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# Social Security privatization and older women: A feminist political economy perspective

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## Abstract

Gender is a crucial organizing principle in society that profoundly shapes the experience of old age and aging and the distribution of resources to older women. Using a critical feminist perspective, this paper looks at privatization in the context of the state, the capital, and the sex and gender system that conjointly reproduce the dominant institutions that render women, and particularly women of color, vulnerable and dependent throughout their life courses. The substantial dependency of older women on the state and its reasons are described. The proposed privatization of Social Security is examined in terms of its gender-biased ideological underpinnings and assumptions about the nature and norms of work, productivity, individualism, interdependence, and exchange. Negative effects are particularly harsh for those older women who do not conform to the model of family status as married with male breadwinner and for those already disadvantaged by race, ethnicity, and class.

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## 1. Introduction

In social gerontology during the 1990s, increasing attention in policy circles was given to talk of issues of intergenerational relations and a hypothesized antagonism between the generations. Interestingly, in spite of bountiful rhetoric to the contrary, this “intergenerational conflict” has never been empirically demonstrated to be true either by public opinion polls or by other research (Cook, 2003). Attacks on Social Security have occurred almost in direct proportion to the strength of the politically motivated crisis constructions of Social Security, the population aging, the baby boom, the stepped-up attacks on women as welfare mothers and their reproductive choice and rights, and the political rise of the Christian Coalition and its moralistic stance regarding men as divinely chosen heads of the

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patriarchal family. Beginning with the Reagan Revolution and continuing throughout President Clinton's two terms, new popularized versions of a Social Security "crisis" have been continuously manufactured and reified in the political rhetoric of Congress, Wall Street power brokers, and conservative think tanks (Estes, 1996, 2001a). The power struggles surrounding attempts to privatize entitlements such as Social Security (as well as Medicare) signify the challenged and changing role of the state in the context of the rise in financial global capital and the dynamic struggles engendered by it. Periodic yet sustained attacks on the legitimacy of the state (Estes, 1991) emanating from former President Carter's campaign onward (as state governors ran against Washington, DC politicians and bureaucrats) have only contributed to the threats to Social Security.

## 2. Women's dependency on the state

Social policy contributes to older women's dependency. The economic hardship and dependence of older women on the state is socially and structurally produced due largely to women's historic roles and treatment in and by the family, the market, and the state (Dickinson & Russell, 1986; Orloff, 1993). These gendered institutions (Acker, 1988) and their gender regimes (Connell, 1987) reflect masculine domination (Bourdieu, 2001). The result is (a) gendered policy in the public and private sectors; (b) wage inequality, sex discrimination, and unequal opportunity to work (which disadvantages women); and (c) reproductive labor (e.g., caregiving) that is neither financially remunerated nor accounted for under U.S. Social Security retirement policy (Estes, 1998; Harrington Meyer, 1996). Stated bluntly, social policy reflects the dominant ideologies and state policies that enforce, bolster, and extend the market and the structure of white male advantage in the larger economic, political, and social order (Estes, 2001b).

The problem of Social Security is particularly important because women are more dependent on the state than men across the life course (Estes, 2001b). Further, older women's dependency on the state and its safety net programs increases with aging, widowhood, divorce, and associated spend-downs (decumulation) in their economic resources, just as women's health status becomes more problematic with age. By the time a woman is age 65, she is almost twice as likely as her male counterpart to be poor or near poor (Estes & Michel, 1999; Older Women's League (OWL), 1999). Marital status is definitively related to poverty (Harrington Meyer, 1996). Older women are thrice more likely to be widowed than older men (SSA, 1998). Almost 60% of older women are single compared with 26% of older men (Women's Institute for Secure Retirement (WISER), 2002, p. 12). Divorce rates have jumped more than threefold for midlife women (aged 45–49) in the United States (from 5.3% to 17.7% between 1970 and 1997) (Steuerle, 1999). Future projections are for the continued acceleration of these trends, with reductions in the percentage of married women in midlife as well as old age (Estes & Michel, 1999; OWL, 1999; Steuerle, 1999).

These trends in marital status are expected to substantially increase the poverty rates for older women who are never married, divorced, or separated (Smeeding, Estes, & Glasse, 1999). Declining rates of women who are married in old age are a major reason that older women's economic hardships are *not* projected to decline for baby boom and future generations of older women, while older men's poverty rate is projected to decline or disappear in the next several decades (Commonwealth Fund, 1988; Smeeding, 1999; Smeeding et al., 1999). Privatization, as is argued throughout this article, would be expected to significantly exacerbate the already difficult economic problems of older women.

