
Lesson 10 – What Is Economic Justice?

The students play the Veil of Ignorance game to reveal how altering people’s self-interest transforms their vision of economic justice.

OVERVIEW

Economics

Economics has traditionally focused more on analyzing production and consumption than on assessing the fairness of economic outcomes. Yet economic justice is an important value to individuals and societies. Scarcity means that not all wants can be satisfied, and an economic system may generate a high degree of inequality. Some people see inequalities as an inevitable or desirable outcome of normal economic behavior. Others find the degree of economic inequality in today’s society to be morally unacceptable.

Ethics

In ethics, justice is the fair treatment of all people. Although it is difficult to define justice or fairness in a way that everyone would accept, there is widespread agreement that certain practices or outcomes are unfair. To determine if something is just, people ask two different — and possibly contradictory — questions:

- Is the outcome or result fair?
- Is the process fair?

People who emphasize outcomes tend to see the existing degree of economic inequality as morally wrong. People who emphasize process are more likely to approve the results of a system — even if the results are highly unequal — provided that individuals have equal opportunity to succeed.

LESSON DESCRIPTION

In this lesson the students explore basic ideas of justice through a class discussion. Then they play the Veil of Ignorance game. In the first round of the game, groups of students get Role Cards and vote for a slate of economic policies according to the interests of their assigned role: a teacher, a retiree, a high-income executive, a college student or an unemployed person. After the vote, each group explains how and why it chose the policies it supported. In the second round, all the groups receive an identical Role Card with no age, gender or economic status. They must now operate behind a “veil of ignorance,” a term developed by the philosopher John Rawls. The groups cast new votes on economic policies without being able to pursue their narrow interests because they don’t know who they are. The lesson closes with a debriefing of the game.

CONCEPTS

Economic inequality
Income
Fairness
Justice
Veil of ignorance
Wealth

CONTENT STANDARDS

1. Productive resources are limited. Therefore, people cannot have all the goods and services they want; as a result, they must choose some things and give up others.
3. Different methods can be used to allocate goods and services. People, acting individually or collectively through government, must choose which methods to use to allocate different kinds of goods and services.
4. People respond predictably to positive and negative incentives.

13. Income for most people is determined by the market value of the productive resources they sell. What workers earn depends, primarily, on the market value of what they produce and how productive they are.
16. There is an economic role for government in a market economy whenever the benefits of a government policy outweigh its costs. Governments often provide for national defense, address environmental concerns, define and protect property rights, and attempt to make markets more competitive. Most government policies also redistribute income.

OBJECTIVES

The students will:

1. Explain why people disagree about what is just.
2. Contrast a just process with a just outcome.
3. Explain how individuals may seek their own interests through public policy.
4. Contrast self-interested economic behavior with behavior behind the “Veil of Ignorance.”

TIME REQUIRED

45 minutes

MATERIALS

1. Visuals 10.1, 10.2, 10.3, 10.4 and 10.5
2. One Round 1 Role Card for each group, cut out from Activity 10.1
3. One Round 2 Role Card for each group, cut out from Activity 10.2
4. One copy of Activity 10.3 for each student

PROCEDURE

1. Tell the students that they will play two rounds of a game that illustrates an important concept about justice. This concept is called the *veil of ignorance*.
2. Display Visual 10.1. Tell the students that economics hasn’t traditionally focused on the *fairness* of economic outcomes — yet economic justice is an important value to individuals and societies. Remind the students of scarcity. Because of scarcity, not all wants can be satisfied — and people differ greatly in their abilities and opportunities to satisfy their wants.
3. Ask the students: Is it easier to define what is “fair” or to label an outcome as “unfair”? ***Labeling an outcome as “unfair” is easier. Fairness itself is hard to define.***
4. Explain that in ethics, justice is the fair treatment of all people. To determine if something is just, people ask two different — and possibly contradictory — questions:
 - Is the outcome or result fair?
 - Is the process fair?
 Remind the students that a fair process may still generate highly unequal outcomes. Tell them that people who emphasize outcomes tend to see the existing degree of economic inequality as morally unjustifiable, while people who emphasize process tend to approve the results of a system — even if these results are highly unequal — provided that individuals have equal opportunity to succeed.
5. Ask the students: Do you think the competition on reality TV shows is fair? ***Accept a variety of answers. The outcome is unequal. The winners win large prizes while everyone else gets much smaller prizes or nothing at all, sometimes while being humiliated and even threatened physically. But the process is fair if the rules are fair and all the contestants follow them.***

