

Note for: IMF/ECB/EC
From: Social Justice Ireland
Re: current Bailout Agreement in Ireland
Meeting on Monday, July 11, 2011

About Social Justice Ireland

Social Justice Ireland is a membership-based organisation of individuals and groups throughout Ireland who are committed to working to build a just society where human rights are respected, human dignity is protected, human development is facilitated and the environment is respected and protected.

Social Justice Ireland subscribes to the **values** of both human dignity and the centrality of the community. The **person** is seen as growing and developing in a context that includes other people and the environment. Justice is understood in terms of right relationships. We understand **justice** in the Biblical tradition as a harmony that comes from fidelity to right relationships with God, people, institutions and the environment.

Social Justice Ireland is a social partner in the 'social analysis' strand of the Community and Voluntary Pillar. Each year, among other research and publications, we produce:

- A socio-economic review of about 250 pages.
- A policy book looking in detail at a specific aspect of public policy. In recent years these have addressed topics such as the future of the welfare state; progress and how it should be measured; alternative options on the future; taxation; wellbeing etc.
- A fully costed series of Budget proposals developed within Government's fiscal parameters and aimed at protecting people who are poor and/or vulnerable. This is published some months in advance of the Budget.
- A detailed analysis and critique of the Government's Budget. This is published at noon on the day following publication of the Budget.
- A series of Policy Briefings. The most recent ones have been on issues such as income distribution; work, unemployment and job-creation; housing and accommodation; healthcare etc.
- One or more studies in our research series. The most recent of these was on 'Building a Fairer Tax System: The working poor and the cost of refundable tax credits'.

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This paper should be read in conjunction with *Social Justice Ireland's* annual Socio-Economic Review for 2011 which was published in May of this year. Entitled 'A New and Fairer Ireland', a copy of this 250-page Review is being made available to each member of the EU/ECB/IMF delegation in Ireland. The Review's sub-title, 'Securing Economic Development, Social Equity and Sustainability', sets out our purpose. Extensive data is available in that publication to support our analysis. It also addresses many more issues than those being addressed here.

In this paper we confine ourselves to some key issues due to pressure of time.

Making Choices

In precarious times such as these a country, a government, a society or an international institution defines itself by:

- The cuts it makes
- The people it protects
- Its effectiveness on economic growth/jobs
- Its actions on public services
- The values underpinning its choices

In making decisions on these areas nothing is inevitable. Choices are always being made. These choices are based on an analysis of the present situation and on a vision of the future towards which Ireland should be moving in the view of those who make the decisions. *Social Justice Ireland* believes that choices should be aimed at moving Ireland towards being a society characterised by social justice where human rights are respected, human dignity is protected, human development is facilitated and the environment is respected and protected.

The Bailout Agreement

To date the Bailout Agreement:

- Conditions are being honoured and benchmarks on a wide range of issues are being met by the Irish Government and Ireland's citizens.
- Benchmarks on banks and fiscal issues set out in the Memorandum of Understanding are being met.
- However, the promised outcomes are not materialising:
 - Economic growth is not reaching the forecast targets.
 - Jobs are not being created on the scale required.
 - Unemployment is not falling at the rate envisaged.
 - Finance is not available on the scale required for small and medium enterprises.
 - Essential services are being reduced to such an extent that the health and wellbeing of citizens is being put at risk.
 - The Community and Voluntary sector, often the place of last resort for many vulnerable people, has seen a huge increase in demand for its services. At the same time its funding has been reduced dramatically.

