Welfare 5.0: Why we need a social revolution and how to make it happen

By Hilary Cottam

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UCL IIPP Institute for Innovation and Public Purpose

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Foreword and acknowledgements by Hilary Cottam

Source: Charlie Hopkinson

The COVID-19 pandemic has amplified the conversation about the need to re-think capitalism and its supporting economic structures. Much less attention has been paid to the urgent need to re-invent our social systems.

In this paper, I argue that investment is needed in the creation of a new social settlement — one that can address the very different social, economic technological and ecological crises of today. Arguing that this is a moment of paradigm change, the paper sets out a new purpose, vision and social code that could inform a social revolution for our times.

This paper is a work in progress. It was created through many conversations which I hope will continue and expand in the months to come. In particular I would like to acknowledge the collaboration, support and ideas of Taufiq Bakiranze, Bob Filbin, Amy Jadesimi, Imandeep Kaur, Katie Kelly, Andy Knox, Margaret Levi, Tara McGuinness, Blair Miller, Gemma Mortensen, Martha Nussbaum, Carlota Perez, Roxanne Philson, Kate Raworth, Amartya Sen, Anne-Marie Slaughter, Allison Stanger and Shirley Southworth.

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About Hilary Cottam

Dr Hilary Cottam, Honorary Professor at the UCL Institute for Innovation and Public Purpose (IIPP), is an internationally acclaimed author and innovator. Hilary's work combines a commitment to connecting radical participatory practice with new ideas. Hilary was named as UK Designer of the Year in 2005 for her pioneering work in the creation of social design. Her recent book *Radical Help: How We Can Remake the Relationships Between Us & Revolutionise the Welfare State* was published by Virago Little Brown in 2018.

Hilary is focussed on welfare systems. Her work starts where the great 20th century welfare designer Sir William Beveridge left off. Hilary challenges us to stop trying to reform out-of-date institutions and instead look at how modern solutions might start with people and communities, fostering their capabilities.

Every major technological revolution has been accompanied by a social revolution. The former will not positively affect society without the latter. As an Honorary Professor, Hilary leads IIPP's work to make sure this connection results in human flourishing.

In 2019 Hilary was honoured with an OBE for services to the Welfare State.

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Introduction

Plagues, as Camus reminded us in his novel of the same name, 'crash down on our heads… and always take people by surprise'.[1]

The COVID-19 pandemic took us by surprise. It ripped apart our habitual ways of living. It revealed the inadequacies and limitations of top-down, centralised social, political and economic systems. It laid bare the divisions and inequalities that scar our societies. And it shone a light on our potential to pivot at speed — to take care of one another, and to abandon economic rules and social norms that sometimes only hours previously had appeared unassailable.

In reality this pandemic is not singular and it was not unpredicted.[2] The inception, global spread and effects of COVID-19 are closely linked to a series of profound social and economic imbalances which in turn are rooted in a way of life that exceeds our planet's ecological limits, forcing humans to trespass into natural worlds with unnatural consequences.[3] This pandemic is just one in a series of shocks that have been long expected.

> **"Our welfare state was a brilliant and creative response to the challenges of its era... But today we face a very different crisis."**

Everything was not fine. And the troubles revealed are not new. Too many of us live lives on the edge, inhabiting realities that have nothing to do with national stories of economic growth or rising GDP. Our social systems — designed to deal with occasional troubles, not the endemic consequences of persistent inequality — were already threadbare. The work and talents of committed carers, teachers and public servants cannot compensate for systemic under-investment or for something much deeper — a reliance on a set of designs, rules and norms that are out of step with modern lives and modern troubles.

Before the pandemic broke, I was working in communities in different parts of Britain exploring the notion of a good working life. I ran a series of workshops with people of all ages from different walks of life — carers, grave-diggers, artisans, digital entrepreneurs, weapon makers, social workers and more. Everywhere the concern was stability — how to create a stable working life in conditions of unpredictable change. Almost no one believed that the current safety net was adequate, helpful,

or that it would survive much longer. Beneath the good humour and creative ideas was a pervasive sense of unease.

In a matter of weeks this unease, which has long been misunderstood or brushed aside, became the concern of elites. 'Virus lays bare the frailty of the social contract' announced the Financial Times, calling for 'radical reforms', more active governments and a re-categorisation of welfare and public service as an investment rather than a liability.[4]

So, we can and must invest. But invest in what? The temptation will be to re-invest in existing systems and services. It is a temptation that must be resisted.

Our welfare state was a brilliant and creative response to the challenges of its era — the legacy of war, the unresolved devastation of the 1930s recession and the challenges of transition brought by an earlier technology revolution, that of oil-based mass production. The institutions and services created served their purpose, ushering in a period of unprecedented flourishing — we were well-educated, healthy and many of us could expect well-paid, stable work.

But today we face a very different crisis — we are challenged by a new technology revolution; we face an ecological emergency of devastating proportions; we are burdened with new illnesses of the mind and body; our education systems are failing the majority; we lack care and good work; we have different expectations and social structures; we have growing inequality and new forms of poverty; and slowly, painfully, we are becoming aware of the biases inherent in so many of our post-war systems which leave the needs of many unattended. In this century, our inherited systems no longer work and we need to think again.

The urgent need now is to invest in a new social settlement and a set of renewed institutions. This 21st century welfare state must do three things:

1 Tell a new story, offering a vision of a more equitable future and a response to the experience of unpredictability and precarity that was the pre-COVID norm for most.

2 Enable transition, in the short term through the shocks that will inevitably follow this pandemic and towards a 'green' future in which there are new forms of well-paid work and production within the boundaries of what the planet can support.

3 Address the deeper legacy challenges, the structural and spatial socio-economic divisions that harm us and hold us back.

In the context of a growing conversation about the need to re-think capitalism, much less attention has been paid to the urgent need to re-invent our social systems. But without this re-invention, any new form of capitalism or economic development is likely to stall and our society will not flourish.

The intention of this paper is to stimulate a conversation about the need to re-think social systems. I will suggest a new vision and show how we could use a set of design principles — a new social code — to at once enable transition and address the deeper, persistent challenges of poverty and inequality.

I call this Welfare 5.0 and I refer throughout to a 5th Revolution. Why? Because I believe technology is a centrifugal force — shaping our economy, our use of natural resources and our social lives. Technology revolutions create new social challenges *and* new possibilities on a global scale, and history shows that social systems must adjust. According to the scholarship of Carlota Perez (whose groundbreaking work I refer to in this report), the current digital revolution is the world's 5th technology revolution. It needs a sibling social revolution — Welfare 5.0.[5]

Systems in crisis

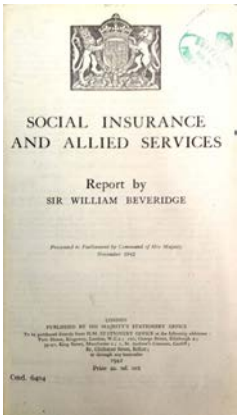
Our social systems are in crisis both because they cannot address modern suffering and because they are deeply connected to economic, political and ecological systems which are also in trouble. This might sound obvious but to date, the challenges within our social systems have been underestimated whilst the extent to which social systems are connected to and influenced by wider political and economic choices is too often placed outside the frame of analysis. To invest wisely we must first understand the crisis within and the crisis without.