Interestingly, in cross-national comparisons, U.S. older women who are single have the lowest income relative to married couples of the eight nations studied (Disney & Johnson, 2001, Table 1.1; reprinted in Disney & Whitehouse, 2002, Fig. 4.2, p. 62). With the nations in rank order, single older women's incomes fare from best to worst as follows: the Netherlands (the best), Italy, Canada, Australia, France, Germany, the UK, and the United States (the worst and dead last). In another study of 18 nations, Smeeding and Williamson (2001, Table 1; reprinted in Disney & Whitehouse, 2002, Fig. 4.6, p. 73) found that the United States was the second worst of all countries (surpassed only by Australia) in its "pensioner income poverty rate"—the percent of pensioners with incomes below one-half of the population median income. More than 20% of U.S. pensioners report incomes below one-half the median threshold. Finally, in studies of pensioner income inequalities in 16 countries, the United States ranks near the bottom, second only to Greece in the ratio of 90th percentile of pensioner income to the 10th percentile (Forster & Lellizzari, 2000, Table 2.2; reprinted in Disney & Whitehouse, 2002, Fig. 4.9, p. 78).

### **3. The historic paradigm: familism and the separate spheres**

The dominant paradigm on which Social Security was initially fashioned is one in which historically distinct "public" and "private" spheres have been recognized and supported (and subsequently reproduced) through this national policy. With its establishment in the 1930s, Social Security policy acknowledged and rewarded the traditional nuclear family model with a male breadwinner and a female homemaker caring for children in the home. This historic split along gender lines in the classic division of male and female labor was embedded in Social Security policy, built on familism and the notion of "separate spheres" in which productive and reproductive relations were treated differently. Much has been written about this split and how "productive relations" were valorized as financially remunerated (paid) work, while "reproductive relations" were not valorized but instead treated as "free" labor, contributed largely by women. This male breadwinner model was also more available to white women, inasmuch as more women of color worked outside their homes in low-paid domestic or other labor due to their economic and family circumstances.

The core of much feminist thought and writing about social policy explicates the tensions, contradictions, and gender-related consequences that arise from the traditional male/female division of labor and spheres, including the attendant issues arising from the divergent treatment of productive and reproductive work under state policy. Any comprehensive understanding of the state and its pension policy needs to account for the relations among the three institutions of the state, the economy, and the household (Dickinson & Russell, 1986; O'Connor, Orloff, & Shaver, 1999). The phenomenon of social reproduction is central in understanding each of these three institutions and the relations of all three to each other (Estes & Binney, 1990).

### **4. Social reproduction**

Social reproduction refers to the work of both producing the members of society as educated, healthy, knowledgeable, and productive human beings and setting up conditions by which such production of

individuals and society may continue. Under capitalism, women's role historically has been in reproduction, seen as a "complement" of men's role in production (Mitchell, 1966).

Feminists have critiqued traditional Marxist views of reproduction that "privilege" relations of production that men do through paid work and "ignore. . . much of the process by which people and their labor power are reproduced" (Himmelweit, 1983, p. 419). Reproduction takes place on two levels: "the reproduction of labor power both on a daily and on a generational sense and the human and biological reproduction" (Himmelweit, 1983, p. 419). This reproductive labor, performed by women, is treated as informal, unpaid, invisible, and devalued. The blindness toward (and devaluation of, in public policy) reproductive work historically has justified the treatment of women's and men's family relations (the division of caregiving and household work) as private and beyond scope of state intervention (O'Connor et al., 1999, p. 3).

When reproductive relations are considered, the gendered division of labor, women's unequal access to the labor market, and their unpaid informal work throughout the life course are placed squarely at the center of analysis. The vital import of social reproduction in explaining the predicament of women in old age is illustrated by the significant unpaid caring labor, which, for women, has lifelong cumulative (and negative) consequences (Balbo, 1982; Binney, Estes, & Humphers, 1993; Finch & Groves, 1983). Under Social Security policy, this refusal to account for the economic contributions of reproductive relations results in "zeroes" given for the years out of the labor market to caregive children and elders. This omission of reproductive relations in the calculus of retirement benefits is a prime example of Folbre's (2001) notion of "The Care Penalty." Economists have recently estimated the economic costs to women for their caregiving, including lost opportunity costs of work, as exceeding \$659,139 for a lifetime (WISER, 2002, p. 10) and at least \$2100 a year in Social Security payments (Metlife Mature Market Institute with Brandeis University, 1999). This loss alone is sufficient to push hundreds of thousands older women from being just above poverty to below the poverty line. Additional costs to women include the male–female pay gap, with women's income from just this one source variously estimated at \$250,000 and higher for female minorities (American Association for University Women (AAUW), 2002). The wage gap between men and women is worst for Hispanic and African American women who earn 55 and 67 cents, respectively, for every dollar earned by a man. White women earn 75 cents and Asian women earn 83 cents to a man's dollar (National Committee on Pay Equity, 2001; WISER, 2002).

