

Frugality

Crunch & Care

Mutuality

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My Qualification!



- My wife and I are both 82 years old
- We both suffer from a multitude of chronic diseases, and take handfuls of pills daily
- I have had a new hip 4 weeks ago
- We live in a 5 bedroom house on three floors.
- **When we are both reasonably well, we can look after ourselves**
- **When one of us is ill, the situation can deteriorate very quickly, and we need help almost instantly.**
- **There will be lots of people like us**

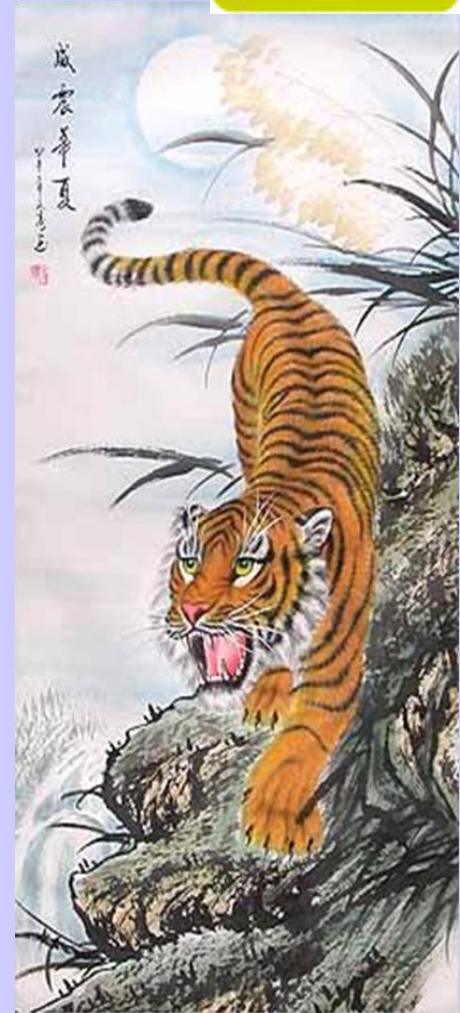
The Errorist

- We live in an Age of **Error**; not the Age of Terror. Who should we fear more, the
- **Errorist or the Terrorist?**
- *Why Errorism appears to have become more common world wide will be discussed,*

The Real Future

If the UK is going to cope simultaneously with a economic downturn, which I believe is going to be permanent, with intensified competition from “tiger” economies, combined with a major demographic shift and a crisis in pension provision; the priority has to be a real cultural shift in the manner in which the community at large engages with “Care”, but also with other Community functions like teaching children to read and calculate.

It might even make us better people



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The Big Difference



Medical Treatment

- The cure or alleviation of acute disease, injury, congenital abnormalities, obstetrics etc.
- The **NHS** will continue to be responsible for all aspects, and on occasions will shade into

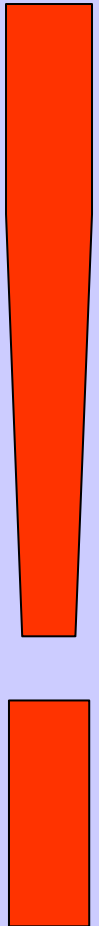
Comfort CARE

- Primarily, though not exclusively aimed at frail elderly people, with the objective of maintaining an acceptable quality of life, without necessarily being able to cure or improve a chronic medical condition
- The **COMMUNITY** will have to assume this responsibility, except in the most serious cases.

Innovation

- **Innovation**

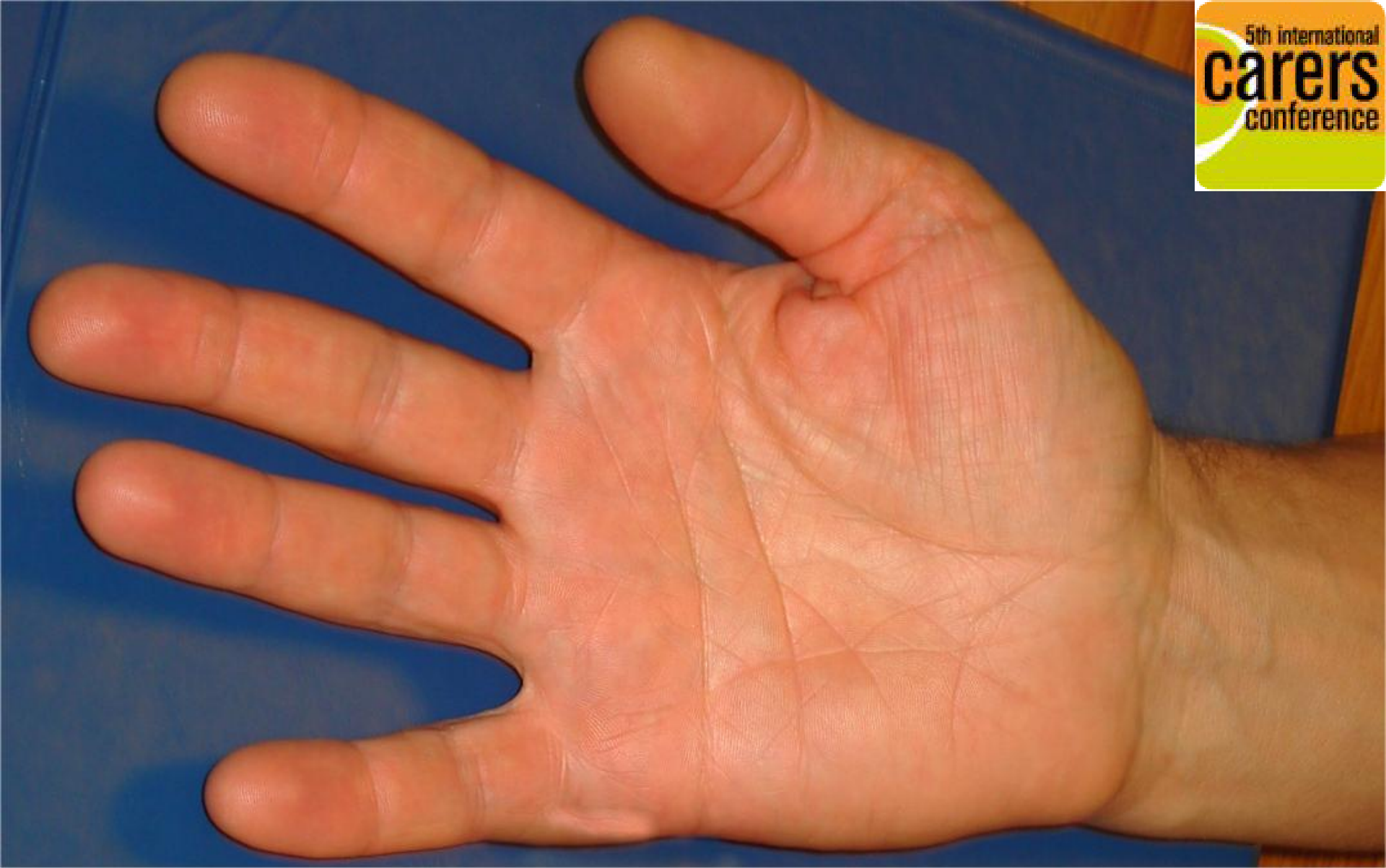
in the 21st Century will take place not so much in Science and Technology, but in the Organisation of Society, and the reestablishment of **Social Sustainability**, using “**Contemporary**” Technology



