes proven components—social vouchers, credit union treasury management, public-private partnerships—into an integrated framework designed to foster economic resilience, community agency, and paradigm shifts in how societies measure success. Success would be measured through community-owned value circuits that strengthen rather than consume their social and ecological foundations.

---

### In this paper:

- [1. Introduction: The Burnout Society and the Promise of UBI](#)
  - [2. Why Not Simpler Alternatives?](#)
  - [3. The Hidden Economy: Quantifying the Unquantifiable](#)
  - [4. From Pilot to Scale: The BAZ Implementation Pathway](#)
  - [5. Introducing Hearts: Non-Tradable Credits for Care](#)
  - [6. How It Works: The Mechanics of a Regenerative Economy](#)
  - [7. An Invitation to a Global Research Program](#)
  - [8. Addressing the Skeptics: FAQs for a New Economy](#)
  - [9. An Economy as if People and Planet Mattered](#)
  - [About the Global Governance Frameworks \(GGF\)](#)
  - [Appendix](#)
    - [Visual Aids](#)
    - [Glossary](#)
- 

## 1. INTRODUCTION: THE BURNOUT SOCIETY AND THE PROMISE OF UBI

---

The alarm goes off at 6 AM, and Sarah Chen is already calculating: daycare drop-off by 7:30, commute to her marketing job, eight hours optimizing click-through rates for products she'll never buy, pickup by 6 PM if traffic cooperates. After dinner and bedtime stories, she'll spend two hours caring for her aging mother—

managing medications, coordinating doctor visits, simply listening. This care work, arguably the most meaningful part of her day, earns her nothing. According to our economic system, it doesn't exist.

Sarah's story isn't unique. Across the globe, millions navigate this same paradox: the work that sustains life—raising children, supporting elders, building community, creating art—remains economically invisible, while we exhaust ourselves in jobs that, while necessary for survival, often feel disconnected from genuine human flourishing. We live in what sociologists call "the burnout society," where constant productivity is demanded yet the most essential human activities receive no economic recognition.

Universal Basic Income has emerged as perhaps the most compelling response to this crisis. Finland's UBI experiment reduced stress and improved mental health among recipients. Kenya's GiveDirectly program has lifted millions from poverty with direct cash transfers. UBI offers something revolutionary: the promise of economic security without the traditional requirement to justify your existence through wage labor.

Yet for all its promise, UBI addresses only half the problem. It solves survival—ensuring people have enough money to meet basic needs. But it doesn't address the deeper crisis of value that leaves care work economically invisible and communities dependent on centralized, politically volatile funding streams. UBI gives people money, but it doesn't change an economic system that measures success solely through GDP while treating care as an unpaid "hobby."

This article introduces a hypothesis about how we might go further: that we need not just income security, but economic systems that actively channel resources toward the care work that holds our communities together. The Adaptive Universal Basic Income (AUBI) framework, developed by the Global Governance Framework project, proposes a parallel system of non-tradable "Hearts" credits that act as what we call "systemic acupuncture"—a targeted intervention to heal the root disease of centralized dependency, rather than merely treating its symptoms.

What follows isn't a ready-to-implement solution, but an invitation to participate in what may be one of the most ambitious economic research programs ever proposed: a global, comparative study to test whether community-owned value circuits can create more resilient, equitable economies that prioritize human and planetary flourishing over mere GDP growth.

---

## 2. WHY NOT SIMPLER ALTERNATIVES?

---

Before exploring complex new models, we should honestly confront a reasonable question: why not pursue simpler solutions? Direct municipal funding for care services, expanded social programs, higher wages for care workers, community development block grants, cooperative business incubators—all of these approaches could channel more resources toward care work without requiring elaborate new systems.

These alternatives deserve serious consideration. A city could double childcare worker salaries tomorrow. A state could expand eldercare services through existing agencies. The federal government could create a national care worker corps, similar to AmeriCorps but focused on community support. Such approaches would be politically familiar, administratively straightforward, and immediately beneficial to care workers who currently struggle with poverty wages.

Yet these solutions, however necessary and valuable, function as sophisticated painkillers for a chronic disease. They address the symptoms—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 eliminated with the next election cycle or budget crisis.

Consider what happens when political winds shift. Municipal budgets face cuts during economic downturns. State social programs become targets for cost-conscious legislators. Federal initiatives change with new administrations. Care workers who receive wage increases today may face layoffs tomorrow. Communities that benefit from grants this year may lose funding next year. The vulnerability isn't in the specific programs, but in the structural dependency on top-down resource allocation.

## THE CASE FOR SYSTEMIC ACUPUNCTURE

The AUBI framework with Hearts credits represents what we might call "systemic acupuncture"—a targeted intervention designed to heal the root disease rather than merely manage symptoms. This approach offers three capabilities that simpler alternatives cannot provide:

**Economic Resilience:** Unlike top-down funding vulnerable to political and economic shocks, Hearts create community-owned circuits of value. When a local economy includes both traditional wages and community-controlled Hearts flowing to local care providers, that economy becomes more resilient to external disruptions. Political changes may affect municipal budgets, but they cannot easily eliminate a closed-loop voucher system managed by local credit unions and community councils.

**Community Agency:** Traditional funding approaches, however generous, position citizens as passive recipients. You receive a service; a worker receives a wage; a program receives funding. Hearts invert this dynamic by transforming citizens into active directors of local economic flows. Each month, when residents spend their Hearts credits, they make democratic economic choices about which care providers and community projects to support. This builds civic engagement and social cohesion in ways that simply receiving better services cannot.

**Paradigm Shift in Value:** Wage increases for care workers represent quantitative change within the existing paradigm—care work becomes slightly less undervalued, but still functions within a GDP-focused system that treats it as a cost rather than a foundation. Hearts paired with metrics like the Love, Meaning, and Connection Index (LMCI) represent qualitative change—the creation of parallel economic systems where care, connection, and ecological stewardship become central to how we measure societal success.

## WHY ACCEPT THE COMPLEXITY?

The Hearts system admittedly requires coordination across multiple levels: community councils, credit union partnerships, provider networks, governance structures, and measurement systems. This complexity appears daunting compared to the straightforward elegance of writing bigger checks.

But this complexity serves as the necessary research apparatus for testing a fundamental hypothesis about economic resilience. If we want to know whether community-owned value circuits can create more stable, democratic, and humane economies than centralized funding systems, we need sophisticated experimental design. The Hearts framework isn't just a solution—it's a distributed laboratory for discovering whether systematic acupuncture can actually heal economic dependency rather than merely treating its symptoms.

The choice isn't between simple solutions and complex ones. It's between continuing to apply ever-more-sophisticated painkillers to a chronic condition, or investing in the research and development needed to address root causes. Sometimes the most practical approach requires acknowledging that the problem is more complex than our current solutions assume.

---

### **3. THE HIDDEN ECONOMY: QUANTIFYING THE UNQUANTIFIABLE**

---

Every morning, Maria Rodriguez wakes before dawn to prepare breakfast for her three children, helps them dress, packs lunches, and walks them to school. After her shift at the hospital, she picks up groceries, cooks dinner, helps with homework, and reads bedtime stories. On weekends, she volunteers at the community garden, teaches Sunday school, and checks on elderly neighbors. By any reasonable measure, Maria is among the most productive members of her community.

According to GDP calculations, however, Maria's most valuable contributions don't exist. The childcare that keeps three future citizens healthy and educated? Economically invisible. The neighborhood organizing that builds social cohesion? Not counted. The elder care that prevents costly institutional placement? Irrelevant to our primary measure of societal success.

This is the paradox at the heart of our economic crisis: the work that actually holds civilization together is treated as worthless, while activities that often subtract from human welfare—financial speculation, planned obsolescence, addiction marketing—count as positive contributions to economic growth.

#### **THE SCALE OF INVISIBILITY**

The care economy's scope becomes staggering once we attempt to measure it. The UN estimates that unpaid care work represents between 10% and 39% of global GDP, depending on methodology and region. In the United States alone, unpaid domestic work would be worth approximately \$3.8 trillion annually if compensated at market rates—roughly equivalent to the entire federal budget.

But these figures capture only the most obvious forms of invisible labor. Consider the broader ecosystem of uncompensated community contribution:

**Direct Care:** Childcare, eldercare, care for disabled family members, neighborhood safety watches, informal counseling and emotional support.

**Cultural Preservation:** Teaching traditional skills, organizing festivals, maintaining historical sites, storytelling that passes on community wisdom.

**Knowledge Commons:** Open-source software development, Wikipedia editing, scientific research sharing, mentoring in professional communities.

**Ecological Stewardship:** Community gardens, waterway cleanup, seed saving, habitat restoration, sustainable building maintenance.

**Social Infrastructure:** Organizing mutual aid networks, facilitating neighborhood meetings, conflict mediation, voter registration drives.

Each of these activities creates genuine value—often more lasting value than many GDP-counted transactions. A grandmother teaching traditional cooking methods preserves cultural knowledge for generations. A software developer contributing to open-source projects creates tools used by millions. A neighbor organizing a community cleanup prevents environmental degradation that would cost thousands to remediate professionally.

Yet our economic system not only fails to reward this work—it actively penalizes it. Time spent on unpaid care is time not available for wage labor. Communities that invest heavily in mutual aid may show lower per-capita incomes despite higher actual welfare. Regions with strong social cohesion may appear economically stagnant while actually providing higher quality of life.

## **BEYOND GDP: MEASURING WHAT MATTERS**

This measurement blindness isn't inevitable. Alternative frameworks exist that capture the full spectrum of human flourishing. Bhutan's Gross National Happiness index considers nine domains including psychological wellbeing, community vitality, and ecological diversity. The OECD Better Life Index incorporates housing quality, social connections, and civic engagement alongside income measures.

