“Why are you working so much?” The volunteer in the job-center asked me. “Do you need something to calm you down, something for your nerves? You’re working too much; you need to slowdown, take more time off. Go out of the city for a month, travel slowly for a year, let someone else take the strain – don’t you know that there isn’t enough work to go round?”

The volunteer meant well. And the job-center was less intimidating than workaholics-anonymous. I knew I should do less paid work; I should get out
more and play more. Like normal people do. But I was strangely addicted to repetitive tasks. I wasn’t doing it for the money. Earn twice as much as normal and all your earnings are taxed. That works well for most people, but not for the few of us who find it hardest to kick the work habit.

A century ago it had been so different. Most people worked far too hard then. They made things that people did not really need, things they quickly threw away. Huge rubbish tips were created, and jobs recycling that rubbish. People were even paid to count all this economic activity and to try to increase it – upwards – always upwards. Other people counted and managed those people. Others had to advertise the things that were not wanted, to target the gullible. Everything had to be audited, contracted, and controlled.

We had more food than we could eat, threw much of it away or became fat. Our homes filled up with stuff. We hired storage units for everything we bought, wanted to keep but could not use. There were programs on TV encouraging makeovers: makeover your kitchen, yourself, your life. Plastic surgery and cosmetic dentistry boomed. People had their hair cut every week, their nails painted every other day, their star-signs read on the hour, their psyche analyzed and their neuroses nurtured by a service industry of pampering and grooming. People liked to look fancy and there was always some fancier item to buy.

Money circulated, rapidly around the globe. Debts rose, as that was the only way assets could be realized. What was your fortune really worth if you could not use your millions to command the time and labour of others? How could they be persuaded to work for you unless you could convince them that they were somehow in your debt? We gave children a debt at birth. We told them that this was the money they owed for the hospitals we had built for them, the schools and universities they would go to, the homes they would live in.
But the debt grew and grew as the money moved faster and faster until that
day, that one day, when the confidence trick failed to work. People had foreseen
the day, the day of default. Debt, along with assets, had become an inheritance.
And just as assets had to be protected by force and by law, or they would soon
cease to be assets, so too did debt.

The debt police were feared. They evicted you from your home if you did not
pay both your rent and the attachment to earning applied to ‘service’ your debt.
They took away your freedom to move when they took your travel pass, your
freedom to surf the web when the shut down your Internet connection, and your
freedom to sell your labour when they imprisoned you. They worked with
economists, psychiatrists and cognitive behaviour specialists to re-
educate you.
‘Get to work’ therapy was introduced for those called work-shy.

Household budgeting lessons became mandatory for serial-shoppers who had
amassed too many debt points. The asset rich lectured the debt-burdened on
how, if only they strived just that little bit more, they could soon be free of their
debt. They started a national lottery to offer that one last chance of hope. For a
few years this worked: the debts and assets grew, the numbers in employment
grew, there were soon far more jobs than people (as so many had two and then
three jobs). The politicians declared all this as success. They had to as they
relied on the asset-holders for their funding.

The job centres were privatized, the tax authorities were privatized, and the
schools, universities and hospitals were privatized. The prisons were privatized.
All the common land was sold to the highest bidder and what was left of the
state rented what little it needed, which was less and less each year. Civil
servants worked from their rented homes. The revamped parliament was
privately financed and political parties became sponsored by companies.
Members of parliament wore branded ties, dresses and suits. But even though everyone was working, productivity fell. People were doing less and less of any real use. So they needed to work longer and longer hours and retirement was ended.

There was no time to bring up children. Childcare was privatized. Babies were taken to nurseries in their first few months. Money changed hands. Jobs were created. Those too frail to work were housing in private care homes. The longer a sedated pensioner could be kept alive, the greater the profit of the care home, the more the home’s landlord could charge in rent, and the assets of the investors grew as the debt of the elderly rose – debt to be passed on and down to dwindling generation beneath.

People could not afford to have children. They were told that they should only become parents if they could afford to, so many didn’t. They were too busy learning the skills they would need to give them a chance to become valuable, to be given a top job managing the assets of those who lent so much to all the rest. And as most adults had fewer children there was less to buy, less need for new clothes, for cars, less need to pay someone to learn how to drive the car you would never own, or fix the home that you rented (and which was slowly falling into disrepair). People became frugal. Debt frightened them.

When people spent less the companies of those with assets began to flounder. Dress smarter! We were told; buy new clothes, become more presentable. The government awarded a huge contract to one employment agency to give everyone in the land a score, from -20 to +20 stating how valuable each person was. The head of the agency awarded herself +20 and a prisoner in solitary confinement -20. Her agency would be paid on performance. For every person whose score they could improve their shareholders would benefit.
The skilled workers, those who were well-educated and talented and gained work in the employment agency began to claim great success and great bonuses. The prisoner in solitary confinement was made to work as a task-rabbit at a computer terminal. Their prison officer was made to take a second job as a personal trainer in the evenings and then a third as a personal shopper at weekends. Everyone without assets was assessed annually and then monthly by the army of assessors. “Run faster, buy the brand, type quicker” they would instruct their clients and customers. Rest was for the wicked.

People became restless. They were given books to colour in and mindfulness exercises. Many turned to religion again but it was frowned upon and time spent praying earned you negative marks, unless the church you attended turned a profit and tendered to provide services itself. People began to question their score. They began to ask what they had done to deserve inheriting the debt of their parents, and they began to make-do-and-mend. They began to resist debt. They stopped spending money on things they did not need. They saw advertisements as warnings.

A rumour spread – if those with assets wanted you to buy something, it was not in your interest to buy it. Trust departed, people began to only buy the cheapest, rent the cheapest, travel the shortest distances. They learnt how to trick the assessors by feigning just enough interest to avoid being sanctioned, but never working any harder than that – because working harder was rewarded with more work and more debt. It was the middle classes who had the most debt, the enormous mortgages and university fees to pay back. Aspiration was self-deception. Default was salvation.

In the end there were strikes. Just over a century earlier in 1889, shortly after unemployment was first termed a word, one of the directors of the London docks explained that hunger was a more effective tool than the slave-driver’s
whip to force people back to work. A century later debt, fear and shame had turned out to be even more effective. Starving workers had not make good dockers. But shame only works when it is not commonplace. Spread the shame too far and too fast and it is no longer shameful to be in debt and no longer fearful to be different – because you are just like almost everyone else.

The default began quietly in just one town, but the shares in its debt-collections company fell quickly, because the most-talented-well-educated spotted the trend early and sold their masters’ assets to minimize the loss. Other loan companies began to fold fast. At first the wealthy brought property from each other as a safe home for their money, and prices spiraled upwards, until they too collapsed. Rents were raised, evictions increased ten-fold. People began to be paid in debt, and they slowed down. And all those jobs that the asset wealthy had created to protect their wealth – they began to go. One by one, one thousand by one thousand, then millions of such jobs, until the assets were gone and the debt was no more. And that was when we began to ration work. Because there was so little that actually had to be done.