Benefit Optimization of Individual and Collective Extrapersonal Assistance

Benjamin Barrowes[1*], Earl Barrowes[2]

[1]Thayer School of Engineering, Dartmouth College, Hanover, New Hampshire, USA
[2]University of New Hampshire, Durham, New Hampshire, USA
Email: *barrowes@alum.mit.edu

Abstract

Humans temper their evolutionary competitive instincts with extensive extrapersonal assistance (EA). The consequences of this EA, as experienced by both the receptor and the contributor, are significant donors to vast swaths of human culture and society. However, effectiveness and efficiency are not guaranteed outcomes associated with humans' efforts to assist. Indeed, intentions to assist may paradoxically result in hindrances for receptors if contributors fail to prioritize an effectual ratio of affection to expectations, fail to account for human nature and the unique human, or fail to optimally prioritize freedom of all parties. This paper examines different aspects of EA: individual as opposed to collective, voluntary versus coerced, temporary or persistent, altruistic and/or self-aggrandizing, active rather than fallow. We examine principles and methods regarding these aspects that tend to optimize the effectiveness and efficiency of EA with the overall goal of reducing human suffering by realizing independence and self-reliance of the receivers. Recommendations include an emphasis on the utilization of receptor capabilities, planning and prioritizing long-term independence, compassionate resolution of short-term exigencies, and favoring human-centered implementation of organizational EA.

Keywords

Extrapersonal Assistance, Benefit optimization, Welfare, Citizen, Individualized Assistance, Human Nature

1. Introduction

Humans will remain in competition with each other for the foreseeable future due to the reality of limited resources. Although competition fuels long-term

benefits including collective evolution and individual progress, competition also results in widespread inefficiency and death among most animals. Yes, we humans and humanity at large share many traits with other living things including the fundamental trait of striving to survive and thrive. Yet while other fauna generally fulfills this goal of surviving via the death of other organisms, humans alone add to these primal attributes the wide-ranging, unique, and profound willingness to render extrapersonal assistance (EA), in many circumstances even outside a particular human's self-defined "pack" (Wedekind, 2002). This readiness to lend assistance can be found even when the contributor's own survival is at stake (Saidel, 2006), though the extent of voluntary assistance typically rises along with the security and relative affluence of the giver (Roundtable, 2021). Disproportionate circumstances under which assistance could be deserved are expected to endure due to humans' evolutionary natures and the mutual reality of scarce resources. And while many envision utopic societies of plentiful and immediate assistance (De Wispelaere, 2004), no such governmental or societal framework of coerced resource sharing and forced EA has outlasted populations structured around managed competition and predominantly voluntary EA.

Also unique among humans compared to other animals is unsurpassed liberty of thought and action. This liberty enables EA on one hand, but because of human's short life span and inescapably constrained cognitive abilities, thoughts and actions are performed in a state of limited knowledge and incomplete maturity with attendant potential suboptimal decision outcomes. As each individual progresses, liberty can lead to increases in knowledge, maturity, and independence, but here crouches the confluence of EA and liberty: EA contributed and/or received without sufficient wisdom and forethought can lead to the receiving individual stagnating or diminishing, even becoming dependent upon the EA, i.e., a loss of liberty. This potential of EA to result in impedance instead of assistance should be better understood in order to optimize individual and collective extrapersonal assistance. Here, we explore which factors and facets of EA, when aligned with human nature and competition, are most likely to lead to long-term optimally beneficial outcomes.

Central to this analysis is how modern individual and collective behaviors are changing in response to unprecedented abundance (Korf, 2007). Technological advances have shepherded in such prosperity that governments have been willing to institute far-reaching collective EA (CEA) programs. Historically, civilization began from a primitive pack-like structure (tribes) with little more than animalistic behaviors. As humanity began exercising greater brainpower, increasingly complex civilizations formed with localized common defense groups (*e.g.,* the feudal system, kingdoms), yet EA was limited to individual acts sometimes under the tutelage of religion (Roukema, 2004). Underprivileged classes received essentially no collective (i.e., centralized or governmental) assistance and instead were often exploited for the benefit of the wealthy (Muller, 1963).

Being poor or destitute was often thought of as a problem only springing from the character of the person, that their needing EA was a conscious choice to

burden others. In the 17th century, poorhouses then later poorfarms were instituted as a stopgap, but also as a punishment for those needing EA (Wagner, 2005; Blakemore, 2018). These poorhouses restricted freedom and required labor in return for accommodations and food without addressing any underlying needs of the person or assessing factors outside of the person's control that led to their indigence. In the 19th century, however, the interpreted causes of poverty charitably burgeoned such that poor individuals could also be perceived as victims of others or victims of random calamity, thus not relegating poverty solely to character indictment. At the same time, societal circumstances transformed in that science and technology permitted improved communications (Barrowes, 2019), vastly improved healthcare (Moseley III, 2008), and food plenitude (McKenzie, 2007) to the extent that governments could eventually institutionalize assistance via massive asset redistribution including providing money (Briggs, 2006), medical care (Zhang, 2021), and housing (Diamond, 2018). In a conceptual shift, these CEA programs operate vicariously through bureaucracy, crucially deviating from the traditional human-to-human mode of EA to a human-bureaucracy-human paradigm that anonymized both the contributor and receptor by inserting an inhuman intermediate layer. The bureaucracy layer both disallows human affection on the part of the contributor as well as disfavors placing expectations and or punishments on the recipient as was the case with poorhouses. By excising human affection and expectations, this mode of CEA stokes other-dependence, breeds inefficiencies, and suffers systemic exploitation that can all be remedied by removing bureaucracy and restoring accountable human-centered EA via technology (see below).

The remainder of this paper discusses modifications to existing CEA programs with the goal of optimizing recipient outcomes by maximizing *both* affection and expectations (Section 2). These CEA enhancements prioritize long-term independence and self-reliance as a pathway to reduced human suffering. In Section 3, we present a proposed framework for constructive and effective CEA that deblurs bureaucracy induced process miasma while keeping in mind the long-term prospects of individuals. This is followed by a conclusion with three examples included as Appendices.

2. Affections and Expectations

When considering the relative merits of proposed solutions, we find it useful to frame the problem objectively in terms of Overall Net Benefit (Barrowes, 2019). All proposed solutions that aim to alleviate human suffering inevitably have consequences that foster benefits, but at the same time may have consequences that lead to suffering. The benefits and suffering may vary between individuals, between groups of people, and will vary over time. Here, we will adopt as the "Goal" for each individual an idealized human state (with regard to EA), exhibiting qualities of independence, self-reliance, with sufficient for their needs and perhaps enough to provide assistance to others, with this state being defined as

most beneficial over time while also minimizing human suffering for both the individual and the encompassing group(s). This Goal, similar to the goal in the parent/child relationship, consists of the individual having attained this ideal over the longest period of time, thus allowing people the space to maximally apply and enjoy their liberty.

One self-evident truth regarding this Goal is that "independence" and receiving "assistance" are at odds to each other. How can a person accept assistance and remain self-reliant? The fact that a person needs assistance implies the breakdown of independence, AKA other-reliance. This question may begin to be addressed by two counterquestions: How to perform EA most successfully? And to what extent? (See, for example, Murray, 2008; Hendren & Sprung-Keyser, 2020) Successful EA in light of the aforementioned Goal in this modern era of relative plenty compared to history can be examined by weighing 1) the affection[1] from contributor to receptor and 2) contributor expectations of the recipient after contributing EA (see **Figure 1**). We emphasize that **Figure 1** displays the attitudes of the *contributor* (not the recipient), after EA. Contributor affection for the recipient is gauged on the horizontal axis, while expectations are measured on the vertical axis, with both axes having a notionally similar magnitude. Various points on this plot are instructive to scrutinize with examples.

