

Universal Social Credit

(Uni-Credits)

Introduction

The following document is an outline of a variant of Universal Basic Income that I believe resolves its primary criticisms and is more politically achievable, while maintaining all of its benefits.

Simply put, it is a reward system that ties income to social exchanges, such as cutting someone's grass, teaching maths, learning a new language from someone, learning to weld or lay blocks, visiting a sick person in hospital, teaching someone about gardening, learning to programme with someone's support or mentoring a young entrepreneur.

People would register exchanges on a government run website and welfare officers would administer the system. Credit would be given via cash payments or tax breaks, which would initially be relatively tiny while the system is tested and refined.

Universal Basic Income is often criticised, correctly, for being "money-for-nothing". This is not that. This is a "money-for-something" concept, but the "something", is something anybody can do with equal difficulty. Therefore this system is still universal, even if only people who opt-in receive the money. The thing they are asked to do will be something that justifies the payment without encroaching on the normal labour market, and people at all income levels will opt-in.

I have no doubt you're feeling sceptical, as this proposal may seem on face value as naive in the extreme. But I am confident that I have thought of most of your initial criticisms & contrary instincts already, and that this concept is worth serious consideration.

That said, there may still be a fundamental flaw that makes this unworkable, and if so, I would appreciate your support in finding it.

Preface

Let me first say that I hate to sound like one of those people who thinks everything boils down to left & right wing or conservative & liberal, and I do not believe that anyone can be boxed into those paradigms, unless they wilfully identify as such, no matter what their views sound like superficially.

That said, many people do wilfully identify with certain sets of beliefs or assertions, regardless of whether they express their views publicly or not. We all have a slightly racist colleague who would be extremely racist if she could get away with it or that extremely (annoyingly) vegan

friend that hates the human species, or that guy who thinks the amount of money you earn is the measure of yourself or that artist that believes the government should dedicate more tax revenue to “the arts” (particularly her art) in support of “high culture” with little appreciation for the tax implications or the perceptions of taxpayers & other voters.

That said, few people actually believe that all borders should be open to people from different cultures, means or levels of education. Eating more vegetables is undoubtedly better for our diets and the welfare of living creatures that we have little or no contact with, but that we would not like to see suffer if we weren’t insulated from the process of meat production. While far from perfect, money is the current best measure we have of the contribution someone makes in serving others. It’s far from perfect, but it is as good as we have achieved on a mass scale to date. And the government should support the arts, because consumers & market processes may not be the best judges to decide which art should be promoted and preserved, particularly in the context that complex art, once lost, is difficult to re-develop.

There is no need to get bogged down in agreeing or disagreeing with the points above. It’s ok to disagree. But we will live on the same planet and we cannot force beliefs upon each other, no matter how scientific or evidence based the arguments... Its not just that we are *not allowed* to force beliefs on others. It’s that it is physically impossible to force people to believe in facts.

A lot of people talk of the collapsing centre. To me, it is the polarisation of these (and other) viewpoints, to fail to understand others the way they understand themselves, to box the other into an easy straw man position that we can bat away in a “debate”, that causes people to retrench and willingly assert gross-simplifications that suit their position. The sense that the other is unreachably irrational or naive, or even deceitful, means we have no motivation to try to reach across the divide, and thus no incentive to explore the roots of their ideas, let alone ours. Education does not teach you to understand the roots of your own beliefs. Thus, it has markedly failed to teach people to work with others to understand and nurture theirs.

This is the collapse of the centre. It is not individuals or groups who are in the centre and then lose ground. The centre cannot be clearly associated with specific politicians or parties. Many politicians like Hillary Clinton and Tony Blair like to associate themselves egotistically with “the centre”, as though they are the embodiment of good will and reason in society. That is demagoguery, even before we got to Trump, whose extremist road has been paved for him by people we mistakenly associate with “the centre”. The centre is a sense of shared humanity, of shared reason. The sense that you will be listened to and that you have a responsibility to listen and consider the perspectives, roots and positions of others. The sense that there is one world we are part of and while nobody has a monopoly on truth, truth does exist and we can strive to reach it together as a collective, and that we are morally obliged to do so.

The purpose of this document is to provide a solution for this disunity in society. It is a big challenge, but I believe this proposal is big enough and it can be pitched differently to many different cultural segments in both the left & right, conservative and liberal. For that reason I

believe it can properly buttress the centre and bring a sense of normalcy & healthy rational discourse back to society.

