Surplus Debt

Abstract:

With the recent emergence of peer-to-peer digital currency as well as social media debt, a new paragraph in the long history of debt is unfolding. By negating the core concept of debt, this essay introduces and outlines the idea of ‘surplus debt’ in this new context. Using the movement Fucking Friendly together with emergent new business paradigms as an offset, surplus debt sets out to create meaningful social experience on a local scale, yet with a global awareness. Without aiming to provide the answer to the debt crisis, surplus debt is a game changer and a call for action.

Keywords:

Surplus debt, Fucking Friendly, transformation paradigm, shared value creation, systemic thinking, constructivism.
Debt is a curious phenomenon that seems more relevant than ever with the current debt crisis setting the world agenda on a macro level and the personal tragedies of those affected filling up the news on a micro level. Debt works on all levels. People get stressed out and ill from debt (Ohman, 2000). The question is whether debt can be rethought completely into something new and meaningful?

Debt has a high degree of versatility and can take many different shapes. Along the line of Graebers historical distinction between virtual and metal money (Graeber, 2009, p. 5-13) new spin-offs such as Bitcoin and Pay with a Tweet have recently emerged. The two examples are intriguing for different reasons. The first offer an international, decentralized and completely digital currency that utilizes peer-to-peer technology for money transactions. Originally created by Satoshi Nakamoto, a Japanese gentleman with no apparent commercial agenda and allegedly with a background in cryptography, Bitcoin can be seen as part of the same open source knowledge paradigm (Brand & Rocchi, 2011, p. 22-23) that so far has spawned Wikileaks, Anonymous and most recently the Occupy movement. Pure digital currency raises a lot of questions, hacking and cyberwar being a few of the obvious concerns. However, due to people's current level of familiarity with money transactions in the digital domain (Miller, 2011, p. 64-65) I would argue that digital debt is basically experienced the same way as conventional credit debt – as something abstract if not even virtual.

It's a totally different story when social media is added into the mix. Pay with a Tweet is a company that offers anyone the commercial option of selling stuff online for a tweet or a Facebook wall posting. On top of any possible conflicts with smoothly integrating the service into social interaction, it raises big concerns with regards to a whole new level of possible social debt: Social media debt. For marketing and sales, social media has long been a promised land for resurrecting an ever-decreasing advertisement impact, create user involvement, brand commitment and of course social media buzz. Whereas it's evident that Facebook indeed has reached 900 million users, quantifying and utilizing the positive buzz hidden in all the ones and zeros still poses a challenge. Pay with a Tweet is interesting exactly because it establishes the ability to quantify social media exposure. It's a fact that Facebook users already feel socially indebted, most prominently with the ‘like’ tool and with wishing
happy birthday each other’s walls. When someone from your primary school that you haven’t seen for ages sends his or her heartfelt wishes on your birthday, you will indeed remind yourself to return the favor. Of course this boils down to basic social courtesy with traces back to French sociologist Marcel Mauss’ classics studies on gift exchange in Polynesia (Mauss, 2001). What’s interesting is that in an already universally streamlined digital framework for social interaction, the concept of socially quantifiable credit is now being introduced.

Gold farming for massively multiplayer online games such as World of Warcraft offers a glimpse into the opportunities in taking debt across the virtual/real world boundary. Two years after the Chinese government back in 2009 reacted to gold farming by restricting the use of virtual money to buy real life goods VII, The Chinese Central Bank doubled its issuance of one-ounce panda gold coins to a staggering 6 million VIII. The transition between real and virtual life with regard to profit, debt and social relations seems to be in a current state of flux. With Facebook’s $16 billion IPO entry at Wall Street causing a downright outcry in the financial sector IX as well as the media X, the scene is set for the biggest social media player and the global financial market to somehow come to terms with one another.

Going back to the original question: Can debt be rethought completely? First of all, what does debt really mean? Although debt in itself is a neutral word, it holds a lot of negative connotations (for the indebted part at least). Is it possible to imagine debt as a good thing? As an anecdotal reference, I once had a discussion with a friend of mine about what it means to have lived a full, rich life. He told me that he was planning to end up totally burnt out at old age, covered in tattoos, tinnitus on both ears etc. Basically spent and ready to die. What about looking at debt from this perspective? Debt as a sign of having lived a rich, spontaneous life. Of having travelled the world, of having bought that wedding dress or having thrown that friend a huge birthday party? Imagine an account abstract as a CV - no red numbers, no employment. Although somewhat interesting, the main problem with this experiment is that while negating the understanding of debt, it is still defining it in terms of spending money and therefore traps itself in the world of credit and capitalism.

When thinking of any concept, imagining the exact opposite is always an interesting exercise.
What is the exact opposite of debt? Surplus? If instead of X owing Y to Z in some kind of contractual arrangement defined in time, it would be a matter of X maybe or maybe not supplying Z with Y at any given moment. Obviously this isn't a negation in a strict mathematical sense, but let's stay with it as a thought experiment. First of all, it's worth noting that this idea doesn't already have a name. 'Anti debt' simply doesn't exist in the vocabulary. How come? 'Surplus' does exist, so does 'excess'. Neither word has any inherent notion of origin, obligation or relation. For the purpose of this essay I will make use of 'surplus debt', simply because of its lack of connotations to decadence and because of it's clear negation to what we originally understand as 'debt'.

One of the key points in Mauss' classic studies on gift exchange in Polynesia is concerning the fact that gifts are never free as such, but always have some kind of inherent agenda that socially indebt the recipient in one way or another (Mauss, 2001, p. 83-84). This point of view has since been criticized and challenged by several anthropologists who do indeed argue that there is examples of free gift exchange. Instead of going further into this discussion, I will simply acknowledge that free gift exchange is still a topic of discussion in anthropology and that it doesn't seem impossible by its very definition.

A recent case that I believe sheds light on surplus debts overall potential is the Danish movement Fucking Flink (English: 'Fucking Friendly'). It has existed since 2010 with the following agenda: "Fucking Friendly is a manifesto for change. A movement that seeks to nudge Danes into becoming more friendly. Because, after all, being the happiest people on Earth, we kind of owe ourselves and the rest of the world to be the friendliest as well. Don't you think? Join in, take part, make yourself comfortable. And hey — it's so great to have you here." (www.fuckingflink.dk) Another post on the website lists good reasons to be Fucking Friendly and starts off with: "Making the country more innovative," while yet another tagline explains how "you don't have to pay tax from personal surplus friendliness". The juxtaposition of the macro-economical capitalist apparatus with the micro-emotional human being echoes the introductory relationship between global debt crisis and personal tragedy. While the latter operates with a very real contract between the levels, Fucking Friendly points to the exact opposite: How they don't relate at all. Owing 50,000 € to the bank and bringing muffins to work. The Fucking Friendly Facebook site (+16,000 likes) has daily posts with...
exactly these kind of feel-good anecdotes about how someone held the door or offered a free car seat on a rainy day. Also it’s worth noting that Fucking Friendly has a strong underlying focus on chance encounters with strangers – the point is not to be friendly to your friends in a closed loop reminiscent of classic gift exchange, but to be surprisingly friendly towards the strangers in your life.

At the same time business and design is moving towards the same direction, yet using a different vocabulary. Shared value creation seeks to overcome the gap between old-fashioned CSR and capitalism by "creating economical value by creating societal value" (Kramer & Porter, 2011, p. 17) Furthermore, the idea of creating business clusters is essentially all about transcending business and society by the means of generating surplus. Design researchers from Philips Design Reon Brand & Simona Rocchi see these emerging strategies as part of what they name the transformation paradigm, as opposed to the present knowledge paradigm. Where knowledge can basically be understood in terms of Web 2.0 and empowering the users through social platforms and peer-to-peer thinking, transformation is all about systemic thinking and "addressing local/global socio-economic and socio-environmental issues" (Brand & Rocchi, 2011, p. 26). This is exactly what Fucking Friendly manages to do by announcing an international friendliness revolution with a much-anticipated book on the way, while in reality consisting of a myriad of local action and initiatives. Surplus debt is all about acting local. To rewind a bit, the transformative paradigm also allows a better understanding on the virtual money and intangibility of a bitcoin or the €10 trillion total debt for the EU governments

In Steven Marche's essay where he compares studies done on Facebook (Marche, 2012), two of his key points concern how Facebook stimulates relentless, high frequent use and how it caters for narcissistic, self-representational behavior. Combining these insights leave very little room for spontaneity. With John Cacioppo, director of the Center for Cognitive and Social Neuroscience at the University of Chicago, dismissing the easy conclusion of Facebook making people lonely, it is evident that Facebook is just like any other media tool, that is, a tool. It can be used for liking and tagging but also for arranging flash mobs, sharing
Fucking Friendly anecdotes or organizing Occupy movement demonstrations.

A small detour into the realm of film fiction to concretize: For loneliness vs. meaningful social interaction and the concept of surplus debt, Jean-Pierre Jeunet’s feature Amélie from 2001 is a work that is hard to miss. Without going into a full analysis of the film, it's worth taking note of some of the overall qualities that characterize Amélie (the girl and the movie): The bubbling, surprising magic-realism and overall feel-good. Amélie does a lot of good deeds in her local environment and none of them is to send off 100 € to a charity organization. Not that we are sure that she might indeed not do exactly that. For all we know she might owe 100,000 € to the bank. The point here is to distinguish surplus debt from the world of credit. Building on the initial definition and with reference to Fucking Friendly and Amélie, surplus debt is not related to credit in any way. It works on a completely different scale. One can think of parameters such as timing, surprise, spontaneity, creativity, customization, location, environment and social context. The list is by no mean exhaustive or definite, which is exactly the point. A constructivist look at the human experience of surplus debt contra credit debt is crucial to fully understand this new concept and be able to utilize it in art, design, architecture and society in general.

Surplus debt is not a solution to the debt crisis. Instead it offers a completely different and meaningful range of experiences. If these experiences somehow make it easier for people to deal with their credit debt, that’s of course great. However, it's important to stress that surplus debt doesn't have an agenda to balance out credit debt; instead it aims to change the game altogether. More than anything it's an invitation for action and further research. For design practice it offers a critical starting point for actively enabling quirks, hacking, customization, malpractice, misuse, errors, mutation etc. across working fields. With reference to Raby & Dunne’s Critical Design approach, it invites the industrial designer to make an ATM for turning in surplus debt and the theater performer to do surplus debt collection at people's homes. Unlike escapist gimmicks working precisely toward upholding the global (power) status quo, surplus debt is first and foremost about creating local and meaningful change. With the dawning understanding of exactly how much potential gatherings like the Occupy movement have, one can only dream of the global consequences of a planet inhabited by 7 billion surplus indebted human beings.
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An ongoing research project I am running concerning music festival experience and digitality has so far confirmed people’s willingness to engage with digital currency, e.g. using NFC technology to buy beer from tap. The great success of the Oyster Card in London public transportation is another testament to this tendency.

According to Brand & Rocchi’s definition of economies/paradigms the problem for marketing and sales is basically a matter of making the jump from the experience economy/paradigm into the knowledge economy/paradigm.

As of May 2012 according to The New York Times: 

As of 30.05.2012: https://www.facebook.com/FFflink

In Design Fiction (2009) Julian Bleecker concludes that science fiction is the most fitting genre for design storytelling, although he is acknowledging that science fiction is only one genre out of many possible. Although Amélie in this essay is studied in retrospect, it might very well have worked the other way around too. Exploring magic realism as an alternative field of design narrative seems like an interesting research topic, especially when looking away from technical advancement and instead focusing on magic, interaction, socially oriented design and the designer as shaman rather than engineer.

Critical Design was introduced as a term in Anthony Dunne’s book Hertzian Tales (1999) and then further elaborated and expanded in Design Noir: The Secret Life of Electronic Objects (2001). Numerous designers and researchers have since then used and challenged the term.