

# **Take Back the Economy**

## **An Ethical Guide for Transforming Our Communities**

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Jenny Cameron  
and Stephen Healy**

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Illustrations throughout book created by Adam Turnbull.

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*For Julie and in her memory*

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# Take Back the Economy

## Why Now?

This book rests on the following premise: our economy is the outcome of the decisions we make and the actions we take. We might be told that there's an underlying logic, even a set of natural principles, that direct how economies operate, but most of us can see that the decisions and actions of governments and corporations have a lot to do with how economies shape up. Encouraged by the idea that we can build the economies we live in, individuals and communities across the globe are taking economic matters into their own hands to help create worlds that are socially and environmentally just. *Take Back the Economy* is inspired by these efforts.

When we explore the ways that people are taking back the economy to make it work for societies and environments, we find they are thinking deeply about shared concerns and experimenting with ways of responding. These concerns are as follows:

- What do we really need to live healthy lives both materially and psychically? How do we take other people and the planet into account when determining what's necessary for a healthy life?  
*How do we survive well?*
- What do we do with what is left over after we've met our survival needs? How do we make decisions about this excess?  
*How do we distribute surplus?*
- What types of relationships do we have with the people and environments that enable us to survive well? How much do we know about those who live in distant places and provide the inputs that we use to meet our needs? *How do we encounter others as we seek to survive well?*

- What materials and energy do we use up in the process of surviving well? *What do we consume?*
- How do we maintain, restore, and replenish the gifts of nature and intellect that all humans rely on? *How do we care for our commons?*
- How do we store and use our surplus and savings so that people and the planet are supported and sustained? *How do we invest for the future?*

The message we are getting loud and clear right now is that we've not paid sufficient attention to these concerns. In fact, we've downright ignored them. Even though we live on a finite planet, we have plundered the earth's nonrenewable energy resources and overused and destroyed renewable ones. Even though we live in a society with others, we've focused on individual desires and preferences, and a few have grown massively rich at the expense of many others.

When we think about the scale of the problems facing our planet home, it is daunting. It seems as if the damage we've wrought and the ways of thinking that underpin our profligate economies are insurmountable. We can find evidence for this all around us. But everywhere we turn, we can also find individuals and communities innovating with ways of thinking and acting to address the challenges of our times. If we are to take back the economy for people and the environment, each of us can join in this effort to help address concerns about survival, surplus, encounter, consumption, commons, and futures.

*Take Back the Economy* is for individuals and communities who want their decisions and their commitments to each other and the earth to shape the economies we live in.

The book is not a pie-in-the-sky program for revolution, nor is it a step-by-step guide to reforming what we have. It is a simple but radical set of thinking tools for people who want to start where they are to take back their economies—in countries rich or poor, in neighborhoods or in nations, as groups or as individuals.