This is a proposal in draft format and I would like it to be torn apart. But I would also like you to leave your superficial associations and preconceptions at the door. For example, this is not modern communism or in any way anti-market. It is not a trojan horse to provide political cover for the elimination of social programmes and the privatisation of social services. It is not a community-work scheme to support the unemployed with airway pointless work. In this model, unemployment (as measured by the state) may technically rise or stay at current levels for a long time, while the damaging impacts of unemployment are mitigated against. This is also not a centralised Chinese 'Social Credit' system for creating "good citizens". Everyone is still free to be a 'bad citizen', even if they have to take a small & limited hit on their income.

If you're heavily involved in the Basic Income movement, you may initially see this as a fundamental different proposal to that of UBI. It's not. It's almost identical, and will a form of UBI. Please read on. Don't let the distinction between universal at the point of delivery and universal at the point of ability put a block on your reason. While this seems like the antithesis of UBI, it actually the solution that will release UBI and retain all of its benefits.

Also, do not think first about what impact this scheme would have on your life or whether you would participate. That is fairly irrelevant. Consider whether you would be opposed to *other people* participating and benefiting from this scheme.

Finally, consider that you may be wrong about your initial assumptions, your instincts, until you have read the whole. An initial criticism may have a solution. At the same time, maybe you'll unearth a fundamental flaw in this proposal that would make the whole thing unworkable. But if you do, share it as a comment and ping me with +Ciaran.carroll.swords@gmail.com. I'd like to shelve this idea as soon as possible if it is genuinely unworkable.

Feel free to share this with anyone you think may be interested.

Universal Basic Income

Universal Basic Income is a concept gaining significant traction across the West, particularly in Europe, to replace or support existing social welfare systems. There are many reasons for this, but the breath of the support is crucial. From left to right, the sense that voters are taking their anger out on the establishment is causing a crisis in politics that has not been seen since the 1930s. This political crisis has created a rare environment in which centrist politicians are searching for big unifying ideas, and they are more open to ideas that would have been considered fringe just two or three years ago.

In simple terms, UBI means that the government should distribute a basic income to every adult in society without stipulations, obligations, clauses, means testing, pre-conditions or restrictions.

The amount would be the same for everyone, and it would either be directly paid into your bank account on a weekly/monthly basis or deducted from your taxes.

The popular arguments for UBI, on all sides of the spectrum, are as credible as they are *irrelevant*, for reasons that I hope to illustrate.

Yes, UBI would free people from wage-slavery & allow them to pursue their passions more actively or transition from job to job or business to business more securely, simplify the welfare system and make it cheaper to manage, provide support when they're sick for extended periods and mitigate against the damages of mass-unemployment that may be coming down the line through rapid business automation.

But there is a problem...

Proof-of-Value

How does a group fairly and equitably distribute the wealth they have? What does "fair" mean. If you genuinely ask the question, you'll find it a much more difficult concept pin down than it is to use. For example, how do animal groups decide which male should get to mate with the females? How do companies decide how much to pay individual staff or who to employ in the first place? How do tribes decide who owns what territory? How do countries decide their territorial boundaries? How do people decide who the authorities are on certain subjects? How does a country decide who should govern?

The answers to these specific questions are all different, of course. A tribe of lions does not choose the alpha male with the same process as that of a population of people choosing their government. Wages in a company are not decided in the same way as territorial boundaries are determined. You don't run an election to decide who the authorities are in a field of science.

But all methods are based upon the same universal criteria, which are proxies for what is valued in the group. What I mean by proxies are things that are related to the attributes or qualities that a group values. A large mane on a lion is related to masculinity, the same as a beard on a man. Masculinity is related to force, strength and power, which are required in violent environments to defend the group. Similarly, wine glasses were invented in the Renaissance to express delicacy & chivalry, which were considered the highest qualities of a civilised society at the time. Glasses were designed specifically so that they would be easily broken, thus indicating the delicacy and self control of the holder. A Mercedes car is proof that you have certain qualities, as does a gold ring. These social signifiers are simple implicit proxies for our own qualities, particularly the ones we strive for and want to express.

Proof-of-value systems are tools. They are never perfect, but usually *good enough* for the context. All proof-of-value systems fulfil the following criteria, to a greater or lesser extent. They are:

1. Hard to do
2. Hard to fake
3. Easy to verify without a third-party that can be corrupted for the benefit of some
4. Universal, in that anyone in the group can do it, at least in principle, even as some will be more adept than others

Competing systems of proof-of-value are often based upon which system suits specific individuals, but ultimately the most stable systems of governance tend to be the most fair.

