



December 2000

True Security: Rethinking American Social Insurance.
Michael J. Graetz and Jerry L. Mashaw.

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Recommended Citation

(2000) "True Security: Rethinking American Social Insurance. Michael J. Graetz and Jerry L. Mashaw," *The Journal of Sociology & Social Welfare*: Vol. 27 : Iss. 4 , Article 19.

Available at: <https://scholarworks.wmich.edu/jssw/vol27/iss4/19>

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fostered the idea that containment, confinement and repression through the agency of law enforcement is the best way of dealing with the problem. As a result, the prison population has soared, young men of color are disproportionately incarcerated, and the life chances of poor children in urban ghettos have deteriorated. In addition, pressures on the police have increased significantly. Zero tolerance policies have taken their toll not only on the poor but on law enforcement as well.

Crowther's work shows that social policy cannot ignore the link between poverty and policing. Although much neglected by social policy scholars, an understanding of criminal justice and law enforcement programs directed at the urban poor must become an integral component of poverty research. In making this important point, the author draws extensively on comparative material, showing how British policies are increasingly influenced by American ideas. The book is well written and permeated with a sophisticated use of theory. It makes a major contribution to the study of poverty.

Michael J. Graetz and Jerry L. Mashaw, *True Security: Rethinking American Social Insurance*. New Haven, CT: Yale University Press, 1999. \$40.00 hardcover, \$16.95 papercover.

Debates over the long term fiscal viability of social security and medicare have long been dominated by calls for their privatization. As in so many other fields of social policy, the belief that commercially motivated providers can offer an effective alternative to public provisions has proved to be popular. However, in recent years the case for maintaining public ownership of these programs has been made with increasing effectiveness. Encouraged by the Clinton administration's commitment to social security and medicare, several persuasive proposals for remedying the weaknesses of these programs have been made, and these seem to have gathered media and public support. Generally, those advocating the preservation of social security and medicare have shown that the fiscal and other difficulties facing both programs can be corrected without the radical changes proposed by the abolitionists and privatizers. As more proposals for the incremental modification of these programs are formulated, there is hope that they may indeed survive.

In this wide ranging book, Graetz and Mashaw make an important contribution to the case for preserving social security, medicare and other government social programs that, as they put it, reduce risk and provide true security for all citizens. They reject abolition and privatization as viable options, arguing that social insurance is a necessity in a successful democratic, market based society. Indeed, they contend that the market can only function effectively if people are adequately insured against the contingencies which threaten their well-being. Defining social insurance broadly to cover a range of income transfers and related programs, the authors proceed to define the basic principles of an effective social insurance system and identify the major defects of current programs. The book concludes with a carefully formulated set of proposals for remedying these problems.

This book is comprehensive and thoughtful. Although it deals with complex issues, the authors succeed in presenting the material in a readable and interesting way. Covering diverse aspects of the nation's income maintenance and support system, they present a carefully reasoned set of policy proposals for its preservation and improvement which successfully combines the different contributions of government, the market and individual effort. The book is essential reading for policy makers, academics, researchers and indeed, anyone concerned about the future of social welfare in the United States today.