**Consciously and realistically build for oneself, and one's community and nation, sources of hope.**

Thomas Princen,  
*Treading Softly: Paths to Ecological Order*

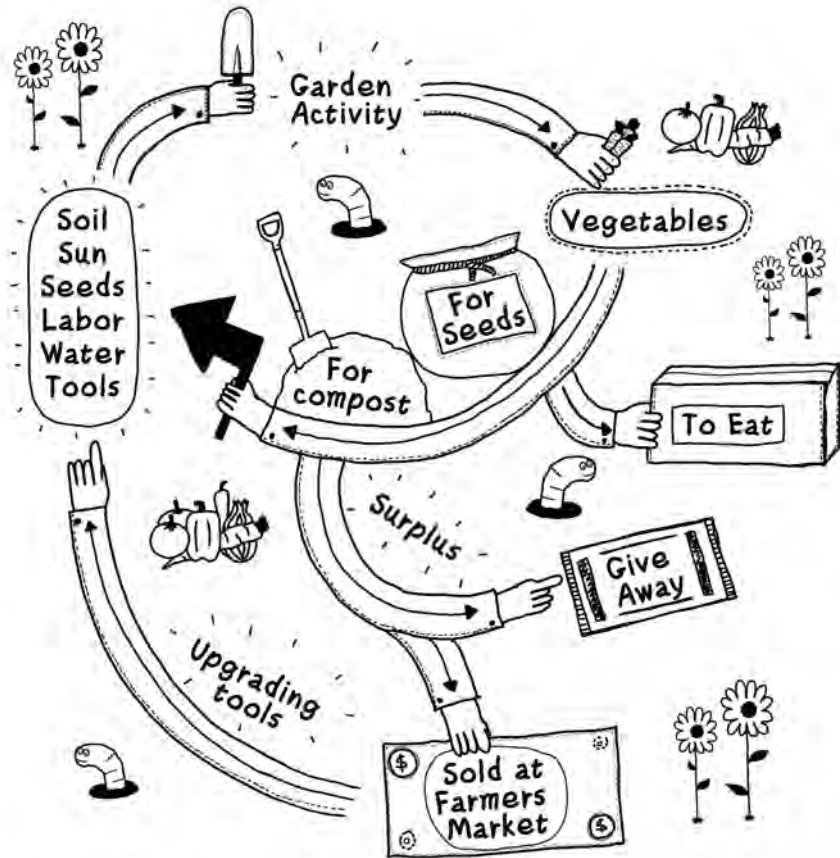
## THINKING BIG

Imagine planet Earth as the astronauts see it—a wonderful blue-and-white sphere floating in the firmament—and, on closer inspection, an oasis of green-and-brown land masses and blue water bodies. This is our life-support system, fed by unlimited solar power, in which inputs and outputs circulate and change form and energy is expended and conserved, all without the totality changing its mass. It is one big garden, if you like, where we toil—farming the soil, producing food and shelter and all manner of goods and services that we need to live on. It is our commons—what we and all other living species share (and should maintain and safeguard).

Let's zoom down from our vantage point in space and focus a bit more closely on the earth below. Now we see cities and rural settlements housing people organized in smaller, more differentiated, human-made support systems we call societies and economies. For a moment let's think of these as gardens again, in which nature provides resources and energy, people labor to survive, inputs and outputs circulate, and wealth is produced and distributed.

These human support systems are like the community gardens we find in so many parts of the world. If we look at one community garden, we find gifts of nature (sunlight, rain, land, and soil); the application of seeds, tools, and fertilizer; and the volunteer efforts of community gardeners. All these inputs interact in the productive activity of gardening. As vegetables grow, some are eaten by the gardeners so they can sustain themselves and continue to work in the garden. Seeds are dried and kept for the next year's crop. Stems and leaves are composted and used to replenish nature's soil. The products of the garden flow back to the producers and the environment to ensure the ongoing survival of the gardeners and the garden.

When nature is kind and gardeners work hard, they are rewarded with a plentiful harvest. There is a surplus, even after vegetables are eaten by the gardeners and their families, seeds saved, and compost tended. The gardeners decide to give some of the vegetables away. They give to their extended families and to neighbors who live near the garden, and they fill bags and boxes to donate to the local food bank.



These gifts build goodwill and contribute to the community-building goal of the garden. The gardeners also decide to sell some of the surplus at the local farmers' market, and they use the money raised to buy new equipment that will make the next round of production easier and more productive.

The community garden offers a simple vision of interdependence among the gardeners, other people, and the natural world. The gardeners make decisions about the forms this interdependence will take. They decide how they will

- share the commons—drawing from it, maintaining it, and replenishing it;



- produce together what is needed for individual and collective survival;
- consume resources and encounter others in the process of meeting individual and collective needs;
- produce and dispose of the surplus (which is given to friends, neighbors, and the food bank or sold to raise funds to buy more tools); and
- invest in the garden (by taking so-called waste and composting it so it can be returned to the soil as nourishment for future crops).

Economies are basically no different from this garden—each economy reflects decisions around how to care for and share a commons, what to produce for survival, how to encounter others in the process of surviving well together, how much surplus to produce, how to distribute it, and how to invest it for the future. These decisions are made under varying conditions of plenty and scarcity.

When we put simple visions of the economy “garden” next to the image of the planetary “garden,” we see what we are up against. In the economy garden we now live in, we consume more than we can replace, use surplus inequitably and unsustainably, destroy our commons, and threaten species survival. We have become incapable of maintaining our finite life-giving planet garden. And it’s become obvious that our planet home can no longer support economic systems that ignore environmental restoration and societal care.

We have hope, however, that change is possible and that there are steps we can take to turn things around.

### THINKING ETHICALLY

When we reflect on the thinking that currently guides our economic actions, we see that a few key beliefs predominate. One is that growth is good. Across the globe, growth at any cost is the mantra. Economic growth, we’re told, is the means to improve the fortunes of all. Another key belief is in the value of private enterprise, which is privileged as the means by which individuals can apply their energy and creativity to

—w—

**Hopefulness is risky, since it is after all a sign of trust, trust in the unknown and the possible.**

Rebecca Solnit, *Hope in the Dark: Untold Histories, Wild Possibilities*

generate wealth, perhaps even great wealth, for themselves and their families. In turn, private enterprise is underpinned by the value that is given to private ownership, with the private ownership of resources, land, and property of all kinds enshrined in legal systems.

