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THE RACIALIZATION OF US HEALTHCARE REFORM:
THE CASE OF GOLD-PLATED CADILLAC HEALTH PLANS

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Abstract:

The term “gold-plated Cadillac health plans” became nationally prominent during John McCain’s run for President in 2008, and high-premium insurance plans continue to be called “Cadillac plans” today. The metaphorical phrase “gold-plated Cadillac” defines health care as a consumer and even a luxury good; implies that owners of these plans are irresponsible, wasteful healthcare consumers; and evokes the stereotype of an “out-of-control” African American consumer. The history of the Cadillac brand and of gold-plated Cadillacs in particular in popular culture demonstrates the salience of these associations. The use of this phrase in recent health care reform debates is considered in light of past research on the racialization of government benefits and social programs in American public opinion. Although people of color are most likely not the most common recipients of high-premium health insurance plans, this paper argues that the strategy of frequently referencing “gold-plated Cadillac” health plans was used in order to keep the image of wasteful, irresponsible consumers of health care in people’s minds, thereby reinforcing their fears that health care reform would result in the redistribution of national resources from the “deserving” to the “undeserving,” a distinction that is deeply racialized in American society.

Popular images and phrases provide a cultural shorthand that can be simultaneously richly communicative and frustratingly elusive. Sometimes this elusiveness points to a coded racial appeal. One such example in recent American political discourse is the “gold-plated Cadillac” health plan. Although the image of the “gold-plated Cadillac” is decades old, and had been used in reference to health insurance in the past, it wasn’t until 2008 during John McCain’s run for President that the notion of “gold-plated Cadillac health plans” truly entered national discourse (Richburg, 2009). The term caught on, although today it is more likely to be shortened to “Cadillac plans” by speakers, including President Obama. This paper unpacks the meaning of this metaphor, going beyond its surface meaning to make sense of its stickiness in US healthcare policy discourse in light of the racialized associations suggested by the history of this phrase.

Talk about health care policy is all too often a moral discourse that seeks to separate deserving from undeserving recipients of health care, frequently by characterizing the undeserving as irresponsible consumers. The impulse is disciplinary. During the summer of 2009, when the idea of health care reform was first discussed in town halls around the country, many citizens memorably expressed their outrage at the idea of expanding government health benefits to more people, and these sentiments have not disappeared. For instance, at the Republican primary debate on September 12th, 2011 hosted by the Tea Party and CNN, when some members of the crowd cheered the idea of letting an uninsured, thirty-year-old man die if he became ill¹, the animus against “irresponsible” health care consumers was performed. Underlying negative feelings about proposals for reforming health care in the United States is the imagined figure of an undeserving, wasteful, irresponsible recipient of taxpayer-supported health

¹ Video of the relevant segment can be found at http://www.huffingtonpost.com/2011/09/12/tea-party-debate-health-care_n_959354.html

care. The subtext, and sometimes even the explicit text, of contemporary debates about US healthcare policy is a wasteful, irresponsible consumer - a “health care glutton” (a term coined by pro-reform *New York Times* blogger Judith Warner in 2007). Although beneficiaries of so-called gold-plated Cadillac health plans are thought to be *overinsured* rather than uninsured, they are conceptually part of a category of irresponsible consumers who burden others.

The dimensions of this un-deservingness and wastefulness are several. Some people are imagined to be undeserving because they have failed to engage in “common sense” healthy behaviors such as exercising, eating right, and refraining from smoking and substance abuse. Others are thought of as undeserving because they have not shown the responsibility to find a job that comes with adequate insurance (as if this were always an option), or invested in a health savings account, and therefore end up using expensive emergency rooms, or receiving subsidized care. Others are imagined to be receiving extra, unnecessary health care, out of greed or ignorance. Regardless of the dimension, these health care wasters are thought to have failed to respond to various kinds of discipline – self-discipline of the body, discipline to plan for the future, and the discipline exerted by the market to maximize their utility and minimize costs.

This constellation of assumptions, articulated by many policymakers, members of the press and the public as part of debates about health care reform, are an instance of governmentality, and more specifically biopolitics, in action (Briggs & Hallin 2007; Dean 1999; Lupton, 1995; Rose 1990, 2007). As observers of neo-liberal formations have noted, social control and care have moved away from the state, and towards the self (Rose, 1990).

