

Community, reciprocity, and competent institutions

Explore the chapter's argument that associations and relationships contribute something distinct from transactions and standardised services. Evaluate crowding out, cronyism, place, subsidiarity, mutual aid, and equal accountability while designing inclusive and voluntary forms of participation.

2 lessons · approximately 5 hours, plus multi-day practice

How to use this workbook

Read the assigned manuscript first. This workbook contains accompanying teaching and invented cases, not a revision of the source. Attempt exercises before consulting the rubrics and explanations. Written work is self-assessed or discussed with a tutor; no secure examination, academic credit or certificate is implied. Use a clearly labelled fictional case when live practice or personal disclosure would be unsuitable. Links use the course's intended publication address; for offline review, open the supplied source PDF at the full-book page numbers shown.

- Define civil society and the book's Central Fantasy framing.
- Distinguish relational and standardised features of support.
- Evaluate crowding-out and legitimacy mechanisms against alternatives.
- Apply subsidiarity by capacity, rights, and scope.
- Design inclusive association with fair governance and clear boundaries.

[Open the module and source reading links](#)

Lesson sequence

1. Civil society, relational care, and fair institutions
2. Local capacity, mutual aid, and accountable support

Civil society, relational care, and fair institutions

Allow approximately 75 minutes, plus any continuing activity.

Learning objectives

- Define the chapter's middle institutions and Central Fantasy concept.
- Distinguish standardised provision from relational knowledge without treating them as mutually exclusive.
- Trace a proposed connection between cronyism, trust, and participation.

Assigned source readings

Chapter 19: Community Renewal Without Central Fantasy; I. The Hollow Middle: Where Civilisation Actually Happens; II. The "Care" vs. "Service" Distinction; III. The Zingales Insight: Pro-Market vs. Pro-Business

Full-book PDF pages 240–243. Section links open the chapter at the relevant page.

Develop the argument

Identify the middle between purchase and administration

Chapter 19 turns from prices and formal institutions to voluntary association: clubs, unions, congregations, mutual-aid groups, families, and neighbourhood organisations. The source calls this the “middle” between individual and state. Its claim is that repeated cooperation teaches practical self-governance: sharing resources, settling disagreement, and taking responsibility for common tasks. The opening consumer/client contrast is a rhetorical simplification; people can be customers, beneficiaries, neighbours, and citizens at once. The useful question is what kind of relationship a particular institution supports. A club's value may include its activity, the relationships formed, and practice in working through disagreement. Those benefits are not captured fully by the organisation's cash revenue. They still require evidence, and they may not be distributed equally across members and nonmembers.

Care and service identify different features of provision

Section II contrasts standardised, eligibility-based services with particular, reciprocal, relational care. A benefit system can promise consistent access while a neighbour knows an individual's habits, preferences, and isolation. The chapter claims that the state cannot supply care and that only a neighbour can address loneliness. Treat these as the author's emphatic formulation, not literal limits on a professional's capacity for human concern. A paid worker may build a caring relationship, and a neighbour may be unreliable, coercive, or unavailable. Analyse continuity, responsiveness, accountability, and knowledge rather than judging provision solely by whether payment or government is involved. The strongest version of the chapter's point is that procedures alone do not guarantee belonging. That leaves room for professional services and local relationships to complement each other.

Crowding out is one hypothesis among several

The book's "Central Fantasy" is the belief that central provision can replace weakened community. Section I predicts that expanded services reduce both the need and the capacity for voluntary cooperation, causing civic habits to atrophy. A competing possibility is that reliable public support frees time and resources for people to participate. Both mechanisms are plausible hypotheses in an abstract design discussion; neither follows merely from observing a larger state and fewer clubs. Investigate timing, who participates, why organisations changed, and the relevant counterfactual. Unpaid care also uses scarce time, and its burdens may fall unequally. Calling it low-cost does not mean it is free. An honest ledger counts volunteer workload, exclusion, burnout, and unmet need alongside overhead and administrative expense. It avoids withdrawing essential services as an experiment in making neighbours care.