The lowest, most primal proof-of-value is physical force, but this is the least desirable in most complex groups, since it causes arms races, leaves everyone insecure and creates different tiers in the group that are competitive and combative.

No proof-of-value system is perfect, and trade-offs are made in all. For example, some sort of third-party is often used to determine whether the proxy was fulfilled. Some proof-of-value systems are easier to fake than others. Some proof-of-value systems are harder to *do*, thus harder to fake, easy to verify without a third-party, but are less universal, in the sense that not everyone has the same opportunities to fulfil them from the start, which creates social tiers that cannot be surmounted without upturning or altering the system of PoV in place.

Take, for example, two rams (or stags or rhinos) smashing their heads together. The winner in this contest can reasonably be considered the right ram to lead & defend the herd. The sheep do not decide who wins, so there is no third party, although to an extent they do decide the terms of the contest. The rams decide between each other who wins, and one naturally acquiesces, or else they would have to fight to the death.

Gold is a perfect example of proof-of-value. By having gold, I am shown to be valuable, either intrinsically or through my work or contribution. Why? Because gold is hard to get (relatively), hard to fake (relatively), easy to verify without a third-party (relatively) and universal in the sense that in principle anyone can own gold, even if some find it easier to get & hold than others. So if I have gold it generally means I worked and contributed enough value to get it from someone who worked to get it from someone... who worked to prospect and mine it. My value is thus measurable in a solid metal, which acts as a proxy to labour that could only have been accomplished with valuable human qualities, namely coordination and organisation, which go back for thousands of years. Gold is an easy-to-understand type of proof-of-value that has survived through every complex human society.

Another less obvious type of proof-of-value is a degree from a university. Degrees are determining factors for who gets what jobs and who is deemed worthy enough to continue in academia. To get a degree you need to pass exams, which are hard to do. It is very hard to fake that you have a degree, considering the ramifications of lying and the fact that there is a way of verifying through your academic records, which are relatively incorruptible. A degree is also relatively universal, in that in principle anyone can go to university, depending upon the work they have done in school and their aptitude. But a degree is a very flawed proof-of-value system that is breaking down at the moment, with many employers and employees today realising that

their degree is of little value in a real-world environment and it only weakly holds to the above criteria.

The final example I give is far more speculative, but I find it the most interesting for that. Stonehenge. Given the fact that in pre-history the most valuable assets and attributes to human society were strength & group coordination, it is easy to imagine that if tribes were to have come together to form an agreement about how territory and governance should be decided, then a measure of strength & group coordination would be a good determinant. But how to measure these attributes without battling and killing each other and weakening all of the tribes in the area, thus making the group of tribes susceptible to being overrun by bigger groups of tribes further away? Why not transport and mount massive standing stones on a hill? This measure is...

- Hard to do
- Hard to fake
- Easy to verify without a third party who can be corrupted
- Universal, in the sense that all tribes can find a rock on their territory

I contend that this type of physical activity is where sport came from. Sport itself is a type of proof-of-value that we do not use to determine governance or territory anymore, but that we still value intuitively and innately. Sport is probably the first peaceful form of intra-tribal governance.

Thus, Proof-of-Value is the underlying meaning of the word “fair”. What we mean by “fair” is that the distribution of wealth is based upon a good form of Proof-of-Value that allows individuals to coordinate in an environmental context.

UBI & PoV

How does Universal Basic Income relate to Proof-of-Value?

UBI fails in all of the above criteria. There is nothing expected of people, and thus nobody will feel that the wealth of society is being distributed equitably or fairly. Being human is simply not a high enough bar in a world of limited resources where people are required to be productive and to contribute en masse in order for society and culture to survive and thrive. We live in a context. Standard form UBI denies that context any relevance.

You can argue that our current system of employment, work and society is flawed, but you cannot argue that it is not a system that at least, in theory, is designed to distribute wealth equitably to those who are valuable, either intrinsically, based upon their aptitude or their effort. It's not perfect, and many people manipulate the system to their benefit at the expense of others, but it at least fulfills the criteria *enough*, given a complex context.

In this context, the capitalist system is going nowhere. There is no better system that we know of. UBI does not replace it and can only undermine it in its simple form. Why? Because working people would get the same benefit as those who do not work, in principle and in practice.

