

ECO481 Health and Economic Inequality — Course Syllabus

University of Toronto, Fall 2023

Inequality in income and wealth is a growing topic of public discussion, policy interest and academic research. But focusing on economic disparities alone will understate inequalities in well-being. People with high incomes or high socioeconomic status not only have access to greater opportunities for consumption, leisure, and education—they also live substantially longer lives, and spend their lives in better health.

This course provides an interactive overview of recent research examining health and economic inequality. We will pay particular attention to exploring the bidirectional causal relationship: poor health can lead to poor economic outcomes, while economic insecurity can have serious health implications. Disentangling causal mechanisms that link health outcomes and economic outcomes is challenging, since so many of the social and economic determinants of health are correlated with one another (such as low income, education, occupation, housing, etc.)

The course will require students to engage in substantial reading, writing, speaking and programming. Students will read academic papers, and discuss those papers in class with their peers and the professor. Students will also perform two empirical data analysis projects, exploring the themes of health and economic inequality using data. These projects will involve a written analysis that demonstrates critical thinking about what can be learned from the empirical data. These projects will also build skills in reproducible research practices—which are applicable in academia, industry and government work.

Logistics

Instructor: Prof. Michael Stepner, Office 277 in the economics department (Max Gluskin House)

- **Office hours:** Mondays 12:30-1pm and 4:30-5pm. Tuesdays 11am-noon.
- You can schedule a 15 minute appointment online (Calendly link posted on Quercus). Appointments must be scheduled at least 4 hours before the start time. Drop-ins are not available.

Teaching Assistant: Olivia Yu

- **Office hours:** Thursdays 10-11am. (Calendly link posted on Quercus, same policies apply.)

Class hours: Students must attend the section they are registered for.

- Morning Section L0101: Mondays at 10:10am to noon in room 2159 of the [Bahen Centre for Information Technology \(BA\)](#) at 40 St. George Street.
- Afternoon Section L0201: Mondays at 2:10pm to 4pm in room 240 of the [University of Toronto Schools building \(FE\)](#) at 371 Bloor Street West.
- Classes will consist primarily of interactive discussions, and no recordings will be posted.
- The hour after class regularly ends will be used in week 4 for the 3-hour in-class empirical lab, and in some other weeks for optional workshops. See the Key Dates below for details.

Contact Information:

- Questions about course logistics, readings, class discussions or assignment details should be either posted on Quercus, or raised live during class or office hours.
- For private matters that are not relevant to your classmates (such as personal accommodations), email ECO481H1F.A@course.utoronto.ca from your @mail.utoronto.ca email address.
 - If you directly contact the professor or TA at their personal email addresses, your email will be jumbled in with many others and replies will be slower, not faster.

Key Dates

Week 1	What is Health Inequality?	Monday Sep 11
Week 2	Income	Monday Sep 18
Week 3	<i>Syllabus Survey</i> Geography Optional Workshop on Data Analysis	<i>due Monday Sep 25, 10am</i> Monday Sep 25 Monday Sep 25, <i>after class</i>
Week 4	<i>Empirical Lab At-Home Setup</i> In-Class Empirical Lab	<i>due Monday Oct 2, 10am</i> Monday Oct 2, 3-hour class
Week 5	(Thanksgiving holiday)	Monday Oct 9
Week 6	Health Behaviours Optional Workshop on Data Analysis <i>Midterm Paper</i>	Monday Oct 16 Monday Oct 16, <i>after class</i> <i>due Fri Oct 20, by midnight</i>
Week 7	Employment <i>Peer Feedback on Midterm Paper</i>	Monday Oct 23 <i>due Fri Oct 27, by midnight</i>
Week 8	Health Care <i>Mid-Course Survey</i>	Monday Oct 30 <i>due Fri Nov 3, by midnight</i>
Week 9	(Reading Week)	November 6 - November 10
Week 10	Race <i>Draft Final Paper</i>	Monday Nov 13 <i>due Fri Nov 17, by midnight</i>
Week 11	Colonization <i>Peer Feedback on Final Paper</i>	Monday Nov 20 <i>due Fri Nov 24, by midnight</i>
Week 12	Pollution	Monday Nov 27
Week 13	Gender (chosen by students) Insurance (chosen by students) <i>Final Paper</i>	Monday Dec 4 Thursday Dec 7 <i>due Fri Dec 8, by midnight</i>

The due date for the *Summary Post* varies for each student, discussed below.

