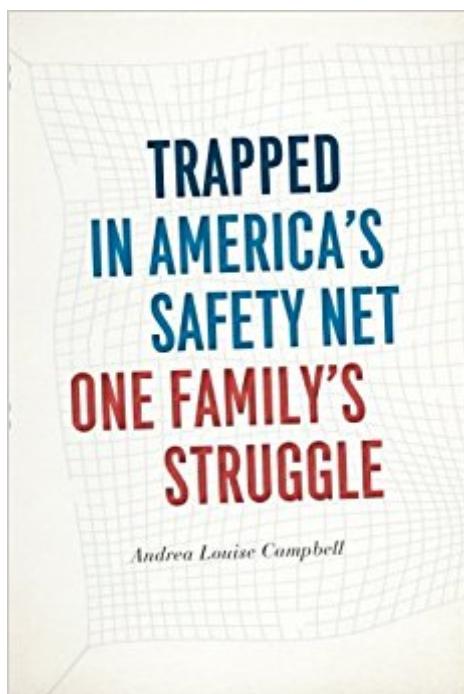


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# Trapped In America's Safety Net: One Family's Struggle (Chicago Studies In American Politics)



## Synopsis

When Andrea Louise Campbell's sister-in-law, Marcella Wagner, was run off the freeway by a hit-and-run driver, she was seven-and-a-half months pregnant. She survived; and, miraculously, the baby was born healthy. But that's where the good news ends. Marcella was left paralyzed from the chest down. This accident was much more than just a physical and emotional tragedy. Like so many Americans—50 million, or one-sixth of the country's population—neither Marcella nor her husband, Dave, who works for a small business, had health insurance. On the day of the accident, she was on her way to class for the nursing program through which she hoped to secure one of the few remaining jobs in the area with the promise of employer-provided insurance. Instead, the accident plunged the young family into the tangled web of means-tested social assistance. As a social policy scholar, Campbell thought she knew a lot about means-tested assistance programs. What she quickly learned was that missing from most government manuals and scholarly analyses was an understanding of how these programs actually affect the lives of the people who depend on them. Using Marcella and Dave's situation as a case in point, she reveals their many shortcomings in *Trapped in America's Safety Net*. Because American safety net programs are designed for the poor, Marcella and Dave first had to spend down their assets and drop their income to near-poverty level before qualifying for help. What's more, to remain eligible, they will have to stay under these strictures for the rest of their lives, meaning they are barred from doing many of the things middle-class families are encouraged to do: Save for retirement. Develop an emergency fund. Take advantage of tax-free college savings. And, while Marcella and Dave's story is tragic, the financial precariousness they endured even before the accident is all too common in America, where the prevalence of low-income work and unequal access to education have generated vast—and growing—economic inequality. The implementation of Obamacare has cut the number of uninsured and underinsured and reduced some of the disparities in coverage, but it continues to leave too many people open to tremendous risk. Behind the statistics and beyond the ideological battles are human beings whose lives are stunted by policies that purport to help them. In showing how and why this happens, *Trapped in America's Safety Net* offers a way to change it.

## Book Information

Series: Chicago Studies in American Politics

Paperback: 200 pages

Publisher: University Of Chicago Press (September 15, 2014)

Language: English

ISBN-10: 022614044X

ISBN-13: 978-0226140445

Product Dimensions: 6 x 1 x 9 inches

Shipping Weight: 1 pounds (View shipping rates and policies)

Average Customer Review: 4.7 out of 5 stars 10 customer reviews

Best Sellers Rank: #27,397 in Books (See Top 100 in Books) #32 in Books > Politics & Social Sciences > Politics & Government > Public Affairs & Policy > Social Policy #53 in Books > Politics & Social Sciences > Social Sciences > Poverty #91 in Books > Politics & Social Sciences > Politics & Government > Public Affairs & Policy > Social Services & Welfare