The cumulative economic disadvantages of both unpaid caregiving and wage inequality for women largely explain why there is an overall retirement income gap of 56% for women compared with men. In 2000, the median per capita income for women age 65 and older was \$10,899; for men, it was \$19,168. Whether this situation will improve for future generations of women is a matter of speculation. Current estimates are that the typical GenX 25-year-old woman with a college degree will make about \$523,000 less in wages over her lifetime than her male counterpart (WISER, 2002, p. 7). In addition, there is no sign of a national long-term care or Social Security policy that might compensate women for their cumulative disadvantage in rendering years of essential unpaid care work, which has been estimated by the Older Women's League to exceed 16 years for children and 17 years for adults (Estes, 2001b).

Current Social Security policy and its proposed privatization both exemplify Pascall's (1986) observation that the state sustains women's subordination through social policy based on a particular family form, the nuclear family with a male breadwinner and a dependent wife. In rewarding the increasingly rare "traditional" nuclear family (Harrington Meyer, 1996), state retirement policy may

be said to impose a normative and preferential view of the family—and one that presently is inherently disadvantageous to the majority of the elderly, older women. This is reflected in higher Social Security benefits for men than women, for married persons (who are more likely to be male) than nonmarried persons (who are more likely to be female), and for dependent spouses than nondependent spouses or single individuals (who are more likely to be women, particularly minority women).

In sum, much scholarly analysis substantiates the fact that women's dependent relations are sustained by Social Security and other agencies of the welfare state that *lock women into a spousal wage relationship* (Harrington Meyer, 1990, 1996) or that punish women if they are not in a spousal relationship. A recent example of policy aimed at locking women into a spousal relationship is the proposal by the Bush administration to federally fund a program to encourage the marriage of welfare mothers. The rationale for the proposal is to reduce poverty and state welfare costs through marriage as part of welfare reform. Thus, the state supports the marriage relationship and women's dependency on a man while stubbornly refusing to compensate for the essential reproductive labor of society that is assigned to and provided free by women. "The price of such caring work is economic dependence. . . [which] amounts to the exploitation of one kind of dependency to deal with another" (Pascall, 1986, p. 29). Harrington Meyer (1990, pp. 560–561) explains:

[The] paradox for women is either to live without a male wage and risk impoverishment or to live with a male's wages and risk dependency. Policies that deny the realities of women's lives by assuming or forcing economic independence ignore the economic dependency associated with reproductive labor under the current system. Yet policies that recognize women's economic dependency also sustain that dependency. . . The gendered structure of waged labor, the gendered definition of work, and the conceptualization of family status as permanent rather than transient all intersect to impoverish old women.

Thus, the gendered status of working and retirement wages has resulted in women's continuing dependency on the "family wage" of a male breadwinner or vulnerability to poverty. Although "supposedly designed to provide economic security to dependent wives, [the family wage] has historically served to increase men's status in both the labor market and the family." Further, "in the eyes of the state, it does not belong to [women]. . . in the case of marital dissolution" (Harrington Meyer, 1990, p. 559). This, not incidentally, is highly relevant to one significant disadvantage of Social Security privatization for married and divorced women: no currently proposed provisions in the privatization plans guarantee a married or divorced woman's right to her husband's privately invested Social Security funds. In contrast, present Social Security policy guarantees all women (both married and divorced women who were married at least 10 years) the right to share in her spouse's retirement income.

## 5. Social insurance

In 1935, Social Security was designed to be the nation's bedrock of social insurance to address the universals of the uncertainty of retirement, illness, disability, and death. Social insurance is meant to meet both the defined needs of individuals and their family's *and* society's needs. The

U.S. social insurance system is built around the provision of defined benefits derived on one set of principles. U.S. citizens know what they are entitled to in retirement income, with predictability and certainty. This is vastly different than what would occur under the alternative privatization proposal—a system of defined contributions that does not guarantee a certain level of benefits at the time of retirement, e.g., benefit adequacy (discussed further below).