Responsibilization and the privatization of risk are prominent trends in American debates about how to organize health care. The lack of services provided by the state is discursively justified through the construction of a morality whereby people are responsible for their own health and

for minimizing their risk of illness or injury by seeking out health-related knowledge and then expertly applying it to their own lives (Clarke et al., 2003; LeBesco, 2010; Metzl, 2010). Indeed, Ron Paul's answer to the primary debate question about the hypothetical uninsured thirty-year-old man hinged precisely on the assertion that freedom meant being responsible for one's own risks. Cultivating anger and distaste for particular social figures as unable to self-regulate, as dependent, and as unfairly consuming national resources, is a strategy that discursively bolsters the presumed self-control and independence of the "good" neoliberal citizen. Its emotional logic encourages suspicion and mistrust of fellow citizens as well as of government initiatives that might work on their behalf. Political scientists have demonstrated that attitudes to government social programs are structured in part by perceptions of responsibility and deservingness, which are themselves structured by perceptions of racial difference.

The Racialization of Government Social Programs

Discourses of race have long informed public opinion about government social programs (Quadagno, 1994; Edsall & Edsall, 1991). Edsall and Edsall (1991) have argued that "big government" – a common refrain in objections to federal health care reform - is interpreted by many voters as coded language referring to the redistribution of resources, by the government, from deserving, hardworking citizens (read: White), to undeserving, unemployed citizens (read: Black). Gilens' research (1996) has shown how welfare in general has become a race-coded issue; he demonstrates that negative attitudes towards Black people (such as believing they are lazy) is a stronger predictor of disapproval of welfare than individualistic attitudes, economic self-interest, or attitudes about poor people in general. Goren's (2003, 2008) research builds on Gilen's, finding that White Americans' attitudes to government spending differs depending on

whether the spending program is perceived as targeting deserving or undeserving people.

Attitudes for “undeserving” recipients of government social programs (specifically, welfare and food stamps) are racialized, meaning that negative attitudes towards Black people predict lower levels of support for these programs than for spending programs aimed at “deserving” groups such as elderly people (Goren, 2003, 2008).

Winter’s (2006) research on support among White Americans for Social Security takes this pattern a step further. Winter argues that any issue that is framed with a structure similar to racial schemas, which include “the us–them dynamic, attributions regarding work and outcomes, and the invocation of a standard of judgment that symbolically links with traditional stereotypes,” will become racialized in public opinion, whether or not the issue is discussed in explicitly racial terms (p.403). Welfare has been racialized as Black because it triggers a racial schema held by many White Americans for Black Americans, which includes being poor and dependent because of laziness. Given Social Security’s image as a universal program grounded in the principles of fairness and rewarding hard work (because people’s benefits vary with how much they pay in during their working years), Winter (2006) hypothesized that Social Security would be associated with whiteness, and that therefore Whites who were more positively disposed to their own racial group and more negatively disposed towards an outgroup (specifically, African Americans) would have more positive attitudes towards Social Security. His analysis of National Election Survey data confirmed this hypothesis for both 1992 and 1996 opinion data.

How were the federal health care reform debates of 2008-2010 (the Patient Protection and Affordable Care Act was passed in 2010) racialized, if at all? Health care reform presents an interesting case, since Candidate and then President Obama’s reform plan included both

universal benefits, such as the stipulation that insurers no longer be able to discriminate against people with pre-existing conditions, and need-based benefits, such as the expansion of means-tested health coverage such as Medicaid. However, Obama and his reform allies consistently emphasized the universal elements of the plan and the notion of “deserving” beneficiaries in their communications with the public. The Administration’s public relations explicitly described the uninsured as people “not primarily on welfare” who are middle class, and emphasized the impact of reform on the escalating costs and lack of health care security experienced by “middle-class,” “working” families who *are* insured (Obama, 2009). Given how race and class are mutually implicated in the United States, both in fact and in the popular imagination, as well as what past research shows about the perceived linkage between welfare/poverty and Blackness among White Americans, the effort to paint the picture of a decidedly middle-class beneficiary of reform who is not on welfare has racialized implications.

While some think of the uninsured as a group that deserves empathy and support (although, being uninsured is less a stable attribute than a condition that millions of people move in and out of each year), for many the uninsured fall into the conceptual category of the undeserving poor. This state of affairs explains a trope of the US health care reform debates – the hardworking, innocent victim who tried to insure him or herself but nevertheless faced bankruptcy, delayed care, or was denied care (Health Care Summit, 2010). In short, the US health care reform debates featured a preoccupation with distinguishing deserving from non-deserving consumers of health care. Hence federal health care reform is a key site for observing whether and how racially coded discussions about government-funded benefits continue to occur.

