ment began in earnest on February 19, 2009, when Rick Santelli, a correspondent for a business news network, launched a tirade against a new $75 billion program to help homeowners who had borrowed more money than they could now repay. Santelli, who was broadcasting live from the floor of the Chicago Mercantile Exchange, said, "The government is promoting bad behavior." He then urged President Obama to put up a website to hold a national referendum

> to see if we really want to *subsidize the losers' mortgages*, or would we like to at least buy cars and buy houses in foreclosure and give them to people that might have a chance to actually prosper down the road and *reward people that could carry the water instead of drink the water.* [At this point, cheers erupted behind him] . . . This is America. How many of you people want *to pay for your neighbors' mortgage that has an extra bathroom and can't pay their bills*? President Obama, are you listening? [Emphasis added.]

Santelli then announced that he was thinking of hosting a "Chicago Tea Party" in July.[39] Commentators on the left mocked Santelli, and many thought he was endorsing an ugly dog-eat-dog morality in which the "losers" (many of whom had been tricked by unscrupulous lenders) should be left to die. But in fact Santelli was arguing for the law of karma.

It took me a long time to understand fairness because, like many people who study morality, I had thought of fairness as a form of enlightened self-interest, based on Trivers's theory of reciprocal altruism. Genes for fairness evolved, said Trivers, because people who had those genes outcompeted people who didn't. We don't have to abandon the idea of *Homo economicus*; we just have to give him emotional reactions that compel him to play tit for tat.

In the last ten years, however, evolutionary theorists have realized that reciprocal altruism is not so easy to find among nonhuman species.[40] The widely reported claim that vampire bats share blood meals with other bats who had previously shared with them turned out to be a case of kin selection (relatives sharing blood), not reciprocal altruism.[41] The evidence for reciprocity in chimpanzees and capuchins is better but still ambiguous.[42] It seems to take more than just a high level of social intelligence to get reciprocal altruism going. It takes the sort of gossiping, punitive, moralistic community that emerged only when language and weaponry made it possible for early humans to take down bullies and then keep them down with a shared moral matrix.[43]

Reciprocal altruism also fails to explain why people cooperate in group activities. Reciprocity works great for pairs of people, who can play tit for tat, but in groups it's usually not in an individual's self-interest to be the enforcer—the one who punishes slackers. Yet punish we do, and our propensity to punish turns out to be one of the keys to large-scale cooperation.[44] In one classic experiment, economists Ernst Fehr and Simon Gächter asked Swiss students to play twelve rounds of a "public goods" game.[45] The game goes like this: You and your three partners each get 20 tokens on each round (each worth about ten American cents). You can keep your tokens, or you can "invest" some or all of them in the group's common pot. At the end of each round, the experimenters multiply the tokens in the pot by 1.6 and then divide the pot among the four players, so if everyone puts in all 20 tokens, the pot grows from 80 to 128, and everyone gets to keep 32 tokens (which get turned into real money at the end of the experiment). But each individual does best by holding back: If you put in nothing while your partners put in 20 each, you get to keep your 20 tokens plus a quarter of the pot provided by your trusting partners (a quarter of 96), so you end the round with 44 tokens.