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Assorted links

1. Markets in everything: [fish in a squirrel suit](#) (disgusting), via [Kathleen Fasanella](#).
2. [How good is microinsurance?](#)
3. [Preserving network neutrality without regulation.](#)
4. [More on pay-what-you-wish pricing.](#)
5. [Ryan Avent responds](#); in his closing: "I have learned something from this exchange — Tyler discounts arguments couched in emotional, or emotional-seeming, terms. That's a shame. Sometimes people see and write most clearly when they allow themselves to be angry. It's then that they feel no obligation to water down their argument with unnecessary caveats or efforts to protect interpersonal relationships. Maybe Tyler never has these inclinations, but I believe that most people do."
6. [Top 20 albums of the 2000s?](#)

Posted by Tyler Cowen on October 6, 2009 at 01:44 PM in [Web/Tech](#) | [Permalink](#)

Comments

Top 20 list was fairly good (given, of course, that we're actually talking about a rather narrow range of hipster-appealing pop music, not actually the entire breadth of all music of the decade), although I'd place Funeral at #1.

Posted by: luke g. at Oct 6, 2009 2:08:10 PM

The years 2000-2010 roughly covered my twenties, I'm socially active, constantly listen to music, and even go to the odd pop-hipster concert, and yet I've never even

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The Book of Disquiet

heard of 8 of the top 20 nor 4 of the top 10.

Posted by: Tuttle at Oct 6, 2009 2:20:13 PM

Not sure how all churches work, but the ones I'm familiar with operate solely off voluntary contributions. And, if you pay in cash, nobody will ever know how much you pay. The benefits a person receives from the church are independent of what they give.

Posted by: JH at Oct 6, 2009 2:35:06 PM

Surprised to see Return to Cookie Mountain all the way down at 31 given several of the entries in the first 20.

Posted by: BKarn at Oct 6, 2009 2:39:36 PM

[Expression of concern or surprise], Band X is [not where it should be]!

Posted by: Robert at Oct 6, 2009 3:02:06 PM

The Pitchfork list is just kind of silly unless you are part of that very specific sub-culture. And didn't you link to this already a few months ago? Maybe that was the best-of-2009 list or something.

Avent's comment is kind of amusing - he's shocked, shocked! that people discount emotional arguments!

Posted by: Bob Montgomery at Oct 6, 2009 3:04:28 PM

BTW Tyler, I much prefer your dispassionate style of arguing. While I generally agree with Krugman and DeLong, their rhetoric makes me blanch and squirm.

Posted by: Robert at Oct 6, 2009 3:06:24 PM

Pitchfork's aesthetic is so weird. Indie-rock and mainstream rap. They'll praise Fleet Foxes and Lil' Wayne in the same breath.

Posted by: Urstoff at Oct 6, 2009 3:08:51 PM

@3

I'm sure at least one reader will think that "Timothy B. Lee" is Tim Berners-Lee. It's a wonderful coincidence, actually.

Anyway, the paper (correctly) realises that the actual bandwidth-heavy content will be hard to filter, even in the absence of network-neutrality regulation. But ISPs like Comcast already know this (would a Cato scholar think that a corporation is being idiotic? Surely not). So why would they lobby against network neutrality? Because such ISPs are often linked to other companies that provide media with close substitutes on the Internet, that's why. The real target is not the endlessly inventive network of pirates, but other companies selling online TV or whatever competitors to your ISP's cable or media services. The finger-pointing at piracy is just a cover (don't think so? explain why ISPs keep trying even if their efforts keep failing).

It's a massive elaborate grab at vertical integration.

Posted by: david at Oct 6, 2009 3:14:36 PM

Top 20 lists made sense back when people listened to FM radio and there was some kind of popular consensus about the best music. That system broke down completely in the 2000's. There is no modern rock format on the radio in many places, and where there is, it is unlistenable.

Rap and country music still have viable radio formats, so you can do top 20 lists for those genres, but it just doesn't make sense to mix obscure indy rock bands into a list like this. The knowledge of rock music is now simply too diffuse to support this kind of thinking.

Posted by: steve at Oct 6, 2009 3:18:47 PM

5. ...if those people are honest.

"My question is this: why does the economy need the million or so workers kept out of unemployment by stimulus to be unemployed in order to recalculate? Why wouldn't we want them to transition into different jobs at a later time, and why would

that later time be pushed back by stimulus?
Why is stimulus remotely problematic here?"

When I say, for example, "you don't get it,"
I ain't mad at'cha. Actually, I think he does
get it, sort of. This is kind of how I view the
whole stimulus, New Deal thing. Keep the
hoi polloi employed while the entrepreneurs
get their wits about them, because the
entrepreneurs can take it.

Posted by: [Andrew](#) at Oct 6, 2009 3:23:12 PM

5. ... Tyler wins.

Posted by: [Millian](#) at Oct 6, 2009 3:58:37 PM

*BTW Tyler, I much prefer your dispassionate
style of arguing. While I generally agree with
Krugman and DeLong, their rhetoric makes
me blanch and squirm.*

Both styles have their place. More polemical
styles can be better motivators for people to
change their behavior or go talk to friends
about important issues or even get
politically involved. These blogs are also to a
large extent pure entertainment, and
DeLongian "the Republican Party needs to
be burned, razed to the ground, and the
furrows sown with salt" does not fail to
entertain.

Posted by: [Jason L.](#) at Oct 6, 2009 4:18:57 PM

#2 - I bought a crack house in 1993. One
closet was full of cash receipts for
life/disability insurance. Payments were \$2
to \$3 and were collected weekly in person
by the rep. I saw him in the neighborhood,
he still had customers among the older
residents.

