



# Our Common Ground

## Consumers Union

1300 Guadalupe, Suite 100, Austin, Texas 78701  
Reggie James 477-4431 x118  
jamere@consumer.org

Something happened to our common ground--the goods and services we hold in common for everyone's use and the ideas we share as a society. Buried under an excess of free market rhetoric, arbitration agreements and bills we can barely read (let alone comprehend), shoved behind a wall of personal responsibility (the house, the car, the two jobs, the kid's homework, the ailing parents, the long drives in between), the common ground shrinks.

As a society, we have long elected to hold certain resources sacred for equal use by everyone: emergency and children's health care services, water and waste service, education, roads and sidewalks, heat in winter, electricity all year round, and a common system for addressing disputes based on our society's basic principles. These common goods and services are not all publicly owned. Hospitals must provide emergency care, although most are private corporations. Every driver--for the safety of us all--buys auto insurance from private insurance companies.

We have also chosen to help those who help themselves. When people work hard and build a nest egg for the future and for their children, we help them protect their emerging wealth through tax breaks and consumer protection laws. We expect that those who work hard and play by the rules will be treated fairly in our economy.

But that doesn't necessarily happen any more. Private corporations must make a profit, but they don't have to engage in predatory, wealth stripping practices. To ensure that companies with a profit motive actually serve those who cannot afford to pay or those with costly needs, and do not exploit working families, a set of rules and mechanisms to enforce the rules emerged. And it is in that arena that we are losing the common ground.

Usually complicated, almost universally misunderstood, the rules designed to preserve our common ground have been whittled away: insurance companies can sell insurance at any price they wish, effectively limiting access; hospitals must provide emergency care but people with cancer get only the treatment they can afford; electric and telephone companies can decide who they will serve, who pays more and less, and who must go without; and people with disputes today may find themselves bound by expensive and unwieldy arbitration agreements that bar access to our shared judicial system altogether.

The following position papers, on a wide range of consumer and market issues, will highlight Consumers Unions' work to reestablish and protect our common ground. In health care, insurance, utility service, telecommunications, housing, financial services, and much more, we secure the basic safeguards that our society has carved out for everyone and stabilize opportunity for working families.

For emerging markets, we find common ground based on shared principles. For example, our society has embraced the internet as a vibrant arena for free speech and cultural exchange. But unlike our public roads, much of the internet's infrastructure is privately owned and the laws defining public access are still in their infancy. Consumers Union supports open infrastructure to enable competition and protect privacy.

When the marketplace does not support our common values, then government must step in with effective rules to guide it. The reasonable proposals outlined here are designed to ensure access to necessities, protect family wealth and reignite our long standing commitment to one another.

**Insurance**



**Financial Services**



**Open Government**



**Privacy**



**Software Agreements**



**Health Insurance**



**Health Care**



**Manufactured Homes**



**Electricity**



**Gas**



**Telecommunications**



**Car Sales**



**Funeral**