At the origin is a lounge of amaurotic indifference, where the contributor renders EA without invested emotion and while expecting nothing afterwards for/from either party involved (point A). In terms of modern collective assistance, most modern societies have relegated their citizens into an operational existence near Point A with the intrusion of bureaucracy between the anonymized contributor and unknown receptor. In this spiritless region near zero, EA in the form of money is required of the contributor who has no knowledge of a
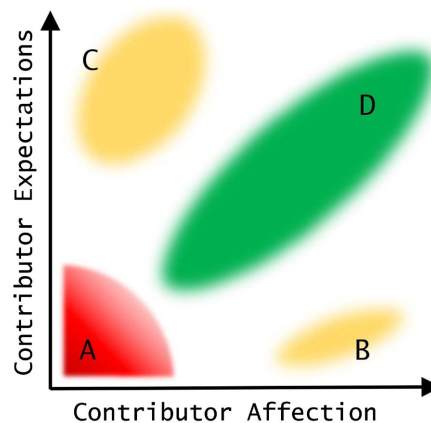

Figure 1. ConContributor attitudes after giving extrapersonal assistance. Point A represents a region of indifference regarding the receptor. Point B indicates a region of indulgence: giving without expectations or accountability on the part of the receiver. A contributor operating at Point C is transactional and dispassionate, while Point D elicits optimal results from the receptor.

[1]In other contexts, the literature alternatively refers to jargon such as social trust, crowding-in, etc. See, for example (Murray, 2008; Gade, 2021; Brewer, 2014).

specific human receiver. On an individual level, a contributor near (0, 0) on the plot would not care about the receptor (being unknown to her) nor care what the receptor will do, if anything, post-EA. This sundering of the contributor-recipient awareness and relationship by the bureaucratic sword benefits and protects recipients in some extreme cases, but in far more cases anonymized, uncaring EA serves to damage the recipient over the long term as recipients enters an EA addiction quagmire.

Point B indicates a region of hearty affection from contributor towards receiver, yet there is a flagrant lack of expectations as to the subsequent behavior and results of the receptor. From the viewpoint of both collective and individual assistance, this region presents serious impediments for the receptor in attaining the Goals of eventual independence and self-reliance, potentially burdening society and stunting their advancement. Without expectations obligating the receiver, motivation to strive towards the Goal stirs dimmer and dimmer, as has been shown for example, for the case of welfare recipients (Jacobs, 2020). Good-intentioned "helping" becomes perilous to the future autonomy of the helpee. Words for character traits and behaviors of receptors having existed in this region for an extended period include spoiled, entitled, ungrateful, less capable: i.e., dependent. The Goal or regaining independence is difficult, though not impossible, to achieve for these receptors saddled with prolonged EA received near Point B; the placing of the roadblock having been intentionally committed in some cases, in other cases unintentionally perpetrated. EA enacted near point B allow givers to be overwhelmed by affection to the exclusion of expectations with the result being the detriment of the recipient. Extending EA to a friend to cheat would be an example of contributor attitudes near Point B. CEA operating near Point B, unable to function without the everpresent bureaucracy, manifests as a fully trusting, unexpecting, never drying well of assistance, for example the Department of Veteran's Affairs medical system (Jowers, 2017). While many veterans need and thrive on the CEA provided them to regain their autonomy, many more repeatedly ignore advice, harm their long term health with little or no oversight, are allowed to abuse substances, etc., all while never being held accountable in a mist of low/no expectations. Both the institution and the individual suffer under such conditions.

On the other extreme near the vertical axis at Point C, EA is given only in a dispassionate, transactional sense with heavy emphasis on expectations of return. This region of the plot embodies "tiger" parents, the demanding managers, the poorhouse approach, or in the worst case, a slavedriver. Receiving persons whose contributors operate in this mode often become independent, endeavoring to discard the unsavory, dependent, affectionless EA relationship, but there are costs associated with the divorce. Collectively, in the neighborhood of Point C, receptors are viewed by helpers as a means not an end, governments tend toward heavy-handed authoritarianism, and punishments trend toward the severe (Gellately, 2007). People exiting from sustained EA operations near Point C of-

ten end up depending on others for their direction, tend to be resentful toward authority, and display a difficulty in bonding to others (Ching, 2018). Colonists during the American Revolution proclaimed their unwillingness to endure the unpalatable aspects of living near Point C as delineated in their grievances to King George (Jefferson, 1776).

Finally, along the xy symmetry line around π/4 radians and away from the origin, there is a zone of parity and balance between affection and expectations near Point D. It is this zone that researchers find most advantageous for contributors to assess and administer to the needs of the person, and for receptors to wean themselves of EA and regain their sovereign status (Altig, 2020). This area reflects more optimal conditions to achieve the Goal of independence because evolution has forged human nature to most rapidly progress toward independence with simultaneous human-centered nurturing (affection) and accountability (expectations) modeled after the parent-child relationship. If the contributor crafts their EA skillfully with this affection/expectation balance, understanding that failure does occur, but tailors their assistance, with manageable expectations, step by step for the receptor, the EA can more swiftly help the individual realize the Goal. Note that successful operation near Point D is a human-to-human interaction nearly exclusively: without the time, the effort, and the tailored plan only other sentient humans can give, operation at Point D has never been workably achieved. Parents operating in this region often will perform EA the first time or two on new endeavors or during crises but will expect more autonomy from the receptor afterwards (Novotney, 2012). Behavior here is epitomized by a hybrid/paraphrase of the well-known saying: giving a person a fish while concurrently teaching that person to fish will most rapidly inspire the person to both eat that day and independently feed themselves for life (thus not needing EA) (Jacobs & Lyons, 1992; Mohammed, 2010).

It should be remembered that **Figure 1** depicts contributor attitudes after EA, and because the Goal for the receptor is independence and self-reliance, this graphic assumes that EA was deemed necessary: the realization of a suboptimal state. However, as humans still compete, as resources persist in scarcity, as random negatives may still strike, as humans grow from conception to maturity, as other peoples' actions may cause hardship, there are times when all of us need EA, at least on an individual level and sometimes from collective sources.

3. Optimization of Collective Extrapersonal Assistance (CEA)

Section 2 explained the relationship between contributor affection and expectations with regards to EA/CEA. Here we attempt to address the question of how to optimally operate CEA near Point D with an appropriate affection/expectation balance. As a given, collective EA has unquestionably demonstrated positive Overall Net Benefit (ONB (Barrowes, 2019)) in numerous cases for broad swaths of the humans through history. Government welfare programs the world over include cash assistance, healthcare and medical provisions, food assistance,

housing subsidies, energy and utilities allowances, education and childcare grants, and low expectation benefits for other basic services (Todd, 2017). Federal Safety Net programs in the Unites States (the country which we will focus on for the rest of this paper), including Medicaid, Medicare, Social Security, Unemployment and Welfare Programs, comprise a rich array of resources for persons in circumstances of want (Davis, 2020). When combined with the technological advances mentioned above, being able to obtain the necessities to sustain life is no longer seriously in doubt for people under the auspices of these programs. Proceeding further, benefits are readily available for vast portions of society to sustain a certain lifestyle relative to their peers, by making CEA available based on a certain income level. This forced redistribution of wealth in the direction of socialism, however, is fraught with danger of suboptimal outcomes and reduced ONB. When the Goal of independence is relegated to secondary importance, helpee's can become other-reliant and lost amidst stagnation. Likewise, if the liberty and effort of the contributors are disrespected, ONB can also decline because the future rewards emanating from the effort and intrinsic motivation of those enabling contributors is a strong driver of societal health and progression (Dellavigna & Pope, 2018).

