## Universel Kindness

A decentralized unconditional universal income guarantee, implemented using cryptocurrency and networks of social trust – an attempt at the total, direct and immediate abolition of poverty.

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 $\mathbf{DRAFT}$ 

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gPLv3

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## Chapter 1

# Introduction, motivations,

# 47 caveats

If a lot of people love each other, the world would be a better place to live.

Johnny



Figure 1.1

Pierre-Joseph Proudhon, the first anarchist and yet deeply problematic person, rejected all political action as a form of class collaboration and argued instead that the working class can achieve its salvation through economic action alone.

This document presents some ideas that are in pursuit of a society that values fairness and caring, intrinsically involving care of non-human nature, perhaps via some methods of communalist anarchy, and that has at its core the idea that no one should have to work just to survive. Described is a tool of social coordination to direct progress towards such a society: a monetary policy controlled by dictatorship of a proletariat. Decentralized networks of social trust and decentralized networks of cryptocurrency could possibly be used to create this decentralized form of coordination, a prioritised function of which would be a decentralized unconditional universal income guarantee. In short, we're talking about:



Figure 1.2

#### To each according to their needs.

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Here, the slogan popularized by Marx has its symmetry broken because it could be interpreted as implying that there is scarcity of the resources required to ensure the needs of the people of the world, when this is likely not the case, as suggested by global food production capabilities, shown in Figure 1.3. This is with existing food production methods, which involve the atrocity called the animal industry. Leaving aside the horror of this industry, its inefficiency is remarkable: 16 kg of plants are needed to produce 1 kg of meat. A move to veganism would make the unreality of food scarcity even more clear.

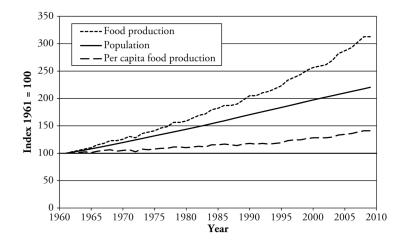


Figure 1.3: World food production from 1961 to 2009 [1]

- Often socialists view an ideal economy as one in which remuneration is at least somewhat proportional to the degree of effort and personal sacrifice expended by individuals in the productive process. I argue that remuneration, or otherwise provision of fundamental needs, should not be coupled with ability or desire to commit effort or sacrifice, is a right a need a person gets to demand.
- If there are scarcities of resources needed for protection of fundamental needs, then we do at least have guidelines on what some of the most important needs are, such as the *Universal Declaration of Human Rights* [2] (UDHR), and on how needs are prioritized, an example of which is the *Corte Suprema di Cassazione* ruling on Roman Ostriakov [3], who stole some food in an action that was ruled a necessity for life; "il diritto alla sopravvivenza prevale

- su quello di proprietà" [the right to survival prevails over that of property] [4], which was
- <sub>79</sub> based on the Italian legal doctrine 'Ad impossibilia nemo tenetur' ['No one is held to do the
- 80 impossible'].
- Poverty exists even in the wealthiest nations. For instance, Philip Alston, the United Na-
- tions Special Rapporteur offered a statement in 2018 on extreme poverty and human rights
- violations in the contemporary UK [5].

British compassion for those who are suffering has been replaced by a punitive, mean-spirited, and often callous approach apparently designed to instill discipline where it is least useful, to impose a rigid order on the lives of those least capable of coping with today's world, and elevating the goal of enforcing blind compliance over a genuine concern to improve the well-being of those at the lowest levels of British society.

Philip Alston, 2018 [5]

Regarding anarchy, an introduction to the topic is provided by the Philosophy Tube video

Intro to Anarchy: Power & Violence [6]. An early comment on balanced anarchy yielded

<sub>87</sub> by computer networks was given by James Burke in the 1985 documentary series *The Day* 

the Universe Changed [7].

In describing this utopia as "anarchism," I might have also used an equivalent expression – "anarcho-communism." Both terms denote a stateless, classless, decentralized society in which the splits created by propertied society are transcended by new, unalienated human relationships. An anarchist or anarcho-communist society presupposes the abolition of private property, the distribution of goods according to individual needs, the complete dissolution of commodity relationships, the rotation of work, and a decisive reduction in the time devoted to labor. As this description stands, however, we have little more than the anatomy of a free society. The description lacks an account of the physiology of freedom – of freedom as the process of communizing. The description, in effect, lacks those subjective dimensions that link the remaking of society to the remaking of the psyche.

Murray Bookchin, Post-Scarcity Anarchism

Strict self-sufficiency approaches like Mao's backyard pig iron and Angka's isolationism have

proven to have a high likelihood of failure, and don't conceptually work well in a world of

diverse location-based resources. Scotland has wind; Sudan has sunlight.

There is a tendency for human-created ideas to vastly prioritise human needs over the needs

of other people and creatures and systems of life. I want to emphasise that the use in this

document of words such as 'person' are to be extended beyond humans to others in nature,

including those created by human designs. I want to emphasise also that a fairer society

can be conceptualized only if there is a strong response to the climate emergency [8], and

that the climate emergency has been caused to varying degrees by projects concerned with

99 domination, profit, growth, structural violence, and general unconsidered unfairness in how

100 humans treat other humans and life generally.

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The book *Utopia for Realists* by Rutger Bregman makes the statistical, economic and historical case for open borders and implemention of a universal income guarantee. At a panel session in Davos 2019 (which was popularized by Bregman emphasising the need for vastly greater taxation on extreme wealth), Bregman links the socio-economic benefits of war-time, such as reducing wealth inequality, with the framing of responses to the climate emergency as "the moral equivalent of a war". This is an inventive approach that should be investi-

gated, because it offers the possibility of addressing the climate emergency in tandem with
the possibility of improving social wellbeing [9]. The *Global Green New Deal*, as supported
by Alexandria Ocasio-Cortex and others, might be used for this purpose [10].

Caveat: if the mere existence of a form of commodification, such as the system proposed
herein, impedes progress towards a better world, perhaps by supporting surveillance capitalism in some way, then this tool and others like it should be dismissed;

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#### The examined life is actually not worth living.