Specifically, I consider the meaning of the term “gold-plated Cadillac health plans,” which first became nationally prominent when John McCain started using the phrase during his presidential run in 2008, and which has “stuck” in US healthcare policy discourse. As recently as March 2013 the term Cadillac appears in news about health care reform (e.g. Massey, 2013). I analyze this phrase diachronically, tracing the lineage or genealogy of this vivid term through history. The goal of this deep contextualization is to empirically demonstrate the likely connotations and assumptions indexed by “gold-plated Cadillac health plans.”

Health Care As Luxury Good

The term “gold-plated Cadillac” is an idiom that references decades of American popular culture – connected to cars, literature, music, and celebrity – and that also conveys deeply sedimented, racialized meanings. Perhaps some who have used the term in a policy context are not consciously aware of the racialized associations that I will tease out in a genealogy of this term. However, the persistence of the term in health care policy discourse can hardly be accidental and, I will argue, is consistent with the role that racialized discourse has played in many similar US policy debates.

The stickiness of the “gold-plated Cadillac” metaphor for certain kinds of health insurance plans highlights the extent to which health care is conceptualized as a consumer good or service in the United States, as opposed to alternative frameworks such as a right or a public good. There are semiotic consequences to health care being conceptualized as a consumer good or service in the marketplace. One consequence is that it becomes positioned as a good that should be earned through work, and another is that it becomes positioned as potentially a luxury good. This framing facilitates the idea that some irresponsible consumers are overusing or

wasting health care, or somehow accessing health care they have not “earned.” A recent letter to the editor uses the term to invoke undeservingness, writing:

Those who supported the health care law were led to believe that everyone would have the Cadillac of health care plans at a Chevrolet price, with no out-of-pocket expenses. Bottom line: Those who pay nothing for their health care plans (those receiving entitlements) will still have their Cadillac plans and pay nothing; those covered under an employer-sponsored health care plan will pay more in premiums, deductibles and co-pays. (*The Morning Call*, 2013)

Similarly, in 2008 right-wing radio personality Rush Limbaugh argued against the expansion of health coverage, saying:

people who very well could afford it, just as they could afford a plasma TV or a car or what have you, can afford health care and choose not to, they choose in fact for others, their neighbors, fellow citizens, to pay for it, precisely because they have been led to believe that it is their right to have health care.

Here Limbaugh implicitly defines health care as a luxury, even a frivolous good, comparable to a “plasma TV.” Although Limbaugh might seem to be an extreme example to quote, at the Health Care Summit in February 2010 a number of Republicans argued that without the market discipline that comes from having to pay out of pocket for each piece of care, health care consumers will use health care profligately, just as they would other kinds of consumer goods and services if they didn’t have to pay for them. This argument conjures consumers who are “out of control,” an image often associated with the working class and people of color (Chin, 2001).

While it has long been observed that a consumer frame tends to individualize the public more than a citizenship frame (such that individuals get to decide what is best for them

personally without regard to the common good) (Cohen, 2003; Lewis, Inthorn, & Jorgensen, 2005; Slater, 1999), here I argue that it also *stratifies* the public. Sectors of society with the means and privilege to access health care, affordable and comprehensive insurance, and the knowledge and capacity to care for their health in socially approved ways are distinguished from sectors without these kinds of access and capacities. The distinction is a moral one – those with access must have worked hard and been responsible. Those who lack access are blamed for what they lack, or condemned if they have accessed health care they are perceived not to have earned. Here I show that in an American context, this kind of distinction between Self and Other, and between deserving and non-deserving, is unsurprisingly racialized.