Arguments about whether people would actually be idle if they could get away with it are irrelevant, since people do not base their decisions on facts or statistics. They base their decisions on perceptions and preconceptions, or narratives. This is why marketing, religion and the media are such powerful institutions and industries, and why scientific institutions struggle to impact decisions of the public or public policy. People project their model & framework of reality onto the world because that is the most efficient way of interacting with the world. PoV systems are part of this process of projection. That is the nature of the human mind and the body-politic. Believing that a political party, in today's polarised environment, could actually bring in UBI against the wishes or understanding of average working people is fanciful in the extreme, and downright negligent. Nobody would vote for it, and even if they got it in around the back door, the party who brought it in would be voted out in the next election, likely replaced by an extremist party with vapid & incoherent ideals like those insurgent across the West.

Fundamentally, raw UBI is *unfair*, at the most acute & universal definition of the concept of *fairness*.

Making UBI Work

But the arguments for UBI don't go away just because it won't work. We are still facing down mass-unemployment. The centre still needs a big idea to bring back unity, reason and a sense of common humanity, as well as a feeling of equitable distribution of wealth in society. People should still be free to pursue our real passions in life unchained by wage-slavery, forced to enjoy our life in retirement when we are least fit & capable, and secure in our income should we suddenly get sick for an extended period or lose our job through no fault of our own.

To make UBI work, it must be a part of a new proof-of-value system. This system must work in tandem rather than in competition with the existing capitalist system, which is still the best system we know of.

Again, the criteria of this new PoV system must be:

- Hard to do
- Hard to fake
- Easy to verify without a third-party that can be corrupted
- Universal

Crucially, if the PoV system is universal, in the sense that everyone in the group has basically the same opportunity to do it, then you do not need the Basic Income to be universal. The Basic Income system can be opt-in.

Think of all of the things that people do for each other, that are valued almost universally:

- Dance classes
- Teaching maths
- Teaching welding
- Cutting someone's grass (particularly that of an elderly person)
- Visiting an elderly or sick person in hospital
- Babysitting a child
- Cleaning someone's house
- Business mentoring
- Career guidance
- Counselling
- Fixing your neighbour's plumbing
- Offering a bed or couch to stay on for the night
- Cookery lessons
- Playing music
- Playing or coaching in a local football match
- Helping someone learn a new language
- Making a simple website for a small business
- Hosting a meal for your neighbours
- Surf lessons
- Organising a party
- Etc...
- Etc...
- Etc...

On top of this, exchanges would not have to be based upon one person giving to the other. Exchanges could be a collective action, whereby two strangers do some civic activity together, checking each other to ensure they contributed to the act, e.g.:

- Cleaning litter in a local neighbourhood together
- Fundraising for a local charity or community centre together
- Supervising at a local teen disco

These things are valuable... but they are also...

... Hard to do (relative to vegetating on the couch)

The challenge is to make exchanges like these...

... Hard to fake

Lets say that you can only do the exchanges with people you don't know... And that there is a cap on the number of exchanges you can do with each person. That means you would need to coordinate with a stranger in order to fake, a stranger who can report you for attempting to fake an exchange.

(Stay with me, I am only talking at a high level right now, there is more detail on each point below).

The exchange also needs to be...

... Easy to verify without a corruptible third-party

Imagine each exchange was registered on a government-run website. There is a leader and a follower in each exchange, one who submits the exchange and sets the terms, and the other who participates. The leader can be a person saying:

- "I will cut someone's grass"

... or

- "I would like someone to *cut my grass*"

...as long as there is one person who sets the terms and it is not a negotiation, which would enable some individuals to manipulate the system to their advantage. Administrators (existing social welfare administrators) then moderate which exchanges get published.

The moderators should be very liberal with the exchanges allowed on the system. Their job is to moderate the accuracy & completeness of the information, not whether the exchange is valid. If they decide which exchanges are valid then the system fails in the criteria of being universal.

Verification that each exchange was completed is decided between the two individuals. If either individual decides the other did not contribute enough to receive the payment then neither gets paid. Therefore, there is a disincentive to deny others, since you will lose the money yourself. The level of contribution will tend towards a natural middle-ground, since people who go above and beyond will generally feel the others should contribute more and will start to lower their effort, and people who contribute little risk wasting their time or being penalised if the other reports them for lack of contribution. This middle ground will also tend towards the local value determined by the normal labour market, since individuals naturally assess the value of their time relative to the amount they can earn in normal employment or industry. Supplementary rating & review systems on the website can be used to increase incentives to contribute,

although this would introduce more complexity and fear of public reputation damage. This could be explored in later phases as the beta system is assessed.