- In reality the Bailout Agreement is dispossessing poor and vulnerable people of their meagre resources to re-pay those banks, financial institutions and others who gambled recklessly, invested unwisely, were paid premium interest rates to do so but lost their gamble.
- The Agreement is also producing a profit of €9bn for the EU component of the troika which Ireland is paying in addition to repaying the reckless gamblers referred to above.
- The Agreement is failing to address the situation of moral hazard whereby banks and others listed above are in a win-win situation whereby they can gamble resources recklessly and be assured of a 100% repayment.
- The Bailout Agreement in Ireland has involved excessive socialisation of bank debt. This is also true for similar agreements in the other peripheral countries. The results have included:
 - Relatively unchanged behaviour of the Irish 'Pillar banks' which has hardly changed with respect to the number of employees and their remuneration (especially greatly excessive remuneration at senior level).
 - The availability of finance for business and consumers has diminished dramatically.
 - Poor economic performance and rising unemployment in peripheral countries.
 - High risk of sovereign default in these countries, much of which is likely to fall onto the 'Troika' institutions.
- As we face into the period ahead *Social Justice Ireland* believes that at a macro level the Bailout Agreement requires too big a set of changes with harsh consequences and it seeks to achieve these at too fast a pace. These factors are combining to undermine economic growth and, in turn, undermine any potential for recovery. In essence, the adjustments being imposed would require the economy to reach Celtic Tiger growth rates to have any prospect of recovery, job creation etc. This is not a credible option given where Ireland and the EU/World economy is currently and is likely to be in the years immediately ahead.
 - The scale of the challenge for 2012, for example, serves to illustrate this point. In 2012 adjustments of €3.6bn are required together with a growth rate of 2%. In practice this means that all of the following must be achieved:
 - The economy must grow enough to make up the €3.6bn.
 - Beyond that it must grow to finance the multiplier effect of the removal of €3.6bn which brings the total required to about €4bn.
 - On top of this the economy must then grow by 2% which is over €3bn. So, underlying growth would need to be over €7bn in 2012 to achieve 2% growth. This is an underlying growth rate of almost 5% of GDP.
 - All of this must be achieved without any new investment programme of scale.

The current situation of people who are poor and/or vulnerable

Poverty and income distribution

Poverty numbers

For Ireland in 2011:

- The poverty line is €222 a week for a single person and €515 per week for a household of four. In annual terms this equates to less than €12,000 and €27,000 respectively.
- The social welfare rates for these groups are €188 and €437 per week respectively.
- So the welfare rates are €34 and €78 a week respectively below the poverty line.

These welfare rates have been cut by 12% over the last two years.

In Ireland in 2011:

- 14.1 per cent of Ireland's population is at risk of poverty.
- 18.6% of all children are in poverty.
- 14.3% of all those at risk of poverty are employed.
- Almost a quarter of all households at risk of poverty are headed by a person with a job. These are the working poor.

Social Welfare

- Most social welfare rates are below the poverty line.
- However, without social welfare payments (including child benefit) 46.2% of Ireland's population would be below the poverty line.
- Without any social welfare payments 88% of all those aged over 65 years would be living in poverty. Social welfare benefits reduce the poverty level among this group to 9.6%.

A minimally adequate standard of living

Studies looking at the cost of providing a minimally adequate standard of living for people in Ireland (cf. <http://www.budgeting.ie/>) show that

- An adult single male (aged 40-55) requires €359.73 per week to live life with dignity while a household of four (two parents and two children aged 3 and 10) require €551.56.

- The social welfare rates for these are €188 and €437 per week.
- It is clear that in many cases the social welfare rates do not provide a minimally adequate standard of living for poor or vulnerable people in Ireland.

Recent Budgets

- Social welfare rates have been reduced by 10% while the removal of the double payment at Christmas has meant a fall of 12% in the income of people in receipt of most categories of social welfare payments (with the exception of older people in receipt of state pensions).
- Charges for services have been increased and new charges have been introduced resulting in further pressure on the below-poverty level of income received by one in seven of Ireland's population.
- In Budget 2011 alone the working poor with children had their incomes reduced in six different ways. The Budget decisions that had such a negative impact on the working poor were:
 - ⇒ They were brought into the tax net even though they were in poverty.
 - ⇒ The Universal Social Charge was applied to them.
 - ⇒ Child benefit was reduced.
 - ⇒ Charges for particular services were increased.
 - ⇒ Charges for other services were introduced.
 - ⇒ The minimum wage was reduced.
- Further information on these and related issues is available in *A New and Fairer Ireland* e.g. on poverty (pp. 41-66); on income distribution (pp. 67-75); on maintaining an adequate level of social welfare (p. 76-80) and on Basic Income (pp. 81-85).

Overall

- While Ireland meets the various benchmarks contained in the Agreement, the Bailout framework conditions and benchmarks are producing a process of dispossession of those who are poor and/or vulnerable.
- Those being dispossessed by this Agreement had no hand, act or part in making the decisions that caused the problems in the first place.
- The 'gambling bankers' and their like are having all their losses repaid by the Irish tax-payer even though they knowingly undertook the risks involved in their original gamble.
- The Agreement itself is leading to profits of €9bn for the EU segment alone of the Troika.