Robert Ball, former U.S. Commissioner of Social Insurance for three Presidents, describes the basic principles of social insurance: “The best form of self-protection is mutual aid on a universal scale. When everyone contributes, everyone can be protected” (Ball & Bethell, 1989, p. 3). The unique characteristics of social insurance that Ball identifies include coverage, earned benefit, equality, dedicated financing, and administration and responsibility (Ball & Bethell, 1989, pp. 71–79), as outlined below.

#### 1. Coverage

There is equitable protection for the entire population.

No one is forced into poverty in retirement.

#### 2. Earned benefit

All beneficiaries or their families contribute to the program.

There is an earned right to benefits, unlike stigmatized welfare.

#### 3. Equality

Everyone is in the same boat.

There is broad support for the program.

There are uniform defined benefits.

#### 4. Dedicated financing

A dedicated source of financing exists through the payroll tax.

Low-income workers can be covered at an affordable cost.

There is inflation protection.

Cost containment and administrative efficiencies are realized.

#### 5. Responsibility for program purpose and content

There is a clear designation of congressional and federal administrative responsibility.

There is program visibility (transparency) and public accountability.

The proposed privatization of Social Security is predicated on a repudiation of virtually all five of these principles of social insurance. Instead, individual responsibility, performance of workers in the market (but without recognition of women’s contributed reproductive labor), and earned property rights (rather than citizenship rights) are the key principles that are philosophically enshrined and instantiated under privatization schemes. A central question is how these principles of privatization (or their repudiation) will affect women and other groups in society that are already disadvantaged by race, ethnicity, and lower socioeconomic status (social class) long before old age, disability, or widowhood are imposed on them.

### **6. Equity and adequacy in Social Security**

From the outset, the framers of Social Security policy struggled with how to rationalize and to achieve two potentially contradictory goals: “equity” and “adequacy.”

### 6.1. *The equity concept*

When referred to in the Social Security system, the element of “equity” was understood in a different sense from its usage in the 1960s civil rights and equal rights movements. In Social Security, equity refers to how closely the worker’s contributions to the system match what is returned in benefit payments—i.e., how much would be received in retirement payments relative to how much a worker contributes to the system.

### 6.2. *The adequacy concept*

As used in reference to Social Security, adequacy generally refers to whether workers and beneficiaries paying into the system have an adequate retirement income through Social Security—understanding that, historically, Social Security payments were always envisioned to be only one of three parts of retirement income. Along with private pensions and personal savings, Social Security comprises the most secure leg of the “Three-Legged Stool” of retirement finances.

The principle of adequacy supported the adoption of a “progressive” policy structure that provides a higher rate of return to low-income than high-income workers relative to their contributions to Social Security funds, although payments for the lowest-income workers remain below poverty level. Nevertheless, the principle of equity (some idea of a fair or reasonable share of return on contributions) forms the basis of Social Security policy that pays out higher absolute benefits to higher-income earners than to lower-income workers. Observers seldom remark on the offsetting (and “regressive”) element in Social Security taxation, i.e., that higher-income workers pay a lower proportion of their incomes through payroll (FICA) taxes than do lower-income workers. This occurs because of the wage-income gap or fixed ceiling on the amount of wages that are taxed under Social Security (currently set at \$87,000/year). In addition, non-wage-based income sources, such as dividends or other asset income, are not subject to Social Security taxation.

## 7. **The privatization of Social Security: frames of the debate**

In the Social Security privatization debate, there are currently two major competing “frames” (Williamson, Watts-Roy, & Kingson 1999): (a) the Generational Accounting/Generational Equity Frame and (b) the Generational Interdependence Frame.

### 7.1. *The Generational Accounting/Generational Equity Frame*

The Generational Accounting/Generational Equity Frame (Gokhale & Kotlikoff, 1999; Peterson, 1999; Thurow, 1999) contends that each generation should be responsible for itself and should not be asked to support another generation. The Generational Accounting Frame does not recognize intergenerational exchange or familial exchanges (both monetary and nonmonetary and reproductive/caregiving contributions) occurring outside of the Social Security system. Within this perspective, the system’s validity rests on whether an individual who contributes to the program will later receive what s/he has put into the system in absolute (inflation adjusted) dollars. According to this frame, the elderly are getting more than their fair share under the current Social Security system.

### *7.2. The Generational Interdependence Frame*

The Generational Interdependence Frame (Kingson & Williamson, 1999; Marmor, Cook, & Scher, 1999; Munnell, 1999; Quadagno, 1999a) emphasizes what different generations have to offer one another as opposed to what one generation is consuming at the expense of the other. The Generational Interdependence Frame is built on a compact of mutual responsibility between generations, interdependence between young and old, reciprocity across the life course, and intergenerational solidarity, sometimes referred to as a social contract.