The crisis within

We had assumed, many of us, that somewhere, somehow, those who are in need are taken care of. However, just as the Second World War exposed the fragilities of a 19th century social system inherited from the Victorians — changing attitudes and preparing the ground for the post-war welfare state — so the pandemic has exposed the fault lines in our own 20th century systems. Our understanding of who is taken care of and how has been disrupted.

Months before the pandemic struck, a prominent government minister was among those who talked of 'low-skilled' care workers.[6] But rapidly it became widely understood that low pay does not equate either to low skill or low importance — everywhere, everyone was dependent on carers, deliverers, those who stack supermarket shelves or collect our bins. Key work has been re-evaluated (even if not yet better paid). Just as importantly, many have learnt what paltry sums are offered to those without work and dependent on Universal Credit. They have also experienced first-hand the difficult and demeaning process of making a claim.[7]

The welfare state is not universal and not everyone is cared for.[8] This is not just about a decade of austerity and financial cuts that have reduced what is available. It is about a structural design that on the one hand, left many out and on the other, was only made possible through the exploitation of bodies we usually could not see.



Sir William Beveridge and the Beveridge Report. Source: George Grantham Bain collection at the United States Library of Congress.

Women in particular were not well-served by the welfare state as the work of care was everywhere pushed behind front doors, for no or low pay. Those who were less able were not well provisioned for either. William Beveridge, the architect of the British welfare state, was personally concerned that those he labelled 'handicapped' had been overlooked. Race and class provide further fissures — to treat everyone universally is to ignore for example the social impact of complex intersections between ethnicity and economic status.[9] From the outset our welfare services relied on labour which was imported from the colonies. As we hired trained nurses from the West Indies or Zambia, few thought to question the devastation we were causing on already struggling systems in other parts of the world. The exclusions of our current welfare system are complex and operate through apparatuses of power and judgement that are easily hidden.[10]

Systems that exclude by design or default are extremely expensive. This is primarily an incalculable human cost — too many are written-off, not given a second chance or the opportunity to reach their full potential; too many suffer pain and cannot contribute in the way they would like to. But the cost is also financial. It is costly to 'fix' lives once they are broken. As resources have declined and the costs of fixing have risen, our welfare systems have responded with the design of ever more labyrinthine pathways and 'personalised' assessment measures as they try to ration their resources and displace the costs elsewhere. The result is an ever faster, more dispiriting version of pass-the-parcel.

Most of those who work within our welfare systems understand the futility of this approach. They also know that the services on offer are unsuited to modern ailments — that good health cannot be created when we live in over-crowded, shoddy housing and in places where good work is not to be found; that our children will always be anxious if they are taught within

factory systems that young people know are not right for the world to come; that older people cannot be well cared for in medicalised systems that focus on body parts rather than the well-lived life. But working in siloed services and institutions, responding to commands from the top and without inter-connections within the welfare system, much less to the complexity beyond, they struggle to make change.

A welfare revolution must both address the challenges of today and invert this culture of exclusion, designing new forms of support and new institutions, that are stronger the more who use them. This is a proven possibility, but it requires not only the re-design of the support on offer — a move away from systems that attempt to fix discrete bodies and body parts as if our lives are not inter-connected — it requires strong connections to wider systems and an understanding of the deeper shifts in logic and expectations within our societies.

The crisis without

The logic of our societies has profoundly altered in the decades since our existing safety nets were designed and this change is ongoing, still evolving. Our work, our family structures, our bodies, how we see ourselves and others — all these have changed. The causes of these changes are complex, including the effects of political movements that have changed our expectations — feminism; the civil rights and environmental movements; the intricate interplay between demographic change and migrations forced by the depletion of fragile eco-spheres — and, woven within and throughout, is the pulse and possibility brought by new technology.[11]

We are living through a technology revolution. This digital revolution which started in 1971 with the invention of the microchip and is now accelerating rapidly to embrace robots, artificial intelligence and bio-technology cannot be understood as something parallel to or in any way separate from our social challenges. Technology is affecting every aspect of how we live — how we parent, how we learn, how we work, what we eat, how our communities are organised. It is creating new forms of wealth and poverty; it is unsettling the borders between nations and between humans and machine; and, in its current form, it is reliant on unsustainable processes of human and natural extraction and resource use.[12]

In this context we can no longer continue to frame the possibilities of technology in terms of, for example, apps that might improve our education systems (however useful these might be). We need to understand instead the symbiosis between technology revolutions and their social potential — new forms of finance, new forms of institution, new forms of politics and the emergence of new social norms and dreams.

The work of Carlota Perez shows how technology revolutions give rise to a sequence of events which repeat every time. Initial excitement around the technology — what Perez calls the installation period — leads to a bubble and then a crash. Recession follows the crash leading to widening inequality, dislocation in the labour market, social unrest and the rise of populist leaders. In other words, every technology revolution starts by creating vast new wealth for some and the deepening inequality we see today. Perez argues that in past revolutions, it is only when the state has resumed an active role in shaping the conditions for investment and growth that the full potential of the revolution can be spread across the economy, ushering in a golden age and new forms of prosperity.

We need to understand the symbiosis between technology revolutions and their social potential.

Equally important in Perez's analysis is the connection between technology revolutions and cultural shifts — the evolution of social norms. New technology enables us to live in new ways whether through the invention of the canals, the railways, the birth control pill or the iPhone. These innovations create new lifestyle aspirations and they start to disrupt 'common sense'. Old ideas are re-evaluated, such as

the squandering of natural resources that could be re-used, and the re-assessment leads both to new thinking and the re-adoption of ideas once discarded — as we see now for example with a renewed interest in co-operatives and the commons.

It is important to emphasise that outcomes are not determined by technology. Rather technology revolutions cause rupture and opportunity out of which emerges the possibility of creating something new.

I want to emphasise two new opportunities. Firstly, we have a social opportunity. The resources created by the incumbent technology revolution (financial, intellectual and technological) provide us with a real opportunity not simply to re-invest but to create a framework that is inclusive of those who were previously never fully supported or, on whose labour previous gains unfairly rested.

Secondly, we can see that the called-for investment is exactly that — an investment in social systems is a prerequisite for the deployment of new technology and new forms of economic development.[13]

Our crisis is in fact an opportunity — to live differently, to address injustice, to restore ecological balance and to flourish. But to make this a reality we have to move forward with a new guiding purpose, a vision and a process which can make the vision real.