But these beliefs have a cost. And the cost is borne most heavily by people and ecosystems that have little voice. Along with degradation of the planet, social and economic inequalities continue to grow. Current economic approaches aren't working. The beliefs by which we have been living economically are bankrupt. Even people who win at the game are beginning to suspect that there is a price that is not worth paying. We have lost, and maybe never had, a moral compass to guide economic actions so that they reflect care and responsibility for one another, for other living beings, and for our environment.

We face a dilemma—whether to follow our present course to the bitter end, acting as if there is no alternative, or to try something new. The times call for ethical action. This means thinking and acting in the economy with concern for others along with ourselves. It means thinking in terms of “we,” “us,” and “our.” It means not putting an end to personal choice, responsibility, or freedom but rather acknowledging that our individual decisions affect others, just as their decisions and actions affect us. As much as anything else, ethical action is a practice of adopting new habits—habits of reflecting on our interconnections with others, approaching the new with an inquiring mind and an appreciative stance, trusting others as we jointly encounter a future of unknowns and uncertainties, and learning to allay our fears and conjure creativity. There are no easy solutions to the problems that confront us, and there are no guaranteed outcomes, but by thinking ethically we can expand our capacity to act.

For us, taking back the economy through ethical action means

- *surviving* together well and equitably;
- *distributing surplus* to enrich social and environmental health;
- *encountering others* in ways that support their well-being as well as ours;
- *consuming* sustainably;

- *caring for*—maintaining, replenishing, and growing—our natural and cultural *commons*; and
- *investing our wealth in future generations* so that they can live well.

An economy centered on these ethical considerations is what we call a *community economy*—a space of decision making where we recognize and negotiate our interdependence with other humans, other species, and our environment. In the process of recognizing and negotiating, we become a community.

### **THINKING SMALL**

What has stopped us from taking back the economy and building strong community economies before this? Our answer is that most people don't see themselves as significant actors in the economy, let alone shapers of it. In wealthy countries we are told that we're consumers and are asked to increase our consumption to help grow the economy. Certainly our role as shoppers and consumers is uppermost in media representations. And often we relate to people we don't know according to their visible consumption—the cars they drive, their hair and clothing styles, their toys and trophies. People's overall level of prosperity and "worth" is communicated by their consumption.

But consumers have a limited economic role—they can decide to consume more, consume less, or consume differently. Sure, many people are responding, voluntarily or not, to the challenges of the time by reducing their consumption or changing their consumption habits, and this has to be part of our taking back the economy. But we want to introduce many more strategies.

We all do more than consume. Many of us work to earn money to survive and also grow some of our own food or care for one another directly. We participate in organizations and enterprises that cater to our needs or help us live well. Some of us start businesses in which we can be our own bosses. Some employ workers and decide what they should do. We work for money, for nonmonetary satisfaction, and out of obligation. We save money and invest in houses, our children's education, or the

stock market. We join unions or political campaigns and try to influence the way economic laws are enacted and enforced. The economy is a diverse social space in which we have multiple roles.

It is also a space in which we are integrated with others in many different ways. In household economies we connect with our nearest and dearest to negotiate who does what for household survival and well-being. In neighborhoods and villages we connect with friends, acquaintances, and strangers through buying and selling, working and employing. In national and global economies we connect with distant others through trade and investment. At all these scales we interact with our environments in complex relations of use and care.

When we see ourselves as economic actors with multiple roles, we can start to envision an exciting array of economic actions. When we take responsibility for our economic lives and for interconnected others, we can begin to shape the economies in which we live. *Take Back the Economy* introduces the ethical thinking that can help us frame the ways we might want to shape our economies and start to take them back, bit by bit.

This book is for students, community members, interest groups, nongovernmental organizations, unions, governments, and businesses that want to create community economies. Each chapter starts by discussing the dominant understanding of a different part of the economy—the typical way that we think about work, business, markets, property, and finance. This mainstream conceptualization is followed by a story that shows how real people are taking back the economy as a space of ethical decision making. We then reframe the dominant understanding in light of the community economy concerns we have identified in this introduction—surviving well, distributing surplus, encountering others, caring for commons, and investing for the future. In each chapter the discussion also touches on the community economy concern with consuming sustainably.

Throughout each chapter we use visual tools to prompt our ethical thinking. The tools help us to see our lives and our worlds from a different angle and through a new frame.

Each chapter (except chapter 1) concludes with examples from

## HOW TO USE THIS BOOK

Whether you're working alone, you're an activist and community organizer, or you're a member of a group, here are some pointers to help you use this book.

