



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

*Andrea Louise Campbell*

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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.

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