Course Materials

- There is no textbook for this course. There will typically be two required readings associated with each lecture.
 - The typical reading is an academic paper. During some weeks you may read a popular article or listen to a podcast instead.
 - Readings may be added or substituted throughout the semester.
- You are expected to read the assigned readings *before coming to class*.
 - This class is designed around a “flipped classroom” model. You’ll be learning the core material outside of class, and we’ll be interactively discussing that material and exploring its implications in class.
 - Your instructor will not be “teaching” the papers in class with traditional slides or lecture notes.

Assessment

Weight	Assessment	Details
2%	Surveys	
(1%)	<i>Syllabus Survey</i>	Completed survey
(1%)	<i>Mid-Course Survey</i>	Completed survey
10%	Participation	Attendance and participation in class discussions
8%	Empirical Lab	
(1%)	<i>At-Home Setup</i>	Mini-assignment setting up computer and GitHub
(7%)	<i>In-Class Lab</i>	In-class programming and data analysis lab
10%	Summary	Quercus post and in-class summary of reading or discussion
25%	Midterm Paper	
(20%)	<i>Midterm Paper</i>	Empirical data analysis paper
(5%)	<i>Peer Feedback</i>	Constructive feedback on peer’s midterm paper
45%	Final Paper	
(5%)	<i>Draft</i>	Draft of final paper ready for peer feedback
(5%)	<i>Peer Feedback</i>	Constructive feedback on peer’s draft paper
(35%)	<i>Final Paper</i>	Empirical data analysis paper

- There will be no final exam during the Final Examination period.
- **Surveys** are graded based on completion: you earn the full 1% by completing each survey on time.
 - These surveys are designed to help me understand your background and interests, and guide the topics emphasized in the course.
 - They are also designed to help you reflect on your priorities and learning strategies.
- **Participation** grades will be based on attendance and active participation during classes.
 - Missing up to two classes, for any reason, will not directly affect your participation grade. Greater weight will be placed on your active participation in class when present.

- If you are going to be absent for more than two classes during the semester, you should contact your professor at ECO481H1F.A@course.utoronto.ca to discuss a plan to make sure you are able to participate adequately.
- **Empirical Lab:** During Week 4, each student will complete an empirical data analysis lab.
 - This assignment is designed to help everyone verify they have the skills to complete subsequent papers independently.
 - The initial setup will be done at home, and due by 10am on the morning of the lab.
 - We will complete the lab in class so that you can get live assistance from the professor, the TA and your peers.
 - If you are not able to attend the class you will receive a make-up assignment to be completed independently during a 3-hour window.
- **Summary:** Each student will be assigned to summarize one reading or one in-class discussion during the semester. The summary will include a discussion board post on Quercus (400 to 600 words) and an interactive verbal discussion in class.
 - You will be randomly assigned to write a *pre-class summary* or *post-class summary* during a specific week.
 - A *pre-class summary* will be based on your reading of the text. The specific reading you are summarizing will be specified no later than the prior Monday, and the Quercus post will be due by 2pm on the Friday before class. You will also be called on to verbally summarize the paper near the beginning of class.
 - A *post-class summary* will be based on the discussions that took place during class. You will be called on to verbally summarize the discussions near the end of class. The Quercus post will be due by 2pm on the Thursday after class, and the topic you are summarizing will be specified by midnight on the day the class takes place.
- **Midterm Paper:** This is a paper in the same style as the “final paper”, which will give you a chance to practice and get feedback before the final paper.
 - You will perform an empirical data analysis in either Python, R or Stata and write an analysis of your results and how they connect to the themes of the course (750 to 1000 words). You will submit your code and your written analysis.
 - After the midterm papers are submitted, each student will be anonymously assigned to read another student’s paper and write constructive feedback (400 to 600 words). This feedback will be shared with the author of the paper. Both students will be anonymous to each other, but not anonymous to the professors. The instructors will grade the quality of your constructive peer feedback. (Your peers will not be grading your essay or feedback.)
 - Papers submitted after the deadline will be graded according to the policies on Late Submissions below. To give all students the same amount of time to write their peer feedback, late submissions may be excluded from the peer feedback process (even if only one day late, and regardless of whether any grade penalty is applied to the late submission).
- **Final Paper:**

