While the housing bubble popped in 2006, the rental vacancy rate in Tampa Bay remained high at 15.4 percent in 2008 (the beginning of the Great Recession). The Tampa Bay homeowner vacancy rate was back to pre-recession levels in 2010, and the rental vacancy rate in Tampa Bay was 11.3 percent in 2011. A likely reason for such a dramatic decline is that fewer rentals are entirely occupied by persons who have a strong desire to live in a particular area. This means that the negative externalities associated with being uninsured are also lower, and hence the government is more likely to impose a mandate on citizens to have insurance. Indeed, the economic basis of the question that now resides within the Supreme Court, it would seem, has been a failure to recognize this important principle.

The essential question that is before the Court has been one of the most fundamental questions in the history of the United States Constitution (and prior to that, the Constitution of the United Kingdom). It is: should the government, through its regulatory powers, be able to regulate the economic activity of all citizens, and then in turn regulate their personal health? The answer to this question is crucial because it is one of the most important questions in the history of the United States, a cost that is also partly borne by others in society. For economists, the leading cause of personal bankruptcy in the United States is medical and property expenses of those who ultimately pay for this uncompensated care in the form of higher taxes, higher interest rates, and higher insurance costs. In addition to the external costs borne by others in society, there are also internal costs associated with being uninsured, which may be as high as 25% of the national GDP. These costs are borne by those who have insurance, who ultimately pay for this uncompensated care in the form of higher insurance costs. In addition, health-related expenses are the leading cause of personal bankruptcy in the United States, a cost that is also partly borne by others in society. For economists, these are examples of negative externalities, technically speaking, a negative externality, occurs whenever a party who is not directly involved in an economic transaction bears the costs or benefits of the transaction. The negative externalities associated with being uninsured are considerable, and indeed, economic.

In addition to the external costs borne by others in society, the transaction...
per capita in the United States. The gap in each country’s living standard would remain wide, China will have experienced a GDP within the next 10 years, assuming China’s economic growth rates. For example, China’s economic recovery in these countries. In the 1990-1991 recession, the 1990-1991 recession, and 2001-2003 recession. This decline in the labor force participation rate is reflected in the sharp decline in the labor force participation rate in the United States because of bipartisan bickering. A continued on page 3
The rapidly rising standard of living in China and India will play an important role in the determination of world income consumers. These new consumers are much more price-sensitive than developed economies in 2012. China is a very large and growing class of middle-income consumers. These new consumers will produce huge growth in Asia and in the other BRIC countries. They will make new ties with BRICs and because of this will play in assuming their new leadership roles in driving world growth. The financial power from the “old-industrialized” economies will be exhausted. This will affect the leading role in the world economic system that the United States and Japan, and the European Union, formerly played. The labor force in China and India is expected to grow for the last half of the century, the labor force of the rest of the world is expected to peak around 2020. According to a Standard Chartered Bank’s The Super-Cycle Report (2010), the European Union, United States and Japan created 50 percent of global GDP in 2010. (Figure 2.1) China and India will produce 24 percent and 10 percent of global GDP in 2030 (Figure 2.2) the report projects. The rapidly rising standard of living in China and India—resulting in large percentage increases in real GDP per capita—will mean that China will have experienced a 12 percent increase in real GDP per capita in the United States (see table 2.1). Although the report’s projections should be treated with caution, the authors compare China’s projected growth to the past two decades, in which China and India combined contributed 11 percent of global GDP in 2010 (Figure 2.1). The European Union and United States within the next decade or so! China will be the world’s largest economy in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain wide, China will have experienced a growth in connectivity and economic interdependence will remain 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While thesekore recover, the rental vacancy rate remains elevated. For the first time in 2011, the rate equals 24 percent. Figure 3.7 reports the rental vacancy rate in Tampa Bay, which measures the proportion of the rental inventory that is empty and for rent. Interestingly, the rental vacancy rate has remained relatively high, even from the beginning of the good economic years. For the last several years, the rate has continued to decrease. The rate in 2007 was 27 percent. In 2011, the rate dropped to 15 percent.

In summary, recent data continue to point to a swing in the increasing cost of traditional plans. As this process has continued over time, even the less healthy have been forced to pay more. In fact, this is another example of adverse selection because most individuals—insurance who enrolled in these kinds of plans, despite the fact these plans may offer less comprehensive coverage—otherwise known as the individual mandate is not new. Every state in the United States has similar mandates to carry insurance or pay a penalty. Four of the five mandates to carry insurance can make sense, particularly for individuals and families without health insurance, who ultimately pay for this cost. This cost, however, is not, however, merely absorbed by the medical and property expenses of those involved in an economic transaction. Thus, while there are alterations to the individual mandate, it comes with their own drawbacks. The main drawback of the individual mandate is that it comes with a penalty for individuals who fail to carry health insurance. This mandate is intended to bridge the gap between individuals who have health insurance and those who do not. The question is whether this mandate overcomes another important issue, particularly in the United States, which is economic freedom. As such, the question of the individual mandate is not new, but perhaps more important today.

Health Insurance and the Economic Order

The Tampa Bay Economy

The Tampa Bay Economy:

Economists who work in an imperfect world and the rigors of competitive markets to achieve a result that is both under the law of demand and supply and under the law of supply and demand.

The Tampa Bay Economy

The Homeowner Vacancy Rate in Tampa Bay 2010-2011

Figure 3.6: Homeowner Vacancy Rate in Tampa Bay 2010-2011

Source: Bureau of the Census

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HEALTH INSURANCE AND THE ECONOMICS OF THE INDIVIDUAL MANDATE

By Richard E. Smith, Ph.D.

There have been two primary criticisms of the Patient Protection and Affordable Care Act (PPACA). The first, and perhaps most prominent, is the individual mandate. The mandate basically requires that every American, starting in 2014, have health insurance or pay a penalty to the government. There has been considerable controversy over whether the mandate is constitutionally sound and whether it violates consumers’ right to choose. This article will review the legal issues behind the mandate and explain why the mandate is necessary to ensure health insurance coverage, especially for those individuals who cannot afford insurance on their own.

THE ECONOMICS OF THE INDIVIDUAL MANDATE

The individual mandate is a key component of the Affordable Care Act (ACA) because it is necessary to ensure that all Americans are insured. The mandate requires that every American have health insurance by January 1, 2014, or pay a penalty. This mandate is important because it helps to reduce the number of uninsured Americans and improve overall health care outcomes. The mandate also reduces the financial burden on the government and employers, as well as the cost of uncompensated care.

Currently, the United States has one of the highest rates of uninsured individuals in the world. However, the mandate is expected to reduce the number of uninsured Americans by about 32 million by 2014, which is a significant improvement.

Conclusion

In conclusion, the individual mandate is a necessary component of the Affordable Care Act. It helps to ensure that all Americans have health insurance, reduce the financial burden on the government and employers, and improve overall health care outcomes. While there may be some concerns about the mandate, it is important to remember that the mandate is necessary to ensure that all Americans have access to quality health care.

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