The Global Governance Framework's Love, Meaning, and Connection Index (LMCI) builds on these precedents while specifically measuring the care economy's contributions:

**Love (Care & Relationships):** Hours spent in direct care activities, strength of social networks, community mutual aid capacity, intergenerational knowledge transfer.

**Meaning (Purpose & Cultural Vitality):** Preservation of cultural practices, creative expression, spiritual and philosophical engagement, skill sharing and mentorship.

**Connection (Human-Land Harmony):** Ecological restoration activities, sustainable resource management, bioregional food systems, connection to place and natural cycles.

Unlike GDP, which grows when disaster strikes and communities must rebuild, LMCI increases when communities become more resilient, when care networks strengthen, when ecological relationships deepen. It measures regeneration rather than extraction, relationship rather than transaction.

## **THE FEEDBACK LOOP OF INVISIBILITY**

The economic invisibility of care work creates a vicious cycle. Because this work isn't valued, it becomes difficult to sustain. Care providers burn out from overwork and financial stress. Communities lose social cohesion as people must prioritize wage labor over relationship-building. Cultural knowledge disappears as elders have no economic incentive to pass on traditional skills.

This degradation then requires expensive interventions: professional therapy replaces community emotional support, institutional care replaces family networks, environmental remediation replaces ecological stewardship. We end up paying far more to repair social and ecological damage than we would have spent supporting the care work that prevented it originally.

The Hearts system represents an attempt to interrupt this cycle. By making care work economically visible and sustainable, it could strengthen the social and ecological foundations that prevent costly breakdowns. A community where care providers receive both recognition and economic support becomes more resilient, reducing the need for crisis interventions that strain municipal budgets.

This isn't merely about being fairer to caregivers—though fairness matters. It's about building economic systems that strengthen rather than undermine their own foundations. An economy that consumes its care infrastructure while refusing to replenish it will inevitably face systemic breakdown. The question isn't whether we can afford to value care work, but whether we can afford to continue ignoring it.

---

## **4. FROM PILOT TO SCALE: THE BAZ IMPLEMENTATION PATHWAY**

---

The Hearts system faces a classic chicken-and-egg problem: you need providers willing to accept Hearts before citizens have incentive to use them, but providers won't participate without an established customer base. Most alternative currency experiments have foundered on exactly this coordination challenge.

The Bioregional Autonomous Zone (BAZ) implementation pathway addresses this through a carefully sequenced bootstrapping process that starts impossibly small and scales through strategic partnerships. Rather than attempting to launch a complete economic system, it begins with what we call the "BAZ Starter Pack"—a process so simple it can be initiated by five committed neighbors with a shared bank account.

## THE GRASSROOTS PILOT: BAZ STARTER PACK

**Step 1: The Convening Circle** The process begins when a small group—typically 5-10 people—decides to test whether a local care economy can actually work. This Convening Circle doesn't need special expertise, legal authority, or significant funding. They simply need to identify one community need they can address collectively: a tool-lending library, a community garden, a skill-sharing network, or a neighborhood childcare cooperative.

In Burlington, Vermont, a group of parents frustrated with expensive childcare costs formed such a circle around a shared playgroup. In Oakland, California, neighbors concerned about food access started with a community garden. The key is beginning with something concrete and immediately useful rather than abstract economic theory.

**Step 2: The Proto-Treasury** Once the Circle has established their pilot project, they create what we call a Proto-Treasury—initially nothing more sophisticated than a shared bank account seeded with modest contributions from members, often \$1,000 or less total. This fund serves as the backing for the first Hearts credits.

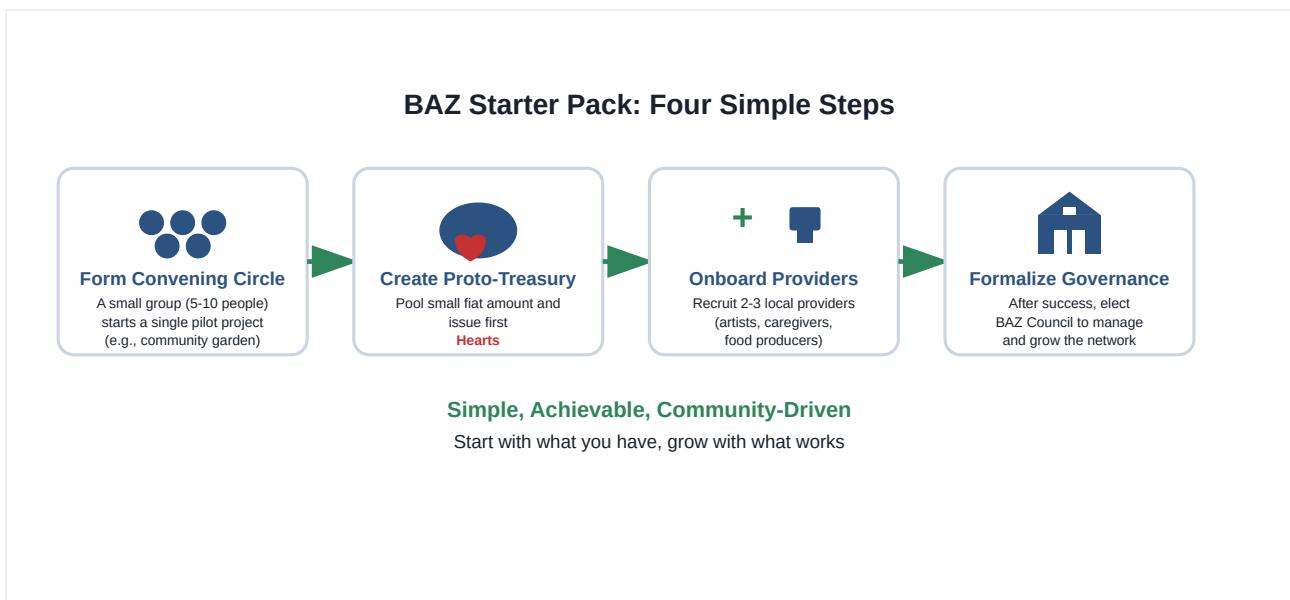
The Circle issues themselves Hearts credits at a fixed rate—say, 10 Hearts per hour of contribution to the pilot project—and spends these Hearts at their own Community Provider. When the provider (in this case, themselves) redeems Hearts at the Proto-Treasury, they receive fiat currency to cover external costs like supplies or space rental. This creates the closed-loop model in microcosm, proving the concept works before scaling up.

**Step 3: Provider Recruitment** With a functioning micro-pilot demonstrating the Hearts mechanism, the Circle begins recruiting additional Community Providers. They offer a compelling value proposition: guaranteed customers (Circle members), guaranteed redemption (through the Proto-Treasury), and community support (through word-of-mouth promotion).

Early providers often include local artists, skilled craftspeople, small-scale food producers, and other care economy participants who struggle with traditional market dynamics. The Burlington childcare circle recruited a local pottery studio, a community acupuncturist, and a bicycle repair cooperative. Each provider expands the network's utility while requiring minimal additional overhead.

**Step 4: Governance Formalization** Only after establishing a functioning micro-economy with multiple providers and regular Hearts circulation does the community formalize governance structures. They elect a BAZ Council to manage the growing Treasury, establish transparent criteria for chartering new Community Providers, and train Community Weavers to support network expansion.

This sequence is crucial: governance emerges from demonstrated success rather than preceding it. Communities don't need to solve complex coordination problems theoretically before testing whether the basic concept creates value.



## THE BRIDGE TO LEGITIMACY: SCALING THROUGH PARTNERSHIP

The Starter Pack can demonstrate viability with 50-100 participants, but meaningful economic impact requires growth to thousands. This transition happens through strategic partnerships that leverage existing institutions rather than competing with them.

**Phase 2: Formalizing the Treasury** Instead of managing growing sums in basic bank accounts, successful pilot communities partner with local credit unions or community banks to create formal BAZ Treasury funds. This provides several critical advantages: regulatory compliance, professional financial management, FDIC insurance, and institutional credibility that reassures both providers and municipal partners.

Credit unions prove particularly suitable partners because they already serve community development missions and understand member-owned economic structures. The Hearts system becomes another tool in their community-building toolkit rather than a threat to traditional banking.

**Phase 3: Building the Provider Network** Rather than recruiting providers individually, scaling communities partner with local Chambers of Commerce, small business associations, or cooperative development organizations. These partnerships can subsidize the administrative costs for the first 50-100 providers joining the Hearts network.

Community Weavers—trained facilitators who understand both Hearts mechanics and local business needs—provide hands-on technical support for dual-payment systems. They help providers integrate Hearts acceptance into existing point-of-sale systems, manage the monthly redemption process, and navigate any regulatory requirements.

**Phase 4: Securing Legal Authority** The final scaling phase involves formal partnership with municipal government through what we call Public-Commons Partnerships. Rather than requesting permission to create alternative currencies, successful BAZ communities offer to manage specific municipal functions more effectively than traditional approaches.

For example, a BAZ might propose managing local park maintenance, after-school programming, or senior services using Hearts-supported community providers. In exchange, the municipality provides legal charter and official recognition for the Hearts system as a sanctioned community development initiative.

This partnership model transforms Hearts from an alternative currency into a municipal innovation program, eliminating regulatory concerns while demonstrating public value.

## WHY THIS PATHWAY WORKS

The BAZ implementation pathway succeeds where other alternative currency experiments have failed because it solves three fundamental problems:

**Trust Building:** By starting small and scaling gradually, communities build trust through demonstrated results rather than theoretical promises. Each phase provides evidence for the next level of institutional partnership.

**Institutional Legitimacy:** Rather than challenging existing institutions, the pathway creates mutually beneficial partnerships. Credit unions gain new community development tools; municipalities gain more effective service delivery; business associations gain support for local commerce.