Welfare 5.0: The vision and the promise

In 2005, as a result of Hurricane Katrina, the lights across the South Eastern sea board of the United States went out. A canopy of stars was revealed. Night after night, city residents could see constellations usually only visible in small and remote places. This is how Rebecca Solnit describes the possibilities of system failure — collapse reveals something older, something beautiful but lost, something beneath that can generate the new.[14]

In the COVID-19 pandemic, the possibility of 'seeing the stars' was not evenly distributed. Whilst those with roomy houses, gardens or access to nature could enjoy a slower pace of life and perhaps the luxury of home working, those on lower incomes were more likely either to lose their jobs or, as 'key' workers, faced acute daily risks, often without the basic protection they deserved.[15] When the music stopped we were at very different ages and stages. Most of the population found themselves living in cramped conditions, reliant on patchy, expensive data services, with money worries which shut out the chance to dream and sometimes even to think, as anxiety and frequently domestic violence escalated.

But still, something else was glimpsed — a sense of solidarity when we first gathered to clap key workers on a Thursday night; a sense of possibility as streets and villages organised the necessary social infrastructure to care for those alone or unable to shop; a sense of shared outrage as billionaires and handsomely paid executives found ways to reward shareholders at the expense of the public purse and decent salaries for key workers; and an understanding that economic rules can in fact be torn up and re-created. At the height of the lockdown few reported that they wanted to return to 'normal', instead there was a reported appetite for new values and real change.[16]

What then is possible and how can we create the social revolution many have glimpsed? Creating change requires a re-discovery of our deeper sense of social purpose; practical interventions that enable everyone to transition through the immediate shocks that will inevitably follow the pandemic; and the support which will enable us to grow and flourish within a generative economy. All three of these requirements — purpose, transition, full development — are closely connected.

Purpose

Our purpose must be wealth. This Anglo-Saxon word means life. It is a definition that seems at once remote, forgotten like the occluded stars, and also modern, urgent — the advancement of the richness of life (all life and all lives).

This purpose at once encompasses fair and decent material standards of living for all with the support that would enable us to develop across broader dimensions, as creative, relational, purposive human beings who are deeply connected to our wider environments. This is a modern form of flourishing which understands that dignity is rooted in the collective participation in the structures of society — the home, the market, the community and the state — and that a re-design of our institutions including our welfare institutions is called for in order to embrace this participation.[17]

> **“ 5.0 systems see the purpose of the economy is to advance the richness of life. ”**

Existing systems seek to advance the economy within which humans live. 5.0 systems see the purpose of the economy is to advance the richness of life. Support to grow, to flourish, to care for one another cannot be envisioned as an externalised safety net within this definition but rather as the compost within which everything else takes root.

Transition

Within a decade, scientists predict climate breakdown — an existential threat for which the current pandemic is merely one of a series of connected warm-up events. To avert imminent social and ecological collapse we urgently need to find new ways of living together and in a new relationship with nature. Our social systems must therefore be evolved in order that we can both heal the legacies of earlier revolutions that created deep inequalities of race and class; respond adequately to the crisis and transition into the new roles, behaviours and modes of business required within sustainable green economies. Requirements will include continuous and accessible learning, transition incomes, universal care and carbon neutral health systems. None of these is available or on offer in our inherited social systems.

Full development

In his TED talk *The Future You*, viewed by more than 3.5 million people, Pope Francis talks about an endemic culture of waste, which first and foremost is about people who in their millions have been abandoned, cast aside or simply denied the possibility of personal growth and development.[18] Social work, the Pope argues, is not something done by a particular and small cadre of professionals, but rather it is a fundamental choice of science, politics and economics. The purpose of a 5th revolution would be to recover a new generative symbiosis between our human development and our broader eco and economic systems.

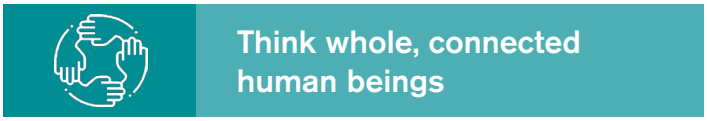
It is not just we humans that require '*rescate*'[19], it is also our systems of economics and production that are wasteful and blocked, unable to find new forms of productivity.[20] New social systems are a required investment for human flourishing but also for the flourishing and development of wider support systems — the creation of new inventors, new forms of infrastructure, new forms of mission-driven economic and industrial policy. [21] Our social, economic, political and ecological futures are entwined.

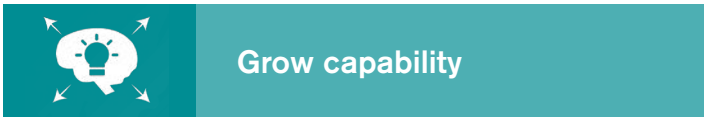
The design principles: A new social code

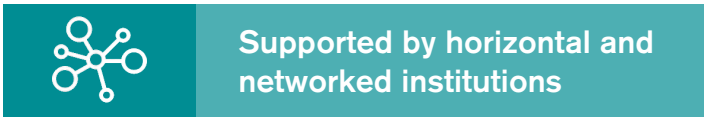
Creating these new systems requires a design pattern — a social code that can guide collective making and re-purposing. In 1942, the publication of the Beveridge Report provided a blueprint for the creation of the post-war welfare state. The Beveridge Report sold out in a matter of weeks and was continually re-printed over two decades. A report which apparently addressed British challenges was translated into 22 languages such was the global demand for a new social pattern.[22]

Today the logic of the blueprint (one size fits all) no longer works. We have seen how standardised, centralised systems cannot grapple with modern challenges or create the relationships required for flourishing.[23] We need a different form of pattern, closer to digital code, it will provide us with the language, tools and principles with which to create the new design.

There are five principles at the heart of the new social code. These principles or lenses have been shaped through 20 years of local making, conversations and peer learning. Their development and interpretation will be left open to local knowledge, expertise, the materials to hand and temporal circumstances:







These principles have edges designed to inter-connect. They form a question — is this investment, this activity, this re-design or innovation generative for people and for the planet — will it further our connected flourishing and will it offer the greatest support to those who have the least or are most vulnerable?

Think whole, connected human beings

Every design pattern has an imagined human at its centre — the dress pattern for example is modelled on a human body. The existing welfare state is also modelled and corrected on a human form, the imagined *homo economicus* the solitary, calculating, competing [man], perceived to be driven by an insatiable desire to maximise their individual, material potential.[24]

Growing adaptive, flourishing systems require a new template. We start therefore with ***sapiens integra***[25] — we assume, value and make visible whole, connected human beings with our unique aspects and blemishes, affects and defects. We work, care, love, play and learn for pleasure. We grow, we compete and sometimes we suffer. And we become who we are in relationship to others.[26] These relationships in turn bring pleasure and are valued, not for their instrumental worth, but for their intrinsic joy and life force.