Natalie Wynn [11]

There is a tendency for the powerful to attempt to claim nice-sounding phrases, such as 114 "Universal Credit". The UK Universal Credit system is a welfare payments system that 115 features sanctions and resulting deaths. It is possible that the use of this terminology by 116 the UK Tory government combined with the disastrous effects of its implementation will 117 scare people that have been subjected to it into fearing any change to the existing welfare 118 system and may even induce fear of terms like "universal" because they can represent 119 oppressive and painful changes. Even terms like "benefits" are manipulative and imply that welfare is not a right, but a privilege. So, I make no apologies for the use of the laborious, 121 redundancy-high, term 122

#### decentralized unconditional universal income guarantee

because it is more difficult to change the meaning of a larger number of words than a smaller number. I explicitly exclude terms like "citizen" because an income is demandable by anyone who needs it.

## <sup>127</sup> Chapter 2

# $_{128}$ What: some terminology

## 2.1 Terminology

Some slightly non-standard terminology is used in this document, so some of it is qualified in Figure 2.1.

Term	Description		
Guaranteed income	A guarantee of money given to a person universally and unconditionally and reliably of an amount defined by some monetary policy.		
Guaranteed basic income	A guaranteed income of an amount sufficient to cover basic needs/rights.		
Guaranteed median income	A guaranteed income of an amount corresponding to the median income of the relevant population.		

Figure 2.1: Terminology

## 2 Chapter 3

## $\mathbf{W}$ Why and how

### 3.1 Imperial capitalism and the class system

The current monetary system is both impractical and unfair. Taken in political context, it concentrates a disproportionate power in a tiny minority of people. This promotes inequality and injustice and a wealth of other problems, and is readily abused for the purposes of manipulation and control. The current system rewards and encourages greed and selfishness. 138 There are many, many ways by which the capitalism system enables wealthy individuals 139 and groups to gain political and legal and otherwise dominative and coercive power, some of which are lobbying, corruption, disinformation, manipulation and threats, and many of 141 which involve the undermining of both thinking and wellbeing via stress and poverty. In societies that permit capitalism (or in those that do not sandbox it), there ends up being 143 a working class - that is the people who work for someone else - and a capitalist class -144 who are the people who have people work for them - and a middle class, which is usually comprised of working class people who live comfortably with noticeable social privileges 146 relative to working class people, and those who manage the working class for the capitalist class (and someone self-employed may be a member of the petite bourgeoisie).

The United States is deeply in debt – that was part of the whole Reagan/Bush program, in fact: to put the country so deeply in debt that there would be virtually no way for the government to pursue programs of social spending anymore. And what "being in debt" really means is that the Treasury Department has sold a ton of securities - bonds and notes and so on - to investors, who then trade them back and forth on the bond market. Well, according to the Wall Street Journal, by now about \$150 billion a day worth of U.S. Treasury securities alone is traded this way. The article then explained what this means: it means that if the investing community which holds those securities doesn't like any U.S. government policies, it can very quickly sell off just a tiny signal amount of Treasury bonds, and that will have the automatic effect of raising the interest rate, which then will have the further automatic effect of increasing the deficit. Okay, this article calculated that if such a "signal" sufficed to raise the interest rate by 1 percent, it would add \$20 billion to the deficit overnight – meaning if Clinton (say in someone's dream) proposed a \$20 billion social spending program, the international investing community could effectively turn it into a \$40 billion program instantly, just by a signal, and any further moves in that direction would be totally cut off.

Noam Chomsky, Understanding Power

This scenario suggested by Chomsky, considered with sufficient economic skepticism, is just one way by which a coordinated campaign by the wealthy can be formed against a social program in order to make it prohibitively expensive.

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In almost all countries, income and wealth inequalities have increased vastly, partially defended and concealed from traditional legal systems and economics by wealth stashed in
tax havens. We have changed from a post-war time of liberalized financial markets to one
of rentier capitalism, wherein more and more wealth and income is siphoned by owners of
financial, tangible and intellectual property, leaving even wage labour incomes to stagnate
and reduce. Governments, often under the financial control of the wealthy, have increased
subsidies and tax cuts for the wealthy while reducing the welfare states and making such
things as welfare payments difficult to obtain, often to a deadly extent. Even more alarm-

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# 3.2 Artificial scarcity, technologies of decentralization and income

I am now convinced that the simplest approach will prove to be the most effective – the solution to poverty is to abolish it directly by a now widely discussed measure: the guaranteed income

Martin Luther King, Jr.,

Where Do We Go from Here: Chaos or Community (1967) [12]

The Emergency Economic Stabilization Act of 2008 became law on 3 October 2008 for the purpose of bailout of banks in the 2007–2008 sub-prime mortgage fraud.

While development of ideas like it took place over many years, the original *Bitcoin* paper [13] was then released on 31 October 2008, in possible response to this bailout, with the coinbase field of the genesis block stating "The Times 03/Jan/2009 Chancellor on brink of second bailout for banks." [14]. While the bailout act of 2008 was followed up by the *Dodd–Frank Wall Street Reform and Consumer Protection Act* in 2010 to reduce fraudulent and risky behaviour, Bitcoin has continued to grow and has resulted in the development of a vast collection of other cryptocurrencies.

Just as Napster and BitTorrent led to a global decentralized mechanism of opposition to 174 artificial scarcity of easily-duplicable data, and a decentralized mechanism of protection of certain rights, such as the UDHR Article 27(1) right to cultural participation and artistic 176 enjoyment, so too has Bitcoin become a global decentralized mechanism that bypasses authoritarian mechanisms of enforcement of monetary policy, and a mechanism of protection of certain rights, such as the UDHR Article 12 right to privacy (applicable in the case of 179 being able to access drugs currently called illegal by authoritarian regimes), the UDHR Article 22 right to economic participation (of particular benefit to people in poverty who 181 cannot access banking systems and who are excluded because of risks of fraud) and the UDHR Article 19 right to freedom of expression (I will accept an IOU from anyone I per-183 sonally deem fit, thanks very much). It also assists in decreasing economic borders, such

as country-level sanctions and the forced sale of work for unfair rates. We see explorations 185 of blockchain social networking with Memo [15]. We see the Bitcoin blockchain used as a 186 notary with Satoshi Proof [16], whereby data can be reliably timestamped. We saw M-Pesa 187 change from a measure of phone air-time to being a proxy used for money transfer. With 188 government viewed as being substantially a form of technology, many other decentralized 189 systems hint at other ways of forming and operating a decentralized government. One is the gradual migration of people away from brand loyalty to ratings loyality. One is the usage 191 of VPN servers in various countries. As seen in the VPN server loads per country shown in Figure 3.1 and Table 3.2, perhaps certain inferences could be made about the popularities 193 of various countries in terms of their privacy, legal or government climates.

