

BOOK REVIEWS

Stuck In The Middle With You (With Apologies To Stealers Wheel)

by David A. Rochefort

Screwed: The Undeclared War against the Middle Class—and What We Can Do about It

by Thom Hartmann
(San Francisco: Berrett-Koehler Publishers, 2006), 220 pp., \$22.95

War on the Middle Class: How the Government, Big Business, and Special Interest Groups Are Waging War on the American Dream and How to Fight Back

by Lou Dobbs
(New York: Viking, 2006), 267 pp., \$24.95

The Great Risk Shift: The Assault on American Jobs, Families, Health Care, and Retirement and How You Can Fight Back

by Jacob Hacker
(New York: Oxford University Press, 2006), 240 pp., \$26

The first book in this trio of closely related offerings was written by a liberal radio talk-show host whose program is syndicated on the Air America network. Sounding a theme of nostalgia that echoes through all titles discussed here, Thom Hartmann begins engagingly with the story of his father, Carl. A veteran of World War II, Carl Hartmann found his way into the steel and machine industry,

where he remained for the next forty-five years of his working life. His paycheck, substantial enough to support a family with four sons, was supplemented by good vacation and pension benefits. And because he belonged to a union that bargained for a strong health plan for its workers and retirees, he had the insurance coverage he needed when faced with a terminal diagnosis of mesothelioma in his later years.

With this personal case study as backdrop, Hartmann devotes the rest of his book to cataloguing the erosion, or outright disappearance, of a large number of financial rewards and social protections that were pivotal to the security of his father's generation. His list of concerns includes increasing levels of health care uninsurance and underinsurance; declining value of the minimum wage; lack of a vigorous union movement; weakening of private pension plans; attempts to privatize Social Security; the growing gap between the very rich and other social groups; and an inadequate public education system coupled with soaring college costs.

Hartmann argues that these changes are anything but random or unintended. Rather, he casts blame on two groups of conservatives who are "conning" America while "screwing" the middle class. The "predator cons" are greedy economic actors who push social policies and exercise private influence with a goal of generating tremendous profits, the public interest be damned. The "true believer cons" are those with a blind faith in free markets and "corporatocracy," or "the view that an eco-

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conomic aristocracy benefits the working class because wealth will ‘trickle down’ from above to below” (p. 13). Of the two groups, Hartmann believes that the latter, whose members include Presidents Ronald Reagan and George W. Bush, is the more dangerous.

Much of this book’s narrative power comes from its broad sweep—across different policy issues, political trends, and economic realities. Yet even for a reader sympathetic to its thesis, the author’s panoramic method can be worryingly imprecise. Hartmann never pins down exactly who he means by the “middle class.” In one passage he notes that “middle-class income has stopped growing. The net worth of those who earn less than \$150,000 per year (which includes everybody from the working poor to the highest end of the most well-off of the middle class) is down by 0.6 percent” (pp. 192–193). By this definition, Hartmann has encompassed all but approximately the top 5 percent of U.S. households, a social designation so expansive that it can have little usefulness for discriminating among the needs and interests of different economic groups. Equally unfocused is his lumping together of Bill Clinton with President Reagan and the two President Bushes as those who brought America into a “new Robber Baron Era” (p. 65). Certainly, the insurance companies and other special interests that fought fiercely against Clinton’s health plan did not view him as an ally in maintaining their privileged position.

Lou Dobbs, the Republican-turned-populist CNN television personality, is outraged by many of the same things as Hartmann. Dobbs fervently points his finger at “Corporate America” as having become excessively powerful, to the extent that no other social group or institution—not labor unions, churches, universities, or even the federal government—can seriously challenge its agenda. According to Dobbs, that agenda, which centers on the concentration of power and wealth, is antithetical to the interests of middle-class Americans as well as to the fundamental democratic principle of spreading rights and rewards throughout society. *War on the Middle Class* grew out of the CNN broadcast series of

the same name and marks the culmination of Dobbs’s exploration of various economic trends affecting mainstream America over the past several years.

Not coincidentally, then, a feeling of broadcast journalism pervades this book, which is written as if meant to be read aloud, and forcefully. Eschewing both the “fair and balanced” and “he says, she says” styles of reporting, Dobbs boasts of his passionate conviction on the issues. With interviews and other material from *Lou Dobbs Tonight* as the most commonly cited sources, this is a book in which message and messenger seem to vie for the spotlight. At times the author’s vehemence leads to unqualified statements certain to test the patience of any critical reader, as in, “The middle class remains the least represented in our nation’s capital” (p. 40), and “Health care—and the ability to afford it—is something we used to take for granted” (p. 173). Both observations, of course, hinge on turning a blind eye to the plight of America’s poor, who would be more than happy to enter the middle-class ranks, however wobbly that station might currently be.