Finally, the system needs to be...

... Universal

By allowing all types of exchange (except illegal activities), you widen the net large enough that anyone can participate on either side, as a leader or follower, in principle. Most people have something to contribute as a leader, and everyone wants to learn something new or help someone.

The Challenges

Making it Hard to Fake

The biggest challenge to the above is the how to prevent people from faking exchanges. I am taking it as a given that the above types of exchanges are sufficiently:

- Hard to do
- Verifiable without a corruptible third-party
- Universal

(Please comment here if you feel the above three points are not a given or sufficiently justified).

As I say above, forcing people to do the exchanges with people they don't know disincentives fakery and fraud.

But how does the system know who knows who? By the registry of past exchanges. At first, everyone would do exchanges with their friends, family & colleagues. Many/most of these would be fake exchanges. You could mitigate against exchanges with those already in your network by preventing exchanges between people who:

- You have exchanged with before, or
- Anyone who has exchanged with anyone you have exchanged with before

You restrict further by extending to a third order, so you cannot exchange with:

- Anyone who has exchanged with anyone in the network of your network
 - (or in other words, anyone who has exchanged with anyone who has exchanged with anyone you have exchanged with)

The system could start out distributing such small amounts of money that it wouldn't matter if there were fraud. Very quickly people would run out of people they know to do exchanges with.

An issue would arise when a third-party website set up to connect people who intentionally want to cheat and fake an exchange. But ultimately the system would be based upon identity, meaning you would need to register with a PPS number and/or passport number. So if you advertised yourself as a cheat it would be relatively easy for "secret-shoppers" who work for the social welfare anti-fraud dept to find you and penalise you. The penalties can be light, such as the stipulation that you do double the exchanges for the same income for a year, or community service, or heavy, including a temporary or complete ban from the system. This type of anti-fraud would be far cheaper than the existing system of interviews and monitoring that tries to assess welfare recipients and catch fraud.

A simple tip-off system on the website could allow average users browsing the web to report attempts to cheat on various other channels, allowing Welfare Officers to build a profile on repeat-offenders.

Offline locations for making connections with other cheaters would require much more effort, since a network would have to build up around these locations. The effort to organise, find and attend these locations would be greater than simply following the rules and organising legitimate exchanges.

Running out of Exchanges

You might (rightly) point out that people might run out of other people to exchange with very quickly, particularly in small villages, where they might have to travel long distances to do exchanges.

The parameters of the system would need to be carefully analysed to minimise restrictions but maximise the distribution of the network to prevent clusters and fraud.

In an ideal world, a new generation of people would join the system to provide fresh exchanges before it became difficult for people to find others outside of their network.

Various tweaks and modifications could be made to optimise the system, such as...

- Allowing people to make more exchanges with the same person
- Resetting the availability of people you have already exchanged with, including their network, after a certain period of time
- Increasing or decreasing the required orders of separation

Furthermore, places with lower population density could work on slightly different parameters. For example, resets could happen on a shorter time scale for small villages, meaning exchanges within and between villages are more accessible.

Positive reputation and track record could automatically allow individuals more flexibility in who they can exchange with.

Aside from the tweaks, exchanges do not have to be face-to-face, although it is assumed that they would be, since face-to-face exchanges would be of higher quality. But theoretically exchanges could be conducted online with the same positive impact. A particularly popular blog or YouTube video could form the basis of an exchange, with the producer connecting with another content producer they liked.

Gaming the System through Manipulation

Con artists and generally manipulative people will game the system by manipulating other people they are doing exchanges with. This is inevitable. People are smarter than systems. All existing systems of human coordination are manipulated from the inside by people with narcissistic tendencies to their advantage at the expense of the whole.

This should not heavily impact the system because people like this tend to be parasites that know how to extract value from systems without destroying them.

Again, it needs to be *good enough, not perfect*.

Universal Social Credits - Uni-Credits

What I am proposing is a website that registers social exchanges by the public and pays both parties in the exchange for participating.

At this point numbers are fairly arbitrary, but for the sake of understanding, I would imagine exchanges to be roughly based around a time period of 1-hour per week. Anyone can give up an hour per week.

People would not be able to register more than 10 exchanges with the same person.

Exchanges can be financial exchanges, not simply charity. So a paid dance class and maths grind can be registered as an exchange.

