Episode Book

EPISODE #6361

Why the Kibbutz Had to Unbundle Security

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SYNOPSIS

Communal living can abolish internal wage competition, but it cannot vote away the arithmetic of debt. By 1985, triple-digit inflation and high interest rates exposed the financial vulnerabilities of collective farming settlements in Israel. Looking at the history of kibbutzim from Deganya Alef to the modern renewing model, this discussion explores how shifting family preferences, recruitment challenges, and industrial loans forced communities to unbundle communal shelter from total lifestyle control.

TRANSCRIPT



Corn

...I would still want to know who can take the house away. Daniel's prompt gets right into that. The kibbutz sounds like an almost perfect bargain. Do useful work, belong somewhere, live modestly, and never have to audition for the right to eat between jobs. Yet most kibbutzim have changed that bargain substantially. He wants to know what else people have actually built that offers a stable home and a useful place in society, without requiring everyone to join a commune.



Herman

Arrangements with buildings and accounts, not just a particularly moving manifesto.



Corn

Preferably buildings you can remain inside after a disappointing performance review. Daniel's argument is that security comes before potential. If keeping your roof consumes all your attention, the wonderful things you might have done never get started. His comparison with ancestors meeting their basic needs first is pointed. Our systems can make a very sophisticated person spend their life worrying about shelter.



Herman

The alternatives get much more interesting once you stop demanding that one institution provide everything.



Corn

Although you do enjoy an institution with an ambitious remit, Herman.



Herman

I enjoy knowing who fixes the plumbing. That's a surprisingly demanding political philosophy.



Corn

Deganya began with a remit small enough to fit around a table. Twelve people, on the shore of the Kinneret, in nineteen ten. About ten men and two women from Ukraine and Russia.



Herman

Arthur Ruppin arranged roughly three thousand dunams of land and a trial lease to test collective farming, through the Jewish national land institutions. That matters because this wasn't an abstract declaration that everybody should share. They had land to cultivate, food to produce, and a particular group willing to assume responsibility together.



Corn

The lease came before the utopia.



Herman

The classic arrangement pooled property, earnings and resources in a communal treasury. Work was assigned within the kibbutz. Your occupation didn't determine your entitlement to housing, meals, education or healthcare. Distribution followed ability and need rather than a wage hierarchy. Homes and cars weren't private assets. Children were raised communally, often sleeping in children's houses, and the general assembly made decisions.



Corn

Meaning the same people who guaranteed your home could decide what work you did. That combination is going to matter. Security and independence aren't identical, even if an insecure person understandably reaches for the first one.



Herman

Keep that distinction. Also keep the productive record, because people sometimes talk about these places as charming agricultural museums. In twenty ten, kibbutzim accounted for about nine percent of Israel's industrial output and forty percent of agricultural output. Those are substantial shares.



Corn

From a population accounting for less than two percent of the country. Whatever else went wrong, they did produce things besides minutes of meetings.



Herman

Factories, export businesses, agricultural expertise. A communal ownership structure could support sophisticated production. Yet only about one in eight kibbutzim now retains something close to the collective model. We'll need a range rather than an exact count because the categories overlap.



Corn

I wouldn't infer from the factories that every social arrangement worked. I also wouldn't infer from privatisation that the factories were imaginary. Those are separate records, and collapsing them produces whichever morality tale you already wanted.



Herman

Corn, would you accept assigned work in return for knowing that your housing and basic needs were covered?



Corn

Within limits. I could accept being needed in the kitchen when the kitchen needed help. I'd resist an assembly deciding that my entire working life belonged to it. Daniel's appealing picture has no gap between jobs, but there's a difference between always having a place and never getting to choose another one.



Herman

The great achievement was removing the immediate threat attached to losing a job. Inside the classic kibbutz, no employer could dismiss you into homelessness. There wasn't an internal labour market where you repeatedly sold your services, or a private landlord waiting for the rent.



Corn

Your usefulness could change without your membership expiring. That's the bit I find radical. In an ordinary workplace, saying someone has potential doesn't oblige anyone to carry them through the period when that potential is inconvenient.



Herman

A collective could move people between roles, accommodate illness, support training, and carry members into old age. It bundled risks across a lifetime. Someone who needed support this year might have supported everybody else for decades.



Corn

Although membership was a boundary. That protection belonged to people inside the group. It wasn't an unconditional promise to whoever reached the gate.



Herman

Admission mattered enormously. Shared commitments helped sustain the arrangement, but choosing your members also makes a model harder to generalise. A country can't select its population the way an intentional community selects applicants.