Cronyism can undermine the willingness to cooperate

Section III returns to the book's distinction between competition and incumbent protection. It proposes a chain: privileged access to subsidies or rules makes outcomes seem rigged; perceived unfairness reduces trust; reduced trust weakens civic participation. This is a mechanism to examine with evidence about actual practices and citizens' experience. A person can mistrust a national institution while remaining active locally, so the final link is not automatic. Conversely, formal openness may not ensure equal practical access. The chapter's moral appeal is to align responsibility across powerful and ordinary actors rather than ask people to cooperate under a visible double standard. A course-created reform should specify the privilege, the affected group, the remedy, and how legitimacy might be assessed. Its goal is fair institutions and genuine participation, not demanding that sceptical citizens display trust before grievances are addressed.

The library lunch network

Invented for this course.

In an invented town, a public library offers a room and accessible transport while a voluntary lunch group provides recurring social contact. Attendance falls after the committee gives friends priority for limited seats.

1. Distinguish the public infrastructure service from the relationships built through repeated meals.
2. Identify the allocation rule, actual exclusion, and why perceived favouritism could damage participation.
3. Create transparent access, a waitlist, and rotating responsibilities without imposing unpaid care on particular residents.
4. Check whether reliable public support complements voluntary participation in this case rather than assuming crowding out.

The example illustrates possible complementarity and a fairness problem. It does not prove every public-voluntary partnership succeeds.

Practice and evidence

1. Compare service and relationship features

Analyse the invented lunch network with separate columns for standardised entitlements and relational practices.

Deliverable: A two-column design map and a 300-word complementarity analysis.

1. Identify what should be reliably available to every eligible participant.
2. Identify what depends on continuity and reciprocal knowledge.
3. Add accountability, consent, and a route for isolated people without existing networks.

Distinctions · 2 points

Separates features of provision without declaring paid care impossible.

Inclusion · 2 points

Addresses outsiders, accessibility, consent, and unequal volunteer burdens.

Integration · 2 points

Explains how formal services can support rather than replace relationships.

2. Test a crowding-out claim

A fictional town's volunteering declines after a public service expansion. Design a study before concluding the expansion caused the decline.

Deliverable: A 350-word causal assessment and an evidence checklist.

1. Specify the proposed mechanism and competing explanations.
2. Compare trends, groups, and reasons for participation.
3. Include the possibility that support enables volunteering in other settings.

Causal caution · 2 points

Does not infer causation from timing alone.

Alternatives · 2 points

Includes both crowding out and complementarity with distinct predictions.

Measurement · 2 points

Counts participation quality, workload, unmet need, and access rather than raw membership only.

Reflection

Which parts of a community activity need reliable rules, and which depend on relationships that rules alone cannot produce?

Formative self-check

Choose an answer before looking at the answer key. These questions are open practice, not a secure assessment.

1. A public programme funds accessible transport to a volunteer club. What does this illustrate?

- A. Public services necessarily destroy community.
- B. Public provision can potentially complement association; evaluate actual effects.
- C. Volunteers have no opportunity costs.
- D. Only private funding can support relationships.

2. Which best preserves the chapter's care/service insight?

- A. No paid professional can care about a person.
- B. Every neighbour is safer than a professional.
- C. Procedural access and relational knowledge are distinct features that can be combined.
- D. Eligibility rules always make belonging impossible.

3. A well-connected group receives a subsidy. What is required to connect this to lower civic participation?

- A. Assume all residents immediately stop volunteering.
- B. Show only that the subsidy is large.
- C. Ask participants to trust the system without explanation.
- D. Evidence of perceived unfairness and a plausible, observed effect on willingness to participate.

Answer explanations

1. B — Public provision can potentially complement association; evaluate actual effects.

The arrangement could make participation possible. Its actual impact needs evidence; the source's crowding-out claim is not a universal law.

2. C — Procedural access and relational knowledge are distinct features that can be combined.

The useful distinction concerns features of provision. Literal claims about every professional or neighbour overreach and ignore accountability.