Hence, at its core, the debate between adherents of Generational Accounting and adherents of Generational Interdependence concerns whether one measures “equity” by focusing solely on age-related generational accounting equity (i.e., the amount of money that specific individuals put in and take out of Social Security) or whether the system recognizes and incorporates a broader concept of beneficiary contributions (including reproductive labor) and needs that are linked to other competing forms of equity such as race, class, and gender.

The Generational Accounting Frame advances individualism and male advantage. It disavows any intergenerational exchange, women’s reproductive labor, or other claims, while it proposes to give most to those individuals who earn most in the labor market and invest it in the private market (i.e., who live and die by the market). In contrast, adherents of the Generational Interdependence Frame advance the principles of universalism and solidarity that are more hospitable to considerations of women and their reproductive contributions and the lifetime economic losses that women incur as a result—although, it must be added, social insurance-based intergenerational approaches do not automatically guarantee adequate consideration of or compensation for reproductive labor as present U.S. Social Security policy illustrates. The differences in the policy approach are also highly significant in very practical and material terms: the Generational Accounting perspective supports Social Security as a defined contribution, while Generational Interdependence Frame provides support for maintaining it as a defined benefit.

### *7.3. Defined benefits and defined contributions: a feminist issue*

Noteworthy and highly consequential gender, racial-ethnic, and class differences exist between the defined benefits approach (the current Social Security system) and the defined contribution approach (proposed by the adherents of privatization). Not only is Social Security currently a defined benefits plan but also private employers may offer defined benefits through their private pension plans. However, the private sector trend is to provide defined contributions (if private pension plans are offered at all) and—where earlier employers may have offered defined benefits—to replace them with defined contributions in their retirement programs.

Under a defined benefits plan, benefits are paid from a common trust and beneficiaries are assured a defined set of benefits once they qualify. Customarily, the guarantee is based on the number of years of service, contributions, or other factors. The obligation (and risks) of meeting the guarantee fall on the Social Security system and the federal government, which is the sponsor of the plan rather than the individual retiree.

By contrast, under a defined contribution plan, as proposed under Social Security privatization, the individual beneficiary bears the plan’s investment risk. Individual Retirement Accounts (IRAs) and 401(k) plans are defined contribution plans in the private sector. With a defined contribution,

the amount a person has for retirement depends on the performance of their individual investment portfolios through the market ups and downs. Under privatization, the defined benefit would be replaced by a set amount of funds (the defined contribution amount) that is given to workers to invest privately for their retirement income. Workers are then expected to “shop” in the marketplace for different private investment vehicles (e.g., equities, bonds, or savings accounts). Privatization proponents call this “choice” to invest individually in the stock market, which they contend will permit individuals to earn a higher retirement income than through the current investment of Social Security funds in federal treasury bonds. However, the privatization inevitably shifts responsibility for the final amount of Social Security monies away from the government and on to the individual.

A major problem is that *defined contributions and privatization absolve the government of responsibility for the amount of retirement income that will be guaranteed* through Social Security, while the individual takes the risk—including the risk of retiring with no or low investment income due to larger social structural circumstances that are in no way the fault of the individual, such as an economic recession/depression or corporate fraud that may wipe out one’s life savings. The shift to defined contributions is negative from a feminist standpoint because women are also structurally disadvantaged in the labor market, have less ability to save, and have less to invest because they bear most of the costs of child bearing and rearing as well as long-term caregiving as is discussed elsewhere in this article. Defined contributions and privatization mean the *loss of a federal guarantee* of a defined benefit under specific rules of distribution that may be applied uniformly across the population (e.g., the guarantee of benefits to divorced spouses and the modest redistributive formula to assure adequacy). For women and especially women of color who already are most disadvantaged and dependent on the government, the defined contribution increases individual vulnerability to retirement income instability and uncertainty by having Social Security income subject to the vagaries of the market. Women not only have less to invest but also tend to invest more conservatively and to have less education in financial matters. In addition, defined contributions will increase administrative complexity and costs for the Social Security program, hastening the possibility of benefit cuts. There are also severe problems of transparency and public accountability.

## 8. Ideological underpinnings of privatization

Ideology is employed by all political regimes to justify their position and impose their political will. Ultimately, the contest for ideological hegemony is about achieving and maintaining power through control of the means of the production and of ideas. Many feminist political economic scholars would concur that “the value systems, normative orientations, moral codes, and belief systems of . . . society . . . are . . . connected to the larger process of class rule and domination” (Knuttila, 1996, p. 164) in which there is a strong element of gender domination (Bourdieu, 2001; Connell, 1995).