## Customer Reviews

"Trapped in the Safety Net by Andrea Louise Campbell is an informed analysis of public policy centered around the searing personal voyage of her brother's family through America's labyrinthine safety net. Along the way, Campbell explodes many persistent myths, uncovers many hidden truths, and makes a compelling case for a stronger, more integrated, and ultimately more effective strategy for helping the millions of Americans who find themselves plummeting out of the insecure middle class. If you're an educator, share this book with your students. If you're not, give it to your family and friends, especially those who say we don't need public efforts to help people who have fallen on hard times. • (Jacob S. Hacker, Institution for Social and Policy Studies, Yale University; coauthor of *Winner-Take-All Politics*)"Amid bitter partisan controversies, it is all too easy to forget what assured health insurance, long-term care for the disabled, and other basic social supports are all about: "helping individuals and families in times of need or unanticipated emergency. Campbell is a world-class expert on public social provision, who uses a terrible auto accident that happened to her own young sister-in-law to reveal the sorry state of US social protections for many citizens of modest means and to remind us what is at stake in ongoing efforts to improve vital social protections for all Americans. Her book is at once emotionally wrenching and eye-opening about how far America has to go to create a true safety net for its citizens." (Theda Skocpol, Harvard University and the Scholars Strategy Network)œThis is a remarkable, astonishing book, at once a comprehensive reference on the American social welfare system and an engaging narrative account of how social assistance programs shape real people's lives. Campbell is authoritative and scholarly, yet warm and personal: "a rare combination one sees in the

likes of Oliver Sacks and Barbara Ehrenreich." (Deborah A. Stone, Dartmouth College) "With Trapped in America's Safety Net, Campbell weaves a heartrending narrative of family tragedy with a penetrating discussion of how the American safety net allows people to fall into poverty without providing an escape ladder. This is an important and compelling work written by a leading scholar of American social policy." • (Eric M. Patashnik, University of Virginia) "[A] thoughtful and compelling analysis. . . . Despite Campbell's own expertise in social policy, she writes with dismay at her family's firsthand experience with the complexity, inconsistency, and outright punitive nature of the welfare state. . . . Recommended." • (Choice) "An intensely personal tale with straightforward and sober analysis woven throughout, . . . [Trapped in America's Safety Net] leaves readers with a clear picture of a broken system and a powerful reason to fix it." • (Health Affairs 2015-07-09) "Campbell has performed a real service by vividly describing the human costs of the current version of America's historically inadequate welfare system. . . . Her account focuses on the experiences of one young family whose lives came crashing down as the result of an automobile accident that left the young mother a quadriplegic. The family is her brother's, so she learns its difficulties intimately and in detail as they struggle to recover some kind of life. . . . All of the programs presumably provide some kind of limited assistance, but only to those who can make it through the virtually impenetrable bureaucratic hoops and ambushes. . . . The story is harrowing, and Campbell moves smoothly back and forth from the story to a description of the programs in which her brother's family has become entangled." • (Perspectives on Politics 2015-12-29) "Campbell's book has the virtue of being succinct, the kind of book one can imagine both undergraduates and more general readers making their way through and discussing afterward, despite the complexity of the subject." • (Shawn Fremstad ILR Review)

Andrea Louise Campbell is professor of political science at the Massachusetts Institute of Technology. She is the author of *How Policies Make Citizens* and coauthor of *The Delegated Welfare State*.

I hope this important book will influence social welfare in the US. While moving as a personal document, it shows more generally the dramatic unfairness and unintentional inhumanity of the patchwork that makes up the US social welfare system. We see how a large segment of US society is forced to remain in poverty in order to get otherwise unavailable (yet still inadequate) benefits. Especially interesting is Campbell's history of how inequality has been part of US social welfare since its inception, due to compromises made to states' rights advocates. Although the book's topic

is a solemn one, the writing is so trenchant that this book is a pleasure to read.

Very interesting book. Author understands, both through personal experience and through training, the difference between social welfare and social insurance programs. She points out with great clarity the difficulties with the former - program complexity and very strict eligibility - why the social welfare programs are difficult to administer and have many perverse incentives.

Great insight into the problems with welfare programs. Highly recommend student social workers read this!

I liked that the author was able to put skin on the stories and discussions around social policy. Sometimes I got lost in the stats weeds, which may speak more to the complicated world of the welfare state and its impact on American society than the writing itself.

Fantastic read. I would love to see this book in an audio version. This book has a powerful message that I feel could be shared more emotively through audio.

I found it an excellent and thorough revelation of our regrettably inadequate health and social service distribution system. It should be required reading for every politician who makes decisions on health care.

A well-researched book on the problems of overcoming severe disability/economic hardship when the rules and regulations are stacked against you.

Shipped quickly and as promised . Easy read

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