**Risk Management:** The phased approach limits downside risk at each stage. If the Starter Pack fails, participants lose small amounts of time and money. If scaling partnerships don't work, communities can maintain smaller-scale operations indefinitely.

The pathway also addresses a crucial psychological barrier: most people can imagine participating in a neighborhood-scale experiment, even if they can't envision systemic economic transformation. By starting with the possible, the BAZ approach creates stepping stones toward the transformative.

This isn't just theory. Similar progression patterns have appeared in successful community development initiatives from Transition Towns to Community Supported Agriculture. The difference is that Hearts provides a specific mechanism for capturing and circulating the value created through community cooperation.

The next question becomes: what exactly are Hearts, and how do they function within this implementation framework?

---

## 5. INTRODUCING HEARTS: NON-TRADABLE CREDITS FOR CARE

Let's be clear about what Hearts are not: they're not a cryptocurrency, not a parallel currency competing with dollars, and definitely not "paying people to be kind." Hearts are non-tradable social credits that function more like specialized vouchers within a closed-loop system designed to channel resources specifically toward local care economies.

Think of Hearts like this: if traditional UBI gives you a wallet full of cash that can be spent anywhere in the global economy, AUBI gives you a dual wallet. One side contains fiat currency for housing, food, transportation, and other necessities that often require global supply chains. The other side contains Hearts credits that can only be spent at community-chartered providers offering care, culture, education, and ecological services within your bioregion.

### THE CLOSED-LOOP DESIGN

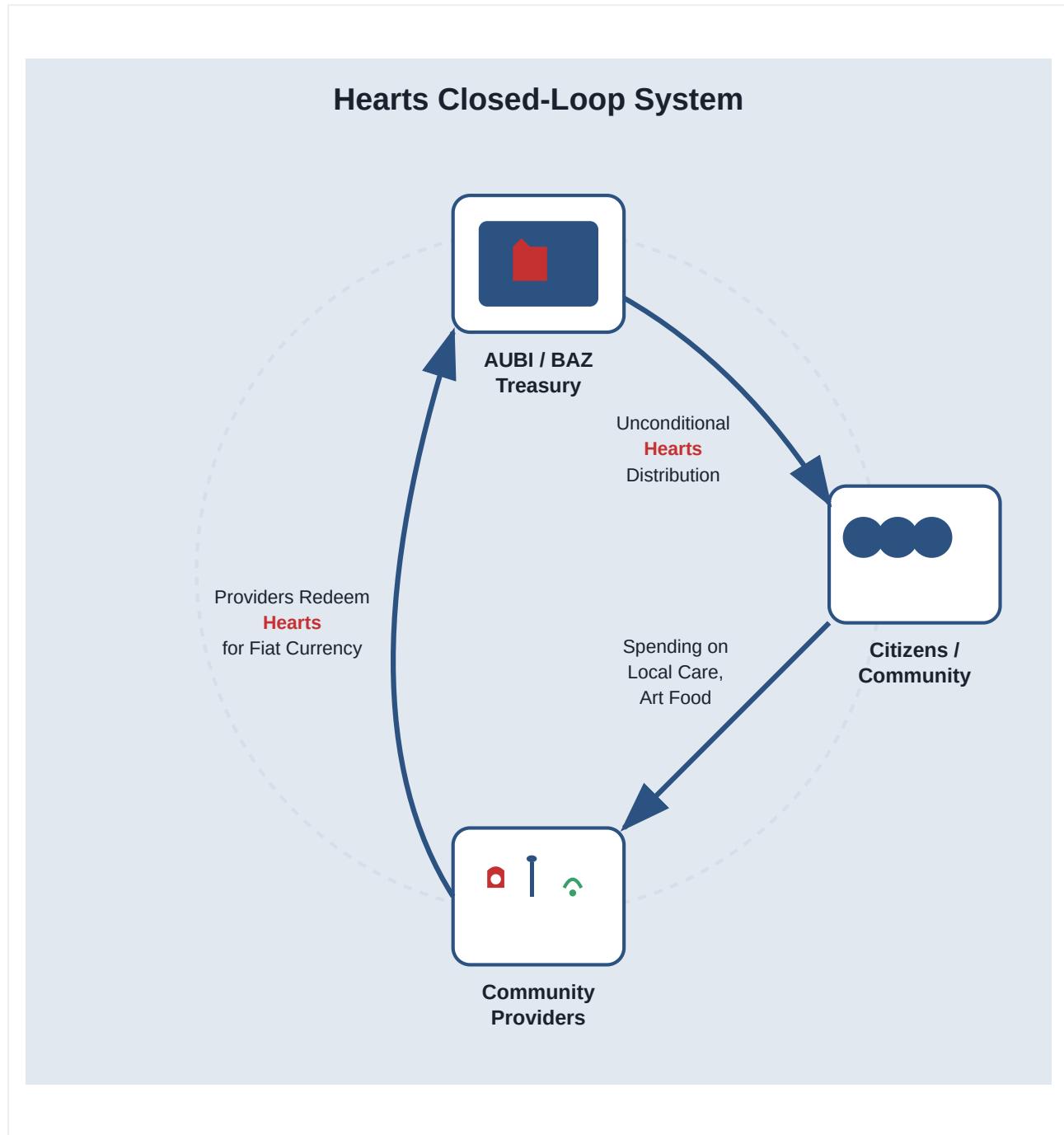
Hearts operate through what economists call a closed-loop voucher system, similar to housing vouchers but designed for community care rather than housing markets. Here's how the cycle works:

**Distribution:** Citizens receive Hearts as 30% of their AUBI baseline payment—say, 300 Hearts monthly alongside \$700 in traditional currency.

**Spending:** Hearts can only be spent at BAZ-chartered Community Providers: the local childcare cooperative, the community garden, the neighborhood tool library, the arts collective, the eldercare support network.

**Redemption:** Providers collect Hearts from customers and redeem them monthly at the BAZ Treasury (managed by a partner credit union) for fiat currency to cover their external costs—supplies, rent, utilities, or simply personal income.

**Recycling:** The Treasury reissues those same Hearts to citizens the following month, creating a continuous circulation that keeps value flowing within the local care economy.



This closed loop serves several crucial functions. First, it prevents capital flight—Hearts can't be converted to dollars and sent elsewhere, so they must circulate locally. Second, it provides predictable demand for care providers, creating sustainable livelihoods for work that traditional markets undervalue. Third, it gives citizens democratic economic power, allowing them to vote with their Hearts about which community services matter most.

## NOT PAYING FOR KINDNESS

The most common misconception about Hearts is that they represent "payment for being kind" or attempt to commodify human relationships. This misses the fundamental distinction between recognizing care work and commodifying care relationships.

Hearts don't reward specific acts of kindness—you don't get Hearts for helping a neighbor or listening to a friend. Instead, Hearts flow to Community Providers who offer structured care services that require resources to sustain: the childcare cooperative needs art supplies and healthy snacks; the community garden needs seeds and tools; the eldercare network needs transportation and medical supplies.

These providers often emerge from genuine care relationships—neighbors who start watching each other's children, gardeners who begin sharing surplus produce, young people who naturally gravitate toward supporting elders. Hearts don't create these relationships, but they make it economically viable for caring people to formalize their contributions into sustainable community services.

The crucial distinction is between commodifying motivation (paying people to care) and supporting infrastructure (providing resources so that caring people can sustain their contributions). Hearts target the infrastructure while leaving the motivation untouched.

## INDIGENOUS INSPIRATION AND CULTURAL RECIPROCITY

The Hearts system draws heavily on Indigenous economic principles, particularly the concept of reciprocal exchange found in traditions like the Pacific Northwest potlatch or the Andean practice of ayni. These systems demonstrate how communities can create abundance through mutual obligation and gift-giving rather than market transaction.

However, Hearts cannot simply appropriate these traditions. Indigenous-led BAZ councils adapt Hearts protocols to reflect specific cultural values and practices. A Maori-led BAZ might emphasize whakapapa (genealogical connections) in determining provider eligibility. A Native American BAZ might integrate seasonal ceremonies into Hearts distribution cycles. An urban Indigenous community might prioritize cultural preservation and language revitalization services.

The Earth Council, composed primarily of Indigenous representatives, holds veto power over Hearts implementations that misappropriate or misapply traditional knowledge. Through protocols like Free, Prior, and Informed Consent 2.0 (FPIC 2.0), Indigenous communities maintain sovereignty over how Hearts systems operate in their territories.

This isn't tokenistic inclusion—it's recognition that Indigenous communities have maintained reciprocal care economies for thousands of years despite colonial attempts to replace them with extractive market systems. Hearts represents an attempt to learn from this wisdom while respecting cultural boundaries and Indigenous self-determination.

## BUILDING ON PROVEN MODELS

While Hearts may sound experimental, they synthesize several proven approaches to community economic development:

**Social Vouchers:** Many European countries successfully use voucher systems to support childcare, eldercare, and cultural activities. Hearts extend this model to a broader range of community care services.

**Community Credits:** Local currencies like BerkShares in Massachusetts or Ithaca Hours in New York have demonstrated that alternative exchange systems can support local businesses for decades.

**Cooperative Development:** The Mondragon cooperative network in Spain shows how community-owned enterprises can create resilient local economies that survive global economic shocks.

**Time Banking:** Systems like hOurworld and TimeRepublik have successfully facilitated millions of hours of community service exchange using alternative value systems.

Hearts combine elements from all these approaches: the institutional backing of social vouchers, the local circulation of community currencies, the democratic ownership of cooperatives, and the care focus of time banking. The innovation lies not in any single element, but in their integration within a framework designed specifically to support care work.