The Gold-plated Cadillac Health Plan

In 2009, *Slate* headlined the question ““When did we start calling them "Cadillac plans," anyway?” (Beam, 2009). The association between the Cadillac brand and health insurance goes back to the 1960s: “As early as May 1964, a Congressional subcommittee heard testimony from a member of the Florida State Council for Senior Citizens that “Cadillac policies” were “driving insurance rates up”” (Zimmer 2009, p.14). References to Cadillac plans came up in Congressional Subcommittees as well in 1969 and 1974. According to *Slate*:

In 1977, a hospital administrator in Cedar Rapids, Iowa, complained that “every citizen demands Cadillac health care service and is not concerned about the Cadillac costs because in most instances the patient doesn't pay this cost personally.” In 1986, an official with the Alabama Medicaid Agency noted that “Alabama has a Volkswagen type Medicaid program compared to the Cadillac or Rolls Royce programs found in other states.” (Beam, 2009)

We also know that the Detroit Newspaper Guild boasted that its health care benefits were “Cadillac” in the early 1980s (Berman, 2010). According to *Slate*, “The term was used a lot in the early ‘90s during the push for universal health care. It then made a comeback in 2007, when President Bush proposed taxing health care benefits” (Beam, 2009).

Health benefits have long been tax exempt in the United States, a fact that has solidified the way that most people get their health insurance through their employers (although this is less and less the case given the transition to more temporary and part-time forms of employment). Since health insurance can be used to recruit and retain employees, sometimes these packages are relatively “generous,” in terms of having extensive benefits and low deductibles. McCain, reasoning that such plans might be encouraging recipients to “overuse” health care and therefore drive up health care costs, proposed taxing some health insurance plans. He characterized the recipients of these plans as “those people who have the gold-plated Cadillac insurance policies that have to do with cosmetic surgery and transplants and all those kinds of things” (from the October 15th, 2008 debate against Obama) and, jokingly, “hair transplants” (at the October 7th, 2008 debate).² In fact, cosmetic surgery, laser eye operations, and even chiropractors are rarely covered by insurance plans. (McCain’s objection to life-saving organ transplants is not clear, unless it is predicated solely on their expense.) More common is that union workers - particularly in manufacturing but also in high-risk occupations such as firefighting and mining - negotiate very comprehensive, low-deductible plans, often in lieu of higher wages. Although John McCain conjured a vision of tony Wall Street types using their health insurance for spa treatments, the more common targets for a tax on these health plans are blue collar workers whose professions often lead them to need more health care. In a legislative sense, “Cadillac” plans came to be defined not by what kinds of treatments were covered, but by the absolute expense of the

² The relevant section can be viewed at <http://www.youtube.com/watch?v=snGr0JcS2xw>.

premiums, which might be high if covering a workforce that was older or more likely to need care (Gold, 2010). By 2018, insurers will be taxed at 40% for the individual plans they sell that cost more than \$10,200 and family plans that cost more than \$27,500 (Gold, 2010).

Therefore, the term Cadillac has operated as a metaphor for expensive health insurance in America for close to fifty years, mirroring the conceptualization of health care as more akin to a consumer good such as an automobile than a right or collective good such as education or public roads. And positioning health care as potentially a luxury good opens up the possibility of questioning the judgment and morality of those who use and abuse it. What kinds of people might abuse or waste health care?

Today's health care glutton, an unruly consumer of health care, recalls the "welfare queen," an imaginary figure who entered public discourse and consciousness in the Reagan era (a comparison also offered by Judith Warner [2007] and others). The racialization evident in the 1980s figure of the "welfare queen" is also a current in contemporary constructions of wasteful healthcare users. The welfare queen was discursively constructed as a single, Black woman who, despite her lack of education and social advantages (and indeed, because of it), showed great cunning in swindling the welfare system, in order to "live large" without working (Hancock, 2004; Lubiano, 1992). Bridges (2007) has pointed out that this imagined villain echoes strongly with the "wily patient," a figure constructed among the health care practitioners working in a public hospital where she conducted ethnographic fieldwork. According to Bridges' account of these practitioners' beliefs, the wily patient, "although obtuse, backwards, and altogether unintelligent, nevertheless possesses the ability to craftily and astutely exploit the hospital for the purpose of attaining access to undeserved appointments, ultrasounds, and other gratuitous healthcare" (Bridges 2007, 3). (These patients were for the most part pregnant women; she was

observing the women's health clinic within the hospital.) Bridges argues that while racialization is more implicit than with the welfare queen, it is nevertheless relevant to how the wily patient is constructed and imagined.

