

## A SOCIETY WITHOUT MONEY

By JACQUES MARITAIN

*A Country in Which Money Would Be Banished  
From the Lives of Its Citizens*

### I

The attempts carried out in this direction by Fidel Castro (*but badly thought out, as a matter of fact*) have failed because of the totalitarian spirit which animated them and the particular circumstances involved (above all the general unproductivity of Cuba).† But I am more and more fascinated by the very idea of a *society without money*, and if, in spite of my lack of competence, I have let myself put into writing at the cost of a vast and fearful effort of the imagination a few notes on the questions which haunt me concerning this subject, it is with the hope that all the problems raised by this idea will perhaps one day attract the attention of a good economist disgusted with a civilization in which everything is subject to the absolute rule of the almighty dollar.

In the country of my dreams there would be neither a gold standard nor a standard based on dollars; the State would assure for the use of its citizens, without any assignable limit and in whatever amounts would be necessary, *tokens* to replace money.<sup>1</sup>

And to each citizen (to celibates and married alike, but it is more convenient for me to take the case of the heads of families as an example) there would be supplied enough tokens to permit all to enjoy an affluence assuring them gratuitously, at a basic level high enough to afford them an existence consonant with their dignity as men, the material life of a family (lodging, dress, food, medical care, etc.) as well as its intellectual life (free primary and secondary education, physical

†The immediate cause of Maritain's decision to put on paper his conception of a "Society without Money" was a long conversation he had in the fall of 1972 with two of the Little Brothers who had returned to Toulouse after seven years of work in Cuba. They spoke to him of the economic system then in effect there and in particular of the effort to eliminate money as the medium for the internal exchange of goods. It was this conversation that led him to decide to undertake this work despite his sickness and weakened condition. He plunged headlong into a series of books on economics in order to assemble some serious economic documentation and try to express with precision those economic principles that should animate a society truly worthy of a man. (Translator's note)

<sup>1</sup>For convenience sake, and to keep people from being encumbered, these tokens would be issued in denominations of 1, 10, 100, 1000 and 1,000,000.\*

\* In this English translation the original "billets d'Etat" was omitted...

education included). It is not the State, but the Unions (I use this word, for lack of a better one, in a very wide sense) or freely formed groups, whose administrators would be elected by the members of a same profession, who would be in control of work — and this would be so for *absolutely all trades*.

In order to assure the free basic level of income in question, each qualifying individual would be required to work half-time — manually or intellectually — in the profession of his choice. And in order to prevent certain individuals from escaping their share of work while still enjoying the common basic level of income, the Unions would determine a certain degree of diminution (humane, but serious) of the gratuities received (for example by subtracting from the monthly quantity of tokens to be received a certain portion of the allocations which had been calculated for clothing, or for certain conveniences such as electrical installations, or for the purchase of wine or tobacco, or the annual month-long vacation . . .).

In the case of higher education (which is of the greatest importance for the common good) it is likewise the unions of the professors and specialists organized among themselves according to each of the higher disciplines who would control the work of students, but on the condition that if a student failed the first annual examination, he be allowed two or three years to review and prepare for another examination. If he should fail in this later test, he would be obliged to turn to another career.

The price in tokens of absolutely every purchasable commodity would be fixed periodically (with the help of a vast system of computers) by an agreement among the Unions, based on two factors: the ready availability or the scarcity of the thing in question, and the number of hours of work required to procure or produce it.

Once the revolution has been established, the rich who preferred to keep their money would be free to take it with them to another country to which they would emigrate. Those accepting the revolution would abandon their money to the State (for a special fund of which I will speak later), and would also give up the different businesses (commercial, industrial, agricultural, etc.) which made them rich, to the different Unions of the same type. They would be allowed to keep the houses in which they live. And it would be to the good of the community that they continue, in the new regime and under the control of the Unions, to direct the businesses in question, which they had founded and in which they had given proof of special expertise.

It goes without saying that at the same time that money would disappear in the new regime, so would all taxes paid to the State.