Providing any CEA implies a dependent relationship and should be systemically and systematically avoided except as outlined herein in order to retain the advantages of achieving an independent and self-reliant status for as many individuals as possible, and thereby increase ONB. Several ever-widening levels of EA should be considered before finally considering government level CEA, in the following priority (for perspective, see Pick, 2010; Aldous, 1969; Campbell, 2014):

1) Self-reliance—axiomatically, a person should seek to support and maintain themselves and their lifestyle independently. This is the best state in terms of EA (i.e., minimized EA) because it maximizes the liberty of the receptor and the freedom of contributors.

2) Family—beyond the individual receptor, the responsibility of an individual not attaining the Goal most directly lies with the family of the individual. Therefore, it is most befitting that the family share some burden of assisting the receptor in regaining the Goal.

3) Community—local groups able to offer EA (for example, charity groups and religious organizations), operating on the principles of optimization outlined here should be the next organizational stratum available to individuals indicating insufficiency.

4) Government—As a last resort. To regain the Goal, CEA in the form of a loan/grant hybrid from broader governments (city $\Rightarrow$ state $\Rightarrow$ national). Even assuming the benefits of human-to-human centered CEA with a plan (see below), CEA is the level of EA most complicated and difficult to optimize and should therefore be avoided when possible.

That there is some success attributable to government-based CEA programs does not preclude the possibility of optimization of these programs with respects

to ONB both for the individual and for society. Indeed, significant sources of suffering that are routinely neglected during bureaucracy moderated CEA are in fact the adverse effects that operation at Points A or B have on the contributor and receiver, especially in the long-term. For example, while resources given to receptors are readily tallied as benefits, resources no longer available to the giver can be counted adversely as liberty taken from the giver, or in other words, contributor suffering. The giver suffers because the person who contributed to CEA now has less capacity to act as they wish while concurrently feeling diminished motivation, both factors which then result in reduced giver independence. With no single other individual to expect improvement from, contributors have nary a recourse to expect results, instead resigning themselves to (at best) have faith in bureaucracy. This is one way in which the human to human, individual to individual, evolution forged, optimal operation at Point D is displaced by suboptimal, bureaucracy mediated, low/no expectation operation at Point B or even Point A.

The corollary to this unaccounted suffering occurs in the heart of the receptor. With no individual expecting a report and no one to thank for affection shown, receptors suffer by being given a "free" lunch, by being denied progress toward the Goal: independence, self-reliance, confidence, strength, wisdom, connectedness, integrity, i.e., the difficult-to-quantify benefits from exertion, from effort, from trying, from success. In the short-term, EA (a fish) may be necessary to sustain life, but in the long-term, too many receptors do not learn how to fish, creating dependence on fishers. In this analysis, independence and freedom correlate with progress, furthering both the individual and the society. Conversely, a human network based on mutual dependence regresses toward diminishment, constraint, and ultimately, collapse (Perry, 2016).

Optimizing CEA involves two principal factors which will be elaborated on in succeeding sections. The first factor is restoring human to human EA as the primary means of CEA administration, sidelining the bureaucracy to a supporting role, and enshrining the marriage of expectations and affection as the most efficient path to independence and self-reliance. The second factor is to duly recognize that distributing resources per CEA come with negatives, and that once these myriad expenses are recognized, these costs can be minimized in the great engineering tradition, thus arriving at an optimal solution.

3.1. Human-to-Human Extrapersonal Assistance via Technology

Human activity and experience are far too complex to reduce to algorithmic optimization, and it is mankind's hubris to think otherwise. Even if artificial intelligence (AI) could attempt to provide systematic suggestions for individual circumstances, the receiver would still be disconnected from the only other system advanced enough to begin to comprehend what needs the receiver has: another human. Furthermore, humans have evolved to connect to and depend on other humans as part of their nature, and this nature is not showing believable signs of

changing in the foreseeable future. Consequently, humans need to interact with other humans when contributing and receiving EA, not unaffectionate, distant bureaucracies or algorithms.

The keys to restoring the benefits of human-to-human EA while maintaining the behemoth resources of the CEA lies in utilizing modern technology to augment shared human experiences. One root cause as to why bureaucracies have become inescapable when administering CEA is the disparity between the number of receptors and the number of contributors (Thompson, 1995; Litwak & Meyer, 1966). Before safety net programs, individual human contributors (or perhaps local organizations like religious or civic groups) were the only hope for in-need would-be receivers. Contributors were most often close or extended family, neighbors, or communities. Under these conditions, EA most frequently included high expectations of the recipient, thus maintaining a low contributor to receptor ratio of at most few-to-one, while critically projecting affection, i.e. human-to-human EA operation at Points D or C. Among the downsides of this time-honored EA technique, however, are the realities that EA was restricted to local and often scarce (not collective) resources and that EA was weaponized against the recipient (Point C).

The question then is how to preserve human-to-human EA while making optimal use of collective resources when called for? The traditional answer has been to bureaucracize the process which allowed for more resources, but this displacement of individualized EA jettisoned the associated advantages of human-to-human EA at potentially optimal operation at Point D. Bureaucracies at best coarsen and at worst eliminate human-to-human CEA interaction due to the obese ratio of recipients to time-limited bureaucrats, reducing complex lives and lifestyles to paperwork entries and monetary amounts. Instead of bureaucracization, humans need to administer EA using available and forthcoming technology and thereby retain the best elements of human-based assistance. What form would this help manifest as? In the spirit of improved communications (Barrowes, 2019) allowing businesses to facilitate greater and more direct human-to-human interaction (*e.g.,* Uber and Lyft, Airbnb, Wikimedia, reddit, facebook, stackexchange, etc.), one possibility of retooling the CEA process to remove bureaucracy could proceed as follows.

Suppose an individual in a given community was deemed (by whatever process, see **Appendix** for examples) to need assistance. Instead of bureaucracy administering the EA directly, a notice for a chance for individual EA (under collective auspices) could be put out to humans nearby the receptor. This call could (and should) then be answered by neighbors in the community. The giver would then, needing only a portable computer or smartphone, administer the EA with bureaucratic guidance. Coordination and monitoring of the EA would consist in part as an interview where the giver reads/shows material and questions to the receptor with recorded answers and interaction. Over the first few visits, the proposed recipient's status is assessed, including health, lifestyle, budget, hous-

ing, job status, etc. A plan is then formulated by the helpee, a professional employed by the bureaucracy, and the neighbor. Over the course of the EA, visits are continued by neighbors (paid and/or unpaid) to monitor and ensure progress on the plan towards the Goal. Anonymity is not warranted when CEA is applied for, because familiarity enables giver affection for the receiver. These neighbors who interview the recipient and by proxy the bureaucracy and the rest of community come to have an intimate knowledge and affection for the EA applicant. Simultaneously, specific expectations and conditions are established for the applicant to continue receiving EA. The professionals in the bureaucracy are there as a resource, for guidance, for plan review and enforcement, but the humans in the community see to the day-to-day interaction, thereby establishing a connection with coincident expectations.

The local EA coordinators (neighbors) need not be trained in social work or be an expert in any way related to the needs of the receptor in an analogous way that an Uber driver does not need to be a professional driver, or an Airbnb host does not need to be a hotel owner, and the neighbor could be paid or be a volunteer. After concluding the typically ≤ 1 hour session, during which the interview conductor/administrator may make comments or offer EA outside of the interview process, the contributor then answers some other questions regarding the receptor based on the contributor's judgement. With the entire interaction transcribed into searchable English by AI (Jain, 2018), results (text, audio, and video) from the interview can then be reviewed not only by a professional bureaucrat, but by a random selection of the receptor's peers in order to provide necessary feedback during both plan construction and execution, thereby further strengthening the expectations on the recipient. Ideally, to increase competition and decrease government bureaucracy, companies would vie for the role of mediator between CEA grant funding and the above outlined appointment.

