From *Losing Ground: American Social Policy, 1950—1980*
By Charles Murray

CHAPTER 16 / THE CONSTRAINTS ON HELPING

Laws of Social Programs

Let me suggest some characteristics … that occur so widely and for such embedded reasons that they suggest laws. That is, no matter how ingenious the design of a social transfer program may be, we cannot—in a free society—design programs that escape their influence ...

#1. The Law of Imperfect Selection. *Any objective rule that defines eligibility for a social transfer program will irrationally exclude some persons.*

It can always be demonstrated that some persons who are excluded from the Food Stamps program are in greater need than some persons who receive Food Stamps. It can always be demonstrated that someone who is technically ineligible for Medicaid really “ought” to be receiving it, given the intent of the legislation.

These inequities, which are observed everywhere, are not the fault of inept writers of eligibility rules, but an inescapable outcome of the task of rule-writing. Eligibility rules must convert the concept of “true need” into objectified elements. The rules constructed from these bits and pieces are necessarily subject to what Herbert Costner has called “epistemic error”—the inevitable gap between quantified measures and the concept they are intended to capture. We have no way of defining “truly needy” precisely—not those who truly need to stop smoking, nor those truly in need of college scholarships or subsidized loans or disability insurance. Any criterion we specify will inevitably include a range of people, some of whom are unequivocally the people we intended to help, others of whom are less so, and still others of whom meet the letter of the eligibility requirement but are much less needy than some persons who do not.

Social welfare policy in earlier times tended to deal with this problem by erring in the direction of exclusion—better to deny help to some truly needy persons than to let a few slackers slip through. Such attitudes depended, however, on the assumption that the greater good was being served. Moral precepts had to be upheld. Whenever a person was inappropriately given help, it was bad for the recipient (undermining his character) and a bad example to the community at large.

When that assumption is weakened or dispensed with altogether, it follows naturally that the Law of Imperfect Selection leads to programs with constantly broadening target populations. If persons are not to blame for their plight, no
real harm is done by giving them help they do not fully “need.” No moral cost is incurred by permitting some undeserving into the program. A moral cost is incurred by excluding a deserving person. No one has a scalpel sharp enough to excise only the undeserving. Therefore it is not just a matter of political expediency to add a new layer to the eligible population rather than to subtract one (though that is often a factor in the actual decision-making process). It is also the morally correct thing to do, given the premises of the argument.

#2. The Law of Unintended Rewards. Any social transfer increases the net value of being in the condition that prompted the transfer.

A deficiency is observed—too little money, too little food, too little academic achievement—and a social transfer program tries to fill the gap—with a welfare payment, Food Stamps, a compensatory education program. An unwanted behavior is observed—drug addiction, crime, unemployability—and the program tries to change that behavior to some other, better behavior—through a drug rehabilitation program, psychotherapy, vocational training. In each case, the program, however unintentionally, must be constructed in such a way that it increases the net value of being in the condition that it seeks to change—either by increasing the rewards or by reducing the penalties.

For some people in some circumstances, it is absurd to think in terms of “net value,” because they so clearly have no choice at all about the fix they are in or because the net value is still less desirable than virtually any alternative. Paraplegics receiving Medicaid cannot easily be seen as “rewarded” for becoming paraplegics by the existence of free medical care. Poor children in Head Start cannot be seen as rewarded for being poor. Persons who are in the unwanted condition completely involuntarily are not affected by the existence of the reward.

But the number of such pure examples is very small. Let us return to the case of the middle-aged worker who loses his job, wants desperately to work, but can find nothing. He receives Unemployment Insurance, hating every penny of it. He would seem to be “completely involuntarily” in his situation and his search for a job unaffected by the existence of Unemployment Insurance. In fact, however, his behavior (unless he is peculiarly irrational) is affected by the existence of the Unemployment Insurance. For example, the cushion provided by Unemployment Insurance may lead him to refuse to take a job that requires him to move to another town, whereas he would take the job and uproot his home if he were more desperate. Most people (including me) are glad that his behavior is so affected, that he does not have to leave the home and friends of a lifetime, that he can wait for a job opening nearby. But he is not “completely involuntarily” unemployed in such a case, and the reason he is not is that the Unemployment Insurance has made the condition of unemployment more tolerable.

