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Review of *Social Security and Medicare: Individual vs. Collective Risk and Responsibility.* Sheila Burke, Eric Kingson and Uwe Reinhart (Eds.). Review by Rick Hoefer

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Social Security. It is not considered an important enough aspect to even mention, must less refute. This is a remarkable oversight, although not an uncommon one in the current debates. It is a pity that experts of the calibre of this author have such a restrictive tunnel vision of social policies. The absence of discussion on the social aspect of Social Security helps keep the public from the role it plays in maintaining civil society.

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Sheila Burke, Eric Kingson and Uwe Reinhart (Eds.), Social Security and Medicare: Individual vs. Collective Risk and Responsibility.
Washington, DC: Brookings Institution Press and National academy of Social Insurance, 2000. \$20.95 papercover.

Several recurring problems exist in social welfare policy history. One of the most enduring is the tension between individual responsibility and collective responsibility for maintaining adequate levels of nutrition, shelter and other necessities of life. A closely related controversy is the effort to determine how risks such as unemployment, ill health and ravages of old age should be managed. To what extent should government take over managing these risks that occur to individuals, and to what extent should individuals be subject to coping for situations beyond their control? These issues, like the poor, will always be with us. Social Security and Medicare: Individual vs. Collective Risk and Responsibility clarifies the impact decisions on these matters have on ordinary people. It is not an easy read, by any means, but the reader will be rewarded with an astonishingly detailed look at both Social Security and Medicare, two of the most important American social insurance programs, set in the context of the "big picture."

Social Security and Medicare is an edited collection of papers and responses from thirty of the most important, influential and knowledgeable experts on these topics, including Robert Ball, Senator John Breaux, Senator Edward Kennedy, Theodore Marmor, and William Niskanen. All thirty were present at the Eleventh Annual conference of the National Academy of Social Insurance, held in January, 1999, just after President Clinton had

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proposed using the budget surplus to strengthen Medicare and Social Security retirement. The participants were, in the words of Sheila Burke, executive dean of the John F. Kennedy School of Government at Harvard University, "for the first time in a very long time, driven by long-term, rather than short-term, crisis." Thus, the discussion could focus not only on "practical" issues, but could address many of the underlying conceptual issues regarding these two programs. Among other key areas of discussion are "whether choice should be introduced into the programs, how it would be defined and structured, and (if greater choice were adopted) what sorts of safeguards would be needed to protect vulnerable populations" (p. 1).

Most of the nine chapters in this volume consist of one or two main papers, delivered by the conference's main speakers, followed by shorter responses by lesser-known, perhaps, speakers who nonetheless have important experience and views. This structure captures the sense of being at a panel discussion, with its give-and-take and chance for immediate feedback on ideas. This is no *Crossfire*, with the discussants shouting at each other, seemingly believing that loudest makes right-these are highly intelligent, considered discussions that nonetheless have a drama of their own, as each side presents its best arguments.

The topics in the book are well-chosen and sequenced. After an introductory chapter, two chapters on social security history and its implications for the present, provide an important context to the rest of the book. Many of the most important arguments about collective and individual risk are discussed in the next chapter by two excellent proponents of very different views. Theodore Marmor, professor of public policy at Yale University, faces off against Stuart Butler, director of domestic and economic policy studies at the conservative Heritage Foundation. Unlike the other chapters, Marmor and Butler are in an actual debate, with a quick but careful amount of cut-and-thrust discussion, moving from one to the next. It is a fascinating and educational example of expertise based on different values in action.

The remaining chapters present information that underlies some of the proposals coming out of various quarters. Topics include how people make decisions regarding their retirement and health care (Chapter 5), how to regulate choice in Medicare (Chapter 6), policy implementation and ideas for the future (Chapter 7), international perspectives on health policy (Chapter 8) and the impact of public opinion on reforming Social Security and Medicare (Chapter 9). Each chapter is informative and engaging.

The strengths of this book are many. Taking a topic that seems at first glance narrow and appealing only to policy wonks, the speakers not only educate us on Social Security and Medicare, but relate these programs to the larger themes inherent in social policy questions. The information is as up-to-date as possible while the themes addressed are timeless. The editors have done a good job taking conference transcripts and making a readable book out of them.

While the book is not perfect, its weaknesses are few and minor. One problem with edited conference proceedings can be a lack of continuity between the different chapters. While this problem is somewhat evident, the theme of the conference is sufficiently tight that the book hangs together well. A concluding chapter by the editors to fully conceptualize the readings and bring home the "big picture" would have been a good way to close the book.

Students of the policy process understand that most of the work in developing policy alternatives is done behind the scenes, among legislators, lobbyists, researchers at universities and private think tanks and high level executive branch officials. This book enables the rest of us to hear what these discussions are like.

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