Safeguards protecting against abuse or exploitation of the system should be considered and adapted as these policies are implemented. Stricter reviews from first time contributors and first-time receptors seem judicious, for example. PII (personally identifiable information) should be restricted from the local contributor's view, but having the community be aware of the receptor's name and address is expected: those nearby humans are the ones who are most likely to be able to help because they are most familiar with the local challenges faced by the receptor. That the local community be cognizant of those requesting assistance has been a feature of EA from antiquity. Only modern impersonal bureaucracies have imposed fortress like bulwarks around receptors. This anonymization is precisely one of the impediments to more optimal CEA that must be removed in order to optimize CEA.

Under this proposed system, professionals, not local contributors, continue make final decisions regarding administration of CEA, although the local administrator/interviewer and randomly chosen outside reviewers' judgements should not be discounted. But local humans should be the messengers of up-

dates, status, and outcomes to the receptor unless there are extenuating circumstances that would require professionals to resolve. In this way, the relationship between seeking EA from others and the community will be modeled on longstanding and successful relationships such as the parent-child relationship, the teacher-student relationship, and the coach-apprentice relationship. In their ideal, all these reliable relationships incorporate both affection and expectations to optimally promote independence, self-reliance, and success in the receiver.

3.2. Collective EA Content and Implementation

If an optimal combination of affection and expectations is to be enacted, the question of why the receptor needs the EA cannot be avoided. Why does any person need EA? There are three main sources of hardship/consequences in humans' lives framed here by the central issue of choice/liberty in life:

1) Consequences of one's own choices
2) Consequences of others' choices
1. Consequences of unchoiced events

Most societies have recently (last ~100 years) adopted the position that CEA is appropriate under intracountry hardship resulting solely from cause #3. The United State Federal Emergency Management Agency (FEMA) assists with earthquake, hurricane, and flood relief, for example, reinforced by insurance companies covering other misfortunes. Some overlap with cause #1 can be discerned when individuals insist they occupy code-incompliant structures in the path of hurricanes, or choose to loiter in flood prone zones, repeatedly receive FEMA funds, but we will not address such gray areas in this publication. In contrast, societies have proclaimed hardship from crimes (cause #2) to not deserve compensatory CEA except perhaps as court directed. In any case, hardship from causes numbers 2 and 3 are ofttimes transitory, not systemic in nature, and therefore receptors are not generally at risk of losing their long-term independence and self-reliance. Note that many adverse health conditions are properly medically classified as due to cause #3 (sleep apnea, spina bifida, multiple sclerosis, autism, etc.) and are more consensually becoming deemed to merit CEA, though a subset are included in cause #1 (lung cancer linked to smoking, cirrhosis linked to alcohol consumption, etc.), and some are a mix (*e.g.,* genetic inclination to alcohol addiction).

The hardship that arises as an aftereffect of one's own choices or inaction, the broad class of the aspects on one's life that one has control over, this class of hardship constitutes the main source of current demand for collective, chronic EA. The freedom to choose must be honored in high esteem for each human actor, but when that human actor fails to remain independent and requires EA, particularly when recipient choices lead to extrapersonal dependence, other humans must sacrifice their own liberty to support that necessitous actor. As mentioned above, humans are remarkably willing to assist others, but this liberty

tradeoff should not flow in one direction only. The EA administration must be optimized for the sake of the receptor as well as the contributor, and the bond must include expectations and accountability to ensure optimization.

In order to embrace expectations and hold actors accountable for their choices, CEA must be doled out starkly differently that is currently practiced. We find an exemplary solution by inspecting the ancient and most tested and arguably most successful human-to-human relationship in existence, the parent-child relationship, with its inherent dynamics of independence and dependence coupled with affection and expectations.

The parent-child relationship has been extensively researched regarding optimal outcomes for both the child and the parent (Yau, 2014; Novotney, 2012; Hoffman, 1975). This prototypical relationship is appropriate for consideration as representing a person needing EA because the parent child relationship is fundamentally about optimally shepherding a dependent entity into independence, with the relationship inextricably interlaced with affection and expectations. The pattern is repeated throughout the entire animal world, and all present humans either have been or are going through the process, making it readily relatable. All present forms of collective (usually government-based) EA have had the human-to-human interaction factor removed on purpose. This inhumanization of dependent-independent EA dynamics diminishes the effectiveness and optimality of the EA by removing the ubiquitous growth and progress patterns humans have been accustomed to from the birth of the species. Dehumanized EA in fact engenders long-term dependence on the CEA due to a lack of the human factor including expectations as well as the absence of sufficient and effective expectations. Restoring humans into the CEA process, while simultaneously relegating bureaucracy to a sideline managerial role, will allow humans to develop bonds, allow the opportunity to individualize the EA, will restore human emotion and feedback into the otherwise cold and dehumanized process, and will show both the contributor and receiver the minuses and pluses of the EA process. Without these improvements, the CEA process will linger in suboptimality.

In addition to reestablishing humans with appropriate affections and expectations as the center of the CEA process, the other essential ingredient in optimizing CEA is developing and following an appropriate, individualized plan for the recipient and that recipient's realistic capabilities. The capabilities of and plan for an otherwise healthy woman in her 30's addicted to meth would be quite different from the plan for a 21yo Down Syndrome adult. This plan must be comprehensive for the recipient, encompassing such factors as:

- Health including unchosen issues such as latent mental health problems as well as chosen issues such as addictions
- Life skills such as budgeting and cleanliness
- Job skills
- Behavioral maturity: responsibility, honesty, respect
- Education

The interview processes referred to in Section 3.1 must establish a reasonable plan through a series of meetings with the applicant. Professional workers in the initial stages help develop a detailed, realistic plan in concert with the recipient and the neighbors who are visiting/interviewing the receptor. A timeline accompanying the plan is of paramount importance because that timeline enables the entrance and presence of expectations to accompany the plan (Thomas, 1905). Once the initial plan is agreed to, ensuing meetings for reviewing progress are essential for confirming the recipient meeting plan milestones. Subsequent interviews, tracking, get-well visits, and so forth would all be accomplished using in-person, recorded, randomly peer-reviewed interviews from volunteers or paid local citizens as was the case during the plan forming stages. Recording of interviews helps promote accountability, system robustness, accuracy, veracity; recording interviews is a method to enhance the quality of the process while centerstaging the human-to-human aspects of the compassionate interaction.

Plans outlining a path to independence and its sibling, self-respect, must be constructed with the long-term in mind, maximizing the ONB for that individual and for her neighbors. Evidently, hasty decisions made arm in arm with impatience often entail unforeseen negative consequences (Barrowes, 2019) that lead to dependence. As an illustration, consider Figure 2 showing typical profiles of self-reliance (or other indicators like happiness) as a function of time considering the ramifications of certain types of decisions. Another way of interpreting this plot if to consider intrinsic and extrinsic motivation (Benabou & Tirole,
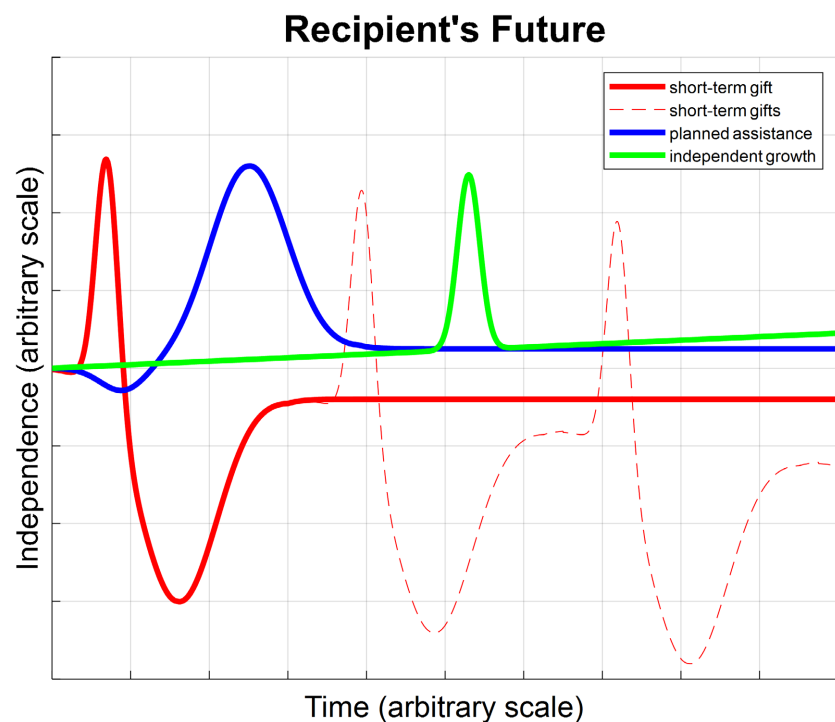
Recipient's Future

Figure 2. Independence of an individual as a function of time as a result of the consequences of different types of decisions. The timescale is arbitrary in the sense that the total time could represent anywhere from seconds to centuries.