Still, Dobbs contributes telling insights on the perversions of government policy making that have begun to undermine the general welfare, whether in terms of our nation’s crumbling infrastructure, growing trade deficit, or tottering social programs. While considering many of the same issues as Hartmann, he also delves at length into lobbying abuses, the free trade movement, outsourcing of American jobs, and illegal immigration. Deeply troubled by sharpening lines of stratification in our society, he holds a perspective informed by unrelenting idealism about the American Dream and its promise of economic and educational opportunity for all. In fact, to help awaken his readers from their “ennui” and rally them to the mission of “taking back” the country, Dobbs includes copies of the Declaration of Independence, the Constitution, and the Bill of Rights as appendix items in his volume.

Jacob Hacker wrote *The Great Risk Shift* to tell the untold story of how economic insecurity in America is arising across a host of fragmented issues that rarely become linked in the

public's mind. Yet books like those from Hartmann and Dobbs already go a long way toward meeting this need. Hacker also seeks to identify the causes behind the new reality of risk and to outline a philosophical and programmatic alternative for the nation. Hacker is a serious scholar of social policy, having previously written books on the origins of President Clinton's Health Security Act (*The Road to Nowhere*) and the interrelationship of public and private benefits within the American welfare state (*The Divided Welfare State*). What can Hacker's scholarly perspective add to our understanding of middle-class imperilment? A great deal, it turns out.

Although Hacker, like Hartmann and Dobbs, notes the trend toward growing inequality, he prefers another indicator for the risk that is spreading like a virus throughout society. Based on the concept of uncertain stock-market returns, he focuses on "economic volatility" as a way of depicting the increasingly unstable ups and downs in the financial fortunes of the population. Following are but a few disturbing statistics presented in this discussion: (1) From the early 1970s to the late 1990s, the typical loss for families suffering a drop in income over a two-year period rose from 25 percent to 40 percent. (2) Over this same period, the chance of a 50 percent or greater family income drop for the average person went from 7 percent to more than 16 percent. (3) For people in their forties, the risk of spending at least a year below the poverty level climbed from 13 percent in the 1970s to 36 percent in the 1990s. Or, if you fancy analogies over numbers, "The gap between Bill Gates and Joe Citizen is a lot larger than it used to be, but it's actually grown less quickly than the gap between Joe Citizen in a good year and Joe Citizen in a bad year" (p. 27).

The Great Risk Shift, Hacker writes, "is a classic murder mystery" (p. 34). Several possible suspects lurk about the scene, and the murder weapon and motive are not immediately apparent. Most central in his identification of culprits is an antigovernment campaign among neoclassical economists, right-wing think-tankers, and conservative politicians

that fueled an attack on the pooling of social risks and costs. When combined with tax-cut proposals, the idea of dismantling traditional public and private insurance arrangements in favor of individualized benefit plans held hypnotic appeal, even among those in society who were ultimately disadvantaged by such an initiative.

Hartmann and Dobbs both devote brief chapters to health care. The former colorfully likens the erosion of employment-based coverage to a return to the Victorian era: Just as Bob Cratchit could not afford to pay for Tiny Tim's medical treatment, more and more U.S. workers and their families today could be in major trouble, financially and medically, if serious illness struck. More thoroughly, Hacker analyzes a number of disquieting developments in today's health policy scene, including the weakening of Medicare, the overburdening of Medicaid, and the marketing of health savings accounts. HSAs, which are a vehicle for increasing the "cost-sensitivity" of consumers of medical care, most clearly illustrate his thesis about the deinsuring of risk. Hacker puts it this way: "Just as private accounts in Social Security threaten to exacerbate the increasingly uncertain world of pensions, [HSAs] are poised to make the increasingly risky world of private health insurance even more fragmented and frightening" (p. 153).

There is no shortage of proposed remedies in these books, from political activism to better management of family finances. Hacker's "insurance and opportunity society" represents the most coherent vision for reforming a spectrum of public policies under the rubric of an appealing political slogan. Yet, more than anything else, what all three books seek is to awaken the middle class to a new kind of consciousness based on their increasingly precarious economic circumstances. The question remains, however, how many people in this country will persist in confusing the mythos of the American Dream with its functioning reality, rendering them all but pacifists in the battle that, according to these authors, is already being won against them.