# **The Price of Life by Jenny Kleeman review – the uncomfortable cost of living**

The author’s vivid attempt to quantify the value of human life raises challenging questions and yields some unpleasant answers

hat do contract killers charge? In search of an answer, [Jenny Kleeman](https://www.theguardian.com/profile/jenny-kleeman) tells us, she tried hard to obtain the contact details of “some of Britain’s most notorious murderers”, so she could write to them in prison about “their pricing structure”. She later found a flamboyant reformed American hitman who was willing to talk.

How much do people insure their lives for? Kleeman considers the stories of a man who faked his own death for the insurance; his son, who was flabbergasted when “the father he had spent eight months mourning” suddenly turned up at the door; and the fraud investigators who “hunt down the undead”.Her vivid and disquieting book eventually explores 12 different ways we assess “the price of [a] life”, through bizarre and poignant individual stories interwoven with the reflections of more detached analysts. She speaks to gay men paying for IVF and surrogacy to create a genetically related baby; families involved in hostage negotiations; trafficked Filipina women working as domestic servants; and “body brokers” who sell off cadavers and organs for medical research.

Prices, however, often prove elusive. Insurers, we read, don’t try and put a value on someone’s life, based on something like the income that would be lost to their families, but rely solely on “calculating the likelihood that a person will die”. So even poor people can insure their lives for pretty much whatever they want, though the amount is obviously reflected in the premiums. The peace process in Northern Ireland, Kleeman writes, brought down the price of hiring a hitman by saturating the “market” with “men who had access to firearms and had used them regularly”.

Equally disturbing are the anomalies that arise in cases where we can genuinely compare like with like. The life of Sara Zelenak, an Australian victim of the [London Bridge terrorist attack](https://www.theguardian.com/uk-news/london-bridge-attack) in 2017, turned out to be worth “a small fraction of others killed in the same atrocity... only seconds before”. This is partly because different countries have very different compensation scales. Even more significant, people whose children were run down by the terrorists’ van could bring substantial claims against Hertz, while the relatives of the six stabbed to death had no one to sue. I could have done with rather less about Zelenak’s distraught parents and have no idea why Kleeman felt she needed to inform them that other families had been awarded far more money. But the unfairness still leaves a very unpleasant taste.

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A chapter on the NHS features a small boy with a motor neurone disease, who, after an emotional television appeal by his mother, was given “a single dose of a life-saving drug that cost £1.798m”. How was this huge expenditure justified? Judgments are based on what are known as QALYs: the quality-adjusted life years a particular intervention is estimated to grant a patient. Each QALY is valued at between £20,000 and £30,000, a figure that the [National Institute for Health and Care Excellence](https://www.theguardian.com/society/the-national-institute-for-health-and-care-excellence-nice) (Nice) describes as “probably the right ballpark at this point”, though it is apparently based on something as arbitrary as “the cost of dialysis in the late 1990s”.

It can be adjusted for very rare conditions in order to incentivise pharmaceutical companies to carry out research on them. And during the recent pandemic, according to one statistician, the price of the 3 million life years estimated to have been saved by a lockdown that required an extra £550bn in government borrowing came in at around £180,000 – far more than Nice would be willing to pay in other circumstances.

If the results of all this seems incoherent, we may seek help from the [effective altruism movement](https://www.theguardian.com/world/2015/sep/22/extreme-altruism-should-you-care-for-strangers-as-much-as-family). Kleeman goes to visit the foundations set up by billionaires in California and the Oxford philosopher who inspired them. All reject charitable donations based on personal or emotional factors and argue, for example, that it is “better value” to save lots of African children from malaria than to try and help people nearer to home, even if they are living on the streets three blocks away from your office. One researcher in the field, notes Kleeman, devotes a podcast to “ruminat[ing] on the optimum age to save a person’s life”. He also gives her a convoluted argument – based on what even he admits are “pretty subjective” factors – as to why he values the life of an eight-year-old not only over someone in old age but over a younger child who is not yet “a functioning agent in the world”. She is understandably unimpressed by this kind of “remorseless logic”.

As soon as we (explicitly or implicitly) put comparative values on different lives, she concludes, the results tend to feel either “cruelly unequal” or “brutally standardised”. *The Price of Life* forces us to some very uncomfortable questions about whether we can do better.