Ageing Population

65+	2011 10.5 M	2021 12.7 M	2031 15.3M
85+	1.4M	1.8M	2.5M
100+	14,000	26,000	48,000
Total Population	61.4M	63.8M	65.7M





This is THE Primary Tool for Care

Volunteer with a Difference



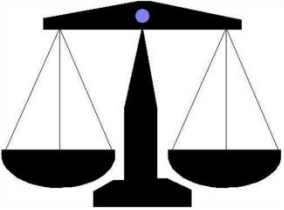
- HSW is working on a scheme, with others, to stimulate post retirement and younger people to perform jobs valuable to the community, *against a time and financial credit to their “Care Entitlement Account”*. They will be able to draw on the Account in their turn, when they require additional care. This is intended to become a National Community run scheme, following an enormous amount of work.

Name?? **Care4Care**

The good Neighbour

- I would expect much if not most **Care4Care** work to be performed by **neighbours or people living in close proximity**. This has two major advantages:
- 1.) If the standard is poor, the other neighbours get to hear of it, very powerful quality assurance. (The Credit Union Reduces defaults in this manner) and
- 2.) If lots of people are prepared to render small quanta of service, REGULARLY, it will become much easier to supply CARE at APPROPRIATE times.

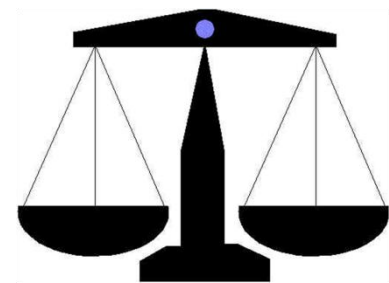


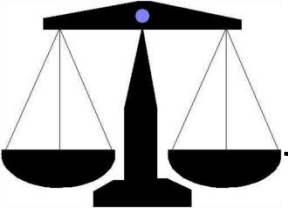


UNDERLYING PRINCIPLE

All CARE other than a Bare MINIMUM
supplied by the state, or CARE purchased
privately, or provided by non-
participating Informal Carers, is
RELATED to the balance on a person's
CARE ACCOUNT

There will be mechanism for the issue of free credits to people who because of health or other reasons are precluded from earning normal credits for themselves.

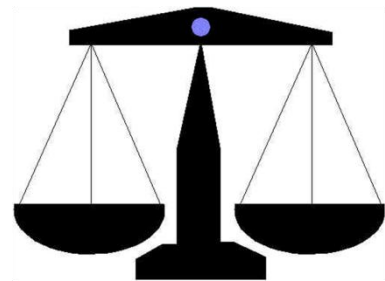




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4%

The Grand Design What do you get out of it?

Mrs. Jones “Reward”

Mrs. Hilda Jones, Wallet Account				
Year	Hours/yr	Cum Hrs	Money	Cash Balance
2006	250	250	£750	£750
2007	230	480	£690	£1,470
2008	280	760	£840	£2,369
2009	2690	1020	£832	£3,296
2010	300	1320	£960	£4,387
2011	220	1540	£704	£5,267
	1540			

Assumptions: HCA cost £20/hour, small rise in later years
 Umbrella Organisation receives 20% and passes on 15 %
 Money Interest rate earned by Money is 4% compound

Mrs Jones has earned about 1540 hours of comparable care and a capital balance of £5267 to be spent on buying special care and/or equipment

Precedents

- LETS (Local Exchange Trading System)
- Credit Union
- Time Bank
- The cooperative movement



Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

All near-contemporaneous systems
(Investment and Reward occur within a small time span)

Golden Insurance Age

Pays out a generous pension only if the policy holder survives to a specified age, and nothing if he does not.



Frugality

The Future is Near

Mutuality