Our paraplegic anchors one end of the continuum labeled “Degree of Voluntarism in the Conditions that Social Policy Seeks to Change or Make Less Painful,” and our unemployed worker is only slightly to one side of him—but he is to one side, not in the same place. The apparent unattractiveness of most
of the conditions that social policy seeks to change must not obscure the continuum involved. No one chooses to be a paraplegic, and perhaps no one chooses to be a heroin addict. But the distinction remains: very few heroin addicts developed their addiction by being tied down and forcibly injected with heroin. They may not have chosen to become addicts, but they did choose initially to take heroin.

Let us consider the implications in terms of the archetypical social program for helping the chronic unemployed escape their condition, the job-training program.

Imagine that a program is begun that has the most basic and benign inducement of all, the chance to learn a marketable skill. It is open to everybody. By opening it to all, we have circumvented (for the time being) the Law of Unintended Rewards. All may obtain the training, no matter what their job history, so no unintended reward is being given for the condition of chronic unemployment.

On assessing the results, we observe that the ones who enter the program, stick with it, and learn a skill include very few of the hardcore unemployed whom we most wanted to help. The typical “success” stories from our training program are persons with a history of steady employment who wanted to upgrade their earning power. This is admirable. But what about the hardcore unemployed? A considerable number entered the program, but almost all of them dropped out or failed to get jobs once they left. Only a small proportion used the training opportunity as we had hoped. The problem of the hardcore unemployed remains essentially unchanged.

We may continue to circumvent the Law of Unintended Rewards. All we need do is continue the job-training program unchanged. It will still be there, still available to all who want to enroll, but we will do nothing to entice participation. Our theory (should we adopt this stance) is that, as time goes on, we will continue to help at least a few of the hardcore unemployed who are in effect skimmed from the top of the pool. We may even hope that the number skimmed from the top will be larger than the number who enter the pool, so that, given enough time, the population of hardcore unemployed will diminish. But this strategy is a gradualist one and relies on the assumption that other conditions in society are not creating more hardcore unemployed than the program is skimming off.

The alternative is to do something to get more of the hardcore unemployed into the program, and to improve the content so that more of them profit from the training. And once this alternative is taken, the program planner is caught in the trap of unintended rewards. Because we cannot “draft” people into the program or otherwise coerce their participation, our only alternative is to make it more attractive by changing the rules a bit.

Suppose, for example, we find that the reason many did not profit from the earlier program was that they got fired from (or quit) their new jobs within a few days of getting them, and that the reason they did so had to do with the job-readiness problem. The ex-trainee was late getting to work, the boss
complained, the ex-trainee reacted angrily and was fired. We observe this to be a common pattern. We know the problem is not that the ex-trainee is lazy or unmotivated, but that he has never been socialized into the discipline of the workplace. He needs more time, more help, more patience than other workers until he develops the needed work habits. Suppose that we try to compensate—for example, by placing our trainees with employers who are being subsidized to hire such persons. The employer accepts lower productivity and other problems in return for a payment to do so (such plans have been tried frequently, with mixed results). Given identical work at identical pay, the ex-trainee is being rewarded for his “credential” of hardcore unemployment. He can get away with behavior that an ordinary worker cannot get away with.

May we still assume that the program is making progress in preparing its trainees for the real-world marketplace? Will the hardcore unemployed modify their unreliable behavior? What will be the effect on morale and self-esteem among those trainees who were succeeding in the program before the change of rules? It is tempting to conclude that the program has already ceased to function effectively for anyone anymore, that the change in rules has done more harm than good. But my proposition is for the moment a more restricted one: The reward for unproductive behavior (both past and present) now exists.