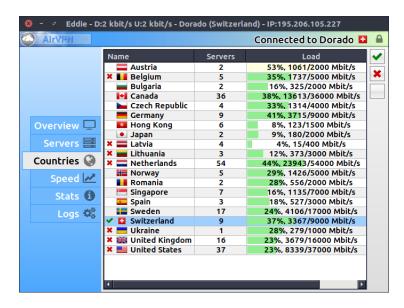


Figure 3.1: Load on VPNs of various countries in April 2019

Country	Load (%)
Austria	53
Netherlands	44
Germany	41
Canada	38
Switzerland	37
Belgium	35
Czech Republic	33
Norway	29
Romania	28
Ukraine	28
Sweden	24
United Kingdom	23
United States	23
Spain	18
Bulgaria	16
Singapore	16
Lithuania	12
Japan	9
Hong Kong	8
Latvia	4

Figure 3.2: Ordered load on VPNs of various countries in April 2019  $\,$ 

Article 25 of the Universal Declaration of Human Rights states:

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- 1. Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.
- 2. Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

One way to ensure these UDHR Article 25 rights is through a decentralized mechanism of protection offered by a decentralized unconditional universal income guarantee. The decentralization aspect is critical because it ensures the global and universal nature of the protection, distancing it from implementation by an authority (which could change or rescind it, as has happened for other welfare measures in semi-welfare states like the UK) and reducing all borders (helping to progress to a point where no one is forced to sell their work at an unfair price).

Those at the lowest economic level, the poor white and Negro, the aged and chronically ill, are traditionally unorganized and therefore have little ability to force the necessary growth in their income.

They stagnate or become even poorer in relation to the larger society.

Martin Luther King, Jr.,

Where Do We Go from Here: Chaos or Community (1967) [12]

 $^{211}$  A decentralized system such as that described here is a means of organizing the poor.

It is here suggested that an unconditional universal income guarantee is a possible way to undermine the inherent features of the capitalist system of oppression, domination, coercion and artificial scarcity, and it is also suggested that even if an effort to undermine those systems were not successful, so making the artifical scarcity an intractable problem, that the unconditional universal income guarantee could be a plug-in economic mechanism that acts as a constant mitigation to the capitalist system (and other oppressive systems). As MLK put it, "We have come to the point where we must make the nonproducer a consumer

or we will find ourselves drowning in a sea of consumer goods." [12]. The Marx/Engels 219 concept of withering away of the state is used to suggest that realization of the ideals of 220 socialism using the social institutions of a state makes the realized socialism self-sustaining 221 without the need for the state. In a complimentary way, though in the same spirit, the 222 unconditional universal income guarantee could be a method of withering those mechanisms 223 of oppression, both private and state, that impede both greater protection of known rights 224 and the exploration that is in pursuit of unknown rights. Use of a decentralized income 225 could be a Propagande par le fait [propaganda by the deed], a political action which is an example to others and serves as a catalyst for revolution. The idea is both to inspire a spirit 227 of revolt by demonstrating that the authorities are not omnipotent, and to offer hope to the 228 downtrodden. It is an approach that was approved in 1881 a the International Anarchist Congress of London [17]. 230

It has been suggested that a guaranteed income is possibly best seen as a reform to the 231 existing monetary distribution systems and as something that exists in a free market econ-232 omy. It could modestly reduce economic inequality in a number of ways, the least of which 233 is likely to be because a flat-rate regular payment represents a larger share of the income of a poor person than it would for a wealthy person. It could reduce economic insecurity 235 and chronic economic uncertainty by strengthening social insurance against flexible labor 236 markets and technological distuption, particularly the continued rise of intelligent automa-237 tion [18]. It, particularly as a decentralized, borderless system, could mitigate the global 238 pandemic of stress and depression. Indeed the evidence suggests that even the guarantee aspect, rather than the exact size, of the income reduces the intensity and prevalence of stress, 240 with that in itself giving people more control. Both the Ontario 2017 and Finland 2017 ba-241 sic income studies (both of which were ended prematurely) suggested a sharp decline in 242 domestic violence and depression. A guaranteed income would also mitigate the disgusting 243 "targeting" approach for welfare payments inflicted on poor people by governments through means-testing and behavior testing, often implemented by for-profit private companies with 245 a deadly conflict of interest. So in some senses an unconditional universal income guarantee 246 is protection of the right to economic security. It also slightly disincentivises high-profit, low-effort activities. 248

Another important consideration is that insecurity, inequality, stress and precarity may be associated with neo-fascism.

Global warming, climate change, pollution, and falling life expectancy rates all can be collected under one term: extinction. As was seen with les gilets jaunes in France, unfair distributions of taxation are unpopular because the poor are made to pay proportionately more of their income than the wealthy. Steps in the right direction are seen in Canada and Switzerland, where high fuel and other eco-taxes are imposed with proceeds returned to the people in the form of "carbon" or common dividends. A cross-party group in the USA has advocated a similar approach with the support of 27 Nobel Prize economists. Basic income studies have shown that those that receive it tend to do more useful work that is ecologically and socially desireable, as opposed to resource-depleting labor (as Bregman calls it "bullshit jobs").

The 2019 paper Basic Income for All: From Desirability to Feasibility [19] suggests that, in the UK, a basic income would:

- pay a significant, no-questions-asked amount of 10,400 GBP per year to a family of four,
- cut child poverty by more than a third and pensioner poverty by almost a third,
- narrow the inequality gap,
- lead to gains for three quarters of all households, with the largest gains among the poorest households,
- strengthen the universal element of the benefits system and reduce dependency on means testing and
- would take the UK back to the level of social security spending of 2010, but with much more progressive and universal outcomes.

