## Final Report

**Statement:** Select any one of the lectures and view it thoughtfully. Write a report on the content of the lecture, the ethical topic presented, the constraints or contradictions, the conclusions (if any), and your personal opinion about *the most ethical or just path that you would be approved of*. The quality of your writing and presentation as well as the quality of your insights will be the determining factors in your grade.

## Lecture: Putting a Price Tag on Life

Utilitarianism: the greatest good for the greatest number
This essay is inspired by Professor Micheal Sandel's lecture at Harvard University. Available at:
https://youtu.be/002Rq4HJBxw

Jeremy Benthams, a famous English philosopher in the 19th century, stated that: "It is the greatest happiness of the greatest number that is the measure of right and wrong." He based this philosophy on a conclusion he made, which is: "Nature has placed mankind under the governance of two sovereign masters, pain and pleasure...They govern us in all we do, in all we say, in all we think." From his point of view, anything we do, any policies we make, any moral path we take, should maximize the amount of good, which is equal to the amount of pleasure subtracted the amount of pain, for the greatest number of people or things. Examples of this notion - utilitarianism - are ubiquitous in the form of moral dilemmas:

A runaway train is speeding on a railway track that diverges in the forseeable distance. On one side there are 5 prisoners; on the other, an innocent man in his thirties. It is impossible for the people on both sides to move away and for the train to stop in time. You are standing near the lever. Pulling the lever will kill the innocent man, and not doing anything will kill all 5 prisoners. What would you do?

This famous moral problem has plagued all policy makers for thousands of years. In this essay, we are only interested in the point of view of a Utilitarian on this predicament: if any decision which results in a better outcome, taking in the benefit and the loss of such decision, then that decision is the one we should always take. Now, in order to calculate how "good" a decision is, one needs to represent its pros and cons on the same scale. This scale could be anything. However, a common one that transcend all societies is money. In fact, many organizations, corporations, and governments try to justify a policy based on cost-benefit analysis: put a price on everything and calculate the balance. Despite the simplicity of this method, immense amount of complexity is introduced when it involves human's life. Is it even possible to put a price on life? If it's possible, then how much is enough? \$100,000? \$1,000,000? \$10,000,000? And this number is even harder to

gauge when the life in question is of a group or of a status. Does the life of the president of a country have greater value than that of a commoner? What about people of a minority race and those who were discriminated, oppressed for hundreds of years? One source which may provide answers comes from insurance companies. Their job is to place bet on the value of not just things (cars, houses, businesses), but also lives. The common policy is that: the higher the risk of a person dying, the more money such person has to pay for his/her life insurance. But this number is also weighted by that person's social status, total amount of money in possession, and history of occupations, crimes, accidents, medical complications, etc. The more comprehensive the list is, the better the issurance company can gauge a person's worth. Similar examples can be taken from health care. The World Health Organization even has a formula for governments in determining whether a particular treatment is worth. Starting with the GPD per Capita of a country, the W.H.O. suggests people should pay for treatments that cost less than three times this figure for each year of good health they provide. For example, if a country's per capita G.D.P. were \$65,000 (roughly the figure for the U.S.), a treatment that cost less than \$195,000 for one year of good health - a so-called quality-adjusted life year - would be considered cost effective according to the W.H.O standard. Hence, clearly, we can put a "fair" price on life. Then, the question becomes: should we? Or in other words, is it ethical to put a price on any life?

Even though the code of laws and cultural norms for different nations are different, all agrees on one thing: "It is unjust for any person to kill another fellow human being without plausible causes." In the trolley dilemma presented above, one might say that a person can use utilitarianism's calculus to judge if he should kill an innocent man or 5 prisoners. However, it would be unacceptable or unjust if any person or organization to put a price tag on life when the death of such life is preventable by that person or organization. In the famous Ford Pinto case, the management used cost-benefit analysis to assess whether or not to include a safety shield which protected the gas tank in case of a crash. It came about that the "cost of human life" was smaller than the cost to implement the shields. Some Utilitarians might say that Ford's management's decision was justified with reasons. However, justice would be violated, since the deaths were entirely preventable, and Ford's management was aware of this apriori knowledge. Therefore, in order to preserve justice, one can only put a price on life if the cost of life is unavoidable.

This conclusion should be the initial guidance for most circumstances. Nonetheless, I would not say that there are not special ones where more information needed to be weighted.