Jennifer L. Erkulwater, University of Richmond National Academy of Social Insurance, "The Promise and Lessons of SSI" July 18, 2013

Good morning. Thank you the opportunity to have this conversation about SSI, a vital part of our nation's social safety net.

There isn't much written on disability in the political science and historical literature, but I have found that what is written is very well done, and *The Other Welfare* is no exception. The book is about SSI but it is not simply about SSI. Instead, it is a larger narrative of how difficult it is for progressive reformers and well-meaning administrators to turn good intentions into operating policy. The book, in other words, has lessons to offer students of policy regardless of the specific program we are talking about. The book is brimming with insight, but two lessons, in particular, stand out.

Lesson number one: We Americans say we want simple and efficient programs, but *The Other Welfare* offers a cautionary tale about how difficult it is to transform a policy environment saturated with pre-existing programs and stakeholders. Elected officials enacted SSI, not only because they wanted to help people – mostly senior citizens, but also because they wanted to simplify, rationalize, and make respectable what they regarded as a fragmented and overly complex system of state-run public assistance programs. If ever there were a program that was expected to usher in a new era of policy, SSI was it. With nationally uniform rules, sophisticated computer technology, and the expertise and professionalism of the Social Security Administration, SSI was supposed to be a model program.

However, but insofar as it was a program targeted at the poor, lawmakers laden SSI with provisions that made it anything but. They wanted to make distinctions between those who were "deserving" of assistance and those who were not – not so hard to do with the aged but very difficult to do with the disabled, who grew in visibility in the program over time. They wanted to provide a safety net for the "truly disabled" – however they were defined – while also making sure that those who could work did work.

Lawmakers wanted national uniformity but they introduced state supplementation of national SSI benefits and thus reintroduced the fragmentation they hoped to get rid of by making SSI a national rather than state-run program. Reform did not wipe the slate clean but rather reaffirmed the power of the intergovernmental lobby.

Moreover, lawmakers wanted a rational and national program, even as they located SSI within a complex policy world in which the actions of state governments and changes to Social Security, Medicare, Medicaid, and family assistance could and would have profound and unforeseen impacts on SSI.

There's nothing wrong with wishing for simplicity and efficiency. But Ed and Larry rightly caution us that there are limits to which citizens and their elected leaders can expect simplicity and efficiency in a world of federalism, overlapping targeted programs, and aversion toward the poor.

I am not saying that reforms like SSI are not worth doing, but we should recognize that by protecting vested interests, including the intergovernmental lobby, and making distinctions among individuals based on their state of residence, age, income and assets, occupational status, or other criteria, programs end up becoming incredibly complex and cumbersome. Does this matter?

Yes, it does.

Lesson number two: Public administration teaches citizens lessons about the capacity of government to do good in our society, and in that respect, it can enhance or diminish the civic capacity we need to accomplish collective goals. *The Other Welfare* makes clear that leaders think too little about administration, and programs for the poor are caught by our ambivalence toward the poor. In the case of SSI, Congress created an incredibly complex program, left beneficiaries to navigate the process on their own, and reacted with outrage when the media reported some stories of fraud and abuse, even if these allegations remained unsubstantiated.

When reading *The Other Welfare*, one can't help but feel sorry for the men and women of the Social Security Administration, which comes across as an agency constantly under siege. One also feels for the men, women, and children dependent on disability benefits, which are one of the few sources of income maintenance available to the poor today and yet hardly raise incomes above the poverty line. Yet rather than explain to the public the complexity of policy or recognize the meagerness of the aid, the media instead fixates on nefarious welfare cheats or irrational decision-making by bumbling administrators.

There's much that could and should be done to strengthen SSI as a safety net. But when leaders ask much of public agencies but do not provide the resources to accomplish these goals, when the media criticizes government without educating citizens about the context in which these programs operate, they teach citizens that government is inherently incapable of doing anything right. And so citizens come to doubt the wisdom of doing anything at all, fueling further cutbacks and political attacks on programs for the poor. According to *The Other Welfare*, SSI both suffers from and contributed to the antipathy citizens and their elected leaders feel toward government and the disadvantaged.

What do we make of these lessons today? Right now, the federal government is rolling out, piece by piece, the various planks of the Affordable Care Act. There's no question that this legislation has done a lot of good already. But open the newspaper on any given day, and it is clear that reform is far from a done deal. Some states resist the expansion of Medicaid or the creation of exchanges, and the Obama administration has had to delay the employer mandate. The Obama administration is rushing to implement the law so that citizens can see the tangible benefits it can provide, while conservatives seek delay so that they can consolidate their forces and repeal the law. One wonders how well the exchanges and mandates will function in this climate of uncertainty and partisan rancor. And one wonders what lessons will citizens draw from this sordid enterprise.

This is perhaps the most important lesson that *The Other Welfare* offers to scholars, reformers, and policymakers: The Affordable Care Act is the most consequential piece of progressive social reform since SSI. Legislation like this is an achievement. But we shouldn't kid ourselves. The battle for good policy and for the hearts and minds of citizens doesn't end when bill has been passed and signed – If anything, it has only just begun.