



## **The Future of the Safety Net: Social Insurance and Employee Benefits (LERA Research Volumes)**

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Social insurance and employee benefits are key elements of society's safety net for workers. Social Security, although popular and successful, is under attack by critics who advocate privatization and benefit cuts. In health care, the United States has charted a course unique in the industrial world: 110 years after the debut of national health insurance in Europe, the US still lacks comprehensive coverage, spends a higher proportion of its gross domestic product on medical care than any other nation, and fails to insure 44 million people. The U.S. safety net relies heavily on job-related coverage, which has imposed a major burden on collective bargaining. With competitive pressures causing many employers to cut benefits and shift costs and risks to workers, private employee benefits have been weakened just when the public safety net is being challenged. What, then, does the future hold for social insurance and employee benefits? In *The Future of the Safety Net*, leading experts address key aspects of this crucial question.

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