6. Ask the students: Do you think it is fair that some students are admitted to higher-quality colleges and universities and other students are rejected? *Accept a variety of answers. The outcome is unequal. The process may or may not be fair, depending on the student's point of view.*

College admission depends on a number of factors including grades and test scores, and grades and test scores depend in part on intelligence and effort. However, families with higher incomes can pay for tutors and special classes to improve their children's grades and SAT scores and even for application consultants who can help their children "package" their grades, activities and accomplishment to make the children more appealing to certain schools. Other students may be admitted through affirmative action or because they are the children of alumni. This question involves both outcome and process issues.

7. Display Visual 10.2. Read the directions for the Veil of Ignorance game, and ask the students if they have any questions.

ROUND 1

8. Divide the students into five groups. The number of students in each group will depend on class size. Give each group one Role Card from Activity 10.1.
9. Give each student a copy of the Economic Policy Ballot (Activity 10.3). Remind the students that the groups will have to explain their votes at the end of Round 1.
10. Display Visual 10.3 and review Issue 1 on raising government revenue. For the progressive-income-tax option, show the students how to calculate the amount of tax a person would pay for a given level of income. Then discuss the flat-rate option of taxing everyone's income at the same 15-percent rate. Be sure to tell the students that both options are expected to raise the same amount of revenue for the government.
11. Briefly go over the remaining policy issues: No. 2 on unemployment assistance, No. 3 on immigrant workers and No. 4 on health insurance. (Note: You may omit one or more issues or substitute your own topics instead.)
12. Allow the students several minutes to discuss the issues within their groups. Then instruct each group to mark Vote 1 of the Economic Policy Ballot on Activity 10.3. After voting is complete, ask each group to identify its role in society and family income and make a brief presentation that explains how the group voted and why. Write this information on Visual 10.4 in the appropriate place for each group.

ROUND 2

13. Give each group one Role Card from Activity 10.2 to begin Round 2. Tell the students that they must now analyze policies "behind a veil of ignorance" because they don't know who they are. Their Role Card doesn't give them their age, family income or other characteristic. Make sure the students decide the issues behind a veil of ignorance and not from their perspective as a teenage high school student.
14. Allow the students several minutes to discuss the issues within their groups. Then instruct each group to mark Vote 2 on the Economic Policy Ballot. After voting is complete, ask each group to tell the class how it voted on each issue and why. As each group makes its presentation, fill in the group's vote on each issue.
15. Display Visual 10.5. Work with the students through the answers.

Question 1: In the second round, you didn't know your role or position in life. How did this affect your views about these economic policy issues? *Accept a variety*

of answers. Many students will say that they first made decisions based on narrow self-interest, but in the second round they were forced to consider a wider perspective. What seems fair from one perspective might seem unfair from another.

In Round 1, the unemployed person would favor more generous unemployment assistance. The executive would probably favor modest assistance because a more-generous plan would mean higher business taxes. The teacher and art student do not pay business taxes, so they might support more generous benefits. The retiree might want more government spending for retirees and medical care rather than for unemployment assistance.

Workers in the United States with low skill levels would suffer from having guest workers because this might prevent market wages from rising. The company executive, however, would likely support a guest-worker law because the executive could find new workers without raising wages as much, allowing output at the factory to expand. The retiree might also like to hire inexpensive labor to repair the house.

In regard to health insurance, people who currently have good access to health care because of their incomes or jobs would favor private health insurance. They would be more interested in the quality of care and doctor choice. Low-income individuals who don't have jobs or have jobs that don't pay health benefits have uncertain access to health care and would be more likely to favor national health insurance.