The paper considers a few options for the introduction of a universal income guarantee, seeking to address particularly the usual criticism: that the income amount is either too small to make much of a difference or too generous to afford. I wish to emphasise that the exact amount of the income, which is distinct from other forms of social aid, such as

- disability support, *must* change such that it provides enough for fundamental needs. The 10,400 GBP number is merely a guide number that is suggested by a paper considered in the context of the current political climate.
- The 2019 paper A Larger Us [20] suggests three transitions that are needed for happier, healthier, more resilient democracies:
- from fight-or-flight to self-awareness,
- from powerlessness to agency, and
- from disconnection to belonging.
- I feel it's possible that the guaranteed income system proposed here could assist with the second and possibly the third transitions.
- The Stockton Economic Empowerment Demonstration (SEED) [21] is a city-led guaranteed income project which involves providing at least 100 people of Stockton with a guaranteed income of 500 USD for 18 months using prepaid debit cards. It plans to make a number of measurements, such as changes in financial wellbeing, psychological distress and physical functioning. For the case of financial wellbeing, measurements of income volatility and unsecured debt will be made. In similar experiments, it has been observed that individuals tend to use surplus income to pay down debt. For the case of the health indicators of psychological distress and physical functioning, measurements are to be made using the SF-36 and the Kessler 10 and through qualitative interviews.
- The paper No Strings Attached: The Behavioral Effects of U.S. Unconditional Cash Transfer Programs [22] summarizes the empirical evidence from three major U.S. guaranteed income experiments. In these experiments, educational achievement increased, health outcomes substantially improved, and there was little effect on labor market supply.

Two conditions are indispensable if we are to ensure that the guaranteed income operates as a consistently progressive measure. First, it must be pegged to the median income of society, not at the lowest levels of income. To guarantee an income at the floor would simply perpetuate welfare standards and freeze into the society poverty conditions. Second, the guaranteed income must be dynamic; it must automatically increase as the total social income grows. Were it permitted to remain static under growth conditions, the recipients would suffer a relative decline. If periodic reviews disclose that the whole national income has risen, then the guaranteed income would have to be adjusted upward by the same percentage. Without these safeguards a creeping retrogression would occur, nullifying the gains of security and stability.

Martin Luther King, Jr.,

Where Do We Go from Here: Chaos or Community (1967) [12]

As a decentralized plug-in, or virus, for existing political systems, an unconditional universal income system might broadly be intended to move things towards equality of outcomes – for 302 people, species and ecosystems generally (where equality of outcomes is here supposed to 303 mean broadly a fair distribution of satisfaction with life, including satisfaction with degree of autonomy and perhaps including equality of perception), and towards non-competitive 305 behaviours. One candidate form of politics for pursuit of this is Murray Bookchin's commu-306 nalism. Shortcomings in the anarchic approach, however, concern tyranny of the majority; 307 specifically, the author suspects that a more protective approach should be considered in 308 order to ensure the needs of minorities instead of assuming that the anarchy system perfectly undermines tyrannical, dominative and oppressive behaviours. Welfare should be a 310 part of whatever system is implemented to attempt to ensure that there is a social safety 311 net that ensures that rights such as those listed in the Universal Declaration of Human 312 Rights cannot be denied. An example of tyranny under a proported anarchic system is the 313 pogroms, banditry and sexual abuse in the Free Territory of Ukraine [23].

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The feature of the proposed system of a network of social trust also has the possibility of not just protecting the UDHR Article 27(1) right to cultural paricipation, but could also increasing the extent of that right by encouraging people to participate more fully in society. However, as the income is unconditional, universal and guaranteed, there should
be protections for those that do not wish to participate in the cultural life of society or
are excluded from society, such as has been the case of despised minorities, examples of
which have been Jewish people, sexuality minorities and gender minorities. Fully addressing
such social exclusion is beyond the scope of this document, but the decentralized system
should feature some protections against it and the system itself should not feature social
exclusion capabilities, the likes of which are seen in the Black Mirror 2014 Christmas special
White Christmas [24].

Rutger Bregman's Utopia for Realists has a chapter Why It Doesn't Pay to Be a Banker which [spoiler] compares a strike of bankers and bank employees in Ireland with a strike of 327 sanitation workers in New York City. In 1968, the sanitation workers took the illegal option of striking, resulting - in a matter of six days - in a declaration of a state of emergency and 329 - in a matter of nine days - in the sanitation workers getting their way. The bank employee 330 strike of 1970 lasted six months, and the Central Bank of Ireland concluded that "The Irish 331 economy continued to function for a reasonably long period of time with its main clearing 332 banks closed for business" and, indeed, the economy grew. During this strike, Irish people continued writing cheques, effectively printing their own cash, with the only difference in 334 the character of the cheques being that they couldn't be cashed at banks. Instead, dealers 335 such as publicans could act as verifiers of trust and could accept the cheques. It was a decentralized monetary system and it seems to have worked because of social cohesion. I 337 myself recall that this sort of fractional reserve banking certainly did not stop after this strike and was implemented in my home town of Longford via Doyle's pub, seen in Figure 3.3. 339



Figure 3.3: Doyle's pub [25]

Bregman suggests that the fact that the Irish people implemented this decentralized banking
makes it clear that the society needed some form of financial sector.

It is beyond the scope of this document to describe and evaluate past implementations of basic income and past implementations of anarchism, but the book *Utopia for Realists* gives the former and histories of the Spainish anarchists, the peak implementation of modern anarchism, give the latter. However, I can mention that the slogan of the CNT/FAI anarchists was "Ni dios, ni estado, ni patrón" [No god, no state, no boss], widespread by the Spanish anarchists since 1910.

I had dropped more or less by chance into the only community of any size in Western Europe where political consciousness and disbelief in capitalism were more normal than their opposites. Up here in Aragon one was among tens of thousands of people, mainly though not entirely of working-class origin, all living at the same level and mingling on terms of equality. In theory it was perfect equality, and even in practice it was not far from it. There is a sense in which it would be true to say that one was experiencing a foretaste of Socialism, by which I mean that the prevailing mental atmosphere was that of Socialism. Many of the normal motives of civilized life-snobbishness, money-grubbing, fear of the boss, etc. — had simply ceased to exist. The ordinary class-division of society had disappeared to an extent that is almost unthinkable in the money-tainted air of England; there was no one there except the peasants and ourselves, and no one owned anyone else as his master.