Neither biology nor modern philosophy any longer supports the notion of independent organisms (for example individual humans) in separate environments.[27] Similarly developments in sociology, neuroscience, psychology and even economics, increasingly demonstrate that it is deep human connections that allow us to thrive. Flourishing in other words, depends on systems designed to reinforce relationships rather than individuals. The recent discovery that the roots of mature trees grow towards each other in a complex and inter-dependent ecosystem that, through its deep connectedness which allows each tree to stand tall and mature, serves as a metaphor for our new understanding of human development.

Our existing social systems see us as discrete individuals, a set of parts and problems waiting to be fixed or, if economic imperatives demand, cast aside. Our schools are evaluated (and funded) according to their ability to produce individual exam results a proxy for productive workers; our health and care systems have been evaluated only according to discrete outcomes and unit costs rather than quality of life.[28] In

these mechanistic models the wider associated costs — or so-called externalities — in terms of mental health, social connection, lost creativity or ecological diversity were not visible or valued. In contrast, in 5.0 systems we build on intellectual developments to understand ourselves within overlapping networks and communities and we recognise that our participation in these networks leads to our individual and collective flourishing. If *homo economicus* sought to maximise their individual economic utility, *sapiens integra* seeks to grow capability — their own and that of their networks.

Grow capability

A capability describes something we can do or be. A capability also describes our potential becoming — what we might grow into with the right support. To flourish today we need the support of human connection and we must be able to learn, to participate in purposive work, to be of vital body and mind and able to sustain intimate and social relationships.

> **“ Humans are designed to grow, heal when necessary and to continually develop. ”**

We can no longer invest in social systems that are designed to fix us, allocating support according to the extent we have broken down (a difficult and expensive task). Humans are designed to grow, heal when necessary and to continually develop. 5.0 social systems need to be designed to mimic and support this naturally occurring generative and regenerative capacity.

Perhaps this sounds complex. In fact, capability-based systems, a developmental approach which seeks to provide us from birth with what we need both to grow and heal, have been successfully pioneered in different parts of the world since the 1970s.[29] Initiated by the Nobel Prize-winning economist Amartya Sen and developed by the philosopher Martha Nussbaum, the approach upends established ways of understanding poverty and social need, which have traditionally assumed that those who are poor lack agency. Sen has argued and proved through empirical work that this ignores structural inequalities which are often invisible but determine who can access resource and flourish.

Which capabilities matter? Nussbaum suggests a long list encompassing the development of the senses, reason and a broad set of affiliations.[30] She also suggests that some capabilities are more 'fertile' that is they provide the soil on which others can grow. In keeping with this and understanding that simplicity is necessary to move principles into action, I suggest and have tested a set of five capabilities as follows:

- **Learning**

  We grow through enquiry, collaboration and a sense of purpose. The capability to learn enables us to participate in work and wider society but learning systems will not be linear or instrumental. We value creativity, imagination and enquiry for their own sake. We value teaching as much as learning and encourage a wide range of pedagogic approaches ensuring deep participation.

- **Work**

  Good work provides meaningful autonomy; time to care, to learn and to play; and a decent, stable income. It is through good work that we find our place in the world, continue to grow and have a chance to contribute to something bigger than ourselves. In this revolution learning, caring and work are inter-dependent.

- **Health (physical/mental)**

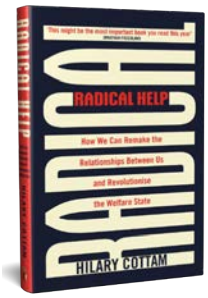
  Being the best we can be at every stage of life requires new forms of knowledge, relationships and support. We can design systems that help us create health — they will prevent where possible, support activity and participation in the wider environment and ensure care and support when needed. We recognise that creating good health is a collective activity.

- **Relationships**

  Determine who we are, what we can become, how we will be looked after and they bring joy and pleasure. The capability to build and sustain relationships, core to a flourishing existence, is complicated in times of upheaval — changing family structures, geographic dislocation, increasing inequality, and the pressures of time brought about by new forms of work. Connection may be spontaneous and instinctive — sustaining relationships takes knowledge, practice, time and experience.

- **Community**

  A sense of our place in the world is critical to our functioning and in turn our ability to create, tend and participate in a set of institutions at the local, national and supra-national level. Community capability will guide infrastructure investments — the governing question being will this investment create further community capability and enable those who live here to flourish locally.



In *Radical Help* I demonstrate how a capability approach can inform a set of social systems to nurture us cradle to grave — supporting family life, adolescence, good health, good work and, later in life, a rich ageing process. These social systems differ from those currently on offer because we are invited as individuals and within our social networks to grow ourselves through practice and with the support of diverse others. We are not consumers of services, but active participants in a continuous process which cannot be measured by static outputs any more than we can say when a rose has reached its peak beauty.[31]

What can we really be and do? Our inherited, standardised systems were not able to see the way in which power operates — they greeted each of us as if we were an identical cog within their mechanised system and attempted to respond to our needs as best they could. In contrast, the capability approach keeps in view the way in which structural, external challenges (where we live and what is available to us are connected to complex internal challenges), how we see ourselves, what we can do or have been told we can do, and what we are entitled to.[32]

Relationships play a unique and foundational role

Looking at the world through the lens of relationships provokes a particular way of thinking and being that is at the root of social change. Relationships are the opposite of transactions. They require a sense of reciprocity, a meeting of equals — a relationship cannot be done to us. Thinking relationally inspires a different institutional design — inherently questioning what spaces are required, what is the order in which we might approach each other and what forms of listening, talking and making together build the trust that all relationships embody. Growing relationships takes time — we cannot expect work

rooted in relationships to be accomplished within a fixed time period or to be mandated by 'improvement' or 'innovation' agencies. Finally, it is important to note that, whilst bonding relationships within communities were particularly prized in the post-war period, bridging relationships are at the heart of Revolution 5.0. Designing for natural encounters with those who are not like ourselves will be critical to building a social whole in which we can all flourish.[33]

Capability systems are generative and low maintenance. But to take root they require new forms of institutional support and new forms of investment. Who then will pay?

In a Social Economy

Growing capability requires resources and for decades a true rethink of our social systems has been denied on the grounds of an economic orthodoxy that has positioned social systems as a short-term cost rather than a long-term investment, as a burden rather than a foundation for flourishing.