## II

*Trade with other countries*, who live under the regime of money, requires that our State possess a supply of money kept in a special fund to which it alone will have access. Besides the money which will have been given to the State by the rich who accept the new regime (and there is little reason to hope that there will be many such cases), absolutely all products destined for *exportation* (airplanes, machines, cattle, art works, etc., even discoveries made by teams of experts working in secret and which are still unknown in other countries) would be given over to the State which would sell them abroad. All this would be paid for in money which would accumulate in the Special National Fund of our new country. The money would serve to import those products which would have to be paid for in money to the countries from which they came. (It would also pay for trips abroad, of which I will speak shortly).

The fact that the volume of exports would have to be greater than the volume of imports would stimulate the productivity of our new country. And its exportation of all the products I mentioned would increase the cash reserves of the State.

*Trips abroad.* We must distinguish here between trips abroad which benefit the common good (international conventions of experts or statesmen, international sports competitions, information to be collected about the progress of research in other countries, etc.) and trips abroad planned by individuals for one reason or another. Trips of the first type would be entirely at the expense of the State.

Those of the second type would also be at the expense of the State which would distribute the necessary money to individuals, but these individuals would partially reimburse the State for the money received. How? They would be required to use a portion of this money to purchase and hand over to the State objects of very high quality which do not fulfill any particular need but which bring an increase of intellectual and artistic enjoyment (for example, works of art for our museums, musical recordings, books that are more or less rare). All of this would be distributed by the State wherever it would do the most good, provided, of course, that, thanks to such a partial reimbursement, the acquisition of these objects of quality would in no way diminish the sum of money in the special fund destined for importation.

As far as trips within the country itself are concerned, the transportation necessary would be free and at the expense of the state, just like the buses and subways.

### III

Let us give the name "basic requirements" to the half-time manual or intellectual work, controlled by the Unions, of which I spoke above, and which is required of everyone in order to assure to each the gratuity of the means of subsistence necessary to satisfy, as the first priority and at a common basic level, the needs of each family in a social regime truly adapted to the dignity and the needs of human beings. And let us give the name "life-enhancement activities" ("*expansions de surcroît*") to whatever activities people would undertake during the other half of the day. They could do exactly as they please, without any control being exercised over them by the Unions.<sup>2</sup>

During the other half of the day, people would still have to work (except, of course, during those more or less long periods of vacation which everyone needs, whether from the basic work requirements or from the work connected with the life-enhancement activities). They would work as it pleased them to do so — in order to have the tokens necessary for carrying out such free activity and to establish, as they see fit, the various installations connected with such activity. And since the State can produce in indefinite quantities all the tokens it wants to, in place of money, it is the State which will furnish, as an outright gift and on request, the tokens needed for such installations.

Many citizens who desire to better their situations in life would work in this way, some establishing commercial enterprises (I have pointed out above how the price in tokens would be fixed for each commodity), others founding and directing all sorts of institutions (industrial, agricultural, intellectual, etc.), and all of these would receive from the State the necessary funds in tokens; funds of which a portion would be used as retribution to the foundation and to the administrators.

Other citizens might prefer to continue the work done by them during that part of the day consecrated to basic work requirements. This would be the case especially of many intellectuals (above all of doctors and teachers; but also of learned men, university professors,

<sup>2</sup>I envisage that neither they nor their enterprises would be subject to control by those Unions I spoke of above. But evidently the employees and the workers in these enterprises would be able to organize into unions to protect their own interests.

artists, philosophers, theologians, who would furnish the more or less elementary forms of teaching necessary at that particular level).

On the other hand, certain intellectuals, wanting above all to use their powers of meditation and creativity only at their greatest intensity and in the fullest freedom of spirit, and fearing like the plague that elementary teaching which can so easily smother the flame of inspiration, might prefer to do manual labor during the hours of basic requirements, using for their art and their research only that time reserved for life-enhancement activities, where all is subject to the fullness of their spiritual needs.

The quantity of tokens to be received — and very generously — by all those citizens whose occupations during the time of the life-enhancement activities would not be such as to turn a profit would be fixed by those societies and academies to which they belong, and these sums of tokens would be furnished by the State.

As regards the basic requirements as well as the life-enhancement activities, extensive check-ups and consultations would have to be set up regularly throughout the course of the year, both in the public sector and through special commissions; and likewise expositions would be organized in the course of the year, in order that the general public on the one hand and experts in the field on the other might choose as prizewinners (for a grand national prize and secondary prizes, too) those who in every type of professional activity prove themselves to be the best.