But behind a veil of ignorance, the students don't know if they have a high, middle or low income. In their new role, therefore, they likely wouldn't advocate any tax system that placed special burdens on the rich or the poor. Some students may say they

supported a progressive tax system as "insurance" against being poor and would be willing pay high taxes if they are rich. The important point is that the students recognize the veil of ignorance takes away their ability to seek narrowly self-interested policies.

Question 2: After playing this game, do you think fairness in economic policy should be based on achieving equal outcomes in society or providing a process for equal opportunity? Why is it not always possible to have both? *Accept a variety of answers. Make sure the students understand that policies to achieve a fair outcome often destroy the fair process. For example, if all students always receive the same grade regardless of achievement, this creates an unfair process because some students will be rewarded for little effort and others will be penalized for greater effort. By the same analogy, the students should see that creating a fair process usually results in unequal outcomes. For example, sporting events have fair rules, but some teams win and some lose.*

People don't need to make every choice at the extreme; some balance between fair outcomes and fair process is often desirable. Thus, society may require a minimum safety net of equal outcomes in some cases because the alternative is an unacceptably unfair process. For example, ensuring that poor children receive proper vision care (an outcome) allows the children to compete on terms that are more fair in the classroom (a process). Providing vision care makes the process — and the likely outcomes — of equal opportunity more fair.

Question 3: Since it is not actually possible to live behind a veil of ignorance, what lessons did you learn about resolving economic policy issues? *The Veil of Ignorance game is a technique that forces us to consider a wider perspective than our own. Considering issues*

from the perspective of another person stretches our moral imagination. Policy making is enriched and cooperation is more likely.

CLOSURE

16. Explain to the students that, in real life, we do not have an Economic Policy Ballot on which we can vote all our policy preferences. Instead, we have to choose candidates whose views are close to ours, recognizing that there will not be a perfect fit. Although it is difficult to define fairness and justice, we sense that some things are unfair. Remind the students that the Veil of Ignorance game shows the value of assuming you don't know anything about your station in life. The veil of ignorance brings new insight about policies that would be fair.

The bottom line: By pretending they're behind the veil of ignorance, the students can see how an understanding of fairness can arise without regard to their own personal interests.

ASSESSMENT

Multiple-Choice Questions

- 10.1 Which of the following terms best describes the situation in which people in a society have large differences in incomes?
- Ethnic diversity
 - Economic inequality***
 - Income unfairness
 - Material inequity
- 10.2 Who is most likely to be upset when an open society with good access to education and jobs generates extreme differences in income among its members?
- People who view justice in terms of process
 - People who view justice in terms of outcomes***
 - People who view justice as indefinable
 - People who view justice as the presence of freedom

- 10.3 What is the point of imagining the choices you would make behind a veil of ignorance?

A. People tend to make poor choices when they do not have enough information.

B. People tend to make good choices because ignorance is easily swept away through education.

C. People tend to make fair choices when they know the most about their own personal situations and opportunities.

D. People tend to make fair choices when they know so little that they cannot seek their own self-interest.

Essay Questions

- 10.1 Consider the following statement: "International statistics show that there is more inequality of incomes in the United States than in Sweden. These statistics mean that Sweden is a more just society than the United States." Write a brief paragraph in favor of this statement and another brief paragraph opposing it. ***Paragraphs favoring the statement should emphasize an understanding of inequality: that incomes are very different and therefore living standards vary widely. Most paragraphs opposing the statement will reflect a view that equality of opportunity matters more than equality of outcomes. Some students may argue that the statistics are not comparable.***

- 10.2 Suppose a physical education teacher has a limited number of bonus points to award in class. The teacher can allocate them in one of two ways:

- Disproportionately to the few students who most quickly run a difficult obstacle course

- Evenly to all the students who work hard on completing the course, even if they're not the fastest and may not finish