- You will perform an empirical data analysis in either Python, R or Stata and write an analysis of your results and how they connect to the themes of the course (1500 to 2000 words). You will submit your code and your written analysis.
- The topic of this paper may be an extension of your Midterm Paper topic or an entirely new topic within the themes of the course. If you extend your Midterm Paper topic, you must conduct new empirical analyses and cite your Midterm Paper when referring to analyses already submitted in that paper.
- Your initial draft will receive a full grade if it is on-topic and at least 2/3rds of the length of the final paper. Like the Midterm Paper, late submissions may be excluded from the peer feedback process.
- After the initial drafts are submitted, each student will be anonymously assigned to read another student’s paper and write constructive feedback (400 to 600 words). This feedback will be shared with the author of the paper. Both students will be anonymous to each other, but not anonymous to the professors. The instructors will grade the quality of your constructive peer feedback. (Your peers will not be grading your essay or feedback.)

Use of Generative AI Tools

- In the past couple years, new publicly available tools have been released which use generative AI to produce writing, code, images, audio and video. These are brand new technologies, which have the potential to be very useful in the work that many humans do. They also have the potential to mislead, generate factual errors, or generate bugs. You can find countless examples of their useful applications and their failures documented in the media. Your professor has personally used AI tools for various tasks—at times successfully, at times unsuccessfully.
- Students in this class are permitted to use generative AI to assist with their work. For example, you can use AI tools (like ChatGPT or GitHub Copilot) to help you understand a paper, to provide feedback on your essay, or help you generate and debug code.
 - You remain fully responsible for the content, accuracy and originality of your work. You are allowed to receive *assistance* from an AI, but you must ultimately understand the work you are submitting. **If requested, you must be able to discuss and explain your writing or programming.**
- After each submitted assignment you will be required to complete an online form that asks how you used generative AI and prompts you to reflect on the ways it was helpful or unhelpful. You will be asked to give a concrete example of a prompt you gave the AI and the response it gave you.
 - You have 24 hours after the due date of the assignment to complete this reflection. You must submit the form even if you did not use generative AI in your assignment: it has an option to say so.
 - This reflection is designed to help both you and the instructors learn and reflect on how generative AI is transforming the process of learning, writing and coding.
 - It is an academic offense to be dishonest in your description of how you used AI tools to assist with your work. To be clear: **in this class, you are allowed to use AI tools so long as you accurately describe how they were used.** Other classes may have different policies.