What of the case of a drug addict who is chronically unemployed because (let us assume) of the addiction? It might seem that the unintended reward in such a case is innocuous; it consists of measures to relieve the addict of his addiction, measures for which the nonaddict will have no need or use. If we were dealing with an involuntary disability—our paraplegic again—the argument would be valid. But in the case of drug addiction (or any other behavior that has its rewards), a painless cure generally increases the attractiveness of the behavior. Imagine, for example, a pill that instantly and painlessly relieved dependence on heroin, and the subsequent effects on heroin use.

Thus we are faced with the problem we observed in the thought experiment. The program that seeks to change behavior must offer an inducement that unavoidably either adds to the attraction of, or reduces the penalties of engaging in, the behavior in question. The best-known example in real life is the thirty-and-a-third rule for AFDC recipients. It becomes more advantageous financially to hold a job than not to hold a job (the intended inducement for AFDC recipients to work), but it also becomes more advantageous to be on AFDC (the unintended reward to nonrecipients).

We are now ready to tackle the question of when a social program can reasonably be expected to accomplish net good and when it can reasonably be expected to produce net harm. Again let us think in terms of a continuum. All social programs, I have argued, provide an unintended reward for being in the condition that the program is trying to change or make more tolerable. But some of these unintended rewards are so small that they are of little practical importance. Why then can we not simply bring a bit of care to the design of such programs, making sure that the unintended reward is always small? The reason we are not free to do so lies in the third law of social programs:
#3. The Law of Net Harm. The less likely it is that the unwanted behavior will change voluntarily, the more likely it is that a program to induce change will cause net harm.

A social program that seeks to change behavior must do two things. It must induce participation by the persons who are to benefit, as described under the Law of Unintended Rewards. Then it must actually produce the desired change in behavior. It must succeed, and success depends crucially on one factor above all others: The price that the participant is willing to pay.

The more that the individual is willing to accept whatever needs to be done in order to achieve the desired state of affairs, the broader the discretion of the program designers. Thus, expensive health resorts can withhold food from their guests, hospitals can demand that their interns work inhuman schedules, and elite volunteer units in the armed forces can ask their trainees to take risks in training exercises that seem (to the rest of us) suicidal. Such programs need offer no inducement at all except the “thing in itself” that is the raison d'être of the program—a shapelier body, a career as a physician, membership in the elite military unit. Similarly, the drug addict who is prepared to sign over to a program a great deal of control over his own behavior may very well be successful—witness the sometimes impressive success rates of private treatment clinics.

The smaller the price that the participant is willing to pay, the greater the constraints on program design. It makes no difference to an official running a training program for the hardcore unemployed that (for example) the Marine Corps can instill exemplary work habits in recruits who come to the Corps no more “job-ready” than the recruits to the job-training program. If the training program tried for one day to use the techniques that the Marine Corps uses, it would lose its participants. Boot camp was not part of the bargain the job trainees struck with the government when they signed on. Instead, the training program must not only induce persons to join the program (which may be fairly easy). It must also induce them to stay in the program, induce them to cooperate with its curriculum, and induce them, finally, to adopt major changes in outlook, habits, and assumptions. The program content must be almost entirely carrot.

There is nothing morally reprehensible in approaches that are constrained to use only positive inducements. The objections are practical.

First, it is guaranteed that success rates will be very low. The technology of changing human behavior depends heavily on the use of negative reinforcement in conjunction with positive reinforcement. The more deeply engrained the behavior to be changed and the more attractions it holds for the person whose behavior is involved, the more important it is that the program have both a full tool kit available to it and the participant’s willingness to go along with whatever is required. The Marine Corps has both these assets. Social programs to deal with the hardcore unemployed, teenaged mothers, delinquents, and addicts seldom do.

Second, as inducements become large—as they must, if the program is dealing with the most intractable problems—the more attractive they become to people who were not in need of help in the first place. We do not yet know how
large they must finally become. We do know from experience, however, that quite generous experimental programs have provided extensive counseling, training, guaranteed jobs, and other supports—and failed. We can only guess at what would be enough—perhaps a matter of years of full-time residential training, followed by guaranteed jobs at double or triple the minimum wage; we do not know. Whatever they are, however, consider their effects on the people not in the program. At this point, it appears that any program that would succeed in helping large numbers of the hardcore unemployed will make hardcore unemployment a highly desirable state to be in.