George Orwell, Homage to Catalonia

As summarized in the documentary about Rojava *Accidental Anarchist*, contemporary movements such as Occupy Wallstreet, Occupy Sandy and, more recently, Extinction Rebellion are collectives of direct democracy, mutual aid and, arguably, socialist forms of anarchy.

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The opposite of government-imposed order is not chaos: there's a deeper order concealed within human society which relies not upon coercion but cooperation and trust, built not by governments or politicians, but by people who realise at last their own true power.

Carne Ross, Accidental Anarchist [26]

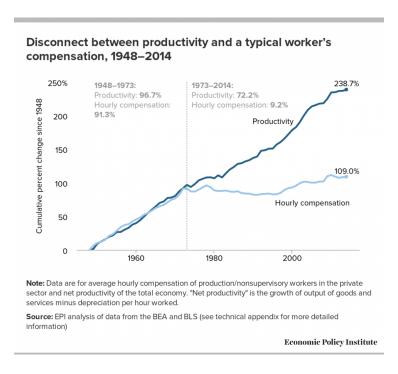


Figure 3.4

With technological, educational, and medical improvements, productivity has increased mas-353 sively over at least the last century, however, compensation has not been increasing to match it, as shown in Figure 3.4. This is plausibly something of a result of a fundamental problem 355 described by Marx: ownership of the means of production, and likely many other sneaky 356 methods besides. While taxation of automation is one approach to address this disparity, 357 decentralized ownership of the means of production, perhaps by means of decentralized 358 income and wealth redistribution, and it is an approach that does not (at least at face evaluations) require much battle with existing power structures. 360 In all of the unconditional universal income guarantee experiments (run everywhere from 361 New Jersey to Pennsylvania to Iowa to North Carolina to Indiana to Seattle to Denver to Finland, Mincome in Manitoba, as well as some smaller ones in Africa) the approach 363 improved health and education, boosted the economy, and ended poverty. Apart from new mothers, people didn't tend to work less when they received this income. In fact, 365 particularly as seen in the African unconditional universal income guarantee experiments, 366

having a reliable income enabled people to have more free time to educate themselves so that they could advance to a new form of work, perhaps more enjoyable or meaningful, or to start businesses or generally to take more risks. Even the likes of Nixon and Rumsfeld were pretty much convinced by it [27]. *Utopia for Realists* by Rutger Bregman presents a referenced analysis of the idea as it has been implemented through history.

While climate emergency and denial of fundamental needs are powerful justifications for efforts on caring methods to undermine capitalism, there is another concern: Yuval Noah Harari emphasized the urgency of building decentralized information processing systems that are more efficient than fascist information processing systems in the 2018 TED talk Why fascism is so tempting – and how your data could power it [28].

We are witnessing the gradual disappearance of the postwar British welfare state behind a webpage and an algorithm. In its place, a digital welfare state is emerging. The impact on the human rights of the most vulnerable in the UK will be immense.

Philip Alston, 2018 [5]

## 3.3 Decentralized unconditional universal income guarantee system

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A hundred times every day I remind myself that my inner and outer life are based on the labors of other men, living and dead, and that I must exert myself in order to give in the same measure as I have received and am still receiving...

Einstein

It is possible that the emergence and rise to cultural prominence of cryptocurrency and networks of trust, which may be viewed as an extension of the free culture movement, offers a possibility of escape from the current systems of oppression and better ideas that it to improve the wellbeing of creatures of this world. A combined system of a social trust graph together with crypto verification is here referred to as a *crypto-trust* system.

Government, politics and monetary systems all can be viewed as technologies. Viewed as such, societal problems are technological in origin. Most of the ideas in the current

monetary and political systems were designed centuries ago, and they feature limitations
which suggest that the imaginations of their creators were limited by the comparatively
primitive technology of their times. The limits of our language, so to speak, are the limits
of our world.

The speed of light appears to be an important constraint of computational efficiency; a galaxy size computer would be slower than a microchip computer because of the distance over which computational elements must communicate. So, computational efficiency requires that we explore methods of decentralizing and distributing computations such that as much local computation as possible is accomplished. A decentralized or distributed system for monetary and welfare and history policies is needed for computational efficiency and will become more necessary as we expand throughout the cosmos.

Algorithms like Bellman-Ford can be used to determine arbitrage paths and flows of value between people, business, countries, city states and other entities. This, together with other considerations such as the number of users to which income is due, might be used by an automated decentralized unconditional universal income guarantee system to determine the income amount attributed to users per unit time, and might be used for funding and bailout calculations in order to improve economies.

An attempt has been Grantcoin, now called Manna [29]. Manna is administered by a 405 US non-profit organization. While perhaps well-intentioned and inherently against borders (due to its use of a decentralized blockchain), Manna features a number of flaws, one of 407 which is the organization acting as a gatekeeper, another being the organization acting as 408 a centralized control over the monetary policy, and another being the possibility to invest in the currency. It intends to model itself on the Alaska Permanent Fund, which is a form 410 of income paid to all Alaskans which arise from profits from a capital reserve fund. Its 411 emphasis is more on altruism and charity than on rights. Fundamental rights shouldn't be 412 subject to the whims of charity - that's why they're called rights. So, I view the emphasis of 413 the Manna approach as fundamentally flawed. However, the opening of the Manna mission statement is perhaps worth repeating: 415

We, the people of the world, recognize and declare that money is a social invention which can be changed by the people according to our values. As we witness the growing scourge ofinequality and its consequences, wesee that the existing system is unjustand unsustainable. Recognizing and accepting the moral obligation that arises from such knowledge, westand united in the decision to create a better alternative: a currency of conscience designed to facilitate the emergence of a more just and sustainable global economic system.

Money By the People, For the People: The Manna Vision and
Mission [30]

- A decentralized unconditional universal income guarantee system might be defined by the following ideas:
- Blockchain is used to ensure the integrity of the currency (well, currencies) via distributed consensus, in the manner of Bitcoin and Ethereum.
- A social trust graph is used to attempt to ensure that there is a one-to-one relationship
  between a user and a wallet, in other words a defence against Sybil attack. This can
  be supplemented by gatekeepers of various forms.
  - An income rate definition or inflation/deflation algorithm, a basic version of which sets the income rate in proportion to the number of users in the system.