## THE PROVIDER VALUE PROPOSITION

For Hearts to function, Community Providers must find them genuinely useful rather than burdensome. The system offers three key advantages:

**Guaranteed Customer Base:** Monthly Hearts distribution creates predictable demand for providers' services, similar to subscription-based business models but funded through community resources rather than individual payments.

**Financial Stability:** BAZ Treasury redemption provides reliable conversion to fiat currency, eliminating the uncertainty that has plagued other alternative currency systems.

**Community Support:** Chartered status includes access to low-cost spaces, administrative support from Community Weavers, and preferential treatment in community supply chains.

These benefits must outweigh the administrative complexity of managing dual-currency systems. Early pilots suggest this balance works when providers serve care functions that traditional markets handle poorly—services where community relationships and local knowledge matter more than scale efficiencies.

Hearts don't compete with traditional businesses so much as fill gaps where traditional markets fail to provide adequate care infrastructure. They create economic space for the community providers that neighborhoods need but struggle to sustain through market mechanisms alone.

---

## 6. HOW IT WORKS: THE MECHANICS OF A REGENERATIVE ECONOMY

---

The Adaptive Universal Basic Income operates as a dual-wallet system: fiat currency for global needs, Hearts credits for local care. But how does this work in practice? What does it look like when someone receives their monthly AUBI payment, and how do the various components—baseline payments, provider networks, governance structures, and measurement systems—fit together into a functioning whole?

### THE TWO-PART AUBI FOUNDATION

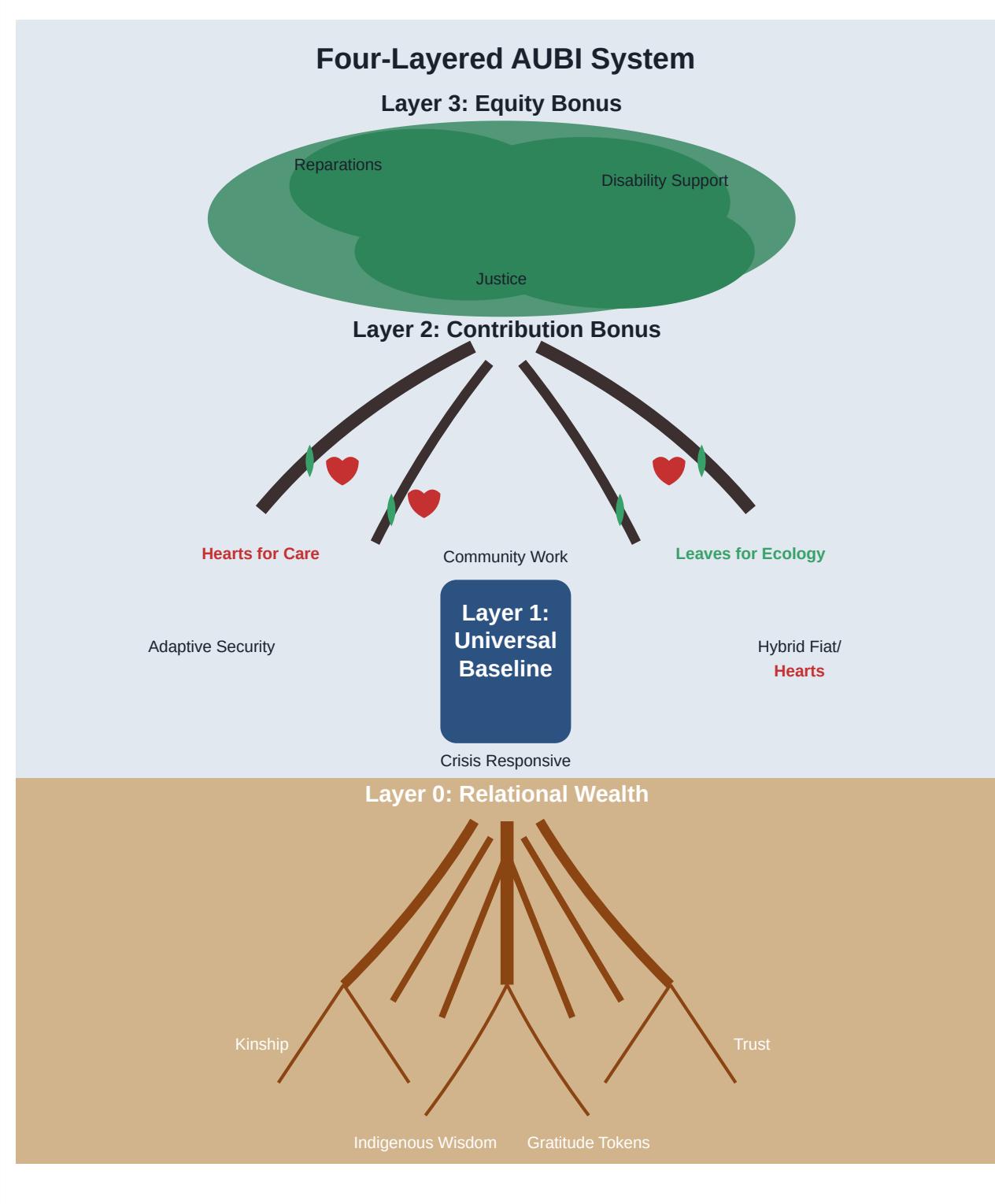
Every month, AUBI recipients receive their baseline payment split between two complementary systems. The fiat portion—roughly 70% of the total—covers essentials that typically require global supply chains: rent or mortgage payments, grocery bills, utilities, transportation, healthcare premiums, and other necessities best served by traditional markets.

The Hearts portion—the remaining 30%—flows exclusively into the local care economy. Unlike fiat currency that can travel anywhere in the global economy, Hearts can only be spent at community-chartered providers within the recipient's bioregion. This geographic constraint isn't a limitation but a feature: it ensures that this portion of the economic stimulus remains local, building community wealth rather than leaking to distant shareholders.

The payment system adapts dynamically to local conditions. During economic downturns, the fiat percentage might increase to ensure basic security. During ecological crises—wildfire evacuations, flood recovery, pandemic lockdowns—emergency protocols can adjust both the total amount and the fiat/Hearts ratio to meet immediate needs while maintaining long-term community resilience.

Funding comes through three primary mechanisms that align incentives toward community and ecological wellbeing. An Automation Tax captures 5-25% of productivity gains when companies achieve significant labor cost reductions through technology—ensuring that technological advancement benefits communities rather than just shareholders. Resource taxes on carbon emissions, extraction, and land use create revenue while discouraging ecological damage. Commons dividends from digital infrastructure, natural resource extraction, and other shared assets provide sustainable funding that grows with economic activity.

For young adults, the system includes optional civic internships for ages 16-18, providing early introduction to community contribution while maintaining the unconditional nature of the baseline. These internships offer real work experience in community organizations, ecological restoration, or cultural preservation, with participants receiving both regular AUBI payments and additional Hearts bonuses for their contributions.



## THE PROVIDER ECONOMY: MAKING CARE WORK VIABLE

Community Providers form the backbone of the Hearts system—the childcare cooperatives, community gardens, arts collectives, eldercare networks, tool libraries, and skill-sharing organizations that accept Hearts in exchange for services. But why would existing care providers choose to complicate their operations by accepting a new form of payment?

The value proposition rests on three pillars. First, guaranteed redemption eliminates the risk that alternative currencies typically pose. The BAZ Treasury, managed by partner credit unions, provides reliable monthly conversion of accumulated Hearts into fiat currency. Providers face no uncertainty about whether their Hearts will retain value—the community has committed to backing them at a stable exchange rate.

Second, Hearts create a guaranteed customer base. Traditional care markets often struggle with irregular demand—childcare providers face enrollment fluctuations, community gardens struggle with inconsistent volunteer participation, arts organizations depend on unpredictable attendance. Monthly Hearts distribution creates steady, recurring demand for provider services, similar to subscription-based business models but funded collectively rather than individually.

Third, chartered status brings additional community support. The Hearthstone Protocol provides access to low-rent community spaces for provider operations. Community Weavers offer technical support for dual-payment systems, helping providers integrate Hearts acceptance into existing point-of-sale systems and manage monthly redemption processes. Supply chain prioritization helps providers access materials and services from other Hearts-accepting businesses, creating internal value loops that reduce dependence on external fiat transactions.

Administrative challenges exist—managing dual currencies requires additional bookkeeping, and providers must navigate occasional regulatory questions about alternative payment systems. However, pilot data suggests these burdens become manageable when offset by the stability and community support that Hearts provide.

Quality standards prevent the emergence of two-tier service systems where Hearts-accepting providers offer inferior services. Community Weavers work with providers to maintain service quality while managing costs, and the transparent chartering process includes ongoing peer review and community feedback mechanisms.

## RESILIENCE THROUGH REDUNDANCY

The Hearts system's resilience comes through multiple overlapping safeguards rather than single points of failure. Legal resilience emerges through formal Partnership Charters—multi-year agreements between BAZ communities, credit union partners, and municipal governments that include dispute resolution mechanisms and exit clauses protecting all parties against political changes or institutional shifts.

Economic resilience develops as Community Providers increasingly form cooperatives that create internal Hearts value loops. The childcare cooperative purchases produce from the community garden cooperative, which buys tools from the repair cooperative, which provides services to the childcare families. These internal circuits reduce dependence on fiat redemption while maintaining the Treasury backing that provides ultimate stability.

Scaling resilience emerges when multiple BAZ communities form bioregional federations. The Inter-Currency Translation Layer allows Hearts to flow between connected BAZ systems, pooling resources for larger projects while maintaining local democratic control. Citizens moving between federated BAZs can continue using their Hearts, while providers can access customers from neighboring communities.