2003). Decisions arrived at because of short term, external incentive schemes (red curves in **Figure 2**), typically backfire in the long-term by undermining the motivation and independence of the individual.

Success at meeting expectations comes with rewards including self-respect, increased confidence, and greater freedom for all parties (Cardone, 2011). Accountability, however, demands that failure to meet expectations entangles the recipient with a punishment. In the parent-child relationship, negative behavior results initially and basically with some degree of loss of freedom, the titular "time-out" where liberty is curtailed for a duration or some other restriction on the child's freedom. The parent is the source of freedom to act for the child due to the dependence the child has on the parent's resources (a.k.a. EA) and displeasing the source of EA results in the loss of freedom. This helps the child to associate expectations with rewards and punishment, which punishment both in a family and in society is almost always a synonym for restricted freedom. When milestones in the plan are not met by choice (cause #1, not causes 2 or 3), loss of freedom results for the grantor of EA (by having to provide ever greater amounts of EA) and to be fair, loss of freedom should result for the receptor of EA. Some examples of not meeting milestones are:

- Committing a crime
- Not making a doctor appointment
- Choosing to attend a party instead of learning job skills like mathematics
- Forgoing making a budget and being short of funding
- Not attending a rehabilitation meeting
- Spending welfare money on non-needed items (*e.g.*, substance abuse)
- Refusing to attend a class to learn a skill as outlined in the plan
- Etc.

These examples are only given to give a minute glimpse of the possibilities of what the individuated plan and reneging on the plan could entail.

It is paramount to note that this plan and the reward/punishment imposition system is a result of the failure of the individual to attain the Goal on their own. The ultimate reward for attaining the Goal is maximal freedom to act as they wish under the law, even if the actions are dangerous or questionable by others' standards (Jones, 2007). Nevertheless, whereas governments restricting freedom should be avoided as a maxim under all feasible circumstances, and whereas the power mismatch between large organizations such as governments and individuals could be easily abused, and whereas liberty is more important that life (Henry, 1775), governmental restraints on individuals should be anathema except to protect others' liberty as in the case when one individual requests EA from another when deliberately electing to scorn the Goal-oriented plan. Under these special circumstances, successively severe restrictions of freedom (that should be decided upon during the initial phases of plan development and should be repeatedly emphasized) must be imposed to assure accountability, always keeping in mind that the recipient need merely opt out of CEA in order to exit

these plans, expectations, and potential punishments. Possibilities for these imposed constraints include: location monitoring via ankle bracelet or smartphone, seizing possessions, required community service, movement curtailment, housing relocation (Mackowiak & Petricek, 2021), assistance cessation, and forced employment for the state/workfare (Kissova, 2021) when attempts at helping the capable individual choose to make progress toward the Goal have been wilfully rejected. Again, these consequences are reserved only for those who still wish to receive EA, but consciously deter from progress under their individualized plan. More specific implementation ideas and examples of this optimized human-to-human CEA system are given in **Appendix A**.

3.3. Optimal EA/CEA Summary

The desire on the part of most humans to provide extrapersonal assistance at both an individual and collective level is one integral reason for the success of our species. However, the bureaucratization and impersonalization of CEA made possible by the astounding success of modern nations has paradoxically resulted in suboptimal CEA by displacing human to human EA. This surrendering of the fundamental human to human nature of assistance has resulted in suboptimal overall net benefit metrics for all parties by fostering dependence on the anonymous gifts, thereby reducing intrinsic motivation. Upgrading the current extrapersonal assistance process involves reinstating humans as the center of both the giving and receiving processes. One crucial aspect of CEA improvement requires expectations to be reinstated into the assistance process, along with both compliance-based positive and negative consequences for the recipient. During this process of emphasizing long-term outcomes in addition to short-term problem solving, the goal of regaining independence for the recipient should be paramount. Furthermore, individualized human-centered CEA should be managed through modern technology relying on the responsibility of the recipient first, their family second, their community third, and finally the government. CEA should be modeled on time proven dependent/independent relationships such as parents and children, teachers and students, mentors and mentees, coaches and athletes. In these ways, all levels of society from individuals to nations can optimize the ways in which they help each other.

4. Conclusion

Civilization can be defined as the interdependent coexistence of many humans. This voluntary interdependence is bred from a history of scarce resources and competition, comprising a constrained, systemic, self-organizing allocation of each individual's time and energy. Isolated independent existence has only rarely been achieved and this state has nearly universally been unchosen and unwelcome (*e.g.*, castaway on a deserted island). Ideally for civilization then, each person acts independently to satisfactorily support the civilization to merit sufficient return to support their life and lifestyle. In some cases, however, humans

do not produce enough value to society to merit sufficient return from society. This situation may be a result of the actions of nature, others, or themselves. In our plentiful modern era, humans often desire to subordinate their natural strictly selfish motivations (Washington, 1778), risk their own status, and offer extrapersonal assistance to their fellows. But implementation of EA, especially collective EA, can be suboptimal if operational principles based on human nature are not prioritized. EA should be temporary, human-based, robust against exploitation, prioritizing freedom, crafted to produce intrinsic motivation, and expectation oriented. Failure to adhere to these principles results in suboptimal outcomes for the contributor, the receiver, and the civilization in toto, because humans cannot disregard their natures and still expect optimal results: the means (independent humans) and the ends (independent humans) should be matched, or inefficiencies will invariably occur. Optimal outcomes emerge by crafting plans for people to attain self-sufficiency by adhering to principles of human nature revealed in time-tested relationships like the parent-child relationship which works best in the presence of both affection and expectations.

Acknowledgements

Notes on Contributors

Ben Barrowes received the Ph.D. degree in 2004 from the Massachusetts Institute of Technology, Cambridge, MA. He was named top high school math student in the state of Utah (1991), was awarded an NSF graduate fellowship (1999), and was a Director's funded Postdoc at Los Alamos National Laboratory in the Physics Division (2004). Currently, he is a physicist with the ERDC Cold Regions Research and Engineering Laboratory in Hanover, NH and an Adjunct Faculty at the Thayer School of Engineering at Dartmouth College. He is the author or co-author of over 150 scientific publications. His research interests center on electromagnetic wave theory, novel energy generation techniques including lattice confinement fusion, computer interface methodologies, and political science.

Earl Barrowes is a premedical student at the University of New Hampshire graduating from Hanover High school in 2018. He excels at sports especially soccer, both coaching and playing. His other interests include Greek philosophy, modern political dynamics, human relational studies, and exercise science.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

References

Aldous, J. (1969). Breaking the Poverty Cycle: Strategic Points for Intervention. *Social Work, 14,* 3-12.