Is today's unruly, undeserving healthcare consumer a racialized construction? I argue that although the racialization is not as manifest as with the 1980s' welfare queen, it is suggested both by the schema of "undeserving consumers" getting something they haven't earned, as well as by the out-of-control, racialized consumer invoked by the phrase "gold-plated Cadillac" health plan. The implicitness of the racialization in recent debate about health care reform is consistent with the perspective of scholars such as Eduardo Bonilla-Silva (2003, p.3), who finds that the "new racism" is more "subtle, institutional, and apparently non-racial" than the Jim Crow version of racism.

We should first note the long history in the United States of representing African Americans as out-of-control consumers. Social reformers from both sides of the political spectrum have bemoaned the supposed flashy consumer habits of African Americans, including SUV's, designer fashions, sneakers, and "bling." While markets are supposed to discipline consumers, people of color have long been constructed as irrational consumers immune to market discipline - unable to manage their resources in order to further their "real" self-interests (Branchik & Davis 2009; Chin 2001; Lipsitz 1998). While the wily patient described by Bridges is an uninsured person greedy for health care, during the health care reform debates others were imagined to be over-consuming health care, and thereby driving up its cost, due to their "gold-plated, Cadillac health plans."

A Genealogy of "Gold-Plated Cadillac"

Where did this colorful term come from, and why did it become so “sticky” in the health care reform discourse? Since its founding in 1902, Cadillac has been synonymous in American culture with luxury – the highest end brand or model. By mid-century, advertisers of many products indicated quality and prestige by labeling their products the “Cadillac of” trim-saws, sand-pile sets, and phonographs (Zimmer, 2009). According to a recent dictionary entry, “The Cadillac, in the United States and elsewhere, has become a symbol of success to some, vulgar pretension to others, and is a synonym for an expensive car to all” (Hendrickson, 2008). “Gold-plated” connotes the appearance of luxury in the absence of real value (because the object is merely plated, rather than solid gold). The articulation of “gold-plated” and “Cadillac” is easily associated with a certain kind of flashy consumer culture.

We can see examples of using this phrase to connote excessive luxury going back several decades. For example, an article which appeared in the *Washington Post* in 1979 framed gold-plated Cadillacs as a symbol of the excessive wealth earned by oil producers and refiners: “When we begin transforming solar energy into vast amounts of cheap electricity, far fewer gold-plated Cadillacs will be bought by OPEC producers or by the American investors who have been refining and distributing their oil” (Gold, 1979, p.B14). In another example the phrase is used as a metaphor in a context unrelated to cars. In a short column from early 2004 it appears in relation to architectural school designs: “Have school designs become too extravagant? ‘Gold-plated’, ‘Cadillac’ and ‘extravagant’ are terms familiar to architects who specialize in school design” (Rydeen, 2004).

“Gold-plated Cadillac” evokes not just flashy consumer culture, but a specifically Black consumer culture. There is evidence that Cadillacs were popular with African Americans early on, so much so that in the 1930s General Motors, which owns the Cadillac brand, reportedly

chose to surreptitiously market to them for the first time as a strategy for weathering the Depression-era slump in sales (Drucker 1978; Gordon 2009). Various histories of GM differ on this fact, and Myers and Dean (2007) argue that the relationship between GM and their African American customers is hard to pin down because of the secrecy and denial surrounding these early marketing tactics. However, regardless of what steps were taken early in the 20th century, by mid-century the popularity of Cadillacs with the African American community was well-known. So much so, in fact, that in 1949 *Ebony Magazine* published a photo editorial entitled “Why Negroes Buy Cadillacs.” Facing a low angle photo of a well-dressed African American man leaning on his shiny Cadillac, the article opens:

By now a virtual institution in Negro life is the steadfast flock of blue-nosed do-gooders who every so often break out into a rash of heated denunciations of the “lack of thrift” among us colored folk. What usually riles these straight-laced modern-day puritans more than anything else is the spectacle of plush, fin-tailed Cadillacs that seem to be in abundance on the boulevards of many colored communities these days. Cadillacs are becoming so commonplace on Lenox Avenue, South Parkway and Central Avenue that rumors are floating around to the effect that General Motors is trying to curb sales to colored customers lest their prize species of the automobile trade be labeled as “a Negro car.” (*Ebony*, p.34)

The column defends the practice as a valid “weapon in the war for racial equality,” writing “The fact is that basically a Cadillac is an instrument of aggression, a solid and substantial symbol for many a Negro that he is as good as any white man” (*Ebony*, 1949, p.34), a form of “marketplace activism” (Branchik & Davis, 2009). Nevertheless, while the magazine defended the consumption practice for those Black consumers who could afford it, it also suggested that

compared to most White Cadillac owners, “Too often the Negro with a Cadillac is really operating a car beyond his means,” thereby somewhat reinforcing the view of Whites “who point to this Cadillac complex of Negroes as proof of a childlike nature, a lack of good judgment, and a tendency to the bizarre and ostentatious” (*Ebony*, 1949, p.34).