How do you think the teacher should award the points? First answer this question from your own self-interested situa-

tion (knowing your own athletic abilities). Then explain what your answer would be behind a veil of ignorance. ***Accept all answers. The key is to see whether the students have developed a deeper appreciation for what is fair by placing themselves behind the veil of ignorance.***

GOING FURTHER

Controversy about the Veil of Ignorance:

John Rawls, the philosopher who wrote about the veil of ignorance, died in 2002. His work was influential, but his ideas are still controversial. See the conflicting obituaries in the British newspaper *The Guardian* (<http://www.guardian.co.uk/obituaries/story/0,3604,848488,00.html>) and the journal *Liberty* (http://libertyunbound.com/archive/2003_02/narveson-rawls.html).

Read More About Rawls' Work

- Advanced classes may be interested in reading John Rawls' work. His massive original book is *A Theory of Justice* (1971), but a shorter, 200-page paperback version is *Justice as Fairness: A Restatement* (Cambridge: Harvard University Press, 2001). Even with the restatement, Rawls is not easy going for most students.
- An easier book for advanced students is Thomas Sowell's *The Quest for Cosmic Justice* (New York: The Free Press, 1999). This book advocates fairness in rules and process rather than in outcomes.

What People Earn: *Parade* magazine, a supplement to many Sunday newspapers, has an annual survey of "What People Earn." For the survey's excellent interactive game, go to <http://whatpeopleearn.parade.com>

VISUAL 10.1

FAIRNESS AND JUSTICE

In recent years, economics has focused on economic efficiency, yet economic justice is also an important value to individuals and societies.

Because of scarcity, not all wants can be satisfied — and people differ greatly in their abilities and opportunities to satisfy their wants.

Is it easier to define what is “fair” or to label an outcome as “unfair”?

In ethics, *justice* is the fair treatment of everyone. To determine if something is just, people ask two different — and possibly contradictory — questions:

- Is the outcome or result fair?
- Is the process fair?

People who emphasize outcomes tend to see the existing degree of *economic inequality* as morally unjustifiable.

People who emphasize process tend to approve the results of a system, even if these results are highly unequal, provided that individuals have equal opportunity to succeed.

VISUAL 10.2

THE VEIL OF IGNORANCE GAME

Directions: This role-playing game will help you understand an important principle of justice. You will play the game in groups.

Round 1

In this round, each group will receive a Role Card describing the position the group members occupy in society. Each group will determine which economic policies would benefit them personally. Then the members of the group will vote for these policies on an Economic Policy Ballot. This is Vote 1. After voting is complete, each group will identify its role in society and its income and make a brief presentation to the class that explains how it voted on each issue and why.

Round 2

In the second round, each group will receive a new Role Card. The groups will discuss the issues and then vote again. This is Vote 2. After voting is complete, each group will briefly tell the class how it voted on each issue and why.

VISUAL 10.3

ISSUE 1: RAISING GOVERNMENT REVENUE

OPTION A: PROGRESSIVE INCOME TAX

People with higher incomes pay a higher marginal tax rate.

Annual Income	Tax Rate
Up to \$ 10,000	0%
\$ 10,001 to \$ 50,000	10%
\$ 50,001 to \$100,000	20%
\$100,001 to \$300,000	30%
Over \$300,000	50%

Example: Jody earns \$80,000 a year. Under a progressive tax rate:

- Jody pays 0% tax
on the first \$10,000 she earns $\$10,000 \times .0 = \$ 0$
- Jody pays 10% tax
on the next \$40,000 she earns $\$40,000 \times .1 = \$ 4,000$
- Jody pays 20% tax
on the final \$30,000 she earns $\$30,000 \times .2 = \$ 6,000$

Jody's total tax on \$80,000 income is $\$0 + \$4,000 + \$6,000 = \mathbf{\$10,000}$

OPTION B: FLAT INCOME TAX

Everyone who receives an income pays the same tax rate of 15 percent. Under this plan, Jody would pay 15 percent of \$80,000, or \$12,000.

Options A and B are expected to raise identical amounts of tax revenue, even though individual families may pay different amounts of taxes under each option.