Social resilience builds through deep community integration. Public LMCI dashboards demonstrate measurable improvements in care hours, community cohesion, and ecological stewardship, creating political defense against attempts to terminate Hearts programs. Unlike top-down social programs that communities receive passively, Hearts require active participation that builds civic engagement and democratic capacity.

## THE LOVE LEDGER: RECOGNITION WITHOUT COMMODIFICATION

Parallel to the Hearts economy runs the Love Ledger—a transparent, community-led platform for making care contributions visible without monetizing them. While Hearts flow to structured Community Providers, the Love Ledger recognizes the informal care that holds communities together: the neighbor who checks on elderly residents, the parent who organizes playground cleanups, the teenager who teaches digital skills to seniors.

The Love Ledger operates more like a community recognition system than an economic exchange. Contributions are logged and acknowledged through Gratitude Tokens, badges, or simple public recognition, but these symbols don't convert to Hearts or other economic value. The separation is intentional—some care relationships become healthier when supported by community resources (hence Hearts for Community Providers), while others become corrupted by economic calculation (hence non-monetary recognition for informal care).

Community Weavers facilitate Love Ledger participation, helping communities develop culturally appropriate ways to recognize contributions without creating social pressure or commodifying relationships. In some communities, this might involve monthly storytelling circles where contributions are shared and celebrated. In others, it might include digital platforms where community members can offer gratitude and recognition.

The Love Ledger serves multiple functions beyond recognition. It provides data for LMCI calculations, helping communities understand their care economy patterns and identify areas needing additional support. It creates social connections by making invisible contributions visible, allowing community members to discover shared interests and complementary skills. It builds cultural continuity by documenting traditional knowledge sharing, storytelling, and other practices that preserve community wisdom.

## GOVERNANCE: DEMOCRATIC BUT NOT CHAOTIC

Hearts systems require ongoing governance to set exchange rates, charter new providers, resolve disputes, and adapt to changing community needs. This governance operates through democratically elected BAZ Councils that manage local operations while connecting to broader coordination networks.

BAZ Councils typically include 5-9 members serving staggered terms, elected through processes adapted to local democratic traditions. Some communities use consensus-based decision-making inspired by Indigenous practices. Others employ ranked-choice voting or other innovative democratic techniques. The key principle is that governance remains accountable to Hearts users rather than external authorities.

Higher-level coordination happens through the Social Resilience Council, which sets global principles and standards while allowing local adaptation. Indigenous representation holds veto power over implementations that misappropriate traditional knowledge or violate cultural protocols. The Earth Council provides additional oversight to ensure Hearts systems support rather than undermine ecological integrity.

Dispute resolution follows restorative rather than punitive principles. Community courts, staffed by trained mediators, address conflicts between providers and users, governance disputes, and other tensions that arise within Hearts systems. The Digital Justice Tribunal handles appeals and cross-community disputes, with transparent precedents that build consistency while respecting local autonomy.

This governance structure balances democratic participation with practical functionality. Community members can influence decisions that affect their daily economic lives, but they aren't required to micromanage complex technical operations. Professional support—Community Weavers, credit union partners, technical platforms—handles routine administration while communities focus on values, priorities, and vision.

The result is a system complex enough to function reliably but simple enough for communities to understand and control. Hearts don't eliminate the need for economic coordination, but they relocate that coordination to democratic institutions accountable to communities rather than distant shareholders or bureaucracies.

---

## 7. AN INVITATION TO A GLOBAL RESEARCH PROGRAM

---

We must be honest about what we're proposing. The AUBI framework with Hearts credits is not a proven solution ready for global implementation. It's a hypothesis—a carefully structured but unproven theory about how community-owned value circuits might create more resilient, equitable economies than the centralized funding systems we currently rely on.

This hypothesis deserves testing, but it requires acknowledging the fundamental uncertainty involved. We don't know whether Hearts will succeed where other alternative currencies have failed. We don't know whether the complexity of BAZ councils, Community Weavers, and provider cooperatives is necessary infrastructure or bureaucratic overhead. We don't know whether community-owned value circuits can scale beyond neighborhood experiments to regional or global impact.

These unknowns aren't weaknesses in the proposal—they're the reason for conducting rigorous research rather than making unsupported claims about economic transformation.

### THE CORE RESEARCH QUESTIONS

The Global Governance Framework's AUBI research program is designed to answer three fundamental questions about community economic resilience:

**Primary Question:** Under what conditions are community-owned value circuits (like Hearts) more resilient and effective at fostering well-being than centralized funding streams? This question gets to the heart of our systemic acupuncture hypothesis—whether targeted interventions can actually heal root causes rather than just treating symptoms.

**Secondary Question:** What are the most effective protocols for aggregating local economic experiments into coherent regional systems without losing local autonomy? This addresses the scalability challenge that has limited most community currency experiments to small, isolated networks.

**Tertiary Question:** Is the complexity we've built into the AUBI framework necessary to prevent systemic failures observed in simpler community models, or does it create more problems than it solves? This tests whether our institutional design assumptions actually improve outcomes.

These aren't rhetorical questions. They represent genuine uncertainty about economic system design that can only be resolved through careful experimentation with proper control groups and comparative analysis.

### RESEARCH METHODOLOGY: THE COMPARATIVE PILOT PORTFOLIO

Rather than implementing Hearts systems in isolation, the research program uses a Comparative Pilot Portfolio that tests different approaches simultaneously across diverse contexts. Each bioregion participating in the research program launches three parallel experiments:

**Type A (Full AUBI Model):** A community implementing the complete Hearts system—BAZ councils, Community Weavers, provider cooperatives, Love Ledger, LMCI measurement, and the four-layered resilience framework.

**Type B (Simpler Alternative):** A matched community receiving equivalent funding through traditional approaches—direct grants to care providers, wage subsidies for care workers, expanded municipal services, or other straightforward interventions.

**Type C (Control Group):** A community receiving no intervention beyond baseline data collection, providing comparison points for measuring the impact of both experimental approaches.

This three-arm design addresses the evidence gap directly. Instead of claiming Hearts are superior to simpler alternatives, the research program creates conditions where relative effectiveness can be measured empirically. Communities implementing Type A and Type B interventions receive equivalent resource inputs, allowing fair comparison of outcomes.

The portfolio spans diverse contexts to test generalizability: Indigenous-led communities in Canada, urban neighborhoods in Sweden, rural villages in Kenya, and other settings that represent different cultural, economic, and political conditions. This diversity ensures findings apply beyond the specific circumstances of individual pilots.

Each pilot would track both quantitative measures—LMCI scores, economic resilience indicators, care work hours, community cohesion metrics—and qualitative outcomes through regular community interviews, provider surveys, and participant observation studies.

## VALIDATION PROTOCOLS AND FALSIFIABILITY

Scientific integrity requires defining what would constitute evidence that the Hearts hypothesis is wrong. The research program includes explicit falsifiability criteria: if Type A pilots consistently underperform Type B pilots across multiple contexts after five years of operation, the core hypothesis about community-owned value circuits will be considered falsified.

This triggers a major redesign process coordinated through the Meta-Governance Framework, incorporating lessons learned from pilot failures to develop alternative approaches. The research program's value lies not just in proving Hearts work, but in generating reliable knowledge about what doesn't work in community economic development.

Validation happens through multiple mechanisms. The Knowledge Translation and Synthesis Process analyzes data across pilots to identify cross-cutting principles that appear to work across different contexts versus adaptations that work only in specific cultural or economic circumstances.

External evaluators—academic researchers not affiliated with the Global Governance Framework—conduct independent assessments of pilot outcomes using established social science methodologies. These evaluations are published in peer-reviewed journals regardless of whether results support or contradict the Hearts hypothesis.

Community-controlled evaluation ensures that academic measures capture what actually matters to participants. Community members define their own success criteria, which may differ from researcher assumptions about what constitutes positive outcomes.

## PHASED TIMELINE AND SUCCESS METRICS

The research program operates across three phases, each with specific goals and success criteria:

**Phase 1 (Years 1-5): Viability Test** focuses on basic functionality. Can Hearts systems operate reliably? Do providers find them useful? Do citizens engage meaningfully with community economic choices? Success means demonstrating that Type A pilots function as intended, regardless of whether they outperform

alternatives.

Key metrics include operational stability (pilots continuing to function), provider participation rates (target: 50+ providers per pilot), Hearts circulation velocity (target: 90% of issued Hearts spent monthly), and basic LMCI improvements (target: 10% increase in care hours logged).

**Phase 2 (Years 6-10): Resilience and Scalability Test** examines whether successful pilots can handle stress and growth. How do Hearts systems respond to economic downturns, political changes, or community conflicts? Can they expand from neighborhood to bioregional scale while maintaining democratic governance?

Success metrics include survival rates through economic or political disruptions, successful scaling to regional federations, and maintenance of community satisfaction ratings above 70% even during challenging periods.

**Phase 3 (Years 11-15): Systemic Integration Test** explores whether Hearts can contribute to broader economic transformation. Can successful bioregional networks influence policy at national or international levels? Do Hearts principles inform new approaches to social safety nets, community development, or economic measurement?

Success means generating policy recommendations based on solid empirical evidence, influencing at least five national governments to experiment with community-owned value systems, and contributing to academic literature on alternative economic models.

## TRANSPARENCY AND ADAPTATION

The research program would commit to radical transparency about both successes and failures. The proposed Failure Library would document setbacks, mistakes, and unexpected problems in detail, making this information freely available to other researchers and communities considering similar experiments.

This transparency would serve scientific integrity but also build public trust. Communities considering participation in Hearts pilots could review honest assessments of what has and hasn't worked in previous attempts, making informed decisions about whether to join the research program.

Adaptation protocols would allow pilots to modify their approaches based on emerging evidence. If certain elements of the Hearts system prove problematic while others show promise, communities could experiment with hybrid approaches that combine successful elements with novel solutions.