Academic Resources

- An important part of the university experience is learning how and when to ask for help. Everyone can use the [Academic Success Centre](#) and benefit from their resources, workshops and one-on-one assistance.
- For many students in this class, writing an essay in English may feel daunting or simply unfamiliar. Even if you have written essays in the past, you might be out of practice if you have primarily been taking introductory economics and mathematical courses.
 - No matter what experience you bring, if writing an essay sounds challenging I would encourage you to embrace that challenge. Writing clearly and persuasively is an essential skill in any career you pursue after university. This course is an excellent training ground to hone that skill.
 - The [Writing Centres](#) at UofT are a fantastic resource: you can work individually with a trained instructor to develop your ability to plan, organize, write, and revise academic papers in any subject. If writing essays for this course sounds like a challenge, I strongly encourage you to *sign up with the Writing Centres immediately* and take advantage of the personalized assistance available to you. Their spots book up early in the semester.
 - Large language models such as ChatGPT can also provide personalized feedback on your writing. You can ask the computer for feedback about grammar, structure or style—or to assist you with expressing an idea. You are welcome to use these tools in your writing, as discussed above in the section on the use of generative AI. But you should keep in mind that AIs are not 100% reliable, and sometimes make bad suggestions or make up facts. You remain responsible for the work you submit, and must be able to explain it verbally if asked. Here are a couple examples describing appropriate and helpful uses for ChatGPT:
 - * [“Not replacing but enhancing: using ChatGPT for academic writing”](#), by Brooke Szücs.
 - * [“How ChatGPT changed my writing as an ESL speaker”](#), by Carlos Outeiral Rubiera.
- Your fellow students are one of the best resources available to you. I encourage you to connect with the other students in this class to discuss the readings and your ideas for papers together.
 - You can create a [Recognized Study Group](#) with up to eight other students in ECO481. Study groups might discuss readings together, proofread each other’s essays, help each other with programming questions, or simply serve as a commitment device to focus together on completing assignments or readings.
 - If you’re just looking for some company and some informal motivation while working on your assignments, [Meet to Complete](#) is an online drop-in “study with me” space for Arts & Science students, hosted by SSC student-staff. At Meet to Complete, you can work on assignments or study with other students wherever you are.
- You may experience challenges that can interfere with learning, such as strained relationships, increased anxiety, substance use, feeling down, difficulty concentrating, lack of motivation, financial concerns, family worries and so forth. These factors can affect your academic performance and may reduce your ability to participate fully in daily activities.
 - Everyone feels stressed now and then — it is a normal part of university life. Some days are better than others, and there is no wrong time to reach out. There are resources at

UofT for every situation and every level of distress. Many helpful resources are available through your [College Registrar](#) or through [Student Life](#).

- There is support available 24 hours a day, 7 days a week. Two especially useful resources are [UofT Health Student Support](#) (formerly called My SSP) and the [Good2Talk helpline](#). UofT also provides a chatbot called [Navi](#) that can help direct you to more specific resources.

Absences and Accommodation

- If you require accommodations, remember to register with both [Accessibility Services](#) and [Accommodated Testing Services](#).
- **Automatic absence recognition:**
 - If you are absent from your studies and unable to complete course work for up to one week, you can [submit the absence declaration form for ECO481](#) and upload one of the university's recognized forms of absence documentation to receive an automatic extension on the deadline. (Details on how the extension works are described in the next section.)
 - You should carefully read the University's [Student Absences](#) page to understand the current rules on absence declarations. For example, last year you could self-declare unlimited ACORN absence declarations, but you can now self-declare an absence on ACORN only once per term.
- **Exceptional absence recognition:**
 - If there is an exceptional circumstance that prevents you from completing course work but does not fit within the university's student absences provisions, the only way to request an extension is to send an email from your @mail.utoronto.ca email address explaining the situation to ECO481H1F.A@course.utoronto.ca **with your college registrar's office or accessibility advisor cc-ed on the email.**
 - In ECO481, the policy is to grant exceptional extensions for any reasonable circumstance *so long as your college registrar is kept informed*. No exceptional extensions will be granted without including your college registrar in the conversation. The college registrar's offices are there to provide you with support throughout your undergraduate experience, including if you encounter any problems of an academic or personal nature. (For students working with an accessibility advisor, the same policy applies with respect to keeping your accessibility advisor in the conversation.)
 - If your request is approved, you must [submit the absence declaration form for ECO481](#) and upload a screenshot or PDF of the email conversation.
- If you find yourself in a particularly challenging situation, you will need to work with your [College Registrar](#) and/or your [Accessibility Advisor](#). They can provide comprehensive guidance and, when appropriate, contact your professors for you while guarding your privacy. Remember, **for significant challenges, which last more than a week, work with your College Registrar or Accessibility Advisor immediately**. Also, there are limits to the situations that we can accommodate: in some cases the only option is to drop the course.