A series of systemic failures including the financial collapse of 2009 and the COVID-19 pandemic have illuminated the shortcomings and errors within these orthodox economic models. In response the discipline of economics is undergoing rapid change. Shaping a new orthodoxy involves the recovery of work which has been long admired but relegated from mainstream economic thinking (for example Ostrom's work on the commons and feminist studies on the value of care and household work); the re-positioning of economic policy and business strategy around notions of value and purpose (the critical work of Mazzucato and Kelton); groundbreaking analysis of the connections between technology revolutions and smart growth (Perez) and what we might call the economics of emergence which understands that there can be no sustainable economy that privileges growth above the ecological boundaries of the planet (Raworth, Beinhocker, Bauwens).[34]

The design pattern for 5.0 social systems connects with this new and emerging orthodoxy in two important ways. Firstly, by recognising that economic and social policy are inter-dependent and must be conceived in relationship to one another. Secondly, this new economics provides

tools and frameworks for what I will call a 'Social Economy' — the governance, measurement and investment models that can enable the growth of a new social system.

Inter-dependence

In the post-war period, there has been an assumed hierarchal relationship between the economy and society. This logic, 'It's the economy, stupid', assumed that the economy was a primary system supported by a (secondary) underlying social architecture — the welfare state. This allowed innovations in welfare and public services to be designed and implemented with little or no reference to prevailing national or local economic conditions.

In the 1990s in much of post-industrial Britain the welfare state was used to provide a form of industry where there was no real economy. This approach was expensive and predictably socially ineffective. The failings however were again analysed with reference only to social spending — no explicit policy connections were made between the lack of a functioning and equitable local economy and social outcomes. Instead, poor social outcomes were used to provide a rationale for a second wave of orthodox neo-liberal reforms in the guise of market-led models of service delivery combined more recently with 'austerity' — budget cuts of up to 40%. The mantra from the turn of the century has been 'work first', in denial of the fact that in whole geographies there was little or no good work to be had. The reality has been further dependence on increasingly ragged social systems with tragic consequences.

> **"5.0 systems are therefore built on an understanding of the inter-connections between a flourishing society, ecological system and generative economics."**

It is not desirable to design economic policy in isolation or feasible to expect any social intervention, however well-designed to compensate for economic policies that entrench injustice and inequality. 5.0 systems are therefore built on an understanding of the inter-connections between a flourishing society, ecological system and generative economics. The new design pattern keeps three primary inter-dependencies in view:

- Firstly, assisted by *sapiens integra*, we understand that social systems cannot treat the individual, but must focus on the collective within the wider environment. As clearly shown by the current pandemic we are as strong, capable and healthy as the most vulnerable link in our human/ecological systems.
- Secondly, keeping in view the technology revolution and the requirement/possibility of a smart green transition — the new social systems will offer us what we need to flourish now: new systems for continuous learning being an obvious and immediate requirement.
- Thirdly, no social system however well-designed can compensate for a poorly designed, inequitable economic system. Investments in the core economy must be socially guided.

The Social Economy

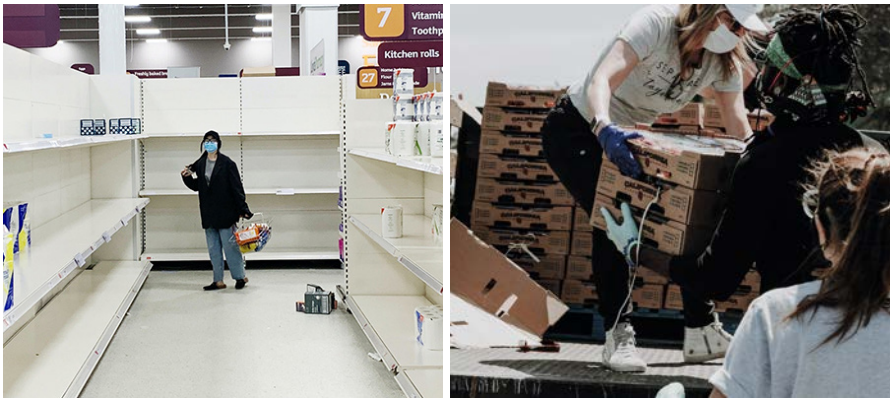
5.0 social systems are designed to foster capability and they are rooted in relationships. These systems, whilst often relatively light touch and inexpensive when compared with their industrial predecessors, require particular economic conditions to take root, to grow and to be sustained. I call these conditions and requirements the Social Economy. The foundational economic principles that must be used specifically to govern social investment and social institutions include:

- A new broad definition of resource blending time, skills, relationships, private and public funds and an emphasis on relationships and reciprocity.
- Surplus cannot be extracted but must be re-invested. This rule will support the growth of proven, effective employee ownership models such as Buurtzorg and values-based state models. It will prevent extractive ownership models where institutions for the most vulnerable (children in care, old people) are assets owned and flipped for profit within private equity structures.[36]
- Primacy of learning over audit — change will continue in our societies and social systems must be built to evolve. Evolution requires an infrastructure to share learning therefore resources currently dedicated to assessment and monitoring (up to 80 % of welfare budgets) can be redirected to shared learning.[37]

These foundational principles in turn imply new forms of institution, benchmarking and funding enabling the necessary increase in collaboration.

Supported by horizontal and networked institutions

Our inherited social systems were designed in accordance with the best practice principles of their era — they are hierarchical, vertically integrated, centralised organisations. This organisational blueprint is vulnerable in the face of modern challenges. The COVID-19 pandemic exposed the limitations — supermarket supply chains could not cope whilst local shops were well ordered and stocked; centralised health systems could not access protection for workers or develop an effective testing system; care systems at the periphery of the centralised core could not access protective clothing and were forced to accept those who carried infection. And most ignominiously, centralised hospitals could not care for many infected patients and even their deaths could not be counted by the centralised system.[38]



A highly local social infrastructure can bring communities together in times of need. Source: Carlos de Toro (left).

The institutions that can support our social flourishing today are open, networked and horizontal[39]. In the COVID-19 pandemic, prototypes of this new design flourished apparently spontaneously.[40] A highly local social infrastructure, with a clear mission (provide company and practical support to anyone struggling), co-ordinated through simple digital apps, brought streets and villages together to support vulnerable neighbours, distribute food to families in need and undertake other needed activities such as the production of scarce protective masks and overalls.

5.0 institutions do not default immediately to service provision (although services will be necessary) but rather emphasise what they can support and enable. They are open and porous, exhibiting a strong relational

ethos and a facility with conversational/deliberative methods. Within these institutions there is a blurring of the boundaries between those who are helped and those who need help.[41] They are as local as possible — we cannot participate and meaningfully contribute to what we cannot see or touch.

Social change comes through power generated within these new networks — 'sheer human togetherness' in the words of Hannah Arendt — and through the growth of new forms of leadership and organisation, that can in turn harness mass participation. This is a critical contrast with inherited vertical institutions. Post-war institutions are designed as systems of mass distribution — medicines, advice and knowledge. 5.0 institutions by contrast are generative — they are not designed to pass anything on, but rather to make, facilitate and galvanise. Their porous boundaries (only possible in the new economic conditions which do not emphasise competition for resources in traditional ways) enable new alliances.[42] These new forms of organisation seek to grow through economies of co-operation, rather than industrial scale.

