



Shared Responsibility, Shared Risk: Government, Markets and Social Policy in the Twenty-First Century

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The collapse of the financial markets in 2008 and the resulting 'Great Recession' merely accelerated an already worrisome trend: the shift away from an employer-based social welfare system in the United States. Since the end of World War II, a substantial percentage of the costs of social provision--most notably, unemployment insurance and health insurance--has been borne by employers rather than the state. The US has long been unique among advanced economies in this regard, but in recent years, its social contract has become so frayed that it is fast becoming unrecognizable. Despite Obama's election, the burdens of social provision are falling increasingly upon individual families, and the situation is worsening because of the unemployment crisis. How can we repair the American social welfare system so that workers and families receive adequate protection and, if necessary, provision from the ravages of the market?

In *Shared Responsibility, Shared Risk*, Jacob Hacker and Ann O'Leary have gathered a distinguished group of scholars on American social policy to address this most fundamental of problems. Collectively, they analyze how the 'privatization of risk' has increased hardships for American families and increased inequality. They also propose a series of solutions that would distribute the burdens of risks more broadly and expand the social safety net. The range of issues covered is broad: health care, homeownership, social security and aging, unemployment, wealth (as opposed to income) creation, education, and family-friendly policies. The book is also comparative, measuring US social policy against the policies of other advanced nations. Given the current crisis in American social policy and the concomitant paralysis within government, the book has the potential to make an important intervention in the current debate.

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