The theme of the *Ebony* editorial was picked up ten years later in Dizzy Gillespie’s comic song, “Swing Low, Sweet Cadillac.” George Lipsitz (1998) writes that:

his composition referenced the frequently voiced white supremacist slur portraying African Americans as impractical and incompetent consumers whose poverty stems from undisciplined desire and foolish spending on flashy items like Cadillacs rather than from racist discrimination in hiring, housing, and education. (p.162)

The 1950s saw the brand develop a strong cultural association with the new musical genre of rock and roll, initially emanating from the Black popular culture of Motor City (Detroit). Just as Elvis Presley appropriated and popularized rock and roll for White audiences, so his love of the Cadillac as a symbol of luxury became well-known. In the 1960s he commissioned a “Golden Cadillac,” “which included an ice machine, an electric shoe buffer and swivel television, the ‘bling’ of its day” (quoting Hendry, p.357, in Myers & Dean 2007, p.159).

The attraction of African American consumers to luxury cars, and to the Cadillac in particular, was a point of contestation in the pre-Civil Rights and Civil Rights eras. The Cadillac may have resonated so strongly for African American consumers because it was one of the few outlets of conspicuous consumerism available to them, a point that Gillespie was likely making in his aforementioned song (Lipsitz, 1998). On this point Myers and Dean (2007) write, “Segregated housing, among many other consumption opportunities, limited conspicuous

consumption for African Americans to cars, clothes and jewelry. The meaning of automobile ownership for class and race relationships was recognized early” (p.159).

Literary accounts bring this dynamic to life. Mildred D. Taylor’s popular young adult book *The Gold Cadillac* (1987) fictionalizes her own childhood experience growing up in Toledo, Ohio and the year that her father bought a brand-new Cadillac. The account dramatizes the impact the Gold Cadillac has on friends, family, and neighbors who see the new family car. However, when the father decides to drive it south to show it off to relatives, he is warned by everyone not to do so. A neighbor says, “They see those Ohio license plates, they’ll figure you coming down uppity, trying to lord your fine car over them” (Taylor, p.24). Indeed, in Mississippi the family are pulled over by two police officers, who challenge Wilbert’s ownership of the Cadillac. After being held for three hours at the police station and given a speeding ticket, he is allowed to go with his family, although the police follow until the state line. After a terrifying night spent at the side of the road, the father realizes that driving such a car in Jim Crow territory is indeed dangerous. He sells the car soon after returning to Ohio, and puts the money towards the purchase of a larger home, a “responsible” investment encouraged by his wife from the very beginning.

The themes from Taylor’s children’s story are continuous with Ralph Ellison’s 1973 short story “Cadillac Flambé.” The tale, set in the 1950s, is told from the point of view of a passerby who happens to see an African American jazz musician drive his white Cadillac onto the property of a US Senator, where he sets fire to the car with a dramatic flourish. The musician was driving his beloved car home from the South where he had been playing gigs to his home in Harlem when he heard the Senator on the radio complaining about the rise in African American ownership of Cadillacs. This is part of what he heard on the radio:

We have reached a sad state of affairs, gentlemen, wherein this fine product of American skill and initiative has become so common in Harlem that much of its initial value has been sorely compromised. Indeed, I am led to suggest, and quite seriously, that legislation be drawn up to rename it the 'Coon Cage Eight.' And not at all because of its eight, super-efficient cylinders, nor because of the lean, springing strength and beauty of its general outlines. Not at all, but because it has now become such a common sight to see eight or more of our darker brethren crowded together enjoying its power, its beauty, its neo-pagan comfort, while weaving recklessly through the streets of our great cities and along our super-highways. (Ellison, 2001/1973, p.452)

The senator continues:

And yet, we continue to hear complaints to the effect that these constituents of our worthy colleague are ill-housed, ill-clothed, ill-equipped and under-treaded! But, gentlemen, I say to you in all sincerity: Look into the streets! Look at the statistics for automobile sales! And I don't mean the economy cars, but our most expensive luxury machines. Look and see who is purchasing them! Give your attention to who it is that is creating the scarcity and removing these superb machines from the reach of those for whom they were intended! With so many of these good things, what, pray, do those people desire - is it a jet plane on every Harlem rooftop? (ibid.)