Late Submissions

Surveys and assignments must be submitted online on Quercus or GitHub Classroom—as specified in the assignment instructions. The timestamp from Quercus or GitHub Classroom will apply to determine whether the submission is on-time or late.

- No credit is available for late submissions of the *Syllabus Survey* or *Mid-Course Survey*. These are not time consuming, and the only requirement for getting full credit is completing them on time. I recommend submitting your survey responses early if you have any concerns about conflicts in your schedule close to the deadline.
- 5% will be deducted from the grade for each day a written assignment is submitted late, up to a 35% deduction for an assignment submitted seven days late. Note that 5% will be deducted whether it is 1 minute late or 23 hours and 59 minutes late. ***No assignments will be accepted more than seven days late*** in order to provide enough time to grade the assignments and return them to students at a timely pace.
 - As discussed above, assignments may be omitted from the peer feedback process if they are submitted late, regardless of how late and whether grade penalties are waived.
- **Exceptions:**
 - For written assignments, the 5% late penalty will be waived for each day of *officially declared* absence that begins within the seven day period leading up to the deadline (including the date of the deadline). For example, if a student is absent for 3 days during the 7 days leading up to the deadline, the 5% penalty will be waived for the first 3 days of late submission.
 - ***Further exceptions*** to the policies on late submission detailed above are only available for students who are facing significant challenges which last more than one week and ***must be coordinated with your College Registrar***. See the section above on absences and accommodations for more guidance.
 - * Out of fairness to all students, I cannot offer individualized opportunities to raise your grade (such as changes in the marking scheme). While some might perceive this as strict, my goal is to be fair and kind by default to all students. It is not fair to make exceptions only for those students who contact me: many are not comfortable asking.

Grading Appeals

- If you believe there is an error in the grading of your written work, you can appeal the grade:
 - You must submit a written request by email to ECO481H1F.A@course.utoronto.ca from your @mail.utoronto.ca email address. Your request must be submitted within two weeks of the grades being posted. Late requests will not be considered.
 - In your email, you must explain why your grade should have been higher.
 - Your entire assignment or exam may be re-graded, not only the portion of the grade that you are appealing. Your request will be given a fair look: we are not seeking to penalize anyone for raising a genuine marking concern. **After re-grading, your mark may remain unchanged, go up or go down.**
 - Any further appeals are subject to the [Faculty of Arts and Science regulations for grading appeals](#), and are not handled by the professor and TA for this course.

Required Readings

Class 1: What is Health Inequality?

No required readings.

Class 2: Income

- Smith, J. P. (1999). Healthy Bodies and Thick Wallets: The Dual Relation between Health and Economic Status. *Journal of Economic Perspectives*, 13(2), 145–166. <https://doi.org/10.1257/jep.13.2.145>
- Baker, M., Currie, J., & Schwandt, H. (2019). Mortality Inequality in Canada and the United States: Divergent or Convergent Trends? *Journal of Labor Economics*, 37(S2), S325–S353. <https://doi.org/10.1086/703259>

Class 3: Geography

- Deryugina, T., & Molitor, D. (2021). The Causal Effects of Place on Health and Longevity. *Journal of Economic Perspectives*, 35(4), 147–170. <https://doi.org/10.1257/jep.35.4.147>
- Finkelstein, A. (2018, November 1). Geographic Variations in Health and Healthcare [Video]. In *Minneapolis Fed: 2018 Fall Institute Conference*. https://www.youtube.com/watch?v=__Wo8QZzW-Ok
 - **27 minutes of watching:** I recommend that you watch from the beginning to 16min30s, start again at 36min, and stop at 47min.
 - Summarizes [this paper](#).
- Deryugina, T., & Molitor, D. (2021, December 30). When Is a Natural Disaster Good for Your Health? [Podcast]. In *Freakonomics MD*, Episode 18. <https://freakonomics.com/podcast/does-where-you-live-affect-how-long-you-live/>
 - Summarizes [this paper](#).

Class 4: In-Class Empirical Lab

No required readings.