Altig, D. A. (2020). *Marginal Net Taxation of Americans' Labor Supply*. National Bureau of Economic Research. https://doi.org/10.3386/w27164

Barrowes, B. (2019). Representative Government in the Era of Improved Communication. *Open Journal of Political Science, 9,* 349-372.
https://doi.org/10.4236/ojps.2019.92019

Benabou, R., & Tirole, J. (2003). Intrinsic and Extrinsic Motivation. *Review of Economic Studies, 70,* 489-520. https://doi.org/10.1111/1467-937X.00253

Blakemore, E. (2018). *Poorhouses Were Designed to Punish People for Their Poverty*. History Channel.
https://www.history.com/news/in-the-19th-century-the-last-place-you-wanted-to-go-was-the-poorhouse

Branham, R. B.-C. (2000). *The Cynics: The Cynic Movement in Antiquity and Its Legacy*. Univ of California Press.

Brewer, K. B. (2014). "Crowding In" or "Crowding Out"? An Examination of the Impact of the Welfare State on Generalized Social Trust. *International Journal of Social Welfare, 32,* 61-68. https://doi.org/10.1111/ijsw.12019

Briggs, A. (2006). The Welfare State in Historical Perspective. In C. Pierson, & F. G. Castles (Eds.), *The Welfare State Reader* (pp. 16-29). Polity Press.

Campbell, D. E. (2014). *Seeking the Promised Land: Mormons and American Politics*. Cambridge University Press. https://doi.org/10.1017/CBO9781139227247

Cardone, G. (2011). *The 10X Rule: The Only Difference between Success and Failure*. John Wiley & Sons.

Ching, H. H. (2018, July 25). *The Pros and Cons of the Tiger Parent Approach*. Budding Writers.

Davis, U. (2020). *The War on Poverty and Today's Safety Net*. D. University of California, Producer, & Center for Poverty Research.
https://poverty.ucdavis.edu/article/war-poverty-and-todays-safety-net-0

De Wispelaere, J. (2004). The Many Faces of Universal Basic Income. *The Political Quarterly, 75,* 266-274. https://doi.org/10.1111/j.1467-923X.2004.00611.x

Dellavigna, S., & Pope, D. (2018). What Motivates Effort? Evidence and Expert Forecasts. *Review of Economic Studies, 85,* 1029-1069. https://doi.org/10.1093/restud/rdx033

Diamond, J. (2018). *What Does Economic Evidence Tell Us about the Effects of Rent Control*. Stanford University, The Brookings Institution.
https://www.brookings.edu/research/what-does-economic-evidence-tell-us-about-the-effects-of-rent-control

Gade, D. (2021, November 11). Veterans Need Help Becoming Civilians Again. *The Wall Street Journal*.

Gellately, R. (2007). *Lenin, Stalin, and Hitler: The Age of Social Catastrophe*. Alfred a Knopf Incorporated.

Hendren, N., & Sprung-Keyser, B. (2020). A Unified Welfare Analysis of Government Policies. *The Quarterly Journal of Economics, 135,* 1209-1318.

Henry, P. (1775). *Give Me Liberty or Give Me Death*. Project Gutenberg.

Hoffman, M. L. (1975). Altruistic Behavior and the Parent-Child Relationship. *Journal of Personality and Social Psychology, 31,* 937-943. https://doi.org/10.1037/h0076825

Jacobs, C. (2020, June 16). *Government*. The Federalist. https://thefederalist.com/2020/06/16/new-study-confirms-that-the-welfare-state-discourages-work

Jacobs, T., & Lyons, S. (1992). Give Me a Fish and I Eat Today: Teach Me to Fish and I Eat for a Lifetime. *Australian Occupational Therapy Journal, 39,* 29-32. https://doi.org/10.1111/j.1440-1630.1992.tb01732.x

Jain, P., Yeh, P. Z., Jarrold, W., Story, E., Villemure, J., & Martin, D. (2018). Nuance Reasoning Framework: A Rule-Based System for Semantic Query Rewriting. In *International Joint Conference on Rules and Reasoning* (pp. 285-292). Springer, Cham.

Jefferson, T. (1776). *The Declaration of Independence. United States of America, Philadelphia*. https://www.archives.gov/founding-docs/declaration-transcript

Jones, M. M. (2007). Paternalism & Its Discontents: Motorcycle Helmet Laws, Libertarian Values, and Public Health. *American Journal of Public Health, 97,* 208-217. https://doi.org/10.2105/AJPH.2005.083204

Jowers, K. (2017, June 23). *Military Times*. Veterans. https://www.militarytimes.com/veterans/2017/06/23/va-chief-time-to-rethink-disability-system-current-setup-not-sustainable

Kissova, L. (2021). Workfare in Welfare. In L. Kissová (Ed.), *Framing Welfare Recipients in Political Discourse* (pp. 11-31). Springer. https://doi.org/10.1007/978-3-030-63579-4_2

Korf, B. (2007). Antinomies of Generosity: Moral Geographies and Post-Tsunami Aid in Southeast Asia. *Geoforum, 38,* 366-378. https://doi.org/10.1016/j.geoforum.2006.09.005

Litwak, E., & Meyer, H. J. (1966). A Balance Theory of Coordination between Bureaucratic Organizations and Community Primary Groups. *Administrative Science Quarterly, 11,* 31-58. https://doi.org/10.2307/2391393

Mackowiak, M., & Petricek, C. (2021, May 23). Austin's Revolt against a Homelessness Surge. *National Review*. https://www.nationalreview.com/2021/05/austins-revolt-against-a-homelessness-surge

McKenzie, S. (2007). *A Brief History of Agriculture and Food Production: The Rise of "Industrial Agriculture"*. The Johns Hopkins University.

Mohammed, M. R. (2010). Don't Give Me a Fish; Teach Me How to Fish: A Case Study of an International Adult Learner. *Adult Learning, 21,* 15-18. https://doi.org/10.1177/104515951002100103

Moseley III, G. B. (2008). The US Health Care Non-System, 1908-2008. *AMA Journal of Ethics, 10,* 324-331. https://doi.org/10.1001/virtualmentor.2008.10.5.mhst1-0805

Muller, H. J. (1963). *Freedom in the Western World*. Harper and Row.

Murray, C. (2008). *Losing Ground: American Social Policy*. Basic Books.

Novotney, A. (2012). *Parenting That Works: Seven Research-Backed Ways to Improve Parenting*. American Psychological Association, Monitor on Psychology. https://doi.org/10.1037/e652132012-012

Perry, M. J. (2016). *Why Socialism Always Fails*. American Enterprise Institute. https://www.aei.org/carpe-diem/why-socialism-always-fails

Pick, S. D. (2010). *Breaking the Poverty Cycle: The Human Basis for Sustainable Development*. Oxford University Press. https://doi.org/10.1093/acprof:oso/9780195383164.001.0001

Roukema, R. (2004). The Good Samaritan in Ancient Christianity. *Vigiliae Christianae, 58,* 56-74. https://doi.org/10.1163/157007204772812331

Roundtable, P. (2021, July 25). Who Gives Most to Charity? In K. Zinsmeister (Ed.), *The Almanac of American Philanthropy*. https://www.philanthropyroundtable.org/almanac/statistics/who-gives

Saidel, R. G. (2006). *The Jewish Women of Ravensbrück Concentration Camp*. Terrace Books.

Thomas, A. E. (1905, November 26). A Humorist's Confession. *The New York Times*. http://www.twainquotes.com/19051126.html

Thompson, J. (1995). Participatory Approaches in Government Bureaucracies: Facilitating the Process of Institutional Change. *World Development, 23,* 1521-1554. https://doi.org/10.1016/0305-750X(95)00058-K

Todd, B. (2017, August). *Is It Fair to Say That Most Social Programmes Don't Work*? 80000 Hours. https://80000hours.org/articles/effective-social-program

Wagner, D. (2005). *The Poorhouse: America's Forgotten Institution*. Rowman & Littlefield.

Washington, G. (1778, January 29). *From George Washington to a Continental Congress Camp Committee*. National Archives, Founders Online.

