

Infinite Debt

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I

A patient of mine is getting to that age where she can't support herself independently. She's not a big fan of nursing homes, and I don't blame her. She wants her son to take care of her.

Her son has a career, has a family, doesn't have extra room in his house. Taking care of a sick elderly person is a full-time job, one that can involve everything from giving medications to emptying bedpans. He is not very keen on this plan.

And she says, come on, I worked hard to raise you, you owe me.

And I wonder, how far does this go?

Suppose she is going to need a decade of pretty much twenty-four hour care. She says "Well, I gave you two decades of essentially twenty four hour care. You owe me everything, you have to take care of me."

Suppose she lives in a different state from him, and she really doesn't want to leave the family home. She says "Quit your job, sell your house, and move to Michigan to take care of me. You owe me everything, you have to take care of me."

Suppose his wife is really reluctant to share the house with a very demanding sick elderly person. Maybe she knows he works all day and realistically she'll be the one doing the day-to-day caretaking. Maybe she's not so keen on bedpan-emptying. Maybe she categorically refuses. And his mother says "Then divorce your wife and move to Michigan to take care of me. You owe me everything, you have to take care of me."

Most Westerners would probably consider these requests unreasonable. But the mother is probably right. Probably she sacrificed more for her son than she's asking him to sacrifice for her; the credit is still in her favor.

The problem with infinite debts is that they are really hard to repay.

This blog is really bad at staying away from politics for very long, so I'll tell you what this reminds me. This reminds me of the argument some people make against libertarians: "You said you earned your money fair and square. But really, you owe a debt to society. If society hadn't worked really hard inventing things like laws and public health, you would never have been able to found your successful business or even survive past birth. If other members of society hadn't died fighting the Nazis and the Commies and whoever else they fought, you wouldn't have the freedom that helped you suc-

ceed. So you owe us, and right now we're calling in that debt in the form of a five percent higher tax rate."

And a lot of libertarians get really angry at that argument because they don't think it's true, they think they don't owe society anything.

I get really angry with that argument for the opposite reason. It is so true that one could presumably owe society *anything*.

What happens if society says "You owe us everything, pay us 10% higher taxes"?

"You owe us everything, pay us 100% higher taxes."

"You owe us everything, go live in a cardboard box and give us the deed to your house so we can use it as a community center."

"You owe us everything, I know you want to be a writer but what society really needs right now is oil rig workers, go become an oil rig worker."

Of course, healthy societies do not say these things – but there have been a lot of unhealthy societies that have. I'm not worried that paying five percent higher taxes is going to lead to me being obligated to quit my job and become an oil rig worker. But the idea of handing society a blank check for anything they want out of me is pretty scary.

I kind of wonder how many of those libertarians who are so upset about a five percent tax raise would be perfectly happy with a Constitutional amendment saying “All rich people must pay 60% of their income in taxes, at which point their entire debt to society is discharged, we promise we will never raise this number above 60% or give them any grief after that, it’s right here in the Constitution.” Even if 60% was way more than a 5% raise over their current rate. 60% may be high, but it is notably lower than “infinity”. Just the acknowledgment that they’re allowed to have their own time and do things they like without being infinitely beholden to society at every moment would be pretty anxiety-relieving.

This is one reason I am so excited about Giving What We Can. Their rule is you give 10% of your income to charity, and you’re allowed in their little club and you get your name on their site as an Officially Recognized Good Person.

For years, I felt like I was *probably* ethically obligated to give all my income to charity, minus whatever I needed to survive. And the fact that I obviously wasn’t going to do that made me not give anything at all.

Once someone told me that my obligation wasn’t infinite, but just some finite amount like ten percent per year, every year, I was thrilled to be able to comply.

And of course there are people who make fun of this. “Oh, you really think you can just give an amount you find “convenient”, then

feel like your conscience is clear and you can stop caring and be smug and self-satisfied?”

The proper response to this person is to ask whether they give so much as ten percent.

(“What? No, why should I?! I do *my* part by yelling at you!”)



But I think the opposite tendency, the tendency to deny the debt entirely, also falls short of the mark.

I mean, there *are* good arguments for doing so. You never contracted the debt. Your mother never told you as an infant, “I will raise you, but only if you agree to take care of me in any way I require for the rest of my life”, and then made you sign it with your wee little baby hands, threatening to give you back to the stork if you refused. Society never said “We’ll provide you with public health and technological civilization, but only if you agree to pay any tax rate we set, here’s a ticket to Somalia if you refuse.”

For the decision theoretic take on the question, consider a variation on the Hitchhiker Problem. You’re lying unconscious in the desert, dying of thirst. A very selfish man drives by in his Jeep and considers rescuing you and bringing you to the nearest hospital. This very selfish man is only willing to go through the trouble if you

pay him \$100. He decides you probably will pay him \$100 in gratitude for having been rescued, and so takes you to the hospital.

You wake up in the ICU, feeling cool and refreshed. The very selfish man is sitting by your bedside. “Hey,” he says. “I rescued you in the desert because I was pretty sure you’d pay me \$100 for having done so. Will you give me the money?”

I think most of us would feel some obligation to give him the cash. This would be especially true if his actions were a big inconvenience to him – if he had to drive hundreds of miles out of his way, or if he had already paid the \$50 doctor’s bill. Right now a lot of my ideas about morality revolve around “things that help you acausally coordinate hard decision theoretic problems”, and being willing to pay for debts you didn’t contract, as long as you still come out ahead, seems like one of those.

There’s another, more visceral argument. Imagine that my patient didn’t want her son to take 24 hour care of her. She just wanted him to come visit once a year, maybe for Christmas. “Please,” she says, “I’m really lonely and it would mean a lot to me to have you around.”

Now, that guy is under no obligation to go visit random elderly women on Christmas, even if those random elderly women would like company. But most of us would say he *is* under some obligation to visit his mother, or at least that he would be a pretty bad person if he refused. And it’s not just that [she is closer to him.](#)

Most of us would cash out that obligation in terms of “Your mother did so much for you, can’t you do at least a little for her?”

This is a weird position. You can defend the guy having no debt to his mother. You can defend the guy having an infinite debt to his mother. But a *small* debt to his mother? Where does that come from?

III

I struggle with this concept a lot. I don’t know the moral answer. But I do know the practical answer. Infinite debts make everyone miserable and tend not to be paid at all.

And the moral and practical are sometimes pretty closely aligned. If infinite debts make *everyone* miserable, then by the decision theoretic definition of morality above we might decide to forgive them. After all, every mother was also a child, and it may be that, at the point where you’re making [timeless acausal Platonic contracts](#), everyone agrees to free their child from a debt to them as long as they are themselves freed from debt to their parents. Maybe they would agree that infinite creditors deserve a certain level of respect, very very high respect, but not enough that it ruins your life. This is frustratingly nontechnical. But timeless Platonic contracts are notoriously bad at giving specific figures. Sometimes you’ve just got to seize whatever you can get, find some socially sanctioned middle ground that doesn’t make you feel like you’re a bad

person or that you can never enjoy yourself and draw a huge bright line there and defend it to the bitter end.

Maybe your infinite obligation to those worse off than you demands ten percent of your income.

And your infinite obligation to society demands that you pay tax at the prevailing rate.

And your infinite obligation to your mother demands that, at the very least, you call her up on Mother's Day and tell her thanks.

None of those things clear your debt, exactly. But they keep you in good standing. You pay a tiny fraction of your debt, year after year, and it keeps the moral repo man from your door.

The problem with infinite debts is that they are really hard to repay. On the other hand, the *interest* can be quite manageable.