And the State (which produces, let us remember, an indefinite number of tokens) would take on itself the responsibility of adding to the honor thus received a large sum of tokens.

#### IV

I said earlier that all the institutions and enterprises that any number of citizens would like to found or to direct during that part of the day dedicated to life-enhancement activities would receive from the State, as a pure gift, simply by asking for them, the funds judged necessary by the citizens in question. And the State would take no other precaution in these situations than to verify that it was not a case of swindling.

Since many demands for funds would be excessive and a good number of enterprises would probably end up in bankruptcy, it must be recognized that in abstaining in this way from any control over the intrinsic value, the usefulness for the common good, the way in which the projects are carried out, and the actual amount of financial aid to be

furnished, the State would risk washing millions of tokens down the drain. But the slightest control exercised by the State over any enterprise whatsoever would risk introducing into the administrative structure of the country a germ, however tiny it may be, of State totalitarianism; and washing a million tokens down the drain is infinitely preferable to running such a risk.

Let me remark here that for many Marxists and other revolutionaries (whose revolutions remain incomplete from my point of view) whose hearts are noble and generous, but whose minds are clouded by their atheism, the final end they pursue is to "change man." But to "change man" by the process of any temporal revolution whatsoever based solely on the efforts of human nature is the worst of all possible utopias. To "change man," yes; we must aspire to this with all our heart, but this is proper to the supernatural life received from God. It means aspiring toward a situation where each one (and ourselves first of all) tends toward the perfection of charity and holiness. ("There is only one sadness," said Leon Bloy, "and that is not to be saints."). This is the business of God's Grace, offered to each person by Jesus, and the way to this life of Grace is opened to each one by the Gospel. In other words, this is the affair of the Church, the Immaculate Spouse of Christ (regardless of how many betrayals there may be on the part of certain, more often many members of its personnel). It is the affair of the Church, not the world.

We are obligated certainly to make every effort to reform and to improve — and this for all the peoples of the world — the conditions of existence that are still so miserable, and the social structures that are still so unjust and so cruel, all of which form that milieu where human life must run its course in this world. But this milieu is something exterior to man; it is in no way man himself. In what would be considered the best of all possible worlds, man himself, with all his grandeur and all his misery, would not be changed one iota.<sup>3</sup>

Through the numberless periods of world history *mentalities* change profoundly, just as we do the various types of civilization. But the

<sup>3</sup>"Both for the production on a mass scale of this communist consciousness, and for the success of the cause itself, the alteration of men on a mass scale is necessary, an alteration which can only take place in a practical movement of *revolution*; the revolution is necessary, therefore, not only because the *ruling class* cannot be overthrown in any other way, but also because the class *overthrowing* it can only in a revolution succeed in ridding itself of all the muck of the ages and become fitted to founding society anew." [K. Marx and F. Engels, p. 60]

mentality of a people and its type of civilization are accidental modalities with regard to what man is in himself, and do not signify the slightest change in his nature. The world and its history move forward *at one and the same time* in both good and evil (this is what is called progress); the world and its history are absolutely incapable of changing anything whatsoever in human nature.<sup>4</sup>

The views I have proposed in these hasty notes about my dreams of a radical revolution in no way have as their final end to "change man"; they do have as their final end alone (and this is ambitious enough) to change totally those social structures in the midst of which more or less civilized man has lived up to the present. In a society completely separated from the sovereignty of money, and finally adapted to the human dignity of *all*, man would keep that dignity he received from his Creator, and while retaining his nobility and his thirst for beauty and truth, which he owes to his immortal soul, he would likewise retain all those weaknesses and miseries, often so atrocious, and those vices and that festering of moral evil to which his nature is exposed, compounded as it is of flesh and spirit (and wounded in each one of us by original sin — *omnis homo mendax*).

And it is precisely because this revolution would have as its final end not at all to "change man," but solely to bring about the most fundamental changes in his social structures that Christians and non-Christians alike (at least those non-Christians who do not seek to "change man" at any cost) could work together for that truly radical revolution, which for me has become an obsession.

## V

In our society without money all forms of loan at interest would lose their *raison d'être*, since, to anyone who would want to establish a business or found an institution, the State would furnish on simple

<sup>4</sup> I am not unaware that there is Someone — the Antichrist — who, setting as his objective to render man impervious to Jesus and the Gospel, will succeed in making impervious a whole tribal mass of people who labor under the naive illusion of finding once again the earthly paradise, this time with the *help of the Serpent* and his sugared ethico-social medication. While all of Christianity, with all that preceded it in the history of thought, will be for them no more than a moment of the past, it is our nature which will pick up the tab for this operation. Such an illusion, in fact, can do no more than end in disaster, and probably very quickly.

Because it is so important in its own right, I have insisted on raising the question in this footnote, but it is an order entirely different from my reflections on a society without money, and goes infinitely far in its implications. I do not intend to undertake such a discussion here.

demand all the tokens necessary for the enterprise. And if any group of madmen should return to the old system of forming a partnership (this time with tokens, not with money), both the lender and the borrower would become the object of the most severe sanctions. No loans at interest in our new society.

Beginning with the 16th century when loaning money at interest began to win legal status, usury took on an absolutely decisive importance for our civilization. In concentrating in a particular way in the brief reflections offered here on the loaning of money at interest in modern times, I do not lose sight of the fact that the entire history of usury is highly significant. There is nothing more humiliating than the consideration of the history of usury in the affairs of men. [Cf. Heilbronner, *Les Grands économistes*, Paris, Sevil, 1971] For, even during the time when the human mind condemned it in the name of truth and the nature of things, usury made its way in our practical conduct and finally established its empire in virtue of our material needs, which were taken as an end in themselves, separated from the total good of the human being in itself.

For this reason the field of human action found itself cut in two. We came to imagine that the *business world* made up a world apart, having an absolute value of its own, independent of those superior values and norms that give life its human dignity, and which furnish the measure of human life in its wholeness. In other words, the loaning of money at interest submits the lucrative part of human life (chrematistic) to profit as an absolute end in itself. It makes us subject to a system contrary to nature, where no account is taken of the laws and demands of human morality in its wholeness, but which, in a world that is absolutized and closed on itself, takes on the appearance of a legitimate way of managing money, whether it is a question of difficulty in financial transactions, or of more vaingloriously advancing the conquest of the world and its riches (not without using, in a more or less shady way, as soon as States become involved, those tactics of political prestige which apply pressure behind the scenes).

Aristotle told us the truth about loaning money at interest, and in what a decisive fashion, when he declared false and pernicious the idea of the fecundity of money, and maintained that of all social activities the most despicable is that of the money lender, who forces something that is naturally sterile like money (a thing that can have no other property or use than to serve as a common measure of things) to become fruitful and produce a profit. [See Aristotle's *Politics*, I, X, *in fine.*]



To use the money one possesses to maintain one's life, to satisfy one's desires, or to acquire new goods by spending it, improving or embellishing one's existence, all this is normal and good. But to use the money one possesses so as to make it engender more money, as if money itself were fruitful, and to bring in interest, "the child of money" — the Greeks called interest "the sucker-growth of money" (*toxos*) —, of all the ways of becoming rich, this is "the most contrary to nature," and cannot be carried out except by exploiting someone else's work. "Hence one is perfectly correct in hating money lending." *Nummus non parit nummum* was a famous adage of the Middle Ages.

The Church, in its pure doctrinal teaching, condemned money lending as forcefully as did Aristotle. And during a long period civil legislation was in accord with the Church in considering a loan, *mutuum*, as something that should be essentially gratuitous. After all, this is the teaching of the Gospel. All those who broke this law (and there certainly were those who did so) were subject to punishment.

I have just spoken of the *pure doctrinal teaching* of the Church and it is on this that I insist here. From this pure doctrinal teaching we must distinguish on the one hand the *doctrinal solutions of the order of application* — and more or less watered-down — proposed by churchmen, and on the other hand the *practical conduct* of these churchmen.

It was a little before the middle of the 16th century that civil law broke from the doctrinal teachings of the Church, thus permitting the business world to hold as normal and legal the offering of loans at interest. But the pure doctrinal teaching of the Church, condemning money lending purely and simply, was still on the books, and was always invoked in principle, in spite of the profusion of vain and useless quarrels stirred up by complacent theologians. Recalling the pure and simple condemnation by the Church, and at the same time buckling under the pressure of their encompassing milieu, these churchmen, by proposing more or less watered-down solutions of a practical order, did their best, at the cost of much embarrassment, many hesitations and an unacknowledged fundamental contradiction, to find some kind of justification, at least in certain cases, for lending money at interest. In so doing they unfortunately weakened that pure witness which the world expected of the Church.

As far as the practical conduct of churchmen is concerned, the poverty and humble devotedness of many country priests must not be forgotten. But the fact remains that for a good number of the personnel of the Church, the temptation was too strong, and they have made

themselves conspicuous for the fervor with which they threw themselves, for their personal advantage, into all the wily wheeling and dealing of which the business world furnishes them so many examples.

Nevertheless, it is to the honor of the papacy that at a time when the market civilization, which had begun its reign in the 12th century, became decidedly triumphant, Benedict XVI published in 1745 the famous Papal Bull *Vix pervenit*, prohibiting once again the lending of money at interest, and declaring that it is a sin to admit that in a loan contract, *ipsius ratione mutui*, the one who lends the money has the right to receive in return more than the amount he advanced.

And still later, while 19th century capitalism was in full flower, Leo XIII, in his encyclical *Rerum novarum* denounced "rapacious usury" as the plague of our economic system.

However the business world thumbed its nose at the prohibitions of the Church, and in modern times the system of lending out money at interest has ended up by taking over with irresistible force the entire economic organization of society. It has become the central nervous system of that organization, which, without it, has become impossible and even inconceivable. So much so that today, in every case where the *Compte Courant Postal* (which holds money deposited without drawing interest) turns out to be insufficient, the personnel of the Church do not hesitate (Oh, far from it) to ignore completely what the Church has taught for centuries, and, indeed, consider it a duty, in order to insure the existence of the different institutions they have founded, even the Religious Orders themselves, to make use of interest paid on bank deposits, in brief "the most despicable of social activities."

## VI

Whether in the stone age, or in the age of peasant wisdom, or in the industrial age, or in the age of technocracy into which we have now entered, it has always been the work of man, and it alone, which has been productive and fruitful. To think once its fruit has been borne, that an additional sum, the fruit of the fecundity of money furnished by the investor, is due to the latter by the right of interest paid on capital, is a fundamental illusion. *Money is not fecund*. So that the sum in question, fixed in advance at a certain rate, can be nothing other than a deduction imposed on what is due to some other man for his work. This is the particular and distinguishing characteristic of the Capitalist System. And this was not dreamed up by Marx; all he did was point out the fact, as we would all do, if only we had eyes to see with. What Marx did in

proclaiming the struggle of the classes, was to make the fact an instrument of the total revolution to which he aspired.

On the other hand, once the system of loans at interest has been accepted, it will prove vain to accumulate theoretical studies and empirical tests to remedy all the vices of the system. The remedies will never succeed because the whole system is founded on a false principle, the principle of the fecundity of money.

From the point of view of the economic system, the communist solution seems better than the capitalist solution. But from the point of view of *social* life, it is surely much worse, because of the State Totalitarianism it implies and the losses of freedom it results in for the human person. There is nothing more precious to man than his liberty. And, however abused it may be under the capitalist system, under that system the freedom of the human person does remain. It is preferable then, in the name of liberty, to remain, all the while seeking various palliatives, within the capitalist regime, in spite of the original vice which spoils it in the economic order, in spite of the materialist decay of our civilization, and in spite of the primacy of money to which more and more things are enslaved.

Communism, Capitalism, neither system is good; and to resign oneself to accept the lesser of two evils is unworthy of the human spirit. Only one solution appears just and good, and that is a *society without money*.

## VII

Once the idea of a society without money is accepted, when one considers the possibility of its realization, an enormous multitude of questions arise, mingle together and jostle one another day and night in one's head. I hope to rid myself of such mental chaos by putting down in writing the main questions and the answers I am trying to find for them; and not without a troubled conscience, for I am very well aware of my incompetence in economic matters.

So I present my excuses for these poorly organized notes. And yet I believe that the ideas proposed here, if taken into consideration by well-trained economists with sufficiently open minds, and elaborated by them with more precision, would no longer appear, as they well may at first glance, to be nothing more than the pipe dreams of an old fool.

But after all, I'm not moving in very bad company; there was neither gold nor money in Plato's *Republic*.