- The European Central Bank and the European Commission both played a role in the decisions that caused Ireland's problems. Now, however, these institutions refuse to accept their share of responsibility. Instead, they insist that people who played no role in these decisions (i.e. Ireland's poor and vulnerable) must pay in full to reimburse these institutions.
- This is a profoundly immoral process.

What should be done?

- ⇒ Revise the Bailout Agreement to ensure responsibility is shared fairly and justly.
- ⇒ STOP cutting social welfare rates.
- ⇒ Protect the working poor.
- ⇒ Stop upward redistribution of resources.
- ⇒ The Bailout Agreement should include a commitment to:
 - Protect those who are poor and vulnerable – this requires that the *outcomes* of the Agreement are not negative for people in these categories.
 - Conduct regular, independent impact assessments showing the impacts the Bailout Agreement is having on those who are poor and/or vulnerable.

Employment and Job Creation

- The Bailout agreement has no proposals that are likely to generate jobs on the scale required to rescue Ireland from its current situation.
- Employment will increase when the economy recovers to a level that enables this to happen. However, the agreement is having a very negative impact on Ireland's growth potential in job-creating areas.
- Government is rightly concerned with the lack of credit being made available for small businesses across the country. In devising a strategy to address this problem Government is simply relying on Ireland's two largest banks to give priority to supplying credit to businesses rather than seeking to improve their own balance sheets. This reliance may be misplaced. Government's proposals place no obligation on the banks to provide loans to small businesses once they are rescued at tax-payers expense.
- An effective way of ensuring credit was made available for small businesses would be for Government to buy back the ICC Bank it sold to Bank of Scotland (Ireland) some years ago which has a state-wide infrastructure. This was a bank focused specifically on providing credit to small businesses and it had a long track record of doing this successfully. Buying it back, which would cost the Government a very small percentage of what it is spending on NAMA and on repaying bank debt, would provide Government with the required mechanism to address the credit problem being experienced by small and medium businesses. If it were not possible to buy back

the ICC Bank then a new institution should be created to take the same approach as ICC and this would go a long way to resolving the problems being faced by small and medium enterprises.

What should be done?

- On Employment and Job Creation:
 - Develop an investment programme to help create jobs.
- On securing credit for small and medium enterprises:
 - Government should buy back the ICC Bank it sold some years ago and use it as the mechanism to address the credit problems being experienced by small and medium businesses.
 - If this is not possible then a similar institution should be developed and resourced to secure the same outcome.
- Further information on these and related issues is available in *A New and Fairer Ireland* e.g. on pp. 11-39.

Unemployment

- There has been a dishonest and 'scapegoating' focus on intimidating the unemployed to take up jobs that don't exist.
- This however ignores three key factors:
 - Jobs don't exist in sufficient numbers (as noted already) and that Irish people DO take up jobs if they exist.
 - When jobs were available long-term unemployment was at 1.3% one of the lowest levels in the developed world. It is not credible to build a strategy on the fallacy that Irish people won't take up jobs when evidence as recent as 2008 shows the opposite is true.
 - Unemployed people have been major victims of what has happened in Ireland and to date they have carried a disproportionate part of the burden of recovery.
- Long-term unemployment is rising dramatically and is set to continue rising.
- While the Jobs Initiative is welcome as far as it goes, it will not produce dramatic increases in the number of jobs available. The Bailout agreement has no real focus on increasing the number of jobs available even in the medium-term.
- It is a fallacy to claim that Ireland's replacement ratios are high. In fact Ireland's replacement ratios are low. Contrary to what is frequently asserted in public discourse, the large majority on Ireland's Live Register have very low replacement ratios. This is because many have no dependants (spouses/partners or children) for whom they are claiming welfare; others are

having their basic welfare payments reduced because their spouses/partners are earning, while only a minority receive secondary welfare benefits in addition to their basic payments. (cf. NESC work in progress on this issue)