#### 426 3.3.1 Blockchain

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- 427 Blockchain is a reusable proof-of-work (effort/energy/work-based) approach to decentral-
- 428 ized/distributed ensurance of integrity of a record. Similar approaches that are energy-
- efficient are under exploration currently.
- The decentralized unconditional universal income guarantee system features individualized
- colored cryptocurrencies [31], with a specific color of currency corresponding to a proported
- user, which is defined when the user joins the system. The user receives income in the form
- 433 of their colored currency over time, at a variable open source rate, which might be calculated
- by reference to the number of users in the system and by reference to more complicated

- 455 ideas, such as open source economic analyses to lower the time it might take to reach societal
- economic prosperity or wellbeing more generally.
- 437 The Austrian school of economics, which arguably features shortcomings like pure logical de-
- duction and a lack of scientific rigor, underlies the design of Bitcoin, with Bitcoin resembling
- 439 gold.

#### 440 3.3.2 Decentralized/distributed social trust graph as Sybil defense

- 441 The social network Facebook has a security facility that enables a user to nominate a number
- of friends to vouch for them when they lose access to their account, as shown in Figure 3.5.
- This vote of confidence is a network of trust.

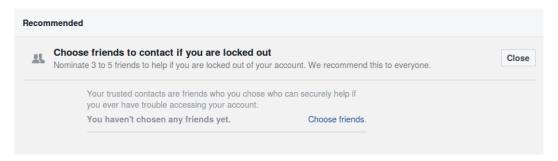


Figure 3.5: Facebook trust network

- 444 Graph-based Sybil defences can use social network graph properties to distinguish Sybil
- users from legitimate users. Some assumptions in a Sybil defense strategy could be that the
- egitimate social network graph features fewer edges between user vertices than the Sybil
- 447 social network graph and that a Sybil user cannot produce meaningful interactions in the
- legitimate social network graph, even if it may infiltrate it. Other strategies have been
- 449 considered [32].
- 450 In this proposed social trust graph Sybil defense, in a sense, a social contract is being
- created wherein a user receives money unconditionally to engage with their community. It
- 452 is hoped that the social trust graph will be secured fundamentally by a careful population
- and population scale ideas like "six degrees of separation" [33], with analyses and gatekeepers
- as supplementary protections. New users are given a currency that is worthless by default

and they must take steps to increase its value. These social steps are the formal barrier to participation.

The canton of Zug is a region of Switzerland that has a low tax rate and a startup culture. 457 In 2017 Zug started to use uPort [34] for its Zug ID [35]. uPort is decentralized by storing identity data on IPFS and by using the Ethereum blockchain, but the Zug ID involves 459 centralized gatekeeping by in-person verification by a city administrator. It was scheduled to be used to test non-binding voting in 2018. This Sybil defense could be used but only as 461 a supplement to decentralized/distributed Sybil defences. This is because such a centralized gatekeeper could make people beholden to it. Consider a bad, authoritarian government implementing income using a gatekeeper. It could wait until people are familiar with this 464 form of income and dependent on it, and then could start making demands on people to comply with it in order to keep receiving the income. Defences against such authoritarian 466 control must be present in the system. The idea of a basic income arises from rights, not 467 from a gatekeeper, whether that gatekeeper be a government office or a charity.

Gatekeepers *are* permitted in the system – one could imagine businesses, governments, social groups, living groups *etc.* having specific validation requirements or other logics to determine group membership. This would be a level of validation above the basic validation provided by the social trust graph, a level of validation which must be reasonably achievable by all users.

In this proposed decentralized unconditional universal income guarantee system, users have
the ability to trust the personal currencies of other users, which requires them to treat this
personal currency identically to any other currencies that they trust. As the social trust
graph becomes more interconnected, it is hoped that these personal currencies converge
on a single universal monetary system. All users receive income at the same open source
calculated rate, meaning that new money is distributed equally to all users at all times.
This income generation is the only way new money is created.

Strangers wanting to exchange money automatically search for a transitive chain of trusted currencies between each other. The payer trades along this chain of trusted currencies, one after the other, until they have one that the recipient needs. Such exchanges working in practice require a reasonable number of users in the system. Up to that point, the system is little more than passing IOUs between trusted users. Something like this routing capability exists in the form of the Bitcoin Lightning network.

#### 3.3.3 Demurrage, inflation and deflation

Demurrage, or negative interest, is the cost associated with holding a store of value over a time [36]. For commodities such gold, demurrage is the cost of storing and securing it. For currency, it can take the form of a periodic tax, such as stamp tax, on currency hold-490 ings. The goal of demurrage currency is to ensure that cash is cash flow safe, wherein money is sure to return into the cash flow and this is accomplished not through inflation 492 or deflation (though these are not excluded from the currency) but through periodic scrip 493 payment to ensure that the money remains valid. The idea was suggested by Silvio Gesell, a German theoretical economist and anarchist libertarian socialist, as a way to undermine 495 the privileged position held by currency compared with capital goods and to undermine entrenchment of the financial elite [37]. The concept has been tested in the Bavarian cur-497 rency Chiemquier which requires an effective payment of 2 % of the value of a currency 498 note every three months in order to maintain the validity of an individual bill in order to 499 undermine hoarding and also has been tested in the short-lived local Schilling currency of 500 the city of Wörgl, which appears to have protected the city from the economic depression in Germany of the 1930s [38, 39]. The Swiss WIR Frank (Wirtschaftsring-Genossenschaft 502 [economic circle cooperative]) initially also featured ideas from Gesell [40]. A cryptocur-503 rency that implements a form of demurrage is Freicoin, though Freicoin has the demurrage fee paid to the developers as opposed to all other users [41]. The Freicoin documentation 505 suggests that Freicoin is an implementation of Bitcoin which loses approximately 5 % of its value per year, with destroyed money taken out of circulation and minted coins created and 507 distributed to miners, with the intention that the real capital required to secure the network 508 is comparable to the payments of newly minted coins.

Keynes considered demurrage currencies and concluded that having currencies experience a reasonable rate of inflation is preferable, and has the same effect of promoting investment and spending [42].

Inflation is used to disincentivize hoarding and to encourage economic activity. In a basic

inflation scheme, all user currencies issue progressively larger amounts of income per unit time, and this includes new users (ensuring that some mitigation of the Monopoly problem is built into the system – new players have a fair chance in the game).