3. D — Evidence of perceived unfairness and a plausible, observed effect on willingness to participate.

The causal chain includes both legitimacy and behaviour. A privilege can be criticised without inventing its downstream magnitude.

Local capacity, mutual aid, and accountable support

Allow approximately 75 minutes, plus any continuing activity.

Learning objectives

- Apply subsidiarity using competence and spillovers rather than size alone.
- Evaluate physical access and mutual-aid proposals inclusively.
- Design shared responsibility without abandoning rights or essential provision.

Assigned source readings

IV. The Architecture of Alienation; V. Subsidiarity: The Anti-Central Principle; VI. Mutual Aid vs. The Welfare State; VII. The Moral Hazard of "Too Big to Fail"; VIII. Conclusion: The Invitation to Burden; The Lesson Line

Full-book PDF pages 243–245. Section links open the chapter at the relevant page.

Develop the argument

Physical access changes opportunities for repeated contact

Section IV links isolation to separated land uses, car dependence, costly premises, and the loss of “third places” such as halls, parks, and cafés. The book recommends mixed uses, walkability, and policies that recognise gathering places’ social value. These are hypotheses about opportunities for contact, not a promise that a café automatically produces trust. Consider accessible routes, safe travel, affordability, opening hours, cultural welcome, and the risk of displacing existing residents. For some people, digital participation or transport services may be essential. A neighbourhood redesign should ask who can actually stop and stay, not merely how attractive a space looks. Any special treatment for gathering places also needs transparent criteria so that a pro-community policy does not become another channel for the cronyism the chapter criticises.

Subsidiarity depends on competence, not simply smallness

Section V defines subsidiarity as assigning a matter to the smallest competent authority. The word competent is decisive. A local body may know residents well and receive rapid feedback, but it may lack funds, expertise, fair representation, or the capacity to address harms that cross its boundaries. A central institution can supply resources, minimum protections, or coordination while leaving suitable decisions locally. The book’s contrast between an immediate school-board correction and a decade-long national correction is illustrative rhetoric, not a universal timetable. For any task, assess the knowledge required, geographic reach, consequences for outsiders, available resources, and appeal rights. Choose the level that can act effectively and fairly. Locality does not excuse discrimination or coercion, and proximity alone does not guarantee that a marginalised resident can be heard.

Mutual aid needs governance and a realistic risk boundary

Section VI describes friendly societies as member-owned reciprocal support rather than one-way charity. It argues that repeated relationships can improve knowledge and accountability and that digital coordination may lower organisational costs. The source's claim that historical groups had no bureaucracy is too absolute to adopt as fact: pooling money still requires decisions, records, and dispute handling. Local knowledge can support care but can also produce intrusive surveillance or mistaken judgments about disability and illness. A modern design therefore needs privacy, consent, fair criteria, accessible appeals, reserves, and recognition that a widespread disaster can affect all members simultaneously. The chapter's proposed legal and tax treatment is a policy suggestion, not current law or permission to establish insurance. This course designs fictional governance; it does not solicit funds, promise coverage, or replace essential professional support.

Equal accountability and voluntary responsibility

Section VII argues that protecting powerful firms from consequences while exposing smaller actors to failure erodes the social contract. A bailout evaluation should distinguish owners, managers, workers, customers, and wider systemic effects; rescuing a service need not guarantee every owner's wealth. Section VIII then invites people to attend, join, contribute, and accept some responsibility for neighbours. Treat duties as compatible with rights, consent, and limits on capacity. People should not lose dignity or essential support because they cannot volunteer. The chapter supplies no mapped notes for its broad historical and causal assertions, making evidence-seeking especially important. A sound renewal plan starts with existing associations, asks what participants need, removes a specific barrier, shares burdens fairly, and evaluates sustained, inclusive participation. It should leave people with more agency and connection, not a compulsory performance of community.

A neighbourhood heat-response group

Invented for this course.

An invented neighbourhood wants volunteers to help residents access a cooling centre during severe heat. The municipality provides the centre and transport; volunteers offer opt-in check-ins and local information.