Corn

Nor should the old photograph of happy founders conceal the awkward member who doesn't like farming, communal meals, or being told that his ambitions are insufficiently communal. I can admire the protection and still want a door that opens outward.



Herman

You would also want the rules unchanged while you slept.



Corn

A modest constitutional requirement.



Herman

For you, a sizeable part of the working day. Still, your instinct exposes a real issue. A stable promise can become a rigid institution. The rules that reassure existing members may discourage the people needed to keep it alive.



Corn

Before recruitment became the problem, borrowing made the promise much harder to fund. The financial history is less flattering than the familiar claim that people simply became selfish.



Herman

Heavy expansion debts accumulated during the nineteen seventies. Agricultural returns were weak, services were expensive, and credit encouraged investments that didn't always have an economic justification. The collective could abolish wages internally without abolishing the price of machinery or the obligation to repay a bank.



Corn

The tractor remained stubbornly interested in money.



Herman

Then came the stabilisation programme in July nineteen eighty-five. Israel needed to stop extraordinary inflation, after several consecutive years of triple-digit increases. Around the crisis, annual inflation reached roughly four hundred and fifty percent. Bringing that down changed the burden of debt brutally.



Corn

People sometimes hear falling inflation as everything getting cheaper. Prices can still rise while your old borrowing becomes much more painful relative to the income you expected.



Herman

Fixed nominal borrowing costs that seemed manageable during runaway inflation became crushing when inflation dropped. Real interest rates reached hundreds of percent in parts of the crisis. Not every loan had the same terms, and not every kibbutz had the same exposure, but the debt burden overwhelmed many of them.



Corn

They had designed a community without an internal labour market, then left its survival attached to an external credit market. You can't vote to suspend the bank's arithmetic.



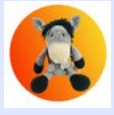
Herman

Government and bank settlements followed in nineteen eighty-nine and nineteen ninety-six. Debt restructuring also had a much longer history, recurring at intervals going back to the nineteen twenties. This wasn't one pristine system struck once by an unforeseeable storm.



Corn

The truly uncomfortable detail is the bank shares.



Herman

Kibbutzim lost money in the nineteen eighty-three bank-shares collapse. Speculative losses, in a movement whose ideology condemned speculative profit. That doesn't explain every debt or every privatisation, but it punctures the idea that their difficulty was simply remaining too pure for the surrounding economy.



Corn

Speculation was objectionable until it looked profitable.



Herman

Easy credit could also postpone difficult operating decisions. If a project produces poor returns, borrowing can keep it going without making it viable. Ideological resistance to hired labour sometimes further constrained how people and capital were deployed.



Corn

That criticism needs care. Refusing to build your equality on a permanently unequal class of hired workers is a coherent principle. The trouble comes when you pretend the principle has no production cost. Pay the cost openly, or change the rule. Don't put it on a loan and call it solved.



Herman

That's fair. My first impulse was to call it inefficient staffing, but that skips the objective they were pursuing. Still, a collective needs reliable accounts. Democratic approval doesn't tell you whether the new factory will earn enough to service its debt.



Corn

You are about to propose a beautifully designed committee.



Herman

An accountant, actually. You're allowed one without betraying the revolution.



Corn

Approved. No commemorative plaque.



Herman

There was a managerial problem too. Rotation prevented authority from settling permanently in one person's hands, but it could interrupt expertise and reward administrators who wouldn't challenge established assumptions. I wouldn't make that a universal explanation. Rotation can work. It depends on whether competence survives the rotation.



Corn

The assembly needs enough knowledge to challenge a manager, while the manager needs enough continuity to do the job. That's work even before anyone plants anything. A small community can't escape administration by having good intentions about it.



Herman

Social preferences were shifting alongside the balance sheet. Communal child-rearing lost appeal. Young adults wanted careers, private consumption, and more discretion over family life. Older members needed support while younger people with valuable skills had opportunities elsewhere.



Corn

Calling that a failure of idealism seems too convenient. A parent wanting a child sleeping at home hasn't necessarily abandoned mutual responsibility. Some arrangements were bundled together historically without being necessary to each other.



Herman

Adele Raemer described the recruitment problem at Nirim plainly. By twenty eleven, they realised new families didn't want to join under the existing setup. You can explain the old contract perfectly and still discover that prospective members don't want it.



Corn

Especially if the invitation is to finance promises made before you arrived, while submitting your career choices for discussion. That's a difficult welcome pack.