#### 3.3.4 Existence in tandem with other currencies

In the case of the *Chiemgauer*, there are different rules for nonprofits and businesses. Nonprofits are incentivized to purchase Chiemgauer by adding 3 % to the value on converting from Euros to Chiemgauer and businesses are incentivized to stay in the Chiemgauer system by taking a 5 % commision from the value on converting from Chiemgauer to Euros.

#### 522 3.3.5 Exchange rates

The default system enforces a one-to-one exchange rate between all personal currencies, but 523 less trusted users have currencies that are less valuable than established user currencies. This might be addressed by empowering users to limit the amounts they are willing to 525 accept from other users. Such an approach could cautiously be suggested as a way for some 526 majority of the population (perhaps as defined democratically in code) to limit the economic power of certain powerful people. Investigations resulting in the Panama Papers and the 528 Paradise Papers tell us of wealthy people of the world (often people who have that wealth 529 through little expended time or effort, sometimes called inheritance or siphoning) that are 530 part of an enormous criminal conspiracy to dodge taxes and to hoard wealth in offshore 531 accounts, yet such conspiracies are resilient to traditional economic and legal mitigations. A global, decentralized monetary policy might offer a mitigation to these methods that is 533 not currently offered by existing systems of law and economics. 534 Methods of preventing bad mob rule (e.g. a population generally distrusting and disconnecting from a user for reasons other than trustworthiness) should be considered. Perhaps 536 there is a gatekeeper that represents rights (as opposed to tyranny of the majority) that can enforce verification of users or anonymisation of a user personal currency, though there 538 should not be a gatekeeper that can exclude a user from the decentralized unconditional 539 universal income guarantee.

#### <sub>1</sub> 3.3.6 National credit

This could be a part of the system that stores a small amount when it has beyond the resources needed to pay all guaranteed incomes. This amount is used to ensure guaranteed incomes when there are economic downturns. Could the system feature the ability to loan to itself in certain circumstances? This would be decided by economists.

#### 3.3.7 Revolution

The system should be reliable and resilient. Bitcoin and Ethereum have been subject to intense hacking attempts and scrutiny so these should likely feature as the codebase, with Ethereum being the more likely candidate because it is more easily programmable.

How can the proposed system draw power from the existing systems? A group of people could agree to trial the system. The group will likely feature a mix of incomes and none. In participating, one approach could be for participants to give some fraction of their income to the system. The group should be designed such that the combined income divided equally between all participants is sufficient for a income, perhaps of median value, for all participants.

On a larger scale, the enticement of the 'free' currency accessible to people for a one-time small degree of effort (comprising solely of installation of a program) could be enough. To use the currency there is then the effort of building a few social connections/verifications. Outreach in order to educate about the system would be straightforward. Perhaps people like Ash Sarkar and Owen Jones could be helpful at popularisation. A contact for political association could be Michael Tubbs (SEED). Contacts for technical evaluation could be Stacia West (SEED) and AmyCastro Baker (SEED).

One noteworthy point raised in documentation on the Stockton Economic Empowerment
Demonstration (SEED) [21] is that a declared income, such as a guaranteed income, could
impact existing social welfare payments because these often are means-tested. Secrecy or at
least legal waivers would be needed to address this system if the groups implementing the
system were not able to have the guaranteed income at a basic income level. Happily technologies for financial privacy exist in the forms of Zcash and Monero and perhaps Ethereum

and private social trust authentication is a totally separate system which is merely used by
 the cryptocurrency system.

Cryptocurrencies tied to the value of traditional fiat currencies such as the Euro may be
of assistance at the boundaries between the system proposed here and the existing capitalist world, perhaps by providing a means of uneasily-censorable use of the traditional fiat
currency. One suggestion is the stablecoin xEURO [43].

Publically demolishing the arguments of the protectors of the wealthy could involve emphasis sis such as that used by MLK on consumerism: "We must create full employment or we must create incomes. People must be made consumers by one method of the other" [12]. I suggest, having seen video of people employed to cut grass using scissors in the Democratic People's Republic of Korea and having heard reports from my parents of USSR Moscow toilet attendants (one employed to greet, one to open the cubicle door, one to hand the single pieces of toilet tissue and so on) that the latter must be the emphasis.

I believe we ought to do all we can, and seek to lift outselves by our own bootstraps but it's a jest to say to a bootless man that he ought a lift himself by his own bootstraps.

Martin Luther King, Jr.

## $_{\scriptscriptstyle 88}$ 3.4 Monetary policies with guaranteed income

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A 2017 paper [44] emerged from the *New England Complex Systems Institute*, which was founded by theoretical physicist Yaneer Bar-Yam, who is known for having predicted aspects of the Arab Spring by using the observation that violence and riots occur at peaks of the global food price index. The paper describes a capitalist economic system featuring two main cycles that are balanced against one another, one for wages and consumption (the labor cycle), and one for investment and returns (the capital cycle), while treating the role of banks and government as providing monetary injections into those cycles.

The first cycle is that of workers receiving income and consuming goods and services. The second cycle is that of the wealthy investing in production and receiving returns on their investments. For growth to happen in this capitalist system, the two must be in a certain

balance. If there is too much money in the worker cycle then there are not enough things to purchase. If there is too much money in the investment cycle then consumers don't have enough money to buy things so investment doesn't happen. The paper suggests that prior to 1980 there was too much money in the worker/consumer cycle, with money chasing too few products, giving rise to inflation. After 1980, the balance changed the other way, likely due to the Reganomics tax changes. There was too much money in the investor cycle and the result has been a series of recessions, perhaps mitigated by the likes of the Federal Reserve intervening by lowering interest rates in order to increase borrowing ability, in order to increase consumption – while income continued to be too low.

The paper suggested that the way government is regulating the economy is analogous to driving a car using only the accelerator and without using the steering wheel, where steering corresponds to keeping the balance between the two cycles in some good proportion. While Federal Reserve interventions may have helped overcome the recessions, today we are up against the roadside guard rail and need to rebalance the economy by shifting money back to the worker/consumer cycle.