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Class 5: Health Behaviours

- Cutler, D. M., & Lleras-Muney, A. (2010). Understanding differences in health behaviors by education. *Journal of Health Economics*, 29(1), 1–28. <https://doi.org/10.1016/j.jhealeco.2009.10.003>
- Dupas, P. (2011). Health Behavior in Developing Countries. *Annual Review of Economics*, 3(1), 425–449. <https://doi.org/10.1146/annurev-economics-111809-125029>
- **Optional reading:** a broad non-technical survey of the determinants of disparities in health behaviours
 - Pampel, F. C., Krueger, P. M., & Denney, J. T. (2010). Socioeconomic Disparities in Health Behaviors. *Annual Review of Sociology*, 36(1), 349–370. <https://doi.org/10.1146/annurev.soc.012809.102529>

Class 6: Employment

- Schwandt, H., & von Wachter, T. M. (2023). Socio-Economic Decline and Death: The Life-Cycle Impacts of Recessions for Labor Market Entrants (Working Paper No. 26638). National Bureau of Economic Research. <https://doi.org/10.3386/w26638>
- Institute for Work & Health. (2009). Unemployment and mental health. In Issue Briefing. <https://www.iwh.on.ca/summaries/issue-briefing/unemployment-and-mental-health>
- Jena, B. (2021, December 23). How Does Retirement Affect Your Brain? [Podcast]. In *Freakonomics MD*, Episode 17. <https://freakonomics.com/podcast/how-does-retirement-affect-your-brain/>

Class 7: Health Care

- Einav, L., & Finkelstein, A. (2023). “Adequacy, not Equality” (Chapter 7). In *We’ve Got You Covered: Rebooting American Health Care*. Portfolio.
 - Chapter accessible on Quercus via “Library Reading List”
 - [Full eBook accessible via UofT Libraries](#).
- Das, J., Hammer, J., & Leonard, K. (2008). The Quality of Medical Advice in Low-Income Countries. *Journal of Economic Perspectives*, 22(2), 93–114. <https://doi.org/10.1257/jep.22.2.93>

◆◆◆◆◆ READING WEEK ◆◆◆◆◆

Class 8: Race

- Frakt, A. (2020, January 13). Bad Medicine: The Harm That Comes From Racism. *The New York Times*. <https://www.nytimes.com/2020/01/13/upshot/bad-medicine-the-harm-that-comes-from-racism.html>
- Goldman, B. (2020, October 3). Why the ER is the last resort for sickle cell patients [Podcast]. In *White Coat, Black Art*. <https://www.cbc.ca/listen/live-radio/1-75-white-coat-black-art/clip/15801282-why-er-last-resort-sickle-cell-patients>
- Vox. (2021, April 3). Is Racism Making People Sick? [Video]. In *Glad You Asked*, Season 2 Episode 5. <https://www.youtube.com/watch?v=Xk5pzLeHvdY>

Class 9: Colonization

- Feir, D. L., Gillezeau, R., & Jones, M. E. C. (2023). The Slaughter of the Bison and Reversal of Fortunes on the Great Plains. *The Review of Economic Studies*. <https://doi.org/10.1093/restud/rdad060>
 - **Podcast discussion:** Woods, D., Cronin, B., & Concannon, K. (2023, August 21). The echo of the bison [Podcast]. In *The Indicator by Planet Money*. NPR. <https://www.npr.org/2023/08/21/1195091189/the-echo-of-the-bison>
- Truth and Reconciliation Commission of Canada. (2015). “Chapter 4. An attack on Aboriginal health: The marks and the memories.” In *Canada’s Residential Schools: The Legacy: The Final Report of the Truth and Reconciliation Commission of Canada, Volume 5*. McGill-Queen’s University Press. <https://doi.org/10.2307/j.ctt19rmbqj>
- **Optional listening:** a podcast on colonialism and nutrition
 - Gordon, A., & Hobbes, M. (2021, August 31). The Great Protein Fiasco [Podcast]. In *Maintenance Phase*. <https://www.stitcher.com/show/maintenance-phase/episode/the-great-protein-fiasco-86458129>
 - Note that the hosts swear while discussing academic literature and their opinions.