In order that everyone in society has a significant incentive to join the scheme individuals who pay a lot of tax would get a much larger tax deduction than the money received by someone who pays no tax. So, for example, a person who earns more than €100k per year may receive €100 per week tax deduction, while the person who pays no tax may receive €10 into their bank account to start per week. These numbers can be tweaked to maximise signups and modified over time depending upon feedback. Crucially, the low income individual needs to have the ability to take away the tax deduction of the high income individual on the other side of the exchange if they don't feel the rich contributed sufficiently. Thus, higher income individuals will have to be paid a higher amount. This can be paid for by raising taxes in other areas,

particularly progressive taxes on the wealthy, forcing the wealthy to engage civically for their tax breaks.

Considering the fact that we already have a Universal Social Charge (in Ireland), this system would not require a new tax. Tax deductions could be taken from this tax, and the amount of the deduction would depend upon the number of registered exchanges and the amount of USC you pay. In the long-run, in theory, full commitment to the system should cancel out the USC totally, and replace standard social welfare payments like jobseekers benefit or jobseekers allowance - although this is an advanced stage. Initially payments would be extremely small in order to test uptake.

The cap on the number of exchanges an individual could do would prevent abuse. An arbitrary cap may be one exchange per week for 52 weeks per year.

A person may front-load all of their exchanges so that they can “bank” the income for the rest of the year.

One person can exchange with many at the same time. So if I teach an English class to 5 people for 10 weeks I have built up my exchanges in that period and can simply bank the income for the rest of the year. (As long as none of my students are in each others network).

Conclusion

The purpose of the above described system is to create a variation of UBI that satisfies the problems UBI is trying to solve without creating the public backlash by satisfying the deep sense of fairness and adherence to common values that is innate in all social units, from the animal kingdom up to our own complex societies.

It does this by buttressing UBI with a Proof-of-Value system that is:

- Hard to do
- Hard to fake
- Easy to verify without a corruptible third-party
- Universal

Fulfilling the universal criteria of this proof-of-value system removes the necessity for UBI to be universal, making it simply Basic Income.

The system can be implemented incredibly cheaply without heavy impact on any existing welfare or tax policy. The system would be opt-in forever and involve very low payments and tax deductions at the start, while the system of moderation and fraud detection is tested and refined.

The initial website would cost approximately €100-200k, for a robust system on a solid foundation.

Social welfare officers would require training in web moderation and be disciplined enough to understand that they are not responsible for vetting the exchanges (beyond what is legal), but rather the completeness and accuracy of the profiles and exchanges.

Both parties in the exchange get paid. If one party feels the other did not contribute enough then they can deny them the payment, but they must forgo the payment themselves and find someone else to do the exchange with.

Some exchanges may be with people who are underage, such as grinds. People exchanging with underage individuals would have to be Garda vetted and confirmed by a parent.

Social welfare officers would use “secret shoppers” to catch obvious cheaters, but the system would not need to be perfect. It would just need to be robust and secure enough that people *feel* that is it fair.

The system would not replace normal capitalist society and it would not provide people with an incentive to quit their jobs, or at least not in its early days. If the system worked perfectly, the incomes from the system would grow to be a substantial support, but this would not happen unless it had near universal political support, so there is no risk of political backlash or that people will sit back and live off the income, working only 1 hour per week.

Various government services, including:

- Social care workers
- Education & Training officers
- The Arts Council
- An Taisce
- LEADER
- Local Enterprise Offices
- Enterprise Ireland
- Irish Tourism officers
- The Irish prison service
- Environmental organisations
- Charities, including those across the spectrum, from services to the homeless, sick, elderly, those involved in mental health or youth organisations
- Etc...

... could facilitate exchanges that are considered high priority social issues.

Social entrepreneurs could facilitate and provide valuable services to participants, such as spaces to conduct exchanges, networks around interests and subject areas or mentors that could help people improve their own exchanges.

This system will release the altruism in vast amounts of people by allowing them to justify the time with a moderate income from the state.

This proposal will garner support across the political spectrum, as anyone in society can benefit and contribute in ways that they choose, as long as there are other people who are willing to engage with them, and the political narrative that promotes this proposal can be tailored to any audience.

For the right wing, this is about supporting unemployed people without free handouts.

For the left wing this is about supporting the arts & income security for workers.

This system will also break the filter bubbles & divisive partisanship that politics is succumbing to and bring unity and common humanity back to society.

Reward

If you got this far you can now listen to this song with absolute confidence:

<https://www.youtube.com/watch?v=mbyzgjee2mg>