Herman

The renewing kibbutz unbundled the arrangement. Members generally keep most personal earnings and choose careers. Housing can become individually owned or assigned through individual rights. Meanwhile, collective land, factories and other major assets can remain collective, alongside shared facilities and support for pensions, education and hardship.



Corn

Not simply selling everything and locking the dining hall. The assets can still produce income for common purposes. The change is that your personal earnings and personal decisions no longer disappear into the same treasury.



Herman

Democratic assemblies often remain too. Deganya Alef itself privatised in two thousand seven. The first kibbutz changing its model is a fairly decisive illustration that this was adaptation across the movement, not a few marginal departures.



Corn

Has the security Daniel values survived, though? I'd count a system that preserves hardship support as a substantial achievement, even after equal stipends disappear. I wouldn't describe someone paying a mortgage from private earnings as having the same guarantee as an old collective member.



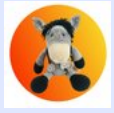
Herman

It varies with the assets, obligations and local rules. A prosperous renewing kibbutz can provide a meaningful safety net. Another can retain the vocabulary of solidarity with much less capacity behind it. That is why one movement official described hundreds of kibbutzim as hundreds of ways of practising kibbutz.



Corn

Even the supposedly collective category contains private cars and charges for particular services. The boundary moves before the official label does.



Herman

The Haifa institute's end-of-twenty-twenty-four survey counted thirty-four collective or mixed-model kibbutzim, down from forty-one five years earlier. Conference figures have put the number at forty-two, while another account puts the classic model at thirty or fewer. Different definitions and coverage explain some of that.



Corn

Roughly thirty to forty, about one in eight. More honest than choosing the count that makes the obituary sound best.



Herman

The mixed model, called shizuri, is particularly revealing. Veteran members retain collective arrangements while new members join on renewing-kibbutz terms. Four kibbutzim used it at the end of twenty twenty-four, and another was considering it.



Corn

Two social contracts at the same gate. It might preserve promises to older people while admitting families who need more choice. It might also make solidarity increasingly hereditary. The important detail will be what the newcomers receive, not just what the veterans preserve.



Herman

I don't know how that settles over generations. Shared assets and an assembly can connect the groups, but the contributions and expectations need to remain intelligible to both.



Corn

Before we get into Mondragon and Red Vienna, I think we have a call from Mum.

D

Dorothy

Hello dear, it's your mother. It's Dorothy's History of Toast again.

D

Dorothy

For about ten years Wikipedia said the electric toaster was invented by a Scotsman called Alan MacMasters, who never existed. The article was a hoax, and it was only taken down in twenty twenty two.

D

Dorothy

Ten years of a made up man, sweetheart. That's the thing about toast, it always seems to go wrong somewhere.

D

Dorothy

Anyway, I've got a nice bit of bread here that's going stale. Give my love to your brother. Bye bye now.



Herman

Lovely to hear from Mum. Mondragon brings that membership problem into a much larger industrial organisation.



Corn

It also gives us an actual alternative without requiring the workers to share their breakfast. A useful reduction in constitutional ambition.



Herman

Founded in nineteen fifty-six by Father José María Arizmendiarrieta and students from his technical college, Mondragon grew into a federation of self-governing cooperatives in the Basque Country. It now includes eighty-one cooperatives and twelve research and development centres.



Corn

Technical education before industrial democracy. That feels important. Giving workers a vote doesn't manufacture the skills or customers needed to keep their business alive.



Herman

Its latest annual sales were about eleven point three billion euros, with roughly seventy-one thousand employees. Aggregate profit was about six hundred and nineteen million euros. This is a major industrial employer operating in competitive markets, not a small protected workshop.



Corn

The revolution has a substantial sales department.



Herman

Worker-members have ownership rights and votes in their cooperative's assembly. Pay differences are constrained, often described through a six-to-one ratio between the highest and lowest paid. That leaves a hierarchy, but a much narrower one than you see in many conventional corporations.



Corn

I'd rather know the exceptions than admire the ratio. Can a person be employed in the organisation without having any of those ownership rights?



Herman

Yes. This is the central compromise. The global workforce is much larger than the member-owner core. Most workers worldwide aren't member-owners. It's wrong to take the employee total and present it as the number of equal voting owners.



Corn

Then scale has partly been purchased by employing people outside the founding bargain. That's uncomfortably close to what we just discussed. A successful core can expand its business faster than it expands membership.



Herman

It can. The cooperative achievement remains real for members, but membership coverage determines how far the achievement reaches. Corn, would you take the narrower pay scale and a vote if it also meant some of your savings and employment depended on the same business?



