

Book Review

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Trapped in America's Safety Net: One Family's Struggle. By Andrea Louise Campbell. Chicago: University of Chicago Press, 2015.

When litigating an important test case, lawyers and activists will sometimes handpick a perfect plaintiff to provide a public face for the broader battle. This is surely because legal strategists believe their success hinges as much on the personal characteristics of the injured party as on the facts presented before the court. Is she a sympathetic plaintiff, whose background will make her appear both appealing and deserving? Will the jury connect with him, feel aggrieved on his behalf, and ultimately demand to see justice served?

If Andrea Campbell had searched far and wide for an illustrative example to press her claim that America's social safety net is fundamentally broken, it is difficult to imagine she could have found a more compelling story than that of her brother Dave and his wife Marcella. The young couple had recently married, and Marcella was seven-and-a-half months pregnant with their son Logan when she was run off the road by another car while driving on the highway. Both mother and baby survived the accident, but Marcella was left a quadriplegic, in need of substantial emergent medical assistance and subsequent long-term care. Though Dave was employed and Marcella had recently begun nursing school, they had little in the way of savings, and neither had access to employer-provided health insurance. (Marcella was enrolled in California's Access for Infants and Mothers (AIM) program for pregnancy and postpartum care. Dave worked for a small business that did not offer an insurance benefit.)

Campbell writes: "Before the accident, Dave and Marcella had resembled many families in the United States . . . [They] didn't have it easy, but they did have a plan. And they had the advantages of youth, energy, and a strong commitment to each other. They would forge a new, more se-

cure life for themselves and for their new baby, even if it meant short-term sacrifice. Then disaster struck, and our family learned how truly difficult it is to make it in America" (13).

Thus begins their journey through the labyrinthine world of means-tested social assistance programs. In the aftermath of the accident, navigating the complicated webs of eligibility and enrollment proves extraordinarily difficult. Even Campbell, despite being a prominent social policy scholar, finds herself unable to accurately parse the relevant details of each program (40–41). Once enrolled, Marcella and Dave find that the programs on which they must rely are best described as Kafkaesque in their bureaucratic complexity, administrative burden, and stubborn defiance of either efficiency or logic. In a particularly striking example, Marcella is denied a payment that would allow her to continue using a cushioned mattress topper to prevent bed sores—an affliction both very serious for quadriplegics and very expensive to repair surgically—because she does not have enough bed sores to justify the expense (96).

Perhaps the most fascinating aspect of the book, though, is that the picture Campbell paints does not conform to either a liberal or conservative ideological vision. For those who support a robust social safety net, it is easy to see how the system disappoints. Means-tested programs for the poor are deeply stigmatizing, and monetary benefits are extremely low. For instance, "while the federal poverty line for a single person in 2011 was \$908, the average monthly SSI benefit for an aged person was \$398; for a blind person, \$520; and for a disabled person, \$519" (39). "TANF benefits are even lower than SSI: \$426 per month in the median state for a *family of three*" (39–41). As a result, these programs do little to lift people out of poverty; only 15% of poor single mothers in America emerge from poverty on social programs, a staggeringly low figure by international comparison (41). Campbell includes: "Policy makers like to believe that means-tested programs are designed to give a hand up, but some are actually designed in a way that keeps people down" (130).

However, the realities of social assistance as Campbell describes them may actually prove no more palatable to conservatives who would like to see public poverty-reduction efforts retrenched in favor of increased reliance on the private market and civil society (67–68). First, because many government benefits begin to phase out once an individual reports income from a job, and because pay from low-wage labor frequently does not make up the difference, program rules may inadvertently disincentive work. Moreover, even those who do secure employment, like Dave, can still find themselves on unstable ground. The fringe packages workers enjoy, including the cost and quality of health insurance, vary widely across employers. This likely discourages mobility in the labor market and diminishes the appeal of entrepreneurship, as people may fear losing their existing benefits (47).

In addition, income and asset restrictions imposed by some programs mean that even when those in need have families, neighbors, and church communities offering resources to help—and many are not in this enviable position—they may be unable to accept assistance for fear of violating eligibility rules (39). These constraints might similarly discourage people from getting or staying married. Indeed, both Dave and Marcella could be better off financially if they got a

“Medicaid divorce” (113). This would allow Dave to increase his earnings, save for retirement, establish a college fund for Logan, and accept financial assistance, while potentially also increasing Marcella’s eligibility for means-tested programs (112–13). For married couples that choose to continue weathering life together, such perverse incentives must surely place additional strain on the lives of already struggling families.

It is rare that you can describe a work of social science as heartbreaking; Campbell’s extraordinary book surely is. The real strength of the project, though, is that Dave and Marcella’s personal narrative provides a window into the myriad practical challenges faced by those who fall “down the social assistance rabbit hole” (ix). As Campbell muses, “Behind the statistics—and beyond the ideological battles over policy design—are human beings whose lives are molded, distorted, and stunted by policies purported to help them. I have come to wonder: if I as a social policy expert had little idea what these policies really do on the ground, how much do the politicians who created them know?” (x). This book offers a deeply moving account of one family’s struggle to emerge from a terrible tragedy, as well as a searing indictment of how American social policy fails Americans in their moments of greatest need.