The research program would operate more like an open-source development project than a traditional policy implementation. Communities would contribute not just participation but insights, innovations, and improvements that benefit the broader network of experimental sites.

## THE INVITATION

This isn't a call to implement Hearts systems based on faith in their superiority. It's an invitation to participate in potentially the most comprehensive comparative research program on community economic alternatives ever attempted.

Communities joining as research sites contribute to global knowledge about economic system design while potentially improving their own economic conditions. Academic institutions gain access to unprecedented data about community economic innovations. Policymakers receive evidence-based recommendations about alternative approaches to social safety nets and community development.

The research program succeeds regardless of whether Hearts prove superior to simpler alternatives. Even negative results advance our understanding of what works and what doesn't in community economic development, informing better approaches to the persistent challenges of care work invisibility, economic insecurity, and community resilience.

We're not asking communities to bet their economic futures on an unproven system. We're asking them to join a collective research effort to discover what kinds of economic systems can actually deliver the security, agency, and connection that communities need to thrive.

---

## 8. ADDRESSING THE SKEPTICS: FAQS FOR A NEW ECONOMY

---

The Hearts system invites legitimate skepticism. Alternative currency experiments have a mixed track record at best, and the complexity we're proposing seems to multiply opportunities for failure. Here are the most common concerns we've encountered, along with honest responses that acknowledge both the system's potential and its limitations.

### "ISN'T THIS JUST A COMPLICATED LOCAL BARTER SYSTEM?"

Not quite, though the comparison reveals an important design choice. Traditional barter requires direct exchange—I'll fix your bike if you teach my child piano. Hearts eliminate this coordination problem by creating a standardized medium that allows indirect exchange through Community Providers.

More importantly, Hearts operate as a voucher system backed by fiat currency rather than pure barter. When providers redeem Hearts at the BAZ Treasury, they receive dollars to pay rent, buy supplies, or cover personal expenses. This fiat backing eliminates the value uncertainty that has plagued pure barter systems and most alternative currencies.

The comparison does highlight a key limitation: Hearts work best in communities with sufficient density of providers and users to create meaningful exchange opportunities. Rural or economically struggling areas may lack the provider base needed to make Hearts useful, which is why the research program includes diverse contexts to test these boundary conditions.

### "HOW DO YOU PREVENT INFLATION OR PEOPLE GAMING THE SYSTEM?"

Hearts inflation is controlled through fixed monthly issuance by BAZ councils—the total amount of Hearts in circulation is set democratically and adjusted only through transparent community processes. Unlike traditional currencies subject to complex monetary policy, Hearts supply is directly accountable to users.

Gaming is limited by the non-tradable design. You can't convert Hearts to cash and send them elsewhere, can't speculate on Hearts exchange rates (there aren't any), and can't accumulate Hearts indefinitely since they're reissued monthly. The only way to "extract value" from Hearts is to spend them on local care services, which aligns perfectly with the system's purpose.

However, gaming could happen through fraudulent provider claims or manipulation of the chartering process. The transparent Love Ledger and community validation processes provide oversight, but determined bad actors might still find exploits. This is why pilot testing includes explicit monitoring for gaming behaviors and develops countermeasures based on actual rather than theoretical problems.

## **"DOESN'T THIS COMMODIFY LOVE AND RELATIONSHIPS?"**

This concern gets to the heart of what Hearts do and don't attempt. Hearts flow to structured Community Providers offering services that require material resources—the childcare cooperative needs supplies, the community garden needs tools, the eldercare network needs transportation funds. Hearts don't reward spontaneous kindness or friendship.

The crucial distinction is between commodifying care relationships (paying people to care about each other) and supporting care infrastructure (providing resources so caring people can sustain their contributions). A neighbor helping another neighbor with groceries doesn't receive Hearts. A neighbor who starts a grocery delivery service for elderly community members and needs gas money to sustain it might receive Hearts through the provider network.

The Love Ledger handles recognition of informal care specifically to avoid commodifying these relationships—contributions are acknowledged symbolically rather than economically. This separation preserves the intrinsic motivation that drives informal care while providing economic support for care that requires material resources to scale.

## **"HOW DOES THIS RESPECT INDIGENOUS AND CULTURAL DIFFERENCES?"**

Indigenous communities have maintained reciprocal care economies for millennia despite colonial attempts to replace them with extractive market systems. Hearts represents an attempt to learn from this wisdom rather than appropriate it.

Indigenous-led BAZ councils adapt Hearts protocols to reflect specific cultural values through mechanisms like Free, Prior, and Informed Consent 2.0 (FPIC 2.0). A Maori-led community might emphasize whakapapa (genealogical connections) in provider eligibility. An urban Indigenous community might prioritize cultural preservation and language revitalization services. The Earth Council, with Indigenous majority representation, holds veto power over implementations that misappropriate traditional knowledge.

However, these safeguards depend on meaningful Indigenous leadership rather than tokenistic consultation. The research program specifically prioritizes Indigenous-led pilots and provides resources for communities to develop culturally appropriate adaptations. Success requires ongoing relationship-building and power-sharing, not just respectful consultation.

## **"HOW IS THIS DIFFERENT FROM FAILED LOCAL CURRENCIES?"**

Most local currency experiments have struggled with three fundamental problems: value instability, limited merchant acceptance, and lack of institutional backing. Hearts address each of these through specific design choices.

Value instability plagued systems like Ithaca Hours because exchange rates fluctuated with local economic conditions and user confidence. Hearts maintain stable value through guaranteed fiat redemption at BAZ Treasuries, similar to government-backed voucher programs.

Limited merchant acceptance created chicken-and-egg problems where currencies weren't useful because few businesses accepted them, and businesses didn't accept them because few customers had them. Hearts solve this by starting with Community Providers specifically chartered to serve the care economy, then expanding the network strategically rather than hoping for organic adoption.

Lack of institutional backing meant most alternative currencies operated in regulatory gray areas without reliable administrative support. Hearts partner with credit unions for treasury management and municipalities for legal authority, providing the institutional legitimacy that most alternative currencies have lacked.

That said, Hearts might fail for reasons that previous alternative currencies didn't encounter. The complexity of BAZ governance, provider cooperatives, and bioregional federation could create new failure modes. This is why comparative research design is essential—we need to know whether Hearts succeed because of their innovations or despite their complexity.

### **"WHERE IS THE EVIDENCE FOR THIS MODEL?"**

Hearts synthesize proven components rather than inventing entirely new approaches. Social voucher systems have successfully supported childcare, eldercare, and cultural services across Europe for decades. Credit union treasury management provides reliable financial administration for countless community organizations. Public-private partnerships have demonstrated effective collaboration between communities and municipalities on service delivery.

The innovation lies in combining these elements specifically to support care work, but each component has established precedents. The research program tests whether this integration creates synergies that improve outcomes or complications that reduce effectiveness.

However, the specific claim that community-owned value circuits create more resilient economies than centralized funding systems remains unproven. This is precisely why rigorous comparative research is necessary rather than implementation based on theoretical arguments alone.

### **"WHAT ABOUT IMPLEMENTATION CHALLENGES AND SCALING?"**

Implementation will certainly face significant challenges. The BAZ Starter Pack provides a simple entry point, but scaling requires navigating complex relationships with credit unions, business associations, and municipal governments. Many communities may lack the civic infrastructure needed to sustain democratic governance of economic systems.

Provider recruitment could prove difficult if administrative burdens outweigh benefits, if dual-payment systems create compliance problems, or if community demand for care services doesn't match Hearts-accepting supply. The four-layered resilience framework addresses some of these concerns, but implementation will likely reveal problems we haven't anticipated.

Scaling challenges are even more complex. Individual BAZ successes might not translate to bioregional networks. The Inter-Currency Translation Layer between communities remains largely theoretical. Political resistance could emerge if Hearts systems appear to threaten existing economic interests.

The research program documents these challenges honestly through the Failure Library, developing solutions based on real problems rather than theoretical concerns. Some challenges may prove insurmountable, which would constitute valuable learning about the boundaries of community economic alternatives.

### **"WHAT IF PARTNERSHIPS FAIL OR POLITICAL CONDITIONS CHANGE?"**

The resilience framework provides multiple safeguards, but none are foolproof. Partnership charters include dispute resolution mechanisms and exit clauses, but determined partners can still withdraw support. Provider cooperatives create some economic independence from external fiat systems, but remain vulnerable to broader

economic disruptions. Bioregional federations pool resources and risks, but also create interdependencies that could amplify rather than buffer local problems.

Community mandate building through LMCI demonstration helps create political support, but public opinion can shift rapidly during economic stress or political polarization. Hearts systems operating during the next recession or political crisis may face challenges that current pilots can't anticipate.

These vulnerabilities argue for gradual scaling and robust documentation of what works under different conditions. Communities considering Hearts adoption can review evidence about resilience under various stressors rather than hoping for the best.

### **"WHY NOT JUST FOCUS ON SIMPLER ALTERNATIVES?"**

This returns to our core argument about systemic acupuncture versus symptom treatment. Simpler alternatives—direct funding, wage increases, expanded services—provide immediate benefits within existing systems while leaving structural vulnerabilities unchanged.

The research program tests this hypothesis directly by comparing Hearts with simpler alternatives using equivalent resources. If Type B pilots (simpler approaches) consistently outperform Type A pilots (Hearts systems), that would demonstrate the value of simplicity over complexity.

However, if Type A pilots show greater resilience to economic shocks, more democratic community engagement, or stronger long-term sustainability, that would suggest the complexity serves important functions that simpler approaches cannot provide.

Either outcome generates valuable knowledge for community economic development. The goal isn't proving Hearts are superior, but discovering what approaches actually work best under different conditions.