Class 10: Pollution

- Deryugina, T., Heutel, G., Miller, N. H., Molitor, D., & Reif, J. (2019). The Mortality and Medical Costs of Air Pollution: Evidence from Changes in Wind Direction. *American Economic Review*, 109(12), 4178–4219. <https://doi.org/10.1257/aer.20180279>
 - **Policy commentary based on this article:** Reif, J., Miller, N., Molitor, D., & Deryugina, T. (2021, January 13). “Air pollution policy should focus on the most vulnerable people, not just the most polluted places.” CEPR VoxEU. <https://cepr.org/voxeu/columns/air-pollution-policy-should-focus-most-vulnerable-people-not-just-most-polluted>
- Mann, A., & Cornish, J. (2021, December 8). The North’s Giant Monster [Podcast]. In *Canada-land COMMONS: Mining*. <https://www.canadaland.com/podcast/mining-5-the-norths-giant-monster/>

Class 11: Gender (topic chosen by students)

- Cabral, M., & Dillender, M. (2021). Disparities in Health Care and Medical Evaluations by Gender: A Review of Evidence and Mechanisms. *AEA Papers and Proceedings*, 111, 159–163. <https://doi.org/10.1257/pandp.20211016>
- Medina, C., Santos, T., Mahowald, L., & Gruberg, S. (2021). *Protecting and Advancing Health Care for Transgender Adult Communities* [Report]. Center for American Progress. <https://www.americanprogress.org/article/protecting-advancing-health-care-transgender-adult-communities/>
 - I’m only expecting you to read the first half. **You can stop reading when you hit the heading “Current landscape of legal and regulatory nondiscrimination protections in health care”—you do not need to read that section.**
- Vox. (2019, November 18). *Everything is designed for this man, even drugs* [4 Minute Video]. <https://www.youtube.com/watch?v=CVdn-2KE2bs>

Class 12: Insurance (topic chosen by students)

- Stepner, M. (2019). The Insurance Value of Redistributive Taxes and Transfers. Working Paper. <https://michaelstepner.com/jmp/>
- Hicks, J. (2023). Cash Welfare and Health Spending (SSRN Scholarly Paper 4366181). Working Paper. <https://doi.org/10.2139/ssrn.4366181>

Rules and Regulations

Prerequisites

Students must have completed the [prerequisites listed in the Academic Calendar](#) to take this course.

The professor has no ability to waive these prerequisites. The Department of Economics checks prerequisites in all courses, and students who do not have them will be removed from the course.

Public Health on Campus and in Class

U of T is committed to providing a learning environment that is as productive as possible in the midst of a pandemic. At times during the COVID-19 pandemic, the university has issued regulations governing face masks and vaccinations on campus. All regulations published by the university apply within the classroom, with exceptions and accommodations are managed by the University [Accessibility Services](#). The regulations are subject to change at the discretion of the University administration, guided by the evolution of public health guidance, legal requirements, scientific understanding about COVID-19, and the active variants of COVID-19.

The COVID-19 pandemic is a significant source of anxiety and stress for many students and university staff, and unfortunately there are no in-person interactions that carry zero health risk. If you are feeling distressed, there are resources available to you such as [UofT Health Student Support](#) (formerly called My SSP) and the [Good2Talk helpline](#). If you have concerns about this course, please arrange an appointment to meet with the professor during office hours or email ECO481H1F.A@course.utoronto.ca.

The present version of the syllabus presents the course plan assuming that public health rules and regulations issued by the university and the government remain unchanged during the semester. The dates, formats and requirements for classes and assessments may be modified during the semester in accordance with university guidance if new public health regulations are issued.

Academic Integrity

The University of Toronto treats cases of academic misconduct very seriously. Academic integrity is a fundamental value of learning and scholarship at the U of T. Participating honestly, respectfully, responsibly, and fairly in this academic community ensures that your U of T degree is valued and respected as a true signifier of your individual academic achievement.