The conditions that combine to produce net harm are somewhat different in the theoretical and the practical cases, but they come to the same thing. Theoretically, any program that mounts an intervention with sufficient rewards to sustain participation and an effective result will generate so much of the unwanted behavior (in order to become eligible for the program’s rewards) that the net effect will be to increase the incidence of the unwanted behavior. In practice, the programs that deal with the most intractable behavior problems have included a package of rewards large enough to induce participation, but not large enough to produce the desired result.

My conclusion is that social programs in a democratic society tend to produce net harm in dealing with the most difficult problems. They will inherently tend to have enough of an inducement to produce bad behavior and not enough of a solution to stimulate good behavior; and the more difficult the problem, the more likely it is that this relationship will prevail. The lesson is not that we can do no good at all, but that we must pick our shots.

CHAPTER 17 / CHOOSING A FUTURE

A Proposal for Public Welfare

I begin with the proposition that it is within our resources to do enormous good for some people quickly. We have available to us a program that would convert a large proportion of the younger generation of hardcore unemployed into steady workers making a living wage. The same program would drastically reduce births to single teenage girls. It would reverse the trendline in the breakup of poor families. It would measurably increase the upward socioeconomic mobility of poor families. These improvements would affect some millions of persons.

All these are results that have eluded the efforts of the social programs installed since 1965, yet, from everything we know, there is no real question about whether they would occur under the program I propose. A wide variety of persuasive evidence from our own culture and around the world, from experimental data and longitudinal studies, from theory and practice, suggests that the program would achieve such results.

The proposed program, our final and most ambitious thought experiment, consists of scrapping the entire federal welfare and income-support structure for
working-aged persons, including AFDC, Medicaid, Food Stamps, Unemployment Insurance, Worker’s Compensation, subsidized housing, disability insurance, and the rest. It would leave the working-aged person with no recourse whatsoever except the job market, family members, friends, and public or private locally funded services. It is the Alexandrian solution: cut the knot, for there is no way to untie it.

It is difficult to examine such a proposal dispassionately. Those who dislike paying for welfare are for it without thinking. Others reflexively imagine bread lines and people starving in the streets. But as a means of gaining fresh perspective on the problem of effective reform, let us consider what this hypothetical society might look like.

A large majority of the population is unaffected. A surprising number of the huge American middle and working classes go from birth to grave without using any social welfare benefits until they receive their first Social Security check. Another portion of the population is technically affected, but the change in income is so small or sporadic that it makes no difference in quality of life. A third group comprises persons who have to me new arrangements and behave in different ways. Sons and daughters who fail to find work continue to live with their parents or relatives or friends. Teenaged mothers have to rely on support from their parents or the father of the child and perhaps work as well. People laid off from work have to use their own savings or borrow from others to make do until the next job is found. All these changes involve great disruption in expectations and accustomed roles.

Along with the disruptions go other changes in behavior. Some parents do not want their young adult children continuing to live off their income, and become quite insistent about their children learning skills and getting jobs. This attitude is most prevalent among single mothers who have to depend most critically the earning power of their offspring.

Parents tend to become upset at the prospect of a daughter’s bringing home a baby that must be entirely supported on an already inadequate income. Some become so upset that they spend considerable parental energy avoiding such an eventuality. Potential fathers of such babies find themselves under more pressure not to cause such a problem, or to help with its solution if it occurs.

Adolescents who were not job-ready find they are job-ready after all. It turns out that they can work for low wages and accept the discipline of the workplace if the alternative is grim enough. After a few years, many—not all, but many—find that they have acquired salable skills, or that they are at the right place at the right time, or otherwise find that the original entry-level job has gradually been transformed into a secure job paying a decent wage. A few—not a lot, but a few—find that the process leads to affluence.