- It is also very important to realise that a significant (and growing) number of unemployed jobseekers have zero replacement rates because they receive no welfare at all. They are ineligible for or have exhausted their entitlement to Jobseeker's Benefit and/or have spouses or partners earning which disqualifies them from Jobseeker's Assistance.
- Adult literacy is a major issue and is not being addressed on the required scale. The National Action Plan for Social Inclusion of the former Government (who originally signed the Bailout Agreement) contains a target that "the proportion of the population aged 16-64 with restricted literacy will be reduced to between 10-15% by 2016 from the level of 25% found in 1997" where restricted literacy is defined as level 1 on the International Adult Literacy Scale. In practice this sees up to 15% of the labour force with minimal literacy skills and, consequently, under severe pressure. Berating such people (falsely) as being unwilling to take up a job is to add insult to injury.
- We propose the introduction of a Part-Time Job Opportunities Programme to reduce the numbers long-term unemployed by 100,000. This proposal takes a fundamentally different approach to the usual active labour market programmes.
 - It would create 100,000 part-time jobs for unemployed people;
 - Paid at the going rate for the job;
 - Participants working the number of hours required to earn the equivalent of their social welfare payment and a small top-up
 - Up to a maximum of 19.5 hours a week.
 - Access on a voluntary basis only;
 - Jobs would be created in the public sector and the community and voluntary sector;
 - Participants would be remunerated principally through the reallocation of social welfare payments.
 - Working on these jobs participants would be allowed to take up other paid employment in their spare time without incurring loss of benefits and would be liable to tax in the normal way if their income was sufficient to bring them into the tax net.
 - This approach would require less Government administration and far lower costs than other active labour-market programmes.
- Details of this approach, and information of how it was successfully piloted in different contexts over a 4-year period, are included in Appendix 1.
- Further information on these and related issues is available in *A New and Fairer Ireland* e.g. on Work (pp. 124-135).

What should be done?

- STOP blaming and penalising the unemployed.
- On labour-market activation: Introduce a Part-Time Job Opportunities programme as an option.

- Such a programme could reduce long-term unemployment by 100,000 with little or no displacement or deadweight effect.
- On adult literacy
 - Expand the programmes addressing this issue and provide the resources to secure the required outcome i.e. a dramatic reduction in the proportion of the adult population 16-64 years of age with literacy difficulties.

Services

- At times of crisis it is often the case that strategic thinking and planning are set-aside. This approach has been very visible in Ireland since the inception of the current crises. Its most visible manifestation has been the acceptance into the conventional wisdom of a series of largely unchallenged assumptions that are not valid. These include:
 - That the economy should have priority over all else.
 - That preventing all the major banks from collapse is the major economic priority.
 - That cuts in public expenditure are the key. (They are only part of the solution.)
- These assumptions fail to grasp the fact that economic development, social development and environmental sustainability are three sides of the same reality.
 - Economic development is required to provide resources for social development.
 - On the other hand social development is essential if economic development is to be successful. There will be no lasting economic development of substance without the provision of social services and infrastructure. For example, it will not be possible to promote a smart, green, hi-tech economy without having an education system that ensures people are capable of taking up jobs in these areas. Likewise infrastructure in areas such as public transport and Information and Communication Technology (ICT) are essential for a successful economy in the twenty first century.
 - Thinking we can have economic development first and then follow-up with social development is to ignore many of the major lessons that have been learned over the past two decades.
 - Finally, in this context, it is obvious that sustainability is critically important and must be factored into all decision-making. If the choices made do not produce a sustainable future then they are the wrong choices.
 - Several of the choices made in the Bailout Agreement will not produce a sustainable future across a range of fronts:
 - Economically
 - Environmentally
 - Socially

- Economic development and social development and environmental development are like a three-legged stool – if one leg is missing the stool will not stand.
- Across a wide range of services the Bailout Agreement is causing major problems for people who are poor or vulnerable. For example:
 - Resources for addressing educational disadvantage have been reduced.
 - Adult literacy issues are not being addressed which has major implications for Ireland's recovery and for which people in Ireland will be in a position to avail of any recovery that may emerge in due course.
 - Healthcare, despite large-scale investment in the past decade, continues to prioritise the resourcing of the acute medical system (e.g. through very high salaries for medical consultants) while failing to deliver the Primary Care Teams which would be the cornerstone of a health system designed to treat all people equally and fairly.
 - The infrastructure that supports the delivery of services to people who are poor and/or vulnerable by the Community and Voluntary sector is being seriously damaged and is in danger of collapse.
- Further information on these and related issues is available in *A New and Fairer Ireland* e.g. on public services (pp. 136-143); on housing and accommodation (pp 144-158); on healthcare (pp. 159-175); on education and education disadvantage (pp. 176-187); intercultural and migration issues (pp. 188-193); Sustainability (pp. 200-215); rural development (pp. 216-215).