The University of Toronto's [Code of Behaviour on Academic Matters](#) outlines the behaviours that constitute academic misconduct, the processes for addressing academic offences, and the penalties that may be imposed. You are expected to be familiar with the contents of this document. Potential offences include, but are not limited to:

- In papers and assignments:

- Using someone else’s ideas or words without appropriate acknowledgement.
- Submitting your own work in more than one course without the permission of the instructor.
- Making up sources or facts.
- Obtaining or providing unauthorized assistance on any assignment (this includes working in groups on assignments that are supposed to be individual work).
- On tests and exams:
 - Using or possessing any unauthorized aid, including a cell phone.
 - Looking at someone else’s answers.
 - Letting someone else look at your answers.
 - Misrepresenting your identity.
 - Submitting an altered test for re-grading.
- Misrepresentation:
 - Falsifying or altering any documentation required by the University, including (but not limited to) doctor’s notes.
 - Falsifying institutional documents or grades.

All suspected cases of academic dishonesty will be investigated following procedures outlined in the *Code of Behaviour on Academic Matters*. If you have questions or concerns about what constitutes appropriate academic behaviour or appropriate research and citation methods, please reach out to me. Note that you are expected to seek out additional information on academic integrity from me or from other institutional resources (for example, the [University of Toronto website on Academic Integrity](#)).

Plagiarism Detection

Normally, students will be required to submit their course essays to the University’s plagiarism detection tool for a review of textual similarity and detection of possible plagiarism. In doing so, students will allow their essays to be included as source documents in the tool’s reference database, where they will be used solely for the purpose of detecting plagiarism. The terms that apply to the University’s use of this tool are described on the Centre for Teaching Support & Innovation web site (<https://uoft.me/pdt-faq>).

Crowdmark

This course may use [Crowdmark](#), a collaborative online grading tool for marking and providing feedback on graded term assessments. Crowdmark provides efficiencies with grading, data recording, returning term assessments and handling regrade requests. Copies of student work marked in Crowdmark, including grading and feedback, will be available online to students for at least one year. Digital (i.e., online) copies will serve as the authoritative record for course administrative purposes, and paper copies of assessments scanned and uploaded to Crowdmark will be destroyed after the term has ended and final grades are approved. If you have questions about how your information is stored on Crowdmark, please email ECO481H1F.A@course.utoronto.ca.

Notice of Recorded Lectures

Some or all of the classes in this course, including your participation, may be recorded on video and made available to students in the course for viewing remotely and after each session.

Course videos and materials belong to your instructor, the University, and/or other sources depending on the specific facts of each situation and are protected by copyright. Do not download, copy, or share any course or student materials or videos without the explicit permission of the instructor.

For questions about the recording and use of videos in which you appear, please contact your instructor.

Accommodations

Students with disabilities

The University provides academic accommodations for students with disabilities in accordance with the terms of the Ontario Human Rights Code. This occurs through a collaborative process that acknowledges a collective obligation to develop an accessible learning environment that both meets the needs of students and preserves the essential academic requirements of the University's courses and programs.

Students with diverse learning styles and needs are welcome in this course. If you have a disability that may require accommodations, please feel free to approach me and/or the [Accessibility Services office](#).

Religious observances

The University provides reasonable accommodation of the needs of students who observe religious holy days other than those already accommodated by ordinary scheduling and statutory holidays. Students have a responsibility to alert members of the teaching staff in a timely fashion to upcoming religious observances and anticipated absences and instructors will make every reasonable effort to avoid scheduling tests, examinations or other compulsory activities at these times.

Please reach out to me as early as possible to communicate any anticipated absences related to religious observances, and to discuss any possible related implications for course work.

Family care responsibilities

The University of Toronto strives to provide a family-friendly environment. You may wish to inform me if you are a student with family responsibilities. If you are a student parent or have family responsibilities, you also may wish to visit the [Family Care Office website](#).