This was called "industrial insurance" rather
than "microinsurance" but it seems the
same to me. In the South at least, these
policies were primarily marketed to black
consumers by black-owned insurance firms.
They were generally considered a bad deal
by consumer advocates.

Posted by: [Bob Knaus](#) at Oct 6, 2009 4:20:14 PM

"[Expression of concern or surprise], Band X is [not where it should be]!"

Cute?

My comment was predicated on Pitchfork's own frequent commentary on the album when it was released, as well as other commentary from a seemingly endless list of critics. (I admit I enjoy the album, but had not given it a thought until I read the wide-ranging accolades.) On that basis, relative to many selections in the first 20, the lower placement seemed odd.

Posted by: BKarn at Oct 6, 2009 4:49:41 PM

I'm socially active, constantly listen to music, and even go to the odd pop-hipster concert, and yet I've never even heard of 8 of the top 20 nor 4 of the top 10.

Really? I'm in my 40s and make at best a half assed attempt at keeping up with music - I've heard of every band on the list except 3 (The Knife, Panda Bear, and The Avalanches), and actually own 6 of the albums on the list. I thought that list was surprisingly mainstream for Pitchfork. The Strokes? Spoon? Wilco? Arcade Fire? You can't walk into a Starbucks without hearing those bands - that's as mainstream as bands get these days. Freakin' Radiohead?! Why not have U2 or Rush? Pitchfork dudes- you're not trying hard enough. When Econ professors (Tyler) and Management Consultants (me) - know most of the music on your list then you're losing your hipster cred.

Posted by: Vanya at Oct 6, 2009 4:56:51 PM

Tyler gets angry. I remember an interview alongside Felix Salmon (think it was NPR) where Tyler was getting pasted.

Posted by: Mark at Oct 6, 2009 5:00:30 PM

BKarn, I wasn't insulting you specifically. What I wrote is generally what happens when people discuss a 'best of' music list.

It is hard to contrast and compare different pieces of music through words.

Posted by: Robert at Oct 6, 2009 5:28:12 PM

Re. # 3,

The Cato paper said: "Physical ownership of internet infrastructure does not translate into a practical ability to control its use. Regulations are unnecessary because even in the absence of robust broadband competition, network owners are likely to find deviations from the end-to-end principle unprofitable."

Are they really that naive? Haven't they heard of the price/cost ratio of SMS texting services? And why can't I only pay for the TV channels I want to watch? Oh, right - because "they" control the network that has a geographical monopoly in the area wherein I reside.

Why isn't there an iPhone on the Verizon network? Why can't I install Google Voice on an iPhone or use Skype over the 3G network? Why doesn't BitTorrent work at the advertised speeds? Why does calling a Verizon customer in San Francisco cost me nothing but calling my own home line (also Verizon) cost minutes?

ISPs mess with traffic ALL THE TIME, and in many different ways. They limit the devices that connect to them, how their bandwidth may be used, and who you can connect to. Network neutrality regulation is absolutely necessary.

Posted by: Brock at Oct 6, 2009 5:42:08 PM

"The knowledge of rock music is now simply too diffuse to support this kind of thinking."

i disagree. like any successful publication, pitchfork is a constellation unto itself, and this list makes sense to its constituency. (not being its constituency, i don't share 19 out of 20 of its choices) but it makes as much sense as any list compiled by a

publication whose scope and breadth is understood by its audience. the wire does lists like this all the time, and they're well worth reading, though i would often either not agree or not even have the slightest clue of what they speak. (i am, roughly, part of the wire's constituency, though i know naught about free jazz and improv despite their best efforts.)

the best part about everyone publishing everything is that despite all the roughness and subgenres of subgenres, there's a list out there for everyone. it's like online dating for your ears, except your ears will always get laid. (which is probably awkward for the rest of you but sometimes an ear's got game)

Posted by: [dhex](#) at Oct 6, 2009 6:57:00 PM

Glad to see "Kid A" picked for album of the decade.

Posted by: [dbr](#) at Oct 6, 2009 6:59:18 PM

Avent should probably take more time to make an actual argument. It is fine to say that you don't get it, but give a reason why.

What is really hilarious is that he simply assumes that state and local revenues will recover to fill in the budget deficits.

Posted by: [Yancey Ward](#) at Oct 6, 2009 7:04:19 PM

Re: Brock and "Are they really that naive

Not naive - just willing to not see the real world facts and ignore contrary evidence.

Just like lots of stuff on this blog - for example, Ryan Avent's points about human suffering and private demand.

Clearly note: they would rather have people suffer than have part of their theory ignored.

Posted by: [Mike S](#) at Oct 6, 2009 7:42:00 PM

pay-what-u-wish-want, the honorbox thing...even the collection box in a

church...all that went away the day teachers were told they could no longer administer corporal punishment....

Posted by: blair at Oct 6, 2009 8:24:39 PM

I think that was perhaps the NPR interview and to the contrary, I sensed Salmon getting irritated at Tyler in part for his unflappability.

This is by the way an actual strategy, though I doubt Tyler does it purposely. I remember debating a guy who was saying housing mortgage subsidies were the cat's pajamas. He probably picked it as in "surely, you must believe at minimum housing is a good thing, right?" I told him that I didn't think any intervention into the market is going to be good on the whole. He was trying to get me ticked off, and it worked. However, 10 years later, I win.

Posted by: Andrew at Oct 6, 2009 8:29:01 PM

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