The Cadillac owner, after hearing this monologue, finds he can no longer enjoy his car, realizing that the respectability that he thought he had purchased was an illusion.

By the 1970s Cadillacs were losing their luster with White America (Truscott IV, 2000). Some saw it as the car of choice for pimps, as represented in a number of Hollywood movies, including the Blaxploitation genre (Myers & Dean, 2007). In addition, headlines in 1975 focused

on the repossession of soul musician Isaac Hayes' gold-plated Cadillac in the context of his bankruptcy and failure to pay child support. The African American newspaper the *Chicago Defender* recalled that Hayes had made headlines a few years earlier when he had purchased the \$42,000 gold-plated Cadillac. The article notes, "Decked out in expensive furs, silks and velvets, and looking like a mogul from some ultra-scopic-multi-million dollar movie spectacular, Hayes could often be seen cruising his big Cadillac or Lincoln down the streets of Memphis" (*Chicago Defender*, p.1). The wide reporting in the national press of Hayes' bankruptcy and the frequent mention of his gold-plated Cadillac in association with it no doubt contributed to a symbolic linkage between the car and the image of irresponsible African American consumption. Indeed, Hayes' gold-plated Cadillac was frequently mentioned in obituaries after his death on August 10th 2008, not long before Senator McCain started using the phrase in his presidential campaign.

Also in the 1970s the public perception of a linkage between the Cadillac brand and "irresponsible" African Americans was reinforced with the image of "Welfare Cadillacs" driven by Reagan's so-called "Welfare Queens." The country novelty song "Welfare Cadillac," a hit for Guy Drake in 1970, was resurrected and deployed in Reagan era discourse about welfare. In 1976 *The New York Times* reported that Linda Taylor, the woman who inspired Reagan's criticism of "welfare queens," (although many details of her story seem to have been exaggerated by Reagan and others, see Hancock 2004), had her "Cadillac limousine" seized by police. The popularity of Drake's Welfare Cadillac song, which crossed over from country charts to the pop charts in 1970, highlights how both "welfare" and "Cadillac" were racialized categories, and their juxtaposition only multiplied this association. *Rolling Stone* (1970) called the song an example of "Disgusting Racism," noting that it features a character who doesn't work but has ten

kids and a wife and a home that are all supported with his welfare check, leaving him with enough left over to have a Cadillac.

Cadillac has been referenced for decades by African American musicians as an aspirational symbol of luxury (Farhi 2009). Of late, the Cadillac brand has become associated with so-called “urban,” hip-hop consumers, particularly since the 1999 release of the Escalade luxury SUV (Myers & Dean, 2007), which has been featured in songs and videos of contemporary hip-hop artists such as Nelly (Farhi, 2009). The hip-hop image of the newer Cadillac solidifies the brand as a kind of cultural shorthand for misguided luxury.

Although on one hand Cadillac has symbolized luxury for about a century, this particular car brand has simultaneously been associated with African American consumers for decades. And with that association have come many stereotypes about African American consumers being irrational, out-of-control, and spending beyond their means. The term “gold-plated Cadillac health plans” either betrays an unconscious racialization of the irresponsible health care glutton, or is the result of deeply cynical market research. It’s a prime example of the kind of “indirect” and “subtle” racism that scholars like Bonilla-Silva (2003) and Lipsitz (1998, p.169) argue are characteristic of contemporary, post-Civil Rights era discourse. As a coded racial appeal, they “present one message consciously and another unconsciously. They provide ‘plausible deniability’ while simultaneously activating unconscious networks that usually work in tandem with the conscious message to ratchet up its emotional power” (Westen 2007, p.226).

The Racialization of Benefits Discourse

Of course, it’s quite unlikely that people of color are the primary recipients of the “gold-plated Cadillac” health plans that are now the target of federal legislation. Given the correlation

between racial identity and socioeconomic status in the United States, it is almost certainly White people who are disproportionately the beneficiaries of expensive health plans from their employers. However, the imaginary connection between wasteful healthcare consumption and racialized Others need not be accurate or rational in order to be discursively effective (Westen 2007). It would hardly be the first time that a rhetorical flourish used in political discourse lacked rational underpinnings, nor the first time that US political discourse featured coded racial language.