> **"Technology revolutions lead to new norms, new forms of common sense and this technology revolution prizes and makes possible sharing, distribution and networks."**

These new institutions already exist (and as I discuss in the final section of this paper there is scope, using the social code to further re-purpose many post-war institutions). They are characterised by new forms of leadership, working through digital platforms and local face-to-face relationships, drawing on deep history and recent practical experience to rapidly evolve their models. Those who can lead in this new world understand how to facilitate participation across institutions towards common goals; they understand how to make alliances with the new social movements where energy is palpable; they are at once highly effective listeners and able to hold the guiding mission and principles.

It is impossible to imagine these horizontal and networked institutions without the technology which enables personal and institutional connections, the blending of diverse forms of knowledge, resource and

data and the distribution of tools in our hands which enable the local making of social solutions (see *Made through practice*). Technology revolutions lead to new norms, new forms of common sense and this technology revolution prizes and makes possible sharing, distribution and networks. This is not to say that these characteristics are found everywhere within technology organisations, rather that technology enables the *possibility* of working in this way.[43] We would expect what emerges to take different form — European systems will look very different to Chinese systems for example. These potential differences serve as a reminder that social revolutions are hard won and have to be made.

Made through practice

Design is about making and we are all invited to be designers now — creators, partakers, makers of our flourishing social systems. We understand for example that health is not something mass-produced in a hospital but a capability we grow ourselves with the support of well-designed neighbourhoods, friends, families and professionals. Similarly, we can see that learning is not something that can be given to us and externally assessed through tests, rather it is a capability of enquiry that must be acquired and continually exercised like a muscle, sometimes alone and sometimes through good company and team work.

To make, we need tools to think, to create, to collaborate, to assemble and re-assemble. During the COVID-19 pandemic, many have recovered their capacity to make. There has been an exponential growth in bread-making for example as thousands have remembered the joy in the process. There has been a sharing of patterns for masks and medical scrubs as communities have come together to provide the materials needed to protect front line workers. Local government too has participated with many removing their lanyards and starting to prototype new practices together as they collaborate to meet immediate needs. This sharing of instructions, of advice and materials, this urge to have a look at what others are doing and to copy and replicate is a model for how we must re-make our social systems.

In the early 1970s on the eve of the digital age, Ivan Illich described the good institution as one where the components can be taken apart, re-used and re-assembled.[44] This sharing of tools and conception of an organisation as a set of components that can be shared and re-

assembled is something accessible and logical in a digital age. There is however an important caveat. What Illich writes about and what brings about social change are tools in ***our*** hands. A digital health app for example, sitting in the cloud and harvesting data that is served up in the form of personal metrics in fact further distances us from the rhythms and control over our own bodies. Tools that we make, own, interpret and control are key.

Finally, the practice of making is important because it disrupts hierarchies of knowledge that have become unhelpful barriers to social change. These now entrenched hierarchies privilege certain disciplines and forms of knowledge (such as the now much mocked but still powerful Oxford PPE — Philosophy, Politics and Economics — degree) over others (for example lived experience); they also privilege the design of policy (thinking) over front line work (doing), limiting the potential for feedback loops and the essential re-making and adjustments that are needed in response to dynamic social environments. Making requires many disciplines — anthropologists, artists, designers, working alongside economists, scientists, historians, psychoanalysts and many more. It requires the integration of diverse lived experience within the design process.

Making requires many disciplines. Source: Radical Help.
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Our post-war welfare systems were effective because they started in this way. Revolutionary services to support people into work were not designed by Beveridge within his civil service offices but on the ground, in the East End where he lived, worked and learned. This practice

contrasts painfully with my own recent experience where at a Treasury meeting I was shocked to find myself surrounded by young, white male advisers. They were all economists, and their experience was that of academia and the think tank. They asked questions about marginal adjustments to existing policies many of which have been proven failures. Lacking broader lived experience, they were without the hooks or inter-connections that would have enabled them to imagine the reality of the lives of others. The chasms between their 'marginal' concepts and the quotidian expertise of the grave digger in Kilmarnock or care workers in Barrow were unbridgeable. Devoid of practice, they cannot make good policy.

Revolution, one experiment at a time, is how Kate Raworth describes the making of a 21st century economics. The making of a new social system will happen in the same way. We have much to build on. Outside of centralised institutions revolutionary experiments have been taking root — from new forms of local politics in Frome to new forms of service design and organisation in Plymouth; from radical new relationships with communities in Wigan and East Ayrshire to a new conception of public health in Morecambe Bay and public wealth in North Ayrshire. Re-using what is to hand — the skills and energies of local people, the resource within often depleted local economies, deep local knowledge and the generative energy of history, the 5th Revolution is taking shape.

Making it happen

'…a time for revolutions, not for patching', Beveridge boldly declared in the opening pages of his eponymous report, the blue-print for our welfare state.[45] Beveridge and his peers did not consider the 19th century poor law and related institutions to be an adequate response to the new mass production era. Similarly, we cannot accept that our 20th century welfare institutions are the best response to the challenges of today. Standing in the aftermath of the 1930s recession and war, Beveridge and his contemporaries seized their moment. We must do the same.

It is important to understand that in the post-war welfare revolution not everything was new. Beveridge built on early social experiments and he re-purposed existing institutions, promising funding only to those who worked according to his design code. Today the new is around us, but struggling in the cracks, under-resourced and limited by redundant rules and funding logics. Using the Social Code we can move what is marginal to the centre — re-generating health and learning, creating new social infrastructure to address the need for care and good work.

Making this happen is possible — we have a unique window of opportunity — but it will not be easy. It relies on opening connections and relationships among interest groups, among disciplines, sectors, ages and between those who are already convinced and those who still need to be persuaded. It requires working to a core set of shared principles and addressing the inter-connections in our systems — how good work relies on good care for example and (in a green transition), on new forms of learning which in turn depends on decent and affordable broadband connections.

Drawing on the lessons of history — the post-war social revolution and the social changes which took place in earlier technology revolutions — it is clear that four sectors or groups are required to make this change happen:

- **Organic intellectuals**
  Those who can produce new ideas inspiring global imaginations in all disciplines, science, design, history, economics, anthropology.
- **Organised civil society**
  Artists, movement makers, labour unions, activists, those who bring creativity, knowledge and above all lived experience of another way.
- **New industrialists**
  Business leaders who, walking in the footsteps of enlightened forebearers, will challenge their peers believing that a new era is only possible with the design of new social systems and in particular new norms for labour.
- **The state**
  A new generation of leaders who will dare to forge new alliances and design new frameworks.