Perhaps the most rightful, deserved benefit goes to the much larger population of low-income families who have been doing things right all along and have been punished for it: the young man who has taken responsibility for his wife and child even though his friends with the same choice have called him a fool; the single mother who has worked full time and forfeited her right to
welfare for very little extra money; the parents who have set an example for their children even as the rules of the game have taught their children that the example is outmoded. For these millions of people, the instantaneous result is that no one makes fun of them any longer. The longer-term result will be that they regain the status that is properly theirs. They will not only be the bedrock upon which the community is founded (which they always have been), they will be recognized as such. The process whereby they regain their position is not magical, but a matter of logic. When it becomes highly dysfunctional for a person to be dependent, status will accrue to being independent, and in fairly short order. Noneconomic rewards will once again reinforce the economic rewards of being a good parent and provider.

The prospective advantages are real and extremely plausible. In fact, if a government program of the traditional sort (one that would “do” something rather than simply get out of the way) could as plausibly promise these advantages, its passage would be a foregone conclusion. Congress, yearning for programs that are not retreads of failures, would be prepared to spend billions. Negative side-effects (as long as they were the traditionally acceptable negative side-effects) would be brushed aside as trivial in return for the benefits. For let me be quite clear: I am not suggesting that we dismantle income support for the working-aged to balance the budget or punish welfare cheats. I am hypothesizing, with the advantage of powerful collateral evidence, that the lives of large numbers of poor people would be radically changed for the better.

There is, however, a fourth segment of the population yet to be considered, those who are pauperized by the withdrawal of government supports and unable to make alternate arrangements: the teenaged mother who has no one to turn to; the incapacitated or the inept who are thrown out of the house; those to whom economic conditions have brought long periods in which there is no work to be had; those with illnesses not covered by insurance. What of these situations?

The first resort is the network of local services. Poor communities in our hypothetical society are still dotted with storefront health clinics, emergency relief agencies, employment services, legal services. They depend for support on local taxes or local philanthropy, and the local taxpayers and philanthropists tend to scrutinize them rather closely. But, by the same token, they also receive considerably more resources than they formerly did. The dismantling of the federal services has poured tens of billions of dollars back into the private economy. Some of that money no doubt has been spent on Mercedes and summer homes on the Cape. But some has been spent on capital investments that generate new jobs. And some has been spent on increased local services to the poor, voluntarily or as decreed by the municipality. In many cities, the coverage provided by this network of agencies is more generous, more humane, more wisely distributed, and more effective in its results than the services formerly subsidized by the federal government.

But we must expect that a large number of people will fall between the cracks. How might we go about trying to retain the advantages of a zero-level welfare stem and still address the residual needs?
As we think about the nature of the population still in need, it becomes apparent that their basic problem in the vast majority of the cases is the lack of a job, and this problem is temporary. What they need is something to tide them over while finding a new place in the economy. So our first step is to reinstall the Unemployment Insurance program in more or less its previous form. Properly administered, unemployment insurance makes sense. Even if it is restored with all the defects of current practice, the negative effects of Unemployment Insurance alone are relatively minor. Our objective is not to wipe out chicanery or to construct a theoretically unblemished system, but to meet legitimate human needs without doing more harm than good. Unemployment Insurance is one of the least harmful ways of contributing to such ends. Thus the system has been amended to take care of the victims of short-term swings in the economy.

Who is left? We are now down to the hardest of the hard core of the welfare-dependent. They have no jobs. They have been unable to find jobs (or have not tried to find jobs) for a longer period of time than the unemployment benefits cover. They have no families who will help. They have no friends who will help. For some reason, they cannot get help from local services or private charities except for the soup kitchen and a bed in the Salvation Army hall.

What will be the size of this population? We have never tried a zero-level federal welfare system under conditions of late-twentieth-century national wealth, so we cannot do more than speculate. But we may speculate. Let us ask of whom the population might consist and how they might fare.

