

Am I Irrational?

A human being should be able to change a diaper, plan an invasion, butcher a hog, conn a ship, design a building, write a sonnet, balance accounts, build a wall, set a bone, comfort the dying, take orders, give orders, cooperate, act alone, solve equations, analyse a new problem, pitch manure, program a computer, cook a tasty meal, fight efficiently, die gallantly. Specialization is for insects.

— Robert Heinlein, [*Time Enough for Love*](#)

In a number of ways my views and acts are difficult to explain as rational. I will list them:

1. As an economist, I believe in division of labor and the benefits of specialization and yet I find Heinlein's ideal, quoted above, persuasive. I would like to be that sort of person. To the extent that I am — I think I can claim at least thirteen items on his list — I am proud of it.

2. I recently attended a social event, a dinner for forty or fifty people in the host's home, with catered food. That felt wrong to me. When we host such events, as we occasionally do, almost all of the food, aside from any nibbles brought by the guests, is cooked by me and my family.

3. At this point in my life I am comfortably well off, yet I still make an effort to save money in small ways. We buy flour from Costco in 25 pound bags, pay attention to prices in the grocery store. I look at the right side of the menu as well as the left when deciding what to order. If we eat out, it is usually at relatively inexpensive ethnic restaurants. Looking for a new one, we ignore anything whose online description is \$\$\$\$. I could afford to fly business class but never do, save for a few times when someone else was paying for it.

4. We do a lot of things in-house that it would arguably make more sense to do through the market. I build our bookcases in my basement workshop. If a button comes off a shirt or a pants seam comes out or the knee of my jeans wears through, my wife fixes it. At any reasonable per hour value for her time, it would usually be cheaper to hire the work out, perhaps to replace the jeans — I get mine from [Haband](#), not [L L Bean](#). But we don't.

Arguably this is all irrational behavior, perhaps behavior that made sense at an earlier and poorer stage of life, retained through habit.

But perhaps not.

I am comfortably well off at present, but my income reaches me through an elaborate set of social, legal, and political mechanisms and the world is an uncertain place. Quite a lot of Americans who were comfortably well off in 1928 were no longer so in 1930. The same was true *a fortiori* for French aristocrats in the late 18th century, Russian in the early 20th. Even short of stock market collapse or revolution, there are multiple ways in which I could suddenly find myself in a much worse situation, such as a fraud at my broker's that emptied my portfolio. Any money saved today through habits of thrift would vanish along with everything else, but the habits would not. Even if I am safe through my lifetime, my children extend my concern decades further, and their pattern of life will be in part modeled on mine.

In the world as it now is, most things I want done can be done better and cheaper by someone else, hence it pays to specialize, earn money doing what I am good at, use that money to get other things through the market. That mechanism makes possible for modern-day people a standard of living

enormously higher than a self-sufficient homesteading household could produce with its own labor.

But the world is an uncertain place. As long as I am alive and without serious injury I have my mind, my hands, my skills. In an uncertain future, there might come a time when I had no access to a market — perhaps not for a day, a month, or, in an extreme case of societal collapse, a lifetime. Modern Americans have lived in a safe world for a very long time but past performance, as they say, is no guarantee of future returns. There might come a time when I could no longer support myself by teaching, writing, speaking, perhaps a time when I would need to flee my country and find other ways of making a living. Safer not to be a one trick pony.

I conclude that while it makes sense to do most things through the market — I do not grow my own wheat and grind it for flour or spin and weave my own cloth — there is much to be said for maintaining a range of skills, the sort of range Heinlein describes if not his exact list. Just in case.

Insofar as being to some degree a generalist is prudent, it is admirable. Insofar as it is admirable, it is something one feels good about, wishes to demonstrate. By, for example, feeding forty people out of your kitchen or building your own bookcases.