VISUAL 10.4 ECONOMIC POLICY BALLOT

Group 1: Role _____ Family Income _____
Group 2: Role _____ Family Income _____
Group 3: Role _____ Family Income _____
Group 4: Role _____ Family Income _____
Group 5: Role _____ Family Income _____

		Vote 1 Role and Income Known (Choose one policy for each issue)			Vote 2 Behind a Veil of Ignorance (Choose one policy for each issue)			
Issue 1: Raising Government Revenue								
Group 1	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax
Group 2	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax
Group 3	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax
Group 4	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax
Group 5	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax	<input type="checkbox"/>	Progressive tax	<input type="checkbox"/>	Flat tax
Issue 2: Unemployment Assistance								
Group 1	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous
Group 2	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous
Group 3	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous
Group 4	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous
Group 5	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous	<input type="checkbox"/>	Modest	<input type="checkbox"/>	Generous
Issue 3: Immigrant Workers								
Group 1	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law
Group 2	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law
Group 3	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law
Group 4	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law
Group 5	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law	<input type="checkbox"/>	Guest workers	<input type="checkbox"/>	Stronger law
Issue 4: Health Insurance								
Group 1	<input type="checkbox"/>	Private	<input type="checkbox"/>	National	<input type="checkbox"/>	Private	<input type="checkbox"/>	National
Group 2	<input type="checkbox"/>	Private	<input type="checkbox"/>	National	<input type="checkbox"/>	Private	<input type="checkbox"/>	National
Group 3	<input type="checkbox"/>	Private	<input type="checkbox"/>	National	<input type="checkbox"/>	Private	<input type="checkbox"/>	National
Group 4	<input type="checkbox"/>	Private	<input type="checkbox"/>	National	<input type="checkbox"/>	Private	<input type="checkbox"/>	National
Group 5	<input type="checkbox"/>	Private	<input type="checkbox"/>	National	<input type="checkbox"/>	Private	<input type="checkbox"/>	National

VISUAL 10.5

QUESTIONS ABOUT THE VEIL OF IGNORANCE

1. In the second round, you didn't know your role or position in life. How did this affect your views about these economic policy issues?
2. After playing this game, do you think fairness in economic policy should be based on achieving equal outcomes in society or providing a process for equal opportunity? Why is it not always possible to have both?
3. Since it is not actually possible to live behind a veil of ignorance, what lessons did you learn about resolving economic policy issues?

ACTIVITY 10.1

ROUND 1 ROLE CARDS

Group 1 Role Card
Unemployed laborer

Years of education: **10**
Family income this year: **\$8,000**
Total wealth (all assets): **\$3,000**
Age: **28**

You are an unemployed day laborer. Your skill level is low because you dropped out of high school to work and help your mother make ends meet. Because of a slowdown in the construction industry, you were laid off two months ago and have not found another job. You do not have health insurance. You would like to find steady work and settle down.

Group 2 Role Card
Teacher

Years of education: **16**
Family income this year: **\$100,000**
Total wealth (all assets): **\$150,000**
Age: **40**

You are a middle school music teacher. You are married and your spouse also works. Your spouse's income is \$60,000 a year, and you make \$40,000 a year, so your family income is \$100,000. You have two children. If possible, you would like to start a college fund for your kids and move into a larger house. But tuition and housing prices are rising.

Group 3 Role Card
College art student

Years of education: **12**
Family income this year: **\$0**
Total wealth (all assets): **\$2,000**
Age: **19**

You are a first-year student at a state college. You have two sisters and one brother, all younger than you. Your parents can support you for one more year, then they will expect you to pay all your own expenses by working. Eventually you would like to get a master's degree in art history and work in a museum.

ACTIVITY 10.1 (continued)

ROUND 1 ROLE CARDS

Group 4 Role Card **Business executive**

Years of education: **18**
Family income this year: **\$450,000**
Total wealth (all assets): **\$2,500,000**
Age: **54**

You have worked your way up the corporate ladder and are now responsible for running a division in the XYZ Company with a large factory and annual sales of \$300 million. You typically work 12 hours a day and must travel for extended periods. The factory employs 2,000 people, many of them in unskilled jobs. It is difficult to find new workers in your region without substantially raising wages. You would like to become the company president some day.