What should be done?

- A revised Bailout Agreement should be put in place which ensures:
 - The complementarity of economic development, social development and sustainability is recognised and acted upon.
 - An impact assessment of all initiatives taken as part of the Bailout Agreement should be conducted to ensure services for people who are poor and/or vulnerable are not damaged.

Need to share responsibility fairly

- Responsibility is defined as the state in which individuals and public and private institutions are required or are in a position to be accountable for the consequences of their actions or omissions in all fields of public and private life, with due regard for the applicable moral, social and legal rules or obligations. (Council of Europe: Draft Charter on Shared Responsibilities)
- The current series of crises in Ireland and beyond risks a regression in rights, social protection and democracy.
- As resources are scarce it is important that all stakeholders recognise the importance of securing the wellbeing of all.

- Sharing responsibility fairly would mean that individuals and institutions, public and private, would be accountable for the consequences of their actions or omissions.
- Individuals and institutions should also contribute to addressing these consequences according to their resources, power or capacity.
- In practice, in the context of Ireland's current situation and the Bailout Agreement, a number of questions arise. These include:
 - Who was responsible for Ireland's current five-part crisis i.e. banking, economic, fiscal, social and reputational? There are many actors who played a part including:
 - The Irish Government
 - Ireland's Central Bank
 - Irish banks
 - European Central Bank
 - European Commission
 - Is responsibility for contributing to Ireland's recovery being shared fairly and justly? *Social Justice Ireland* does not believe it is.
 - The major contributors are Ireland's tax-payers and those who are poor or vulnerable. Their incomes have fallen dramatically and their services are being eroded.
 - On the other hand many international banks, financial institutions and others who knowingly gambled recklessly and lost are making no contribution whatsoever.
- *Social Justice Ireland* agrees with the proposition that everyone should make a contribution insofar as they can. This means that Ireland and Irish people must make a substantial contribution towards recovery. However,
 - We do not accept that some people should be driven into poverty because of the contribution that is demanded of them. To do this would be to solve one problem by creating a deeper and more long-lasting one.
 - We reject any attempt to solve Ireland's problems by increasing inequality or by forcing the most vulnerable members of the population into a situation where they do not have the resources to live life with dignity.
 - It is profoundly wrong also that poor people carry a major burden while senior bond-holders, who carry a part of the responsibility for Ireland's implosion, make no contribution to sharing the burden.
 - Poor and vulnerable people are beyond taking any more 'hits' in this adjustment process.

- We also agree that fairness is critically important but we do not believe that Ireland's socio-economic situation can be rectified fairly while we persist in having one of the lowest total tax-takes in the EU.
- As we have noted already the European Central Bank and the European Commission both played a role in the decisions that caused Ireland's problems. Now, however, these institutions refuse to accept their share of responsibility. Instead, they insist that people who played no role in these decisions (i.e. Ireland's poor and vulnerable) must pay in full to reimburse these institutions so that they recoup all of their losses.
- This is a profoundly immoral process.

What should be done?

- A revised Bailout Agreement should be put in place which ensures:
 - A fair and just sharing of the responsibilities in this situation.
 - Allocation among those responsible of fair shares of the adjustments Ireland faces.
 - Protection of poor and vulnerable people to ensure their situation is not worsened from its already precarious situation.
 - Acceptance by the ECB and the European Commission of their share of responsibility for the current situation and the consequent acceptance by them of a share of the cost of adjustment.

Summary of proposals

- An updated Memorandum of Understanding that achieves economic growth and financial stability while securing REAL protection of poor and vulnerable people.
- Within this updated Memorandum the following should be done:
 - ⇒ On poverty and income distribution
 - STOP cutting social welfare rates.
 - Protect the working poor.
 - Stop upward redistribution of resources.
 - Protect those who are poor and vulnerable – this requires that the *outcomes* of the Agreement are not negative for people in these categories.
 - Conduct regular, independent impact assessments showing the impacts the Bailout Agreement is having on those who are poor and/or vulnerable.
 - ⇒ On Employment and Job Creation:

- Develop an investment programme to help create jobs.
- ⇒ On securing credit for small and medium enterprises:
 - Government should buy back the ICC Bank it sold some years ago and use it as the mechanism to address the credit problems being experienced by small and medium businesses.
 - If this is not possible then a similar institution should be developed and resourced to secure the same outcome.
- ⇒ On unemployment:
 - STOP blaming and penalising the unemployed.
- ⇒ On labour-market activation: Introduce a Part-Time Job Opportunities programme as an option
 - Such a programme could reduce long-term unemployment by 100,000 with little or no displacement or deadweight effect.
- ⇒ On adult literacy
 - Expand the programmes addressing this issue and provide the resources to secure the required outcome i.e. a dramatic reduction in the proportion of the adult population 16-64 years of age with literacy difficulties.
- ⇒ On Services:
 - The complementarity of economic development, social development and sustainability is recognised and acted upon.
 - An impact assessment of all initiatives taken as part of the Bailout Agreement should be conducted to ensure services for people who are poor and/or vulnerable are not damaged.
- ⇒ On sharing responsibility:
 - A revised Bailout Agreement should ensure:
 - A fair and just sharing of the responsibilities in this situation.
 - Allocation among those responsible of fair shares of the adjustments Ireland faces.
 - Protection of poor and vulnerable people to ensure their situation is not worsened from its already precarious situation.
 - Acceptance by the ECB and the European Commission of their share of responsibility for the current situation and the consequent acceptance by them of a share of the cost of adjustment.

Appendix 1

Part Time Job Opportunities Programme

In our pre-Budget 2011 *Policy Briefing* (Social Justice Ireland, 2010:10) we outlined a proposal for a *Part Time Job Opportunities Programme*. We proposed that the government introduce a new programme to ensure real employment at the going hourly rate for the job is available to 100,000 people currently long-term unemployed. Participation must be voluntary and the scheme should be modelled on the *Part-Time Job Opportunities Programme* that was piloted in the 1994-1998 period.¹ Details of that pilot programme are outlined in the box below.

The proposed programme:

- Would create 100,000 part-time jobs for unemployed people;
- Paid at the going rate for the job;
- Participants working the number of hours required to earn the equivalent of their social welfare payment and a small top-up
- Up to a maximum of 19.5 hours a week.
- Access on a voluntary basis only;
- Jobs would be created in the public sector and the community and voluntary sector;
- Participants would be remunerated principally through the reallocation of social welfare payments.
- Working on these jobs participants would be allowed to take up other paid employment in their spare time without incurring loss of benefits and would be liable to tax in the normal way if their income was sufficient to bring them into the tax net.

Social Justice Ireland believes that a Part-Time Job Opportunities programme should be established along the lines of the programme piloted in the 1994-1998 period. Additional funding of €150m would be required and the funding currently being spent on social welfare payments to participants on this programme should be switched to their new employer.

¹ The current Directors of *Social Justice Ireland* led this pilot programme.

Part Time Job Opportunities (PTJO) Pilot Programme, 1994-98

The early 1990s saw high unemployment levels in Ireland and little prospect of jobs being available for some time even though the economy was beginning to recover. Jobless growth was the reality. A proposal made by the current Directors of Social Justice Ireland was formally adopted by the Irish Government and announced in Budget 1994.

The proposal sought to create real part-time jobs in the community and voluntary sector principally. Long-term unemployed people could access these jobs on a voluntary basis. They were paid the going rate for the job and they worked the number of hours required to earn the equivalent of their social welfare payment with a small top up. The going rate for the job was agreed with the relevant trade unions and employers.

This programme was piloted in Finglas/Blanchardstown, Co. Laois, Waterford City, Four towns in South Tipperary (Clonmel, Carrick-on-Suir, Cashel and Tipperary Town), Co. Kerry and the offshore islands. It created 1,000 part-time jobs in community and voluntary organisations in those pilot areas within six months of its establishment. These jobs were sustained throughout the pilot period. More than 500 of the original participants departed to take up full-time employment or full-time education during those years and all were replaced by new participants.

The market economy is unable to provide anywhere near to the number of jobs required to reduce unemployment anytime soon. This programme contributes to *Social Justice Ireland's* view that public policy should change so that 1) it recognises that people have a right to work; 2) that unemployed people should not be forced to spend their lives doing nothing when jobs don't exist; and 3) that all meaningful work should be recognised.