---

## **9. AN ECONOMY AS IF PEOPLE AND PLANET MATTERED**

Picture Maria Rodriguez, whose story opened our exploration of the care economy, five years from now. She still wakes early to care for her children, still works her hospital shift, still checks on elderly neighbors. But now, alongside her regular paycheck, she receives 300 Hearts monthly through her AUBI payment.

These Hearts flow to the providers who make her community life richer: the parent cooperative that provides reliable after-school care for her children, the community garden where she gets fresh vegetables and her kids learn about growing food, the neighborhood repair cafe where broken appliances get fixed instead of thrown away. The local credit union manages the BAZ Treasury that ensures providers can convert their Hearts to dollars when needed for supplies or rent.

Maria's informal care—the bedtime stories, the neighbor check-ins, the volunteer hours at the community center—receives recognition through the Love Ledger without being commodified. Her LMCI dashboard shows how her community has grown stronger: more care hours logged, deeper social connections, improved ecological health through community stewardship projects.

This isn't utopia. The Hearts system requires ongoing governance through her neighborhood BAZ council. Disputes sometimes arise about provider standards or Hearts allocation. Economic pressures from the broader market system still create stress and uncertainty. But Maria's community has developed some resilience against external shocks, some agency over local economic flows, and some recognition that care work constitutes real economic activity deserving of support.

## THE PARADIGM SHIFT WE'RE TESTING

The vision isn't just better funding for care work, though that matters. It's not just community self-reliance, though that helps. The deeper goal is testing whether we can create economic systems that strengthen rather than consume their own foundations.

Our current economy treats care work, ecological health, and social cohesion as free inputs that markets can extract indefinitely. When care providers burn out, when ecosystems degrade, when communities fragment, the economy requires expensive interventions to patch the damage. We end up paying far more to repair social and ecological breakdown than we would spend supporting the care work that prevents it.

The Hearts system tests whether economic systems can be designed to regenerate their foundations instead of consuming them. By making care work economically visible and sustainable, by creating community ownership over local value flows, by measuring success through wellbeing rather than just production, Hearts experiments with what economists call "regenerative" rather than "extractive" economics.

But this remains a hypothesis requiring rigorous testing rather than a proven solution ready for global implementation.

## WHAT WE WOULD LEARN

The proposed research program is designed to generate insights that would inform community economic development regardless of whether Hearts specifically succeed or fail. This research would allow us to learn about the conditions under which community governance remains democratic rather than captured by local elites. We would discover how dual-currency systems affect small business operations and consumer behavior. The program would document which institutional partnerships strengthen community resilience and which create new vulnerabilities.

The proposed Comparative Pilot Portfolio is designed to provide data about whether systemic acupuncture actually works better than symptom treatment. In some contexts, direct funding for care services may prove more effective than complex Hearts systems. In others, community-owned value circuits may demonstrate superior resilience to economic shocks or political changes. Either outcome would advance our understanding of community economic alternatives.

The research program's value would lie not in proving Hearts are the solution, but in generating reliable knowledge about what kinds of economic interventions can address the persistent challenges of care work invisibility, economic insecurity, and community fragmentation.

## THE INVITATION CONTINUES

This is not a call for communities to abandon traditional economic approaches or bet their futures on untested systems. It is an invitation to help build and participate in what may be the most comprehensive research program on community economic alternatives ever attempted.

Communities joining as research sites contribute to global knowledge while potentially improving their own conditions. Academic institutions gain access to unprecedented data about economic innovation. Policymakers receive evidence-based recommendations about alternative approaches to social safety nets and community resilience.

The research succeeds regardless of whether Hearts prove superior to simpler alternatives. Even negative results advance understanding of what works and what doesn't in community economic development, informing better approaches to persistent social and economic challenges.

## BEYOND THE PILOT PHASE

If Hearts systems prove effective, the implications extend beyond individual communities. Bioregional federations could influence regional economic policy. National governments might experiment with community-owned value systems as complements to traditional social programs. International development organizations could support Hearts-inspired approaches in contexts where centralized programs have struggled.

If Hearts systems prove ineffective or harmful, the documented failures will inform better approaches to community economic development. Either way, the research generates knowledge that advances the field rather than simply promoting one particular model.

The goal isn't implementing Hearts globally, but discovering what kinds of economic systems can actually deliver the security, agency, and connection that communities need to thrive in an uncertain world.

## A FINAL THOUGHT

The burnout that opened this article—the exhaustion that comes from living in systems that demand constant productivity while treating care as worthless—reflects a deeper misalignment between human needs and economic structures. Universal Basic Income addresses part of this problem by providing security, but it leaves the value crisis untouched.

The Hearts system represents one attempt to heal that misalignment by creating economic systems that recognize care work, strengthen community resilience, and measure success through wellbeing rather than just output. Whether this specific approach proves effective remains an open question requiring careful research rather than ideological commitment.

But the underlying challenge—designing economies that support rather than undermine human and ecological flourishing—will persist regardless of whether Hearts succeed or fail. The research program's broader purpose is contributing to humanity's ongoing experiment in creating economic systems worthy of our highest aspirations rather than merely our most expedient arrangements.

The invitation remains open. Not to embrace Hearts as a solution, but to join the inquiry into what kinds of economic systems can actually sustain the care work that sustains us all.

---

## ABOUT THE GLOBAL GOVERNANCE FRAMEWORKS (GGF)

The Global Governance Frameworks (GGF) is a comprehensive, open-source ecosystem of interoperable governance frameworks designed to address the global polycrisis and facilitate a transition to regenerative civilization. Developed through multi-model AI synthesis, the GGF provides practical tools for communities, organizations, and governments seeking alternatives to extractive systems.

## CORE PHILOSOPHY

The GGF operates on the principle that our current global challenges—climate disruption, economic inequality, political polarization, and social fragmentation—are symptoms of deeper systemic misalignment. Rather than addressing these issues in isolation, the GGF frameworks are designed to work together as an integrated system that prioritizes the flourishing of all existence: human, non-human, and planetary.

## KEY FRAMEWORKS REFERENCED IN THIS PAPER

- **Adaptive Universal Basic Income (AUBI) Framework:** The comprehensive framework for Hearts credits and bioregional economic systems detailed in this paper.
- **Financial Systems Framework:** Provides the technical infrastructure for Hearts, Love Ledger operations, and Inter-Currency Translation Layers.
- **Work in Liberation Framework:** Outlines how Hearts systems integrate with Community Work Teams and the broader transformation of labor systems.
- **The Hearthstone Protocol: A Framework for Commons & Stewardship:** Provides the legal and practical pathways for transitioning from extractive ownership to regenerative stewardship, including the Stewardship Trust structures and rematriation protocols that underpin secure community ownership in Hearts systems.

## RESEARCH AND DEVELOPMENT APPROACH

The GGF employs the Synthesis-Challenge-Integration (SCI) Cycle methodology described in the white paper "[Cognitive Scaffolding: A Multi-Model AI Synthesis Method for Solving Complex Systemic Problems](#)." This approach uses diverse AI models to synthesize perspectives, challenge assumptions, and integrate insights into robust, tested frameworks.

The AUBI research program outlined in this paper represents the first major application of the full SCI Cycle methodology, moving beyond the synthesis phase used in initial framework development to include rigorous adversarial testing and regenerative integration.

## OPEN SOURCE AND COLLABORATIVE

All GGF frameworks are released under Creative Commons licensing to encourage adaptation, experimentation, and improvement by communities worldwide. The project maintains transparency about its development process, limitations, and ongoing evolution.

## GETTING INVOLVED

Communities, researchers, and organizations interested in participating in the AUBI research program or exploring other GGF frameworks can:

- Visit [globalgovernanceframeworks.org](http://globalgovernanceframeworks.org) to explore the full ecosystem
- Contact the team at [contact@globalgovernanceframeworks.org](mailto:contact@globalgovernanceframeworks.org)
- Join the #AUBIForHumanity campaign to support community-driven economic experiments
- Access implementation toolkits and join the growing network of pilot communities

The GGF project recognizes that no single organization or methodology can solve the polycrisis. Instead, it aims to provide useful tools and frameworks that communities can adapt to their specific contexts while contributing to a broader movement toward regenerative systems.