Wedekind, C. (2002). The Long-Term Benefits of Human Generosity in Indirect Reciprocity. *Current Biology, 12,* 1012-1015. https://doi.org/10.1016/S0960-9822(02)00890-4

Yau, T. (2014, October 20). *10 Reminders of Why Parenting Is Rewarding*. Essential Kids. http://www.essentialkids.com.au/development-advice/advice/10-reminders-of-why-parenting-is-rewarding-20141019-118k0h

Zhang, J. (2021). *The Affordable Care Act's Two-Legged Stool: The Effects of Eliminating the Federal Individual Mandate on Health Insurance Coverage*. Harvard.

Appendix A

Three examples will be considered here regarding more optimal CEA. Specifics on implementation of the principles outlined above can serve as a basis set from which to optimize as humanity forges forward. The first will envisage a single parent of two children ages 4 and 7. The second will focus on a family with two teenagers. And the third will consider a homeless person. In these examples, an apt visualization would be that these adult individuals are entreating their parents for assistance such as money, food, housing, and so on, but instead, these grown humans are entreating other adults for these benefits through CEA.

A1. Ronald's Case

A single father, Ronald, has been abandoned by his wife Kielee and struggles without child support. Ronald has two children ages 4 and 7 with the older one in school, but he wants to keep the younger one home until kindergarten. Because adults providing EA (at Point D) to children has been shown to be the most effective form of child rearing, being a full-time parent of one child is counted as a full-time job earning at least minimum wage. The second child is counted at 75% of the first in terms of how much individualized parenting is valued. Ronald graduated in English Literature from college but does not have a job after his parenting. Ronald applies for CEA. Tracked benefits in the form of money to support life start for Ronald immediately.

Upon receiving the application for CEA, the government alerts companies in Ronald's area and two companies send a representative to Ronald's house for an initial interview. Ronald picks one nonprofit company (ABC Plans, Inc.) to work with on his path toward the Goal. The company is compensated by the government according to results of people progressing toward the Goal using the least resources within some overall guidelines and peer (not so much government) oversight. ABC goes through their onboarding process which includes the following:

- Having monitoring access to all Ronald's source of cash and credit including transactions
- Having access to financial information including balances for all accounts owned by Ronald's and Kielee's immediate families
- Instituting random substance/drug tests for Ronald every 3 - 5 days

ABC then begins the process of evaluating Ronald's current situation and then forming a plan for Ronald to achieve the greatest ONB for Ronald and his dependents over the next 60 year timeframe. All interviews with Ronald are recorded, both audio and video. Initial assessment of Ronald's situation is conducted by Sarah, who lives near Ronald and was contracted by ABC. Sarah, who earns minimum wage plus from ABC, sets up a time and visits Ronald. Initial assessment and plan-forming interviews are more heavily reviewed by ABC professionals and randomly by other contractors for authenticity, honesty, effectiveness, and efficiency of Ronald and of the plan. In time, as progress is made in

good faith, interviews are less scrutinized. The following criteria could be used during this initial assessment phase:

- Living conditions
- Health conditions of all three individuals
- Ronald's earning potential
- Current budgetary outlays and income
- Transportation
- Communication status (phone, computer, internet, etc.)

Sarah conducts the interview, reading questions, recording answers, potentially offering up ideas or suggestions, observing. Post-interview, more questions are asked of Sarah regarding her judgement of Ronald's situation. Over the course of several follow up visits, Ronald's needs are assessed, and a plan was made that maximized ONB for Ronald and his two children. The following areas of potential improvement are identified by Sarah and ABC:

- Ronald is chronically fatigued
- Ronald does not cook for the family
- Ronald wants to be a better father
- Ronald feels isolated from the community
- Ronald does not see himself having a full-time job
- Ronald's immediate family financial statuses are limited
- Ronald does not abuse his children
- Ronald does not abuse illegal drugs, but smokes 2.5 packs of cigarettes a day
- Ronald does have a smartphone, but no computer
- Ronald's housing is 1.73 times as expensive as the average due to location
- And so forth

With all this detailed information and assessment that human-to-human contact and care can adequately provide, a plan is made for Ronald to be as independent as possible. The plan implementation phase is determined to last 9 months. Plan elements could include:

- (CEA paid for) medical visits to diagnose fatigue (diagnosis: sleep apnea)
- (Sarah's contact and suggestion) Ronald moves into lower cost housing
- (ABC negotiates) Ronald's parents and sister, and Kielee's mother contribute a majority of monthly rent after the move
- (Ronald's church and medical community) Helps Ronald quit smoking
- (City improvement society as well as neighbors) Teaches Ronald to cook as well as other parenting classes and help
- (ABC subcontractor provides) Computer and basic internet connection
- (City Library staff and church) Point Ronald to potential writing/editing freelance jobs sites/opportunities as well as English tutoring he can do from home

In this example, Ronald works with the system with at least weekly visits from Sarah and other local ABC contractors and makes good faith progress in all areas for the nine months. Between saving money on housing, not smoking, and with

family help, Ronald does not need as much monetary assistance. Because Ronald's fatigue problem has been solved, he makes good progress on quitting smoking and begins to search for freelance work. And because Ronald is essentially working full time as a parent, CEA fills in the gaps in his reduced budget. Further plans include (at Ronald's request) more job skill training once the second child is in school so that Ronald can fully achieve the Goal. Ronald's deadbeat wife is soon located and compelled to support her family as much as possible. Over the roughly 10 months of EA provided by several contractors under ABC with funding ultimately provided by city and state governments, Ronald was officially visited 49 times in his home with another 18 from volunteers in the community. Those official visits were reviewed by ABC and others at random a total of 133 times. People helped people in an individual way, no punishments were needed, and operation was at Point D from Figure 1.

ABC's rates are low because those making progress on the Goal are required to pay back a certain percentage of their grant/loan CEA into ABC coffers. The exact percentage is calculated according to an ABC formula based on his and his family's income communicated to Ronald at the outset of the CEA, but by law cannot exceed 50%. This CEA loan follows Ronald like a student loan until his children grow and leave home at which point Ronald and his family begin returning the CEA funding back to ABC for other's utilization. Over time, Ronald earns enough to repay 60% of his loan (by choice), volunteering to assist others in need, while by chance, an old high school friend who hears of Ronald's CEA history, donates the remaining 40% to ABC.

A2. Karl and Liza's Case

Karl and Liza Offen are the parents of Emily (14) and Jackson (16). Liza is a veteran from Iraq and dropped out of high school, while Karl has a GED and one semester of community college and some experience as a paralegal apprentice. Emily and Jackson have been taken out of their high school by Liza who does not believe the school system teaches important life skills. Liza is an alcoholic, is overweight, is developing Type II diabetes, and has applied for long-term disability from the government (CEA) status as well as immediate financial assistance. Karl lost his job in a real-estate law firm having missed too many days of work from hangovers, doctor's appointments, and forgetting the schedule. He smokes marijuana daily. They have applied for housing assistance (CEA) from the State of Maine.

Like Ronald's case, upon receiving the application for CEA, the government alerts companies in Liza's area and this time, three companies send a representative to the family's house for an initial interview. Liza and Karl dislike to concept of having to repay any part of their CEA, but circumstances are dire enough that they acquiesce to company ZYX taking their case. Nonprofit ZYX goes through their onboarding process which includes the following:

- Having monitoring access to all of Liza and Karl's finances including transac-

tions with high granularity including the bar code of each item purchased

- Having access to financial status for all accounts owned by Karl's and Liza's immediate families
- Starting smart ankle bracelet and smart watch monitoring of the parents to monitor disability assessment
- Instituting random substance/drug tests for the entire family every 3 - 5 days

ZYX then commences a process of evaluation of the Offen's conditions and status. The plan to achieve the Goals is more complicated for this family due to the added complexity of an additional adult and older children. Several one-hour visits for the initial assessment phase are scheduled and conducted by workers in the local community with random lay and professional review. As in Ronald's case, stricter scrutiny is applied during the assessment phase and all interviews are recorded for external review and evaluation.

