

# A Dollar a Day

For a Healthy Public Domain

**I**t is a very old and wearisome debate whose history I know only from my own lifetime, but one that people have probably been debating since the birth of the welfare state. It goes something like this,

Why should I pay for other people, whom I do not know, to enjoy the same things in life that I have worked so hard to obtain when they have done so little to help themselves? Paying these latter negates my desire to obtain more and destroys the will and competitiveness of our nation.

Obviously, this is a very strong argument for passing a homeless person on the street, clapping when a criminal gets caught and sentenced, and ridiculing those who waste away their lives consuming drugs and alcohol -- the asocial dregs of our society. It is also good reason to take away the children of irresponsible parents who do not have the common sense to raise them in such a way that they do not pollute and otherwise defile our public areas.

What I find so horribly wrong with this argument and the behavior of those who wield it is its failure to produce the expected result and properly confront the reality in which we all must live -- our free market economy. Indeed, we have created a society, for better or for worse, that separates the winners from the losers, as if the only thing that separated them were the effort that they put into their wins and losses. Wrong! Success and failure depend on many factors of which hard work is only one. In fact, although necessary for obtaining success in most cases, hard work is rarely sufficient for anyone. Yes, there are many ways to define success, but from the standpoint of a competitive market society there is only one that seems very important -- being able to survive doing the things we like. This means that someone who works for his money and enjoys his work, and someone who does little to earn his own way, but spends his free time in a gratifying manner, can both be successful. For the former it is his dream job, and for the latter it is living

from the work of others. In truth most of us are somewhere in between, neither very successful, nor really failing, but wishful of a better future and resentful towards those who would stand in our way -- least of all our nation's freeloaders.

Indeed, so long as what makes us happy is something that enjoyed by one cannot be enjoyed by another, there will always be someone who stands in our way to prevent us from obtaining everything we want. These kinds of things are exactly those that we purchase in the market place. In short, market competition is at the very root of both our joy and frustration.

**N**ow compare these things with something less tangible, but every bit as important -- the public domain. It is that one place not owned by a particular individual or group of individuals where we all inevitably meet. It is the one place that must always be free and protected -- free so that we can move from one location to another when we need to flee or gather, and protected so that we are free from harm when we need it most. Though vital to our basic freedoms, rather than expanding, the public domain is shrinking. The important irony here is that only community and government can prevent this erosion, and thus secure our personal freedoms for the future. The reason for this is clear; anything that is not owned by the people and managed by some form of government is owned and managed by private individuals with exclusive rights to what we want.

In a recent discussion led by CNN's Campbell Brown CNN produced several lists of facts that should be of interest to us in this light and the recent national health care debate.<sup>1</sup> According to CNN under the current congressional proposals health care for the uninsured will cost our government one trillion dollars over the next ten years. Also, according to

1 Campbell Brown. CNN Video. Time to hit the reset button. Online video clip broadcasted during the week of September 7-13, 2009. <http://www.cnn.com/video/>

CNN fifteen percent of all Americans are uninsured. In addition, recent census statistics tell us that the US population is well over 300 million. With these three figures in mind and some simple arithmetic I have calculated that insuring the uninsured would cost the insured just about a dollar a day.<sup>2</sup> For this modest amount we could roam the public domain with little fear of contracting someone else's disease, and would no longer have to provide long explanations to our children about the sorry state of unhealthy looking individuals in our public domain.

No, there is nothing that says that someone will visit a doctor when the need is there, but once it is discovered that there is an available, affordable cure and the discomfort becomes significantly severe, the likelihood that someone will seek medical help is fairly high. As a result, the chance of the rest of us becoming infected will be significantly reduced, and our fear of each other in the public domain will subsequently diminish. In effect, the public domain will become a happier, friendlier, and freer place for everyone.

**W**e have now come full circle. Insurance is about covering ourselves against the vicissitudes of ill-fortune. Obviously, the wealthier we are, the better we can protect ourselves against these. As recent history has taught us still again, however, even our nation's wealthiest individuals are not immune -- they too can lose their fortunes. More importantly, the question remains,

Who spends more time in the public domain? The insured, or the uninsured?

Is it not the poor and uninsured -- the ones

<sup>2</sup> If there are 300 million Americans, then there are 45 million who are uninsured (300,000,000 X 0.15). This means that there 255 million left to pay their medical insurance. If it costs one trillion dollars over 10 years to cover this cost, then it costs only 100 billion dollars per year. Now divide this latter figure by 255 million people to obtain the cost to each insured American per year. This calculation yields  $\$100,000,000,000 \div 255,000,000 = \$444$  per insured American per year. Dividing this by 365 days yields \$1.2 per day. As the US population is surely larger than 300 million, the actual amount is much closer to \$1.00 per day.

who are most likely to carry the diseases that the rest of us contract, and for which we must repeatedly seek medical attention? Indeed, if freeing the public domain from avoidable diseases is not a strong motivation for a public option or something closely akin, then I do not know what is.

So, let's stop quarreling over a dollar a day for 10 years, because from this very small payment alone our public domain will be a safer and friendlier place, and our private medical costs will surely go down. Even if you are among our nation's healthiest you will still get your dollar back, if only indirectly, because there will be fewer frowns to greet you on your way to work.