1. Assign transport, building safety, and emergency response to institutions with the required capacity.
2. Keep volunteer roles bounded, consensual, and supported by clear escalation routes rather than replacing professionals.
3. Provide accessible sign-up, privacy protections, and alternatives for residents without local social ties.
4. Review coverage, volunteer burden, and gaps after each event without assuming neighbourliness alone guarantees safety.

Subsidiarity allocates tasks by competence and reach. The fictional plan illustrates governance, not medical instructions or a real emergency service.

Practice and evidence

1. Choose the competent level

Allocate tasks for a fictional community hall: room bookings, building safety, conflict mediation, major flood response, and accessibility funding.

Deliverable: A five-task allocation matrix with appeal and coordination routes.

1. Assess knowledge, resources, reach, and consequences for outsiders.
2. Choose local, regional, or wider responsibility for each task.
3. Explain where collaboration is better than exclusive control.

Competence · 2 points

Uses capacity and scope rather than assuming the smallest body always wins.

Rights · 2 points

Includes fair treatment, accessibility, and meaningful appeal.

Coordination · 2 points

Handles cross-boundary risks and resource gaps explicitly.

2. Design an inclusive mutual-support group

Create a fictional nonfinancial neighbour-support group offering errands and social contact. It must not replace statutory or professional services.

Deliverable: A one-page charter and a 300-word evaluation plan.

1. Define voluntary membership, consent, task limits, and privacy.
2. Distribute work fairly and provide a complaint route.
3. Measure unmet need, inclusion, sustained participation, and volunteer capacity.

Governance · 2 points

Specifies transparent decisions, privacy, consent, and accountable leadership.

Boundaries · 2 points

Avoids promises beyond capacity and provides routes to appropriate formal services.

Inclusion · 2 points

Supports people without networks or ability to reciprocate equally.

Reflection

What burden could a local group reasonably share, and what responsibility should remain with a better-resourced institution?

Formative self-check

Choose an answer before looking at the answer key. These questions are open practice, not a secure assessment.

1. A local group lacks resources to address a river flood affecting several towns. What does subsidiarity imply?

- A. Keep all decisions local regardless of capacity.
- B. Assign responsibility at a competent scale with local knowledge and appropriate coordination.
- C. Eliminate local input entirely.
- D. Treat central assistance as proof of civic failure.

2. Why should a mutual-support group avoid judging illness only through neighbours' observations?

- A. Privacy and invisible conditions make informal judgments fallible and potentially exclusionary.
- B. Every request is fraudulent.
- C. No governance is needed in high-trust groups.
- D. Professional support always destroys care.

3. Which plan best fits inclusive community renewal?

- A. Withdraw essential services so residents must volunteer.
- B. Require equal hours from every resident regardless of capacity.
- C. Give a favoured café an unexplained permanent subsidy.
- D. Remove a specific gathering barrier, share responsibilities voluntarily, and measure who still cannot participate.

Answer explanations

1. B — Assign responsibility at a competent scale with local knowledge and appropriate coordination.

The source's definition includes competence. Cross-boundary risks and resource needs can justify wider responsibility while preserving local input.

2. A — Privacy and invisible conditions make informal judgments fallible and potentially exclusionary.

Local knowledge has limits. Fair procedures, privacy, and appropriate professional boundaries protect members without denying the value of relationships.

3. D — Remove a specific gathering barrier, share responsibilities voluntarily, and measure who still cannot participate.

This applies the chapter's agency and access goals with consent and accountability. Forced participation or arbitrary privilege undermines those goals.

Module assessment

Renew participation without abandoning support

A fictional town has an inaccessible community hall, declining clubs, allegations of preferential business subsidies, and overworked volunteers. Officials propose replacing several public services with neighbour-led groups. Develop a safer, evidence-based alternative.

Required evidence

- A diagnosis separating access, governance, trust, and capacity.
- A task-allocation and service-complementarity plan.
- A 600-word participation charter and evaluation proposal.