In each case, to connect and create, new forms of practice and behaviour will be required. I refer for example to organic intellectuals rather than solely to academics because the need is for rigorous thinking that can connect to every day practice and new forms of knowledge.[46] I refer to 'new' industrialists because the focus of the enlightened business leader can no longer be short-term shareholder profit but rather an engagement with wealth creation in the broadest sense as mentioned previously.

The state is required to play a unique and strong role in the development of a new social framework which will set down the guidelines for public investment and ensure all public endeavour is in the service of the new principles.[47] The framework will ensure that those already creating powerful alternative systems, solutions and organisations will have support and capital. It will empower those within incumbent systems who are currently trying against the odds to move beyond reform into the new logic, allowing for regeneration within existing systems.

We cannot underestimate the challenge of this role — the state, currently a mass production organisation will have to undergo its own cultural and organisational revolution — but in the light of the pandemic we can see fissures in the state apparatus which might now be opened for progressive social purpose. In particular we can see in the case of the UK that the central state has much to learn from developments

that have taken place within the local state in recent years. And we can see the need for a relational reset between the state and business, that would make possible Social Work.[48] The possibility is immediate to tie state financial support to new norms around wage ratios, work conditions, tax and green regulations. In this way what is currently widely perceived to be a 'bail-out' would be repurposed as investment in green transition and social purpose, the foundation for a new relationship.

The reality is that there will be much more than one experiment at a time. Experimentation is flourishing and the principles of Welfare 5.0, the Social Code, draw on existing work and learning. Much more is needed and, while it is beyond the remit of this paper to delineate every change, the areas of work, care and learning are immediate priorities.

In the workshops I referred to in the opening of this paper, I asked participants how they would like to see working lives restructured end-to-end. Conversations about reinvention ranged across the conditions of work and imaginative suggestions about both the structure of the working day and work over a lifespan. Integral to this discussion was care (probably the source of much future work) and the mechanisms needed to integrate care and work in new ways.

Good work: Workshop participants at Morecambe Bay NHS Trust 2020.
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Equally important in these conversations — which included groups from very different walks of life in different parts of the UK — was emergent and radical thinking about transitions. These workshops preceded the pandemic, but it was already clear that much well-paid work in Britain is within sectors that cannot continue if we are to avert a climate catastrophe. Transition incomes that peg to salaries and opportunities for new forms of training and learning — perhaps within universities which now otherwise face uncertain futures — must be part of the new. Relationships (connectivity online and in person), the need for low carbon transport infrastructure in rural areas and broadband connectivity everywhere was articulated as a priority. So too was the need for new forms of work organisation and forms of business ownership.

In the creation of the first Beveridge Report — the welfare state blueprint — William Beveridge travelled the country. Everywhere he heard a demand for radical change — these conversations persuaded him to be bold (he had been asked to head up a Commission of Enquiry, not to design the welfare state). We too can hear demands for radical social change — in community halls across Britain and increasingly on our streets.

Create, don't wait

History shows that moments of disruption, painful as they are, provide the context in which we can create. We know what is needed, we know the core principles and we know we cannot wait. All existing resources — money, time imagination, tools and technology — must now be harnessed towards a 5th Welfare Revolution.

Endnotes

1. ‘Everybody knows that pestilences have a way of recurring in the world; yet somehow, we find it hard to believe in ones that crash down on our heads from a blue sky. There have been as many plagues as wars in history yet always plagues and wars take people equally by surprise’. Albert Camus, The Plague (1947).

2. Bill Gates famously talked about the risks of pandemics in 2017. Science journals such as the Lancet have been publishing articles on the risks and the lack of global preparedness for over a decade. See for example: *https://www.thelancet.com/journals/laninf/article/PIIS1473-3099(14)70846-1/fulltext.* The World Economic Forum conducts an annual global survey on perceived global risks: pandemics surfaced as an issue in 2015 but were not listed in subsequent years: *http://www3.weforum.org/docs/WEF_Global_Risk_Report_2020.pdf.*

3. The links between Coronavirus and our encroachment on the natural world have been pointed out by many scientists and ecologists. See for example the research summaries of the World Economic Forum: *https://www.weforum.org/agenda/2020/05/humanitys-assault-on-the-natural-world-has-paved-the-way-for-covid-19/* and George Monbiot: *https://www.theguardian.com/commentisfree/2020/mar/25/covid-19-is-natures-wake-up-call-to-complacent-civilisation.*

4. Financial Times editorial, 4th of April 2020: *https://www.ft.com/content/7eff769a-74dd-11ea-95fe-fcd274e920ca.*

5. In Perez’s periodisation the 4th technology revolution refers to the revolution of mass production that started in 1908 when the Ford car rolled off the production line. The current revolution — the 5th — started in 1971 with the invention of the microchip (Perez 2002). Confusingly, recent publications from the World Economic Forum (WEF) have referred to the current technological transition as a 4th industrial revolution (See Schwab 2017). The WEF 4th revolution is defined by technical tools — not the broader socioeconomic relationships and transformation that underpin Perez’s longstanding academic work. The advantages of Perez’s framework include its ability to encompass broader socio-political shifts. Perez for example predicted the crash of 2008 and the growth of populism.

6. In her statement to the Commons on the 24th of February 2020 and afterward in press interviews, the Home Secretary Priti Patel alarmed many with her references to low-skilled workers: *https://www.parliament.uk/business/news/2020/february/statement-on-points-based-immigration-system/.*

7. ‘How am I meant to live on this?’ asked one shocked middle-class benefit recipient, provoking a Twitter storm of angry responses from those who are all too familiar with the impossibility, April 05, 2020. See also for example: *https://www.independent.co.uk/news/uk/home-news/coronavirus-disability-benefit-delays-dwp-appeals-a9505951.html.*

8. In *Radical Help* I discuss in detail the reasons our welfare state cannot work in this century (Cottam 2018: 29 – 46).

9. The work of Sir Michael Marmot has meticulously documented the intersections between social and economic status and health (Marmot 2015). See also Wilkinson 2005. During the pandemic, the Office for National Statistics has found that black people are more than four times as likely to die of COVID-19 than white people for reasons which include but go beyond socioeconomic disparities: *https://www.theguardian.com/world/2020/may/07/black-people-four-times-more-likely-to-die-from-covid-19-ons-finds*.

10. See, for example, the work of Brigid Featherstone on power and inequality within social work (Featherstone et al 2018). In *Radical Help* I show the complexities of power within family work and within services designed to help the unemployed (Cottam 2018). There is a rich body of theoretical work that shows how state services can simultaneously function as apparatuses of power and control over women in particular. See for example Donzelot (1997), Fraser (1989), Foucault (1991).