Group 5 Role Card **Retiree**

Years of education: **12**
Family income this year: **\$50,000**
Total wealth (all assets): **\$350,000**
Age: **68**

You retired three years ago from your job as a steelworker. You are able to live well off Social Security and a company pension. However, your assets are tied up in your house, for which you still make mortgage payments. The house badly needs repairs, but the cost of labor in your area is high. Your spouse is two years older than you and needs expensive medicines every month.

ACTIVITY 10.2

ROUND 2 ROLE CARDS (ALL GROUPS)

Group 1 Role Card

Age: **Unknown**
Gender: **Unknown**
Occupation: **Unknown**
Family income this year: **Unknown**
Value of assets: **Unknown**
Marital status: **Unknown**

Group 2 Role Card

Age: **Unknown**
Gender: **Unknown**
Occupation: **Unknown**
Family income this year: **Unknown**
Value of assets: **Unknown**
Marital status: **Unknown**

Group 3 Role Card

Age: **Unknown**
Gender: **Unknown**
Occupation: **Unknown**
Family income this year: **Unknown**
Value of assets: **Unknown**
Marital status: **Unknown**

ACTIVITY 10.2 (continued)

ROUND 2 ROLE CARDS (ALL GROUPS)

Group 4 Role Card

Age: **Unknown**

Gender: **Unknown**

Occupation: **Unknown**

Family income this year: **Unknown**

Value of assets: **Unknown**

Marital status: **Unknown**

Group 5 Role Card

Age: **Unknown**

Gender: **Unknown**

Occupation: **Unknown**

Family income this year: **Unknown**

Value of assets: **Unknown**

Marital status: **Unknown**

ACTIVITY 10.3 ECONOMIC POLICY BALLOT

Directions: After the first round of group discussion based on your first Role Card, mark your ballot in the Vote 1 column according to your own best interests. After the second round of discussion based on your second Role Card, mark your ballot in the Vote 2 column according to your own best interests.

Policy and Description (Choose one policy for each issue)	Vote 1 Role and Income Known	Vote 2 Behind a Veil of Ignorance
Issue 1: Raising Government Revenue		
Progressive Income Tax: People with higher family incomes pay a higher marginal tax rate. Flat Tax: 15% tax rate on all incomes	<input type="checkbox"/> Progressive tax <input type="checkbox"/> Flat tax	<input type="checkbox"/> Progressive tax <input type="checkbox"/> Flat tax
Issue 2: Unemployment Assistance		
Modest Assistance: Unemployed workers get 12 weeks of support while they search for a job. Taxes on businesses pay for assistance. Generous Assistance: Unemployed workers get 24 weeks of support and job training while they search for work. Taxes on businesses pay for assistance.	<input type="checkbox"/> Modest <input type="checkbox"/> Generous	<input type="checkbox"/> Modest <input type="checkbox"/> Generous
Issue 3: Immigrant Workers		
Guest-Worker Law: Law allows firms and households to hire immigrant workers in the United States without requiring U.S. citizenship. Stronger Immigration Law: Stronger law makes it harder to hire certain immigrants by creating severe fines for firms and households that hire workers in the United States who do not have U.S. citizenship.	<input type="checkbox"/> Guest workers <input type="checkbox"/> Stronger law	<input type="checkbox"/> Guest workers <input type="checkbox"/> Stronger law
Issue 4: Health Insurance		
Private Insurance: People buy health insurance on their own, choosing coverage and doctors. People without health insurance receive little health care. National Insurance: Every citizen receives a standard level of health care defined by the government and paid for by taxes. Choice of doctors and coverage is restricted.	<input type="checkbox"/> Private <input type="checkbox"/> National	<input type="checkbox"/> Private <input type="checkbox"/> National