### Work in Groups

We have written this book with groups of people in mind—students and teachers, communities and congregations, unions and associations—reading, thinking, and acting together. We believe that when people work in groups, their different ways of thinking and seeing are fertile ground for the imaginative and creative work of taking back the economy. Therefore, if you are reading this book by yourself, you might want to create opportunities to talk to your friends, family, work colleagues, and neighbors about the ideas the book provokes. If you are already part of a group, we encourage you to think about the ways that your group could read and use the book together. You might be able to form a study group or a reading circle. You might be able to use the material in a teaching situation. Or the visual tools included could be the basis of workshops and discussion groups.

### Start Anywhere

Each chapter stands on its own. If you or your group has a particular focus or initiative, start with the chapter closest to your interest.

### Make a Record

As anyone who has done activist work or started a community group or enterprise knows, the outcomes are far from certain: success isn't guaranteed, and unexpected swerves and surprises are inevitable.

We like to think of taking back the economy as one big uncontrolled and multipronged experiment. If it is an experiment, perhaps we should take a page out of the book of our friends who work in fields like biology or chemistry. They understand that knowledge advances through keeping a record of the steps and missteps that occur in the course of their experiments. As we experiment with taking back the economy, we should make an effort to record our journey. Therefore, we encourage you to

- take notes to document your discussions and your actions;
- modify and augment the tools that are presented in this book;
- make sketches, take photos, devise diagrams, and make audio or video recordings of events or particular developments; and
- take time to reflect on what is and isn't working.

### Share Your Results

All knowledge advances through sharing results. The experimenters want their experiments repeated. When an experiment is successfully repeated elsewhere, its validity increases. Therefore, we encourage you to share your experiences with others. For example, you might

- produce a newsletter, zine, or blog;
- make an online video or audio recording; or
- write to us so we can learn about and share what you are doing with others.

across the globe of the ways that people are working collectively to take back the economy and build community economies that support and nourish life.

### **THE GROUNDS FOR HOPE**

One thing that gives us hope that we can change ourselves and the economy is that people *do* change. Look at the major transformations that have taken place in our lifetimes—the widespread adoption of recycling and the new ways we now feel and act around trash, as well as the changes in the status of women and what can no longer be said about or expected of them.

Perhaps most profoundly, the human species can change. Many people see world population growth as an insurmountable barrier to environmental health. But look at the way that rates of reproduction have varied at societal levels according to the microdecisions of households confronted with survival challenges and possibilities and in response to states' investment in health and education. People have changed themselves as new framings have become the norm. They have even welcomed legal recognition of new norms and behaviors, such as laws against domestic violence and the lowering of acceptable blood alcohol levels for drivers who drink.

Something else that gives us hope is the extraordinary proliferation of economic experiments that are being conducted all around us. From local community gardens all over the world to Argentina's factory takeovers, to the vibrant social economy in Europe, to African indigenous medicine markets, and to community currencies in Asia, economic experimentation abounds. There is no shortage of examples of alternative economic organizations and practices that are creating socially and environmentally sustainable community economies. In this book we are able to showcase only a few, but once we become attuned to the possibilities, we can find examples at every turn.

Nature also gives us hope. As we understand more about our role in changing the world's natural systems, we are also gaining greater knowledge about the reparative dynamics of ecosystems. Nature teaches us that

- diversity produces resilience,
- maintaining habitats sustains life, and
- changing one thing creates changes in others.

We can learn from these life-giving and life-shaping ecological dynamics. Perhaps we can mimic them in our economies. We can certainly choose to activate dynamics that support diversity, maintain survival systems that are working, repair ones that are not, and be aware that every change we make will have effects that need to be identified and assessed.

Most important, what gives us hope is that different economic dynamics can be activated by ethical choices. And small actions can have big effects, as the trim tab does on an ocean liner. A trim tab is a tiny flap that controls the rudder, creating a low-pressure area on one side that enables the rudder to turn. It takes only a movement of the tiny trim tab to steer a large and complex ship toward a very different destination than it was previously headed for. In society, too, small actions can initiate major changes. An idea can spread rapidly, reframing our sense of possibility and unleashing new capacities. A local project can be replicated on a global scale. As we have seen in the cases of the World Wide Web and YouTube, we are living in an age when self-organized movements can spread their knowledge and effects across the globe at lightning speed. Starting where we are, we are in a good position to begin taking back the economy. Are you ready?



**Long ago, small and seemingly inconsequential actions took place that eventually changed the world.**

Paul Hawken, *Blessed Unrest: How the Largest Social Movement in History Is Restoring Grace, Justice, and Beauty to the World*