Even though the family at times rebuffs interview requests, rejects some interviewers, refuses to open the door on some scheduled interviews, and is uncooperative with representatives, ZYX persists in evaluating this family. When individuals act as if they are entitled to receive the liberty (money and goodwill) of others without putting forth effort, the threat of losing their CEA and further punishments motivate people like the Offen's to cooperate. Punishments for noncompliance are explained at the outset of CEA and may include:

- Purchases may be denied
- Law enforcement involvement in interviews
- Gradual loss of freedom of movement
- Possessions may be confiscated and sold
- Confiscation of possessions, housing (as CEA reimbursement)
- Forced state service (workfare) to offset CEA costs (because they are able-bodied)

In this way, CEA recipients are held accountable for benefits received, trading their freedom for the freedom they receive from donors. This accountability is a crucial ingredient of Point D operation and serves to motivate the receptors while duly recognizing the loss of freedom from those who are contributing (both via taxes and gifts) to the CEA fund.

After the initial assessment, the Offen's grudgingly agree to an 18 month plan to achieve the Goal, the longest plan allowed. The following salient points are discovered during the assessment phase:

- Liza and to some extent Karl are verbally and emotionally abusive to their children and each other
- 27% of this family's income is spent of alcohol, marijuana, or illegal drugs
- Both Liza's and Karl's extended families cannot provide any material assistance to this family
- Nutrition is severely lacking
- Health concerns are not taken seriously
- Emily and Jackson would like to go back to school and are academically 1 - 2 years behind their peers

- Liza has some major genetic (cause #3) and preventable (cause #1) health issues
- This family is not paying rent and are about to be evicted as has happened multiple times in the past 5 years
- Liza owns and maintains several guns which she displays during interviews intentionally making interviewers feel uncomfortable
- Karl has a gambling habit and claims several people owe him money

Though cognizant that they are in increasingly desperate circumstances, Liza and Karl nevertheless resist any changes in their lifestyle. Over the first 5 months, they only fulfill on average one out of three appointments from neighborhood ZYX contractors. Yet, interviewer assessment and random reviewer recommendations agree on several immediate decisions: pay rent with CEA funding, stop allowing substance abuse, alcoholic recovery program for Liza, gambling counseling for Karl, education of parents regarding their kids futures with school, cooking and parenting counseling, and so forth. In this case, Liza relapses several times and continues to object to "interference" from "sad, stupid, SOBs telling her what to do." She refuses to let her kids go to school and refuses to attend counseling sessions.

Unfortunately, threats of future withholding of CEA do not deter Liza from her intentions. Therefore, punishments begin to be implemented. At the 2-month mark, volunteers, accompanied by police, escort Emily and Jackson to school and back. Purchases for alcohol are denied. Smart ankle bracelets aurally alert nearby individuals when Liza or Karl travel to unapproved locations. Warnings are given that possessions of value such as Liza's guns will be confiscated and sold at the 4 month mark unless more compliance is offered. Along with these threats, positive education on the benefits of nutrition, schooling, probability-based living (as opposed to gambling), etc. are provided in interviews. Near the 5 month mark, when possessions start to be taken and reduction in CEA for rent is warned (with a warning that relocation will follow), Liza and Karl start to cooperate. Because immediate family refuse to help the Offen's, community leaders step in and help where possible. Though reluctant, Liza sees no alternative but to allow her kids to attend "that worthless school" and to attend her counseling sessions, saying nothing at first.

Step by step, the Offen's are persuaded by positive reinforcement and threats of freedom reduction, possession confiscation, and CEA cessation. Liza starts a long road to quitting alcohol to which she is genetically predisposed to addiction. To her dismay, random review by local and nonlocal citizens of her situation resulted in a rejection of her long-term disability status. Jackson is allowed by Karl and Liza to get a part time job to help with expenses. Karl is shunned by his illicit gambling dens because police start arriving soon after Karl since his position is always tracked. Seeing the end of CEA approaching in a few months, he asks for help from the ZYX contractors and the community for transportation assistance so he can hold down a job. The Offen's miss their Goal after 18

months but have made several real improvements to their situation. Acknowledging this progress, ZYX discusses a follow on 3 month plan extension after which point, the Offen's arrive at the Goal of financial independence and self-reliance, having made some community contacts and friends who help them with their Goals. Smart ankle bracelets are removed at the 24 month mark after 3 months of CEA free living. Liza and Karl Offen never earn enough money to repay their minimal 15% share of their borrowed money, but with pride, Jackson and Emily finally repay this 15% of the CEA loan 12 years later.

A3. Homeless in California

George Kantdu was attracted by the environmental and political climates to southern California. At 31 years old, he had had enough, deciding that he wanted a minimalist life in the Cynic tradition (Branham, 2000), planning to work odd jobs and live in a tent at a campground. At first he succeeds, indulging his only pastime as an ardent reader, concentrating for hours at a time, but then he adopted bad habits such as discarding library books haphazardly in the gutter along with his savings. Unfortunately, peer pressure induces him into hard drugs, his lack of motivation led him to burglarize houses instead of work a job, and the inability to travel felicitously from the campground to the city leads to him living in a tent on McAllister Street. George does not ask for CEA, but his intentional reneging of the social contract with other humans forces those other humans to intervene in George's life and make CEA decisions for him.

George is not allowed to prey on the rest of society any longer without expectations, so CEA is imposed upon him by company SRA under city and state programs. He is relocated to shipping container tiny housing on a temporary basis with 729 others in similar situations (Mackowiak & Petricek, 2021). Unwilling to recognize his unbalanced exploitation of the freedom of others for his own benefit, he refuses all interviews and assistance, claiming they are propelled by Beelzebub. He is kept under house arrest under medical supervision until his withdrawal symptoms abate, at which point he is made to clean his dwelling of the filth, vomit, and feces he wildly inflicted into his domicile. Still refusing to cooperate, he is finally forced by threat of food withholding to perform manual and productive labor for the benefit of others (SRA coordinated and reviewed) under the supervision of diverse recovering criminals as well as volunteers. At the tiny house, interviews are attempted through the window with a microphone and video system, though George pretends not to listen. After 11 weeks, Mr. Kantdu starts to comprehend the unfairness and untenableness of his ineffectual lifestyle choices. He begins allowing in-person interviews so that SRA can ascertain the information described above regarding his finances, physical health, and so on.

Medical evaluation reveals moderate Asperger's Syndrome as well as Grave's disease, a combination which begets hyperactive OCD-type behavior. Once these conditions are diagnosed, SRA shifts the focus of CEA for George from one of

prescriptive to more assistive in nature. George had never suspected a medical problem over his 31 years of life, having attributed his energy and focus to his determined will which in fact served him well in college and in his Boston actuarial position. SRA works with specialists to help George develop an objective understanding of his condition. After another 7 weeks, George consents to treatment of Grave's (beta-blockers) and commences to work with other autistics to train himself on coping techniques to mitigate Asperger symptoms. During this time, forced labor is steadily reduced and freedom of movement outside his container is gradually granted, though substance monitoring remains in effect. In addition to the difficulties presented by his medical issues, as a foster child, George had secluded his heart from others for so long, he found relationships difficult. At the 22 week mark, with his hyperthyroidism subsiding for the first time in his life, he asked for help. Local SRA employees and volunteers visited George, making connections, establishing trust, until George was released into a half-way house at 32 weeks with a further 16 week plan for employment and attaining the Goal. George becomes a part-time employee of SRA, an advocate of helping CEA applicants diagnose medical issues to resolve their other reliance. Being aware of his Asperger's and potential for overactivity, George weaponizes his inherent traits in the direction of EA. He eventually pays back all the endowment he received during his internment and treatment.