Assessment criteria

Source understanding · 5 points

Represents the care/service, cronyism, and subsidiarity arguments without literal overstatement.

Causal reasoning · 5 points

Tests crowding out against alternatives and identifies evidence for trust effects.

Protection and access · 5 points

Preserves essential support, consent, accessibility, privacy, and rights.

Implementation · 5 points

Assigns competent responsibilities and measures participation, unmet need, and workload.

Model response: consult after your attempt

A strong response does not assume declining clubs prove that public services caused the decline. It repairs physical and procedural access, makes subsidy decisions transparent, and asks participants how support can enable association. It assigns tasks according to competence and reach, keeps professional obligations intact, and gives volunteers limited, consensual roles. It recognises people who cannot reciprocate equally and evaluates whether previously excluded residents gain meaningful connection.

Source cautions and interpretation

- Complete source range 02446–02532 was read and reconciled with JSON. There are no figures, tables, mapped footnotes, or chapter-notes sidecars for chapter 19.
- Claims about historical mutual aid, welfare-state crowding out, zoning, and political trust are broad source arguments without chapter-specific supporting notes here.
- The care/service contrast is analytical and rhetorical; paid professionals can provide relational care, and neighbours can fail or exclude. Public and voluntary provision may complement one another.

- Subsidiarity requires competence and fair treatment, not automatic preference for the smallest body. Locality cannot justify discrimination or abandoning rights.
- Mutual-aid and bailout discussion is conceptual. Fictional activities do not create insurance, financial commitments, medical services, or permission to withdraw essential support.

Source coverage

I. The Hollow Middle: Where Civilisation Actually Happens

Lesson 1 develops middle institutions, the care/service contrast, crowding-out alternatives, and the pro-market/pro-business legitimacy mechanism through a complementary-service case and causal audit.

[Read source section: full-book PDF page 241](#)

II. The "Care" vs. "Service" Distinction

Lesson 1 develops middle institutions, the care/service contrast, crowding-out alternatives, and the pro-market/pro-business legitimacy mechanism through a complementary-service case and causal audit.

[Read source section: full-book PDF page 241](#)

III. The Zingales Insight: Pro-Market vs. Pro-Business

Lesson 1 develops middle institutions, the care/service contrast, crowding-out alternatives, and the pro-market/pro-business legitimacy mechanism through a complementary-service case and causal audit.

[Read source section: full-book PDF page 242](#)

IV. The Architecture of Alienation

Lesson 2 examines physical access, subsidiarity, mutual-aid governance, too-big-to-fail accountability, duties, and the lesson line through competent-scale allocation and an inclusive support charter.

[Read source section: full-book PDF page 243](#)

V. Subsidiarity: The Anti-Central Principle

Lesson 2 examines physical access, subsidiarity, mutual-aid governance, too-big-to-fail accountability, duties, and the lesson line through competent-scale allocation and an inclusive support charter.

[Read source section: full-book PDF page 243](#)

VI. Mutual Aid vs. The Welfare State

Lesson 2 examines physical access, subsidiarity, mutual-aid governance, too-big-to-fail accountability, duties, and the lesson line through competent-scale allocation and an inclusive support charter.

[Read source section: full-book PDF page 244](#)

VII. The Moral Hazard of "Too Big to Fail"

Lesson 2 examines physical access, subsidiarity, mutual-aid governance, too-big-to-fail accountability, duties, and the lesson line through competent-scale allocation and an inclusive support charter.

[Read source section: full-book PDF page 244](#)

VIII. Conclusion: The Invitation to Burden

Lesson 2 examines physical access, subsidiarity, mutual-aid governance, too-big-to-fail accountability, duties, and the lesson line through competent-scale allocation and an inclusive support charter.

[Read source section: full-book PDF page 245](#)

The Lesson Line

Lesson 2 examines physical access, subsidiarity, mutual-aid governance, too-big-to-fail accountability, duties, and the lesson line through competent-scale allocation and an inclusive support charter.

[Read source section: full-book PDF page 245](#)