

Efficiency, equity, and Legitimacy

- **Efficiency**--the ability of insurance to act as the lowest-cost method for achieving goals remains an open question
- **Equity**--A government can structure the program to target those most deserving
 - The often indirect method by which governments provide subsidies through insurance is inconsistent with efforts to target benefits to the deserving as traditionally defined.
 - Such is the case with the farmer that plants high risk crops.
- **Legitimacy**--Government insurance programs are typically rare in the U.S. and abroad, although the scope of the few programs that exist is large. The fact that the insured pay premiums help clarify legitimacy (vs. grant programs)

Efficiency Equity And Legitimacy

RM Cervero



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