The strength of the Radical Right’s early ideological and political assault on all government programs and especially entitlements is the most successful and lasting effect of the Reagan legacy (Estes, 1991). The twin ideologies of neoliberalism and neoconservatism emerged with renewed vigor in the 1980s. Both ideological currents have been invaluable in the political struggle of the Radical Right to privatize both Social Security and Medicare.

*Neoliberal ideology* argues for a “minimalist state” and is hostile to anything that may impede the “natural superiority” of the market (Levitas, 1986). In the United States today, dominant ideology supports the sanctity of the market over the state including the ideology of the “imperatives of international markets (i.e., globalization) and the inevitable need to align domestic wages and public policies with the terms of those markets” (Piven & Cloward, 1997, p. 34). This view of “markets over politics” has been successfully employed to achieve larger political and economic goals of welfare reform and now provides the impetus for attempts to privatize virtually all public programs, entitlements, and social insurance.

*Neoconservative ideology*, which has been an invaluable tool in rekindling a gender war, has laid the affective base for increased pressures for family responsibility and women’s subordination. Habermas (1975) has argued that, as corporate capital and the state grow, traditional and religious values are undermined and “motivation deficits” occur as the reach of the state political administrative system is extended to more and more problems of capitalist society and of the family. The socially constructed “crisis of the family” has been employed to justify the adoption of new policies designed to reinforce traditional family structures and norms. Understood from a feminist critical lens of the sex/gender system (Rubin, 1975), this neoconservative ideological current posits that women are the cause of the crisis in the family, while the goal is the reinstatement of (patriarchal) male dominance and the traditional subjugation of women through *more reproductive work* without recognition of its economic contribution.

This ideology is being employed in support of arguments for the inevitable necessity of Social Security privatization as the only “solution.” The “welfare state cleansing” that has already occurred through welfare reform and that would be further advanced through the proposed Social Security privatization will, directly and personally, have major negative effects across women’s life courses.

A critical function of ideologies is that they *structure beliefs and limit a vision of possible alternatives* to those that are constructed by the powerful (Therborn, 1978). A necessary condition of public acquiescence and resignation to policy “choices” that economic and policy elites proffer (such as privatization) is whether alternative regimes or strategies are even *conceivable*. Indeed, the hegemony of the construction of a problem (e.g., that government is the problem and market solutions are called for) produces a “profoundly pessimistic view of the possibilities of change” (Therborn, 1980, p. 98). The most successful ideologies are distinguished by their remarkable capacity to shape public perception and consciousness. Contemporary neoliberal ideology limits the vision of the “possible” to inherently pro-market solutions, while neoconservative ideology limits solutions to those that bolster both the market and the traditional (patriarchal) family structure. Neoliberal thinking is designed to “teach” younger generations to “protect” themselves from other older generations, making Social Security privatization policy change appear not only viable but also the “only answer.” The pessimism of no alternatives other than privatization is promoted and maintained via the persistent labeling of and welcoming media attention to a host of politically generated problems as crises (Estes, 2001a; Henwood, 1999). Without the socially constructed crises of Social Security bankruptcy (Estes, 1983), generational conflict (Quadagno, 1999a, 1999b), apocalyptic demography (Robertson, 1999), and globalization (Estes & Phillipson, 2002), such privatization policies—long considered the “third rail” (or source of political suicide) in American politics—would have been politically indefensible and impossible to advance.

Importantly, little or no discourse addresses the substantial empirical evidence that demonstrates the existence and the positive elements of intergenerational relationships including the transfer of material resources that more often flows from older to younger persons than vice versa. Five times

as many older persons support their adult children financially (15%) as receive support from their children (3%) (National Council on the Aging (NCOA), 2002). Nor has much attention been given to the significant exchanges that occur across generations and time and the critical role that women play in the formation and transmission of these chains of intergenerational relations across the years. As significant is the lackluster attention that privatization adherents give to the crucial role of Social Security for more than one-third (38%) of its beneficiaries, those younger disabled and survivors (minor children and widow/ers) who are eligible under the current Social Security system. The mantra of individual responsibility contradicts the present safety net for these two highly deserving groups of beneficiaries. With privatization, some have proposed that the existing social insurance program for survivors and the younger disabled be replaced with a stigmatized and marginalized means-testing program.

## 9. Two agenda: privatization versus social insurance

The proponents of Social Security privatization are seeking to advance the front battle lines of the conservative agenda. The proponents of the current social insurance system of Social Security (who also oppose privatization) seek to advance a program that has historically achieved a delicate balance of equity and adequacy concerns. It is one on which social justice claimants, including feminists, could address any one (or some combination) of the significant cumulative disadvantages of race, class, and gender. The agenda of the privatization versus social insurance/antiprivatization forces may be outlined as follows.

Privatization Adherents: The Conservative Agenda seeks to:

- Replace social insurance principles with market principles.
- Treat beneficiaries as citizens with property.
- Reinstate the traditional role of women in family and the reward structure for productive and reproductive labor; use policy to reward paid labor market behavior only.
- Change Social Security from a system of defined benefits to one of defined contributions, shifting responsibility from the public government to individual private responsibility.
- Shrink the welfare state by
  - Reducing state costs/commitment to secure retirement.
  - Reducing business costs/commitment (reduced payroll taxes).
- Give massive state subsidy to financial capital via Social Security privatization.
- Abolish all redistributive elements of the current Social Security system (i.e., remove all provisions designed to address gender, race, and class justice, such as those reflecting the “adequacy” principle in Social Security).

Social Insurance (Antiprivatization) Adherents: A Feminist and Progressive Agenda seeks to:

- Preserve principles of social insurance and universal entitlement.
- Treat beneficiaries as citizens with rights.
- Maintain and improve Social Security as a defined benefit.
- Increase public responsibility and fairness.
- Redress gender, race, and class justice through state policy.
- Recognize reproductive labor as contributions under Social Security.

## 10. Why privatization is bad for women

Analyses of the women's issues that are raised by the proposed privatization of Social Security have been developed by a number of organizations and scholars. The OWL (1999), the National Women's

Table 1

Why Social Security is a better deal than privatization for women and their families

Social Security	Private accounts
<p><i>Retirement benefits for as long as you live</i> This guarantee of lifetime income for retired workers and their survivors is especially important for women who tend to live longer, spend more years alone, and have less assets than men.</p>	<p><i>Risk of outliving your account balance</i> Lifetime savings can be drained by a long life, health costs, bad luck, or misjudgment. Converting an account to an annuity consumes 15–20% of its value (women may pay more) and lifetime income will depend on how the market is doing when the annuity is purchased.</p>
<p><i>Guaranteed, predictable retirement benefits</i> Social Security's defined benefit does not fluctuate with the stock market and provides the foundation of women's retirement security. This will be even more important in the future as employers move away from traditional pensions to 401(k)s.</p>	<p><i>Risk that returns may go up or down</i> Everyone should try to save for retirement. However, investing has risks; some market downturns last for years. Investment fees cut deeply into returns: a fee of 1%/year would consume 20% of an account over 40 years. Small accounts are often charged higher fees than larger accounts.</p>
<p><i>Annual cost-of-living adjustments</i> Social Security protections against inflation are especially important to women because they live longer than men.</p>	<p><i>Inflation erodes purchasing power</i> Almost no private annuities offer COLAs. Inflation of 2.5%/year would cut the value of a 65-year-old annuity payment by 40% by the time she is 85.</p>
<p><i>Progressive benefit formula</i> Social Security provides a higher percentage of preretirement income for women who have worked for low wages and taken time out for caregiving.</p>	<p><i>Those who have less, get less</i> Private accounts depend on how much an individual can put in and returns, minus costs. The system would not compensate for women's lower lifetime earnings.</p>
<p><i>Disability and survivors benefits for families</i> Equivalent to a \$300,000 life and \$200,000 disability policy for an average wage earner and family, these benefits are especially important to minorities because of their higher rates of disability and death.</p>	<p><i>No assurances of family insurance benefits</i> No plan to privatize has yet specified how these benefits would be maintained; workers would not have enough in an account to protect themselves and their families if their careers were cut short and many of those who need it most could not afford to buy comparable private insurance.</p>
<p><i>Automatic benefits for spouses/surviving spouses</i> Spousal benefits are available to both sexes, but 99% of those who depend on them are women. Divorced spouses and divorced widows married 10 years receive benefits automatically, without reducing benefits for the worker or next spouse.</p>	<p><i>All spousal protections up in the air</i> Would workers be able to spend all of their account or leave whatever was left to someone other than the spouse? At divorce, spouses would have to struggle over the division of limited account assets; women's experience with the division of other pension assets suggests that many will not receive an equitable share.</p>

National Women's Law Center, estimated 2000.

Law Center (NWLC), and the Women For Social Security Project of the National Council of Women's Organizations (NCWO) under the leadership of the MacArthur award-winning economist, Heidi Hartmann, have extensively analyzed the privatization proposals for their implications for women and their families. The National Committee to Preserve Social Security and Medicare and its President, Barbara Kennelly, continue to provide incisive critiques of privatization and leadership in the fight to preserve the social insurance foundation of the program. The brief analysis by the National Women's Law Center is reproduced here in toto because of the clarity and consistency of the analysis with the perspective of critical feminist political economy (Table 1).

Privatization adherents often acclaim the leadership of Chile in its privatization of Social Security. In sharp opposition to such a positive portrayal, Arenas de Mesa and Montecinos (1999, p. 3) excoriate the results of Social Security privatization for Chilean women, noting that "the new privately managed pension system in Chile has increased gender inequalities. Women are worse off than they were under the old pay-as-you-go system of Social Security." These authors go on to demonstrate that:

Such factors as women's longer life expectancy, earlier retirement age, lower rates of labor-force participation, lower salaries, and other disadvantages in the labor market are directly affecting their accumulation of funds in individual retirement accounts, leading to lower pensions, especially for poorer women" (Arenas de Mesa & Montecinos, 1999, p. 3).

## 11. A feminist dilemma regarding Social Security

A dilemma associated with the feminist opposition to privatization, and one that privatization proponents seek to exploit, concerns the failure of the current system to provide more adequate retirement income levels for both women and minorities. Given the climate of political attacks on the Social Security system and Republican control of Congress, it has not been possible to expand or improve the current Social Security system with policy measures that would redress some of the most important gender and ethnic justice claims under the present system of social insurance. Thus, the Social Security system, as designed and presently implemented, has been and is imperfect at best, as the short history of feminist Social Security reform efforts attest. Social Security *as is* has been criticized by feminists and others for its attachment to and enshrinement of the traditional Ozzie and Harriet family model of male breadwinner/female homemaker. It fails to take into account the particular circumstances of women, especially those who are unmarried and those who are employed as second wage earners, and is also plagued by gender-driven wage and career inequities and caregiving responsibilities. In addition, it must be acknowledged that, although both the current Social Security system and the proposed privatization are frequently portrayed as "gender neutral" by their respective adherents, the policy *outcomes* of both the (unmodified) current Social Security system and the proposed privatization schemes are *gender biased* in terms of *producing more negative outcomes for older women than older men* for the reasons cited above.

### 11.1. Problematizing the universal (male) citizen

Our thinking on this topic is edified by an important critique of the inherent male bias of the much-vaunted notion of the "universal citizen." The 1990s brought debate on citizenship and critiques of "the gender bias" of the apparently "gender-neutral" conception of the "universal citizen" (Jones, 1990;

O'Connor, 1993; Pateman, 1989; Sassoon, 1991). Esping-Andersen (1990) and others have been criticized for rendering a homogeneous picture of citizenship status, as if men's and women's, or ethnic minorities' experiences of being citizens are the same (see Omi & Winant's, 1994 for important exposition from the race perspective). An alternative "feminist pluralistic notion of citizenship" proposes the "notion of difference that includes gender as well as race, class, ethnicity, nationality, and sexual orientation [with] interest and ideology as dimensions of political mobilization and participation" (Sarvasy & Siim, 1994, p. 253). As these authors note, "feminist treatments of Republican and maternalist notions of citizenship...share a focus on how to connect a politics of diversity and of everyday life to a politics of collective common good" (Sarvasy & Siim, 1994, p. 254).

The feminist critique of the universal citizen provides the context for Second Wave feminists' (those advocating equal rights from the mid-1960s through much of the 1990s) arguments that present Social Security policy is historically and unfairly gendered. That is, Social Security has not sufficiently compensated for the sex-based (a) differential access to labor force participation, (b) differential caregiving responsibilities and contributions to the economy through that work (nor does it recognize or compensate for the significant financial and health penalties that ensue for women from doing this unpaid work), (c) wage gap (see Estes, 2001a, 2001b), and (d) different contributions (and unequal returns) for those in one-earner versus two-earner families.

Research on Social Security underscores the fact that those (largely white) married women in the "traditional" dependent, nuclear family nonworking spousal role receive more favorable treatment than do women working in the paid labor force. Particularly women in nontraditional families (i.e., divorced, never married, separated, and widowed) and especially minority women (often working in the lowest wage occupations) are most disadvantaged economically by Social Security policy (Harrington Meyer, 1996). Privatization policies will significantly deepen the gender divisions and inequalities that are already manifest—further exacerbating to the economic vulnerability, dependency, and hardship of older women—as privatization will bolster and extend both the privileges of the market and the hegemