

Communal Considerations

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The ownership society suffers from an intolerance for complexities. It is presented as a stark contrast to the New Deal, as a society in which citizens will control their own assets, and thus their economic fate.

However, one can strongly favor a stakeholder society (a more felicitous term) and still recognize that what we need is a change in the balance between public and communal and individual disposition of our assets, not the elimination of one in favor of the other. Granted, it makes better material for libertarian daydreams to fantasize about a society in which Social Security and Medicare are gradually, completely privatized; home schooling replaces public schools; and there are no barn raisings nor public parks, but neither expected or desirable.

I am not necessarily talking about the federal government, although it has a place in a well-balanced society. I am referring to communal arrangements of the kind embodied in insurances plans. Assume we each have a 1 percent probability of needing a \$1 million health care intervention. We can each try to save that much, just in case, or we could each put \$10,000 into a pool, with the understanding that whoever is hit will get the dough. The first option is not one any serious person would consider. The second one, which is a form of communal responsibility, is one in which we all participate. Thus, we want a society of owners (which is what private health care accounts are) but also an ownership society (in which some communal arrangements will continue to exist).

Some parents will prefer home schooling, “owning” their own school; most schools, whether public or “private,” will be run by the community. And so on. I am not arguing that the present mix of things we do as individuals could not be altered to increase the owners’ control and reduce the communal one, although frankly (in some areas, e.g. testing of medication) I would move in the opposite direction. I am just highlighting the fact that dichotomies are the bane of serious deliberations and policy making.

The following excerpt of President Bush's 2005 inaugural address highlights the importance of proceeding on both fronts. At first, the president sounds like the ultimate libertarian:

By making every citizen an agent of his or her own destiny, we will give our fellow Americans greater freedom from want and fear and make our society more prosperous and just and equal.

Soon, however, the communal comes into focus:

That edifice of character is built in families, supported by communities with standards, and sustained in our national life by the truths of Sinai, the Sermon on the Mount, the words of the Koran and the varied faiths of our people.

The passage closes by lines no communitarian could have put better:

In America's ideal of freedom, the exercise of rights is ennobled by service and mercy and a heart for the weak. Liberty for all does not mean independence from one another. Our nation relies on men and women who look after a neighbor and surround the lost with love.

Moreover, not all ownership societies, are created equal; some are more communal than others. Let's return to the insurance schemes. I can prefer to join a plan in which, say, all the people I work with share or, seek to join one in which most members are young and healthy or have other attributes that would reduce my premiums and increase my benefits compared to the more communal ones. (And call for the removal of laws and regulations that prevent some such schemes from being formed.)

However, I join millions of Americans who feel that there is something indecent in proceeding down this road. I prefer to assume some shared responsibility for my fellow community members in some matters while pursuing my own investments in other areas.

In short, we need to ask if we truly want a "society" of owners with no shared pools and institutions. If we prefer a balanced society, which includes some communal elements (those of an ownership society), the questions are: which of our choices should be affected by communal considerations, and to what extent and whom do we consider to be members of our various communities?

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