Beneficiaries of “gold-plated Cadillac” plans were discussed by policymakers during the federal health care reform debates not because they would benefit from the Patient Protection and Affordable Care Act, but because taxing expensive plans is a way that legislators seek to raise revenue for it. I would argue, however, that these specifics did not matter at the level that most members of the public paid attention to this policy discourse. The repetition of the phrase gold-plated Cadillac plans painted a vivid picture of undeserving, irresponsible (and arguably, Black) citizens wasting health care and raising costs for “everybody else,” and this was the ultimate fear that many voters had of federal health care reform – that it would redistribute their hard-earned tax dollars to undeserving recipients of care. Opponents of health care reform were therefore able to trigger this fear by discussing Cadillac plans, without explicitly saying so. In doing so, they sought to define federal health care reform as a government program that had more in common with welfare than Social Security.

If, as I have argued, the articulation of “gold-plated Cadillac” with health plans invokes a racial Other, it would be merely the latest example in a long history of racial divisiveness being used to oppose the expansion of government social programs. Sociologist Jill Quadagno (1994) has argued that racial divisions in US politics are the main culprit in the lack of a social safety

net enjoyed by American citizens compared to other industrialized nations, writing “An anti-government ideology has generated most antagonism to the welfare state when it has been associated with racial issues” (p.196). Focusing on the 1930s New Deal and the 1960s War on Poverty, Quadagno documents how these social programs were shaped by racial inequality. In the case of the New Deal, African Americans (and women) were carefully excluded from a number of the benefits, a compromise designed to win the support of the southern states. In the case of the War on Poverty, Quadagno argues that the backlash and ultimate failure of many of its proposed programs, including job training, housing aid, welfare, and support for women and children, hinged on the fact that these programs were targeted on the basis of income and race. Precisely because the War on Poverty sought to ameliorate racial inequality, it could not find popular support.

In response to the failures of the War on Poverty, policymakers have sought to find programs that are universal in nature (or that appear universal), rather than targeted to particular disadvantaged groups.³ However, Quadagno (2004) quotes Kenneth Tollett who argued:

If white supremacy continues to be as strong as I am indicating, universal policies that also benefit blacks substantially will be resisted or undermined by whites if they perceive that the benefits going to blacks may dilute the benefits to them. (Tollett, 1991, p.91)

Universalism in government programs may not be enough – many citizens may want assurance that government benefits will only reach those who are responsible and deserving.

³ Quadagno points out that the brand of “universalism” that has been favored has not been citizenship, but participation in the paid labor force. In other words, social benefits are seen as legitimate only if they are *earned* through paid labor, thereby effectively redefining citizenship. She writes, “According to this definition, only wage workers are citizens and only wage workers are eligible for social benefits” (1994, p.157).

Conclusion

The phrase “gold-plated Cadillac” draws on the associations of decades of American popular culture in order to evoke a racialized, wasteful health care glutton. Even though the taxation of expensive health plans is a relatively minor footnote in the federal reform of health care, its repeated discussion by policymakers kept the fear that tax dollars would be redistributed from deserving to undeserving consumers of health care top of mind. However, the subtle, sedimented nature of the metaphor means that not only have the users of this phrase not been called to task for these associations, if they were they would certainly have “plausible deniability” (Westen, 2007, p.226). When New York Governor Patterson suggested that McCain was using racial language to talk about Obama during the Presidential campaign in 2008, he was referring (at least publicly) not to the term “gold-plated Cadillac” but to McCain frequently mentioning Obama’s previous career as a community organizer, a charge that quickly brought a backlash from the Republican campaign (Confessore, 2008). The cultural shorthand of “Cadillac health plans” continues to be used in news and policy discourse to no questions or objections.

Given the historical and continued racialization of government benefits in American discourse and public opinion, the lack of careful inspection of this terminology suggests an unfortunate form of cultural amnesia. The stickiness of the term “Cadillac health plan” in American health care reform discourse points to a divide-and-conquer strategy accomplished through a linguistic choice that conveys much while seeming to say little. Our sound bite society thrives on expressions such as these, but “gold-plated Cadillac” carries semiotic baggage that can’t be ignored or wished away, even if it continues to be largely unnamed.

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