For any category of “needy” we may name, we find ourselves driven to one of two lines of thought. Either the person is in a category that is going to be at the top of the list of services that localities vote for themselves, and at the top of the list of private services, or the person is in a category where help really is not all that essential or desirable. The burden of the conclusion is not that every single person will be taken care of, but that the extent of resources to deal with needs is likely to be very great—not based on wishful thinking, but on extrapolations from reality.

To illustrate, let us consider the plight of the stereotypical welfare mother—never married, no skills, small children, no steady help from a man. It is safe to say that, now as in the 1950s, there is no one who has less sympathy from the white middle class, which is to be the source of most of the money for the private and local services we envision. Yet this same white middle class is a soft touch for people trying to make it on their own, and a soft touch for “deserving” needy mothers—AFDC was one of the most widely popular of the New Deal welfare measures, intended as it was for widows with small children. Thus we may envision two quite different scenarios.

In one scenario, the woman is presenting the local or private service with this proposition: “Help me find a job and day-care for my children, and I will take care of the rest.” In effect, she puts herself into the same category as the widow and the deserted wife—identifies herself as one of the most obviously deserving of the deserving poor. Welfare mothers who want to get into the
labor force are likely to find a wide range of help. In the other scenario, she asks for an outright and indefinite cash grant—in effect, a private or local version of AFDC—so that she can stay with the children and not hold a job. In the latter case, it is very easy to imagine situations in which she will not be able to find a local service or a private philanthropy to provide the help she seeks. The question we must now ask is: What’s so bad about that? If children were always better off being with their mother all day and if, by the act of giving birth, a mother acquired the inalienable right to be with the child, then her situation would be unjust to her and injurious to her children. Neither assertion can be defended, however—especially not in the 1980s, when more mothers of all classes work away from the home than ever before, and even more especially not in view of the empirical record for the children growing up under the current welfare system. Why should the mother be exempted by the system from the pressures that must affect everyone else’s decision to work?

As we survey these prospects, important questions remain unresolved. The first of these is why, if federal social transfers are treacherous, should locally mandated transfers be less so? Why should a municipality be permitted to legislate its own AFDC or Food Stamp program if their results are so inherently bad?

Part of the answer lies in conceptions of freedom. I have deliberately avoided raising them—the discussion is about how to help the disadvantaged, not about how to help the advantaged cut their taxes, to which arguments for personal freedom somehow always get diverted. Nonetheless, the point is valid: Local or even state systems leave much more room than a federal system for everyone, donors and recipients alike, to exercise freedom of choice about the kind of system they live under. Laws are more easily made and changed, and people who find them unacceptable have much more latitude in going somewhere more to their liking.

But the freedom of choice argument, while legitimate, is not necessary. We may put the advantages of local systems in terms of the Law of Imperfect Selection. A federal system must inherently employ very crude, inaccurate rules for deciding who gets what kind of help, and the results are as I outlined them in Chapter 16. At the opposite extreme—a neighbor helping a neighbor, a family member helping another family member—the law loses its validity nearly altogether. Very fine-grained judgments based on personal knowledge are being made about specific people and changing situations. In neighborhoods and small cities, the procedures can still bring much individualized information to bear on decisions. Even systems in large cities and states can do much better than a national system; a decaying industrial city in the Northeast and a booming sunbelt city of the same size can and probably should adopt much different rules about who gets what and how much.

A final and equally powerful argument for not impeding local systems is diversity. We know much more in the 1980s than we knew in the 1960s about what does not work. We have a lot to learn about what does work. Localities have been a rich source of experiments. Marva Collins in Chicago gives us an example of how a school can bring inner-city students up to national norms.
Sister Falaka Fattah in Philadelphia shows us how homeless youths can be rescued from the streets. There are numberless such lessons waiting to be learned from the diversity of local efforts. By all means, let a hundred flowers bloom, and if the federal government can play a useful role in lending a hand and spreading the word of successes, so much the better.