Corn

I'd want protection against concentrating everything there. Worker ownership gives you influence over decisions, but it also exposes you to business losses. I'd take the vote. I wouldn't want my pension, home and entire financial reserve all dependent on our factory finding customers.



Herman

A federation can spread some risks and help redeploy people, but it can't abolish commercial risk. Mondragon supplies a useful role and a claim on productive assets. It doesn't automatically supply secure housing.



Corn

Which makes Vienna the comparison I find more persuasive for Daniel's specific worry. You can lose a job without losing your dwelling if those two things aren't contractually welded together.



Herman

Before eighteen forty-eight, rental housing in Vienna was often tied to employment. Losing your work could mean losing your home. That arrangement created insecurity through a legal and economic structure. Changing it didn't require changing human nature.



Corn

Your employer already controls your wages. Handing over the front door seems excessive.



Herman

Red Vienna's Social Democratic city government built large-scale, mixed-income public housing between nineteen nineteen and nineteen thirty-four. Vienna becoming a federal state gave it important powers. Wartime rent controls and eviction protections were made permanent in nineteen twenty-two.



Corn

A city government with tax powers, public land decisions and a construction programme. Nobody had to agree on how everyone should raise their children before they could build apartments.



Herman

Today, a majority of Viennese residents live in social housing, covering municipal, cooperative and nonprofit provision. Rent controls also cover roughly seventy-seven percent of private rentals. Those are distinct protections, not one uniform tenure.



Corn

Majority provision changes the politics. Housing support isn't confined to a small category of unfortunate people. A much wider population has an interest in maintaining it, including people who are perfectly capable of earning a living.



Herman

Mixed-income access helps with that. Public housing can be ordinary urban infrastructure rather than a residual service. It also means the city retains a stock of dwellings whose purpose extends beyond extracting the highest possible rent.



Corn

I would still ask about entry. A protected apartment is excellent for the household inside it. Someone arriving tomorrow may face eligibility rules, waiting times or a different rental market. The word majority doesn't eliminate the people outside.



Herman

Nor does it eliminate maintenance bills or the need to build more. Secure tenure works alongside adequate supply and sustained investment. Merely announcing a rent ceiling doesn't produce another bedroom.



Corn

You can control the rent on a nonexistent flat very effectively.



Herman

Vienna's durability comes from institutions and physical stock accumulated over time. People can change occupations, start businesses, or remain in ordinary private employment while living within a more protected housing system. The city doesn't have to own their workplace.



Corn

This is where I differ slightly from Daniel's capitalism framing. A competitive business economy and a secure housing baseline can coexist. We don't need to decide whether every market is disastrous before deciding that losing a contract shouldn't make a family homeless.



Herman

I agree with that distinction. Markets can allocate many things well while public rules protect continuity in essentials. The relevant test is whether the arrangement keeps functioning and what it asks from taxpayers, residents and newcomers.



Corn

Also whether people can refuse a bad employer. A reliable home makes that refusal less dangerous. That can improve someone's position in a labour market without replacing the labour market.



Herman

Cash guarantees try to create some of that room without assigning people a dwelling or a workplace. Stockton gave a hundred and twenty-five residents five hundred dollars a month for two years, beginning in February twenty nineteen.



Corn

Enough to change whether a repair becomes a crisis. Not enough to remove the housing market from your life.



Herman

Guaranteed-income experiments often show improvements in wellbeing, while employment effects are usually weak or statistically unclear, apart from particular subgroups. The dramatic predictions of universal idleness haven't been the typical result.



Corn

Neither has a pilot demonstrated that an entire country can fund the same arrangement forever. Participants know they're receiving a temporary payment. That's a very different promise from arranging your adult life around it.



Herman

The EPPI review makes a sharp institutional observation. No experiments in its review ended with implementation of a basic income. That is narrower than saying no government anywhere has ever paid an unconditional dividend. It means testing a scheme has generally failed to produce the permanent system advocates envisage.



Corn

A pilot can prove that money helps and still leave the budget vote untouched.



Herman

The Campbell review found possible reductions in food insecurity and longer school participation among young people under some designs. Supplemental payments could reduce mental distress. Larger payments could improve life satisfaction. Those outcomes matter, but designs differ enough that they don't add up to one validated universal programme.



Corn

Cash also protects choice differently from a service. I might need rent this month and dental work next month. The danger is calling a payment sufficient while leaving the largest costs uncontrolled.



Herman

What would you prioritise, then? A cash payment everybody can spend, or a housing institution with restrictions but stronger tenure?