The paper suggests that current approaches to correcting economic problems by reducing government spending (austerity), while decreasing taxes for the wealthy in order to promote investment, are wrong. They may have been someway helpful in 1980 but they are long outdated today. Economic inequality is not simply a social justice problem, but also an economic problem. Fixing economic inequality will have dramatic benefits for economic growth.

The analysis suggested that the current USA regulation of economic activity that focuses on monetary policy has missed the problem of regulating the relative strength of flows in the two cycles. Simply, the presence of two flows and one control variable cannot be expected on general principle to function well.

The paper recommends a shift towards policies that inject money into the wages and consumption cycle in order to increase economic growth. The authors note that this is the same recommendation that would arise from considering the problem of income inequality. So, the research supports advocates of greater income and/or government support for the poor, who use a larger fraction of income for consumption. Even within this capitalist

- thinking, the conclusion is that wages must be increased in order to create more investment opportunities for the wealthy, thus advancing to a stronger economy.
- The paper acknowledges the notable contributions of the Federal Reserve as a mitigating and stabilizing influence, but notes that its abilities have reached their limits, because the effectiveness of using monetary policy in and of itself as a mechanism of regulation of economic growth has reached its limits. The paper goes on to predict another recession on the time scale of a few years. It concludes that a new policy that redirects money for consumption is needed to increase economic activity: "Traditional wealth redistribution appears to be essential for renewed economic growth".
- Most people are workers, not investors. Since more workers are impacted when there are problems with the economic systems at play, at the very least, workers should have control over this balance. If workers and investors are the same thing you have a form of Marxism.
- The system proposed here enables a rebalancing of these cycles by guaranteed income and also enables members of the system to demonetize the investor class by reducing the weighting that is the exchange rate accepted for the currencies of members of the existing investor class.

## 640 Chapter 4

## Other uses

## 4.1 Reparations and debt forgiveness

Large groups within social trust networks could conclude that they are due reparations and the system could feature some reweighting of all currencies in the system such that a large group that is due reparations is granted the reparations in the form of, say, preferential exchange rates. An ideal example would be an attempt to bring people today to the economic state they would have been at were slavery not to have happened. Conversely, large groups within social trust networks could mitigate or cancel debt of others if the debt is deemed unfair.



Figure 4.1

At smaller scales, other debts and expenses could be mitigated. For example, in the time
before landlords are abolished, the exchange rates of landlords could be defined by society
to be of a worth that means that any rents they have received are immediately redistributed
back to the renter.

### 4.2 Direct democracy

Switzerland is a country with one of the more direct democracies. A crypto-trust system could make the running of direct democracy, popular initiatives, voting, power of recall, and so on much less laborious.

# 4.3 Surveillance and privacy, and proletariat control over the admissability of evidence into court

- Soussurveillance is personal surveillance, for example by way of a camera worn by a person.
- 661 Inverse surveillence is a subset of soursurveillance and is surveillance of surveillance, usually

surveillance of the surveillance activities or technologies of an authority. Soussurveillance or other small-scale surveillance systems could record to encrypted databases which are decryptable using only crypto-trust systems. For example, courts could be limited from permitting surveillance recordings to be admitted as evidence unless they have been decrypted by a majority of people in a crypto-trust system.

#### 4.4 Credit

Smart contracts, similar to the form seen in Ether, implemented in the crypto-trust system could be used to implement forms of mutual credit bank, an interest-free loan system with credit provided voluntarily by users of the crypto-trust system.

# Similar, good ideas that may not be implementable using the proposed system

While private decentralized organisations of humans and private decentralized contracts systems have been implemented to some degrees, this may be beyond the capabilities of the system proposed here. For privacy, say in purchasing delicious 1P-LSD, systems like Zcash and Monero have more developed methods of privacy than Bitcoin.

# Fair use of resources intended for people as opposed to bots

There is a contemporary problem with dark net markets running on Tor in the form of an ongoing distributed denial-of-service attack A network of social trust could identify the user of a resource as an authentic person, while maintaining anonymity, such that the resources are provided with priority given to people.

## Chapter 5

## Dangers

#### 685 5.1 Borders

Everyone has the UDHR Article 13(2) right to leave any country and the complimentary right to free migration. In *Utopia for Realists*, Rutger Bregman argues that country borders (which have been enforced largly only since WWI, when border enforcement was introduced as a war-time emergency measure) are the greatest form of unfair discrimination today. For the case of the European migrant crisis of 2015, a protection against the tyranny of the majority that was the opposition to and oppression of migrants, another protection is open borders.

### 5.2 Tyranny of the majority

The framers of the United States Constitution did not envisage direct democracy because
they saw a danger in the tyranny of the majority. A direct democracy, monetary policy,
unconditional universal income guarantee and so on implemented using a crypto-trust system must have protections against tyranny of the majority. One protection for this is a
population educated on oppression such that it is less likely to oppress. Another protection
is representatives that are subject to the scrutiny of anarchy.

### $_{\circ}$ 5.3 Transparency

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Ivan Krastev said in his talk *Can democracy exist without trust?* [45] that there are unintended consequences associated with transparency in government systems that feature
humans, that transparency can be used as a way to silence humans in government. While
the proposed system should plausibly not intrude on this (particularly given such economic
privacy techniques as Zcash), it might have some unintended consequences relating to this.

#### 5.4 Unintended consequences

Copyright was defined originally in the USA in the context of improving society; it was categorically not a recognition of some form of right to censor ideas. It was designed to mitigate the bad effects of individuals and groups keeping innovative ideas secret. While perhaps this was laudable, the system has become subject to mass manipulation enabled by monetary power and technologies such as *Content ID* [46].

An unconditional universal income guarantee is direct and promising but potentially as complex in implementation as the current social welfare systems. A naïve approach would set an income amount in stone at the lowest levels of income and would have the consequence of perpetuating poverty; the dynamic approach of changing the amount to match the median income is more promising. However, any of the ideas of this proposal could have many unintended consequences. They should be modified or supplanted as is reasonable.

The curse of poverty has no justification in our age. It is socially as cruel and blind as the practice of cannibalism at the dawn of civilization, when men at each other because they had not yet learned to take food from the soil or to consume the abundant animal life around them. The time has come for us to civilize ourselves by the total, direct and immediate abolition of poverty.

Martin Luther King, Jr.,

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