The ultimate unresolved question about our proposal to abolish income maintenance for the working-aged is how many people will fall through the cracks. In whatever detail we try to foresee the consequences, the objection may always be raised: We cannot be sure that everyone will be taken care of in the degree to which we would wish. But this observation by no means settles the question. If one may point in objection to the child now fed by Food Stamps who would go hungry, one may also point with satisfaction to the child who would have an entirely different and better future. Hungry children should be fed; there is no argument about that. It is no less urgent that children be allowed to grow up in a system free of the forces that encourage them to remain poor and dependent. If a strategy reasonably promises to remove those forces, after so many attempts to “help the poor” have failed, it is worth thinking about.

But that rationale is too vague. Let me step outside the persona I have employed and put the issue in terms of one last intensely personal hypothetical example. Let us suppose that you, a parent, could know that tomorrow your own child would be made an orphan. You have a choice. You may put your child with an extremely poor family, so poor that your child will be badly clothed and will indeed sometimes be hungry. But you also know that the parents have worked hard all their lives, will make sure your child goes to school and studies, and will teach your child that independence is a primary value. Or you may put your child with a family with parents who have never worked, who will be incapable of overseeing your child’s education—but who have plenty of food and good clothes, provided by others. If the choice about where one would put one’s own child is as clear to you as it is to me, on what grounds does one justify support of a system that, indirectly but without doubt, makes the other choice for other children? The answer that “What we really want is a world where that choice is not forced upon us” is no answer. We have tried to have it that way. We failed. Everything we know about why we failed tells us that more of the same will not make the dilemma go away.

The Ideal of Opportunity

Billions for equal opportunity, not one cent for equal outcome—such is the slogan to inscribe on the banner of whatever cause my proposals constitute. Their common theme is to make it possible to get as far as one can go on one’s merit, hardly a new ideal in American thought. The ideal itself has never lapsed. What did lapse was the recognition that practical merit exists. Some people are better than others. They deserve more of society’s rewards, of which money is only one small part. A principal function of social policy is to make sure they have the opportunity to reap those rewards. Government cannot identify the worthy but it can protect a society in which the worthy can identify themselves.
I am proposing triage of a sort, triage by self-selection. In triage on the battlefield, the doctor makes the decision—this one gets treatment, that one waits, the other one is made comfortable while waiting to die. In our social triage, the decision is left up to the patient. The patient always has the right to say “I can do X” and get a chance to prove it. Society always has the right to hold him to that pledge. The patient always has the right to fail. Society always has the right to let him.

There is in this stance no lack of compassion but a presumption of respect. People—all people, black or white, rich or poor—may be unequally responsible for what has happened to them in the past, but all are equally responsible for what they do next. Just as in our idealized educational system a student can come back a third, fourth, or fifth time to a course, in our idealized society a person can fail repeatedly and always be qualified for another chance—to try again, to try something easier, to try something different. The options are always open. Opportunity is endless. There is no punishment for failure, only a total absence of rewards. Society—or our idealized society—should be preoccupied with making sure that achievement is rewarded.

There is no shortage of people to be rewarded. Go into any inner-city school and you will find students of extraordinary talent, kept from knowing how good they are by rules we imposed in the name of fairness. Go into any poor community, and you will find people of extraordinary imagination and perseverance, energy and pride, making tortured accommodations to the strange world we created in the name of generosity. The success stories of past generations of poor in this country are waiting to be repeated.

There is no shortage of institutions to provide the rewards. Our schools know how to educate students who want to be educated. Our industries know how to find productive people and reward them. Our police know how to protect people who are ready to cooperate in their own protection. Our system of justice knows how to protect the rights of individuals who know what their rights are. Our philanthropic institutions know how to multiply the effectiveness of people who are already trying to help themselves. In short, American society is very good at reinforcing the investment of an individual in himself. For the affluent and for the middle-class, these mechanisms continue to work about as well as they ever have, and we enjoy their benefits. Not so for the poor.

American government, in its recent social policy, has been ineffectual in trying to stage-manage the decision to invest, and it has been unintentionally punitive toward those who would make the decision on their own. It is time to get out of the way.

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