11. See, for example, Danielle Allen (2019) and Carlota Perez (2016).

12. For example, the human cost of lithium extraction needed for smart phone batteries (Reilly 2016); or the invisible, disturbing and exploitative work of online content moderation which has been off-shored to locations from across Asia and Africa (Roberts 2019). At Davos in January 2020 it was claimed by an environmental economist that the carbon cost of Ronaldo posting a photograph to his 199.2million Instagram followers is 30 megawatt hours, the equivalent to the energy used by three US households over an entire year.

13. Perez argues for a smart green economy where prosperity and good jobs are generated by re-use and repair (2018).

14. Rebecca Solnit (2010), Paradise Built in Hell. 1,200 people died in Hurricane Katrina and the effects — exacerbated by poverty, inequality and poor political decision making/support — are still felt in New Orleans and Central Louisiana. Seeing the stars cannot be recompense, but just as in London, when we too could see stars more clearly and hear the birdsong, such shifts in experienced daily reality can awaken our spirits and imaginations.

15. The death of 33 London bus workers who caught the virus as they worked unprotected, ensuring other key workers could get to work was just one of many tragic incidents that occurred during the pandemic, accentuating the differences in risk faced by those who could work at home and those who, on lower pay, needed to continue public work. Transport for London have announced there will be an independent review: *https://www.bbc.co.uk/news/uk-england-london-52752022*.

16. In a survey conducted by Sky News, only 9% of Britons wanted life to return to 'normal', once lockdown is over. They value instead clean air, more wildlife and stronger communities, as reported by Lucia Binding 17th of April 2020, based on a YouGov poll of 4,343 people.

17. This definition of flourishing draws on Aristotle's concept of eudamonia, as developed in *Radical Help* (Cottam 2018; 199).

18. *https://www.ted.com/talks/his_holiness_pope_francis_why_the_only_future_worth_building_includes_everyone.* The surprise TED talk was delivered in April 2017 by Pope Francis who is himself from a family of immigrants. Recognising how easily he himself could have been a 'discarded' person, the Pope asks 'why them and not me?'.

19. The Spanish word 'rescate' used by Pope Francis implies rescue, freeing and recovery, and also a deeper spiritual sense of redemption. Many activists and scholars recognise that transition into new systems requires grappling with a sense of collective guilt and loss (see for example Marris (1974) and more recently the work of *https://www.thelossproject.com*).

20. Perez for example on how technology deployment is currently stalled (2016).

21. Mazzucato (2018b).

22. See *Radical Help* for a history of the making of the Beveridge Report (Cottam 2018; 21-22).

23. This limitation of post-war systems was already visible to Beveridge by 1948 — see *Radical Help* on Beveridge's third report (Cottam 2018: 45).

24. Kate Raworth tells the story of rational economic man's beginnings as a nuanced portrait in the 18th century writings of Adam Smith and his later development into the crude cartoon of the Chicago school's modelling (1970s) which to this day determines policy and shapes wider thinking and behaviour (Raworth 2017: 94-102). *Homo Economicus* has a biological twin, popularised through Richard Dawkin's 'selfish gene' (see Tsing 2015;28). Whilst this idea of the selfish human is also now discredited, it has been significant in the design of systems which emphasise the risk of cheating, leading to the investment of up to 80 percent of welfare budgets on procedures for the policing/punishing of deviants and so called 'free-riders' (Cottam 2018).

25. *Sapiens Integra* is a concept I have developed with Anne-Marie Slaughter. Anne-Marie Slaughter relies on a conception of what she calls 'homo sociologicus' — a person driven as much by the desire to belong and connect as by their individual goals (2017;69). Slaughter in turn draws on the work of social psychologist Susan Fiske who describes humans as 'social beings', people who are motivated to belong to groups, to develop socially shared understanding, to control their interpersonal outcomes effectively, to enhance (esteem or at least improve) themselves, and to trust others by default'. Fiske quoted in Slaughter (2017).

26. Buber: 'man becomes an I through a you' (1970).

27. Donna Haraway, for example, drawing on the work of Beth Dempster has developed the concept of sympoiesis to describe the way that systems are collectively produced and evolved by humans, nature and other issues (2016;33).

28. For example, we analyse health systems through cost benefit analysis; education systems through rankings in international tables that link to GDP and productivity. Unfortunately, this framing has continued to be dominant in the work of many reformers who have emphasised the merits of their models through an adaptation of neoliberal economics attempting to cost all benefits (for example Layard 2011) thereby inadvertently further entrenching normative models that ultimately defeat the authors' progressive purposes.

29. UNDP's human development framework has been designed to focus on capabilities. See *Radical Help* (Cottam 2018: 200-204) for a more detailed explanation of the capability approach.

30. See Nussbaum (2011) and Cottam (2018;294) for commentary.

31. In Part II of *Radical Help,* I describe in detail the new social systems developed within this framework with the participation of over 10,000 people with lower costs and better outcomes (Cottam: 2018).

32. See Amartya Sen (1979), (1999).

33. See *Radical Help* for a discussion of the merits and differences between bridging and bonding relationships (Cottam 2018).

34. Ostrom (2010); Folbre (1994); Waring (1988); Mazzucato (2018a); Kelton (2020); Perez (2002); Raworth (2017); Bauwens (2019); Beinhocker (2007).

35. See, for example, the Wigan Deal: *https://www.wigan.gov.uk/council/the-deal/the-deal.aspx* and the new thinking on community wealth models being trialled by Preston and North Ayrshire.

36. Most notoriously, for example, the investments of Guy Hands Terra Firma group where fortunes were made from the British care home sector through complex financing structures in which Guy Hands avoided tax liability and care workers were paid at or below minimum wage. This is an empirical experiment now tested and deemed to have failed (Mazzucato 2018a).

37. Cottam (2018).

38. At the time of publishing (September 2020), there has been 41,549 deaths due to COVID-19 in the United Kingdom (World Health Organization, 2020).

39. Anne-Marie Slaughter has been writing about and teaching how to see and lead in an open, horizontal, networked world. See The Chessboard and the Web (2017).

40. In practice this new form of social support flourished because so many had already experienced it in ways not previously noted by the dominant, mainstream social institutions and because this way of organising already seems natural and intuitive to most people, particularly younger people, in other areas of their social lives.

41. See, for example, the description of Circle, Experiment #5 *Radical Help* (Cottam; 2018). In the current pandemic many volunteered because they needed to be busy and useful for their own sanity and because they wanted to help others.

42. See Laloux (2014) for an analysis of new organisational typologies and resultant behaviours and possibilities.

43. We know that many technology company cultures tend towards hierarchical monopolies (Cottam: 2018).

44. Illich (1973) and see *Radical Help* (2018; 255).

45. *Radical Help* (2018;22).

46. Drawing on Gramsci (1971/96).

47. Mazzucato (2018b).

48. I am using social work here in the wider sense as used by Pope Francis in his TED talk as quoted on page 21.

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