---

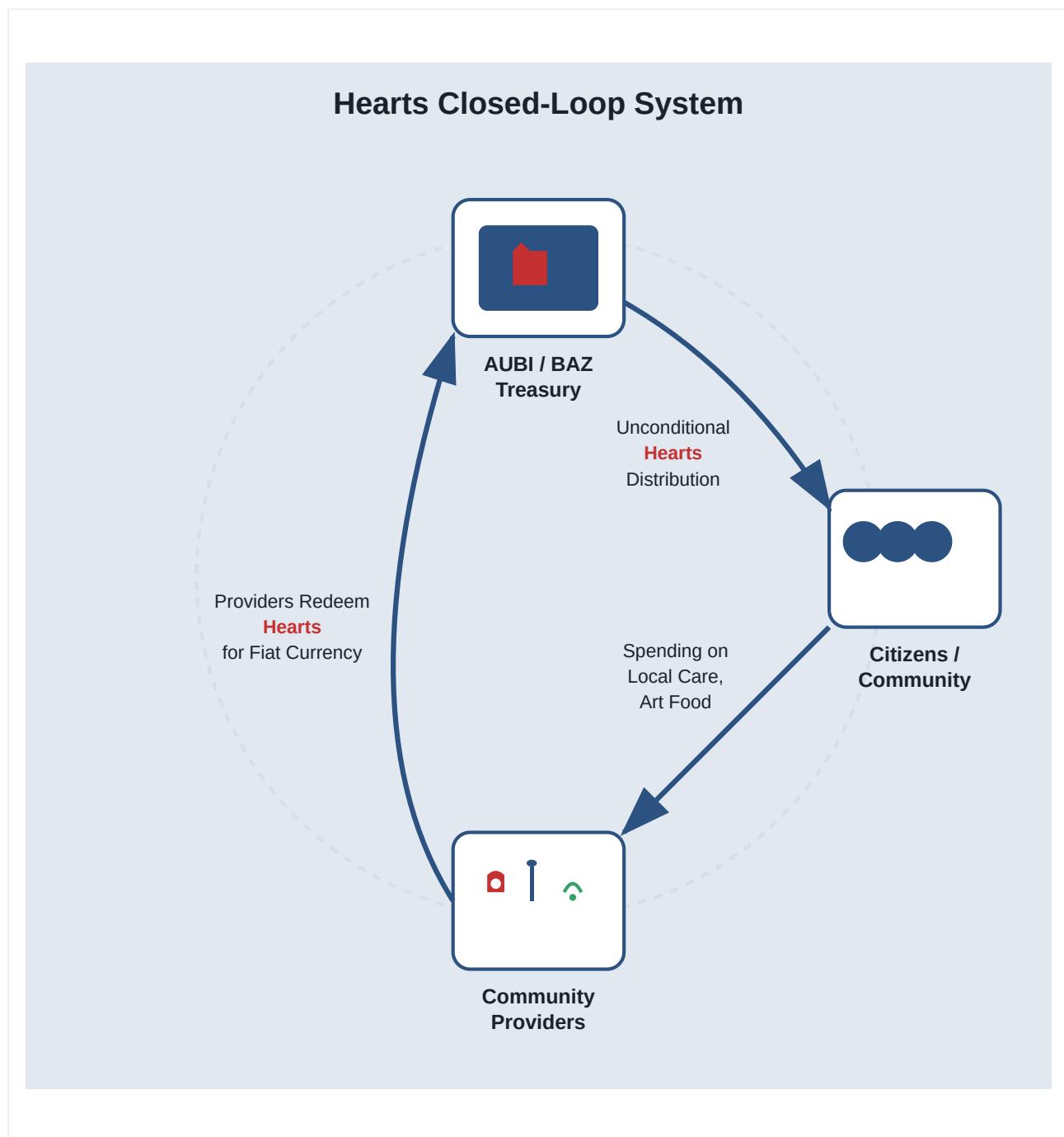
## APPENDIX

---

### VISUAL AIDS

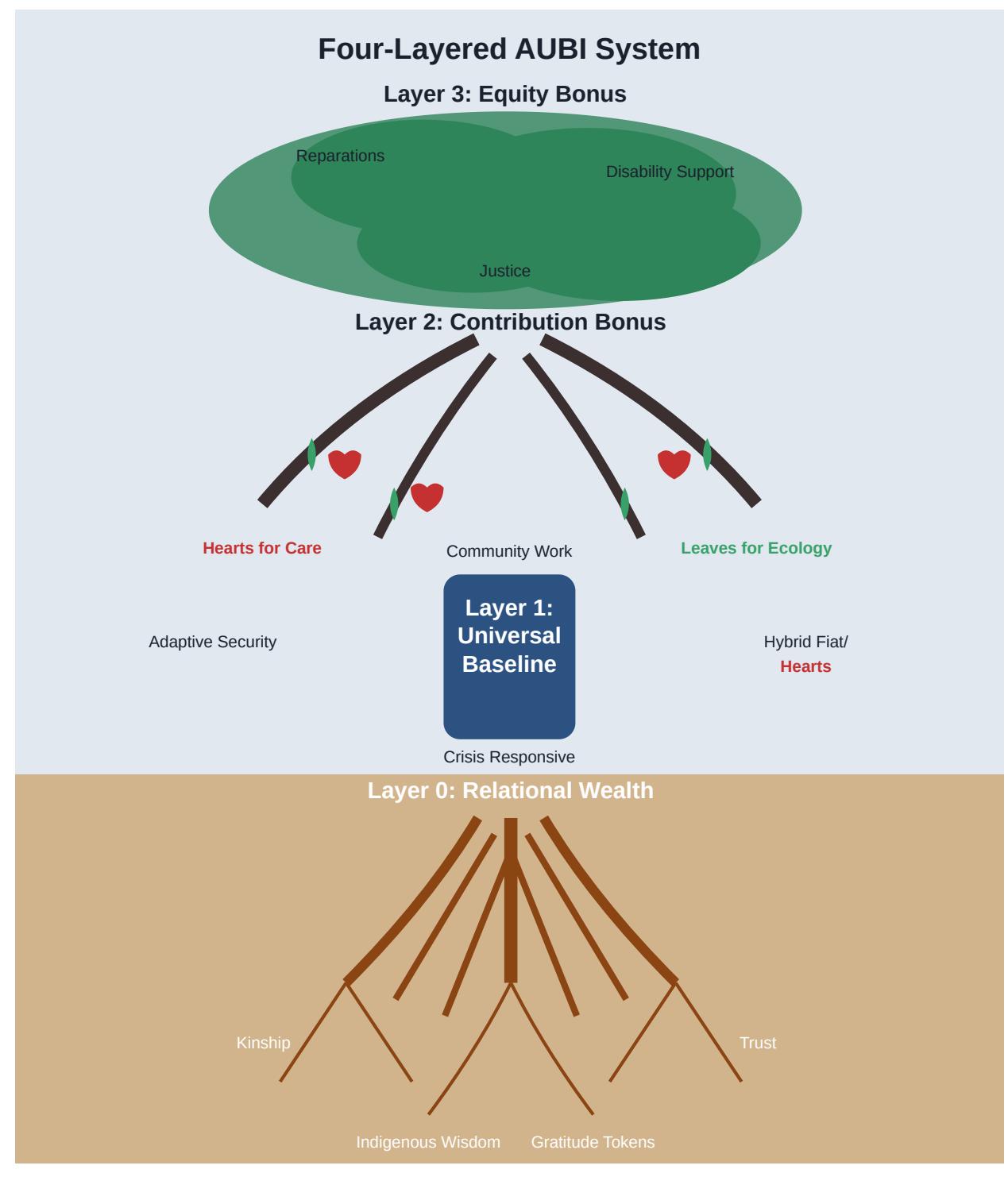
The following diagrams illustrate key concepts discussed throughout this paper:

Figure 1: Hearts Closed-Loop System



*This diagram illustrates the circular flow of Hearts credits from the AUBI/BAZ Treasury through citizens to Community Providers and back, demonstrating how the closed-loop design maintains local value circulation while preventing capital flight.*

Figure 2: Four-Layered AUBI System



This tree diagram represents the integrated structure of the AUBI system, from Layer 0 (Relational Wealth) as roots through Layer 1 (Universal Baseline) as trunk to Layer 2 (Contribution Bonus) as branches and Layer 3 (Equity Bonus) as protective canopy.

**Figure 3: BAZ Starter Pack Implementation**



This flowchart demonstrates the four simple steps for communities to bootstrap a Hearts economy, from forming a Convening Circle through formalizing governance structures.

## GLOSSARY

**AUBI (Adaptive Universal Basic Income):** A two-part system providing both traditional fiat currency for global needs and Hearts credits for local care economies, designed to adapt dynamically to bioregional conditions and crises.

**BAZ (Bioregional Autonomous Zone):** Self-governing communities organized around ecological and cultural boundaries that implement Hearts systems and other GGF frameworks while maintaining democratic coordination with broader governmental structures.

**Community Providers:** Local organizations and individuals chartered to accept Hearts credits in exchange for care, cultural, educational, and ecological services within a BAZ economy.

**Community Weavers:** Trained facilitators who support Hearts system operations, provide technical assistance to Community Providers, and help adapt the system to local cultural contexts.

**Hearts:** Non-tradable social credits distributed as part of AUBI baseline payments, spendable only at chartered Community Providers within bioregional networks, designed to channel resources toward local care economies.

**FPIC 2.0 (Free, Prior, and Informed Consent 2.0):** Enhanced protocols ensuring Indigenous communities maintain sovereignty over any GGF implementations affecting their territories, with rights to modify or withdraw participation.

**GGF (Global Governance Frameworks):** A comprehensive ecosystem of interoperable frameworks designed to address global challenges through regenerative, community-centered approaches.

**Hearts Treasury:** Financial infrastructure managed by partner credit unions that enables Community Providers to redeem Hearts credits for fiat currency, providing the stability and institutional backing that distinguishes Hearts from traditional alternative currencies.

**Inter-Currency Translation Layer:** Technical system enabling Hearts to flow between different BAZ communities while maintaining local democratic control and economic sovereignty.

**LMCI (Love, Meaning, and Connection Index):** Alternative prosperity metric measuring community wellbeing through care hours, cultural vitality, and ecological connection rather than purely economic production.

**Love Ledger:** Transparent, community-led platform for recognizing informal care contributions through non-monetized Gratitude Tokens and social acknowledgment, operating parallel to but separate from the Hearts economy.

**MOS (Moral Operating System):** GGF framework providing ethical principles and validation criteria used to evaluate critiques and proposals within research programs.

**Proto-Treasury:** Simple shared financial account used by initial Convening Circles to test Hearts concepts before scaling to formal credit union partnerships.

**Right Relationship:** Indigenous-inspired principle emphasizing interconnected human, non-human, and planetary flourishing that guides GGF framework development and implementation.

**Social Resilience Council:** Democratic governance body responsible for overseeing Hearts distribution, fiscal health, and stakeholder coordination within the broader GGF Meta-Governance system.

**Systemic Acupuncture:** Targeted intervention approach that addresses root causes of economic dependency rather than treating symptoms, contrasted with "painkiller" solutions that provide relief within existing broken systems.