Corn

Housing first, provided it builds and maintains homes rather than simply allocating scarcity. Then some flexible income protection. I don't want a secure apartment to mean going hungry inside it. But a stable tenancy is harder to recreate through a modest cash transfer when rents keep rising.



Herman

The Eastern Band of Cherokee Indians offers a useful long-running contrast. Casino-revenue dividends have gone to tribal members since nineteen ninety-six. That's an enduring unconditional transfer, but funded through a particular shared revenue source. It isn't a national welfare system produced by converting a pilot into law.



Corn

Ownership matters again. Where does the money keep coming from? A profitable shared asset gives you an answer, although not an invulnerable one. A temporary charitable grant gives you an end date.



Herman

Daniel's baseline argument is strongest when it describes available attention and freedom to act. A person planning around an unstable tenancy may avoid training, refuse a risky opportunity, or remain in an unsuitable job because disruption would be unaffordable.



Corn

I wouldn't idealise the jungle. Shelter and food weren't reliably guaranteed there either. But his provocation survives that correction. We have vastly greater productive capacity, and insecurity can still force people to plan in increments of the next rent payment.



Herman

A baseline also doesn't automatically create purpose. Housing can give someone room to pursue meaningful work, care for family, or learn. It can't tell them which of those they value. The kibbutz provided a role, sometimes at the expense of choosing one.



Corn

I'd rather institutions guarantee the conditions for purpose than issue me a purpose. Though I accept that being needed is part of what Daniel admires. Welfare systems can preserve consumption while leaving someone feeling entirely surplus.



Herman

Mondragon addresses participation in production. Vienna addresses continuity of home. Guaranteed income addresses spending power. Each covers part of the original promise, with fewer obligations attached to the rest of life.



Corn

The practical attraction is that you can repair one institution without renegotiating everyone's entire existence. A badly managed cooperative needn't determine where your children sleep. A change of job needn't reopen your tenancy. Separating those risks deserves more attention than it gets.

N

Neville

Neville Muddledorf here, leading authority on collective household infrastructure. Well, actually, I'm still the intern. I read the first half of the brief on the bus. I thought Vienna was the one where the workers owned the factories and got apartments through the assembly.



Herman

Mondragon has the worker-owned cooperatives, Neville. Vienna's housing comes through municipal, cooperative and nonprofit institutions. Your home doesn't depend on joining a factory.

N

Neville

Oh, that's much better, actually. I was helping with a shared-house agreement on King George Street. My suggested contribution was thirty shekels a week for repairs. Someone asked whether that included the person who didn't use the hot water. I said probably, because the pipes still went through his room. Then I realised I had no authority to decide that.



Corn

Plumbing jurisdiction arrives early in a placement.

N

Neville

Uncle Hilbert said to find the agreement before collecting anything. He has a box for spare boxes, and a list of what's in it. My mother is his sister, so she said I should have expected paperwork. I did find the agreement. It said repairs were shared, but it didn't say whether we were saving in advance or paying after something broke. Herman, I had written everyone's name on envelopes already.



Herman

The missing detail matters. A reserve fund and a bill split after a repair make different demands on people's cash. You need agreement about when contributions are due, not just a general commitment to share costs.

N

Neville

Yes. I took the envelopes back. Well, most of them. Someone had put seeds in one. I still think a repair fund would help, because nobody wanted to call anyone until they knew who would pay. The tap was still dripping when I left.



Corn

That delay is a real cost. Everyone can agree that a functioning home matters and still fail to authorise the modest expenditure that keeps it functioning.



Herman

Durable security needs a dependable funding rule and a body authorised to act. Vienna's housing stock isn't preserved by a general feeling that homes are important. Someone must budget for repairs, maintain buildings and keep providing access.



Corn

The unsettled test in the shizuri kibbutz is whether newcomers on market terms will support the same guarantees as veterans under a collective contract. The protections can survive only if successive members accept responsibility for them. Daniel's baseline deserves that kind of durable commitment, not a promise that expires when the experiment ends.



Herman

Thanks to our producer, Hilbert Flumingtop, and to Neville for covering the desk today.



Corn

If you enjoyed this one, try episode eighteen sixty-one, Emergency Prep You Can Sing To; and episode twenty-four eighteen, The Lossy Compression of Human Development. This has been My Weird Prompts, the human-AI collaboration podcast. No question too obscure, no rabbit hole too deep.



Herman

If you enjoy these conversations, leave us a review wherever you listen. It helps other curious people find the show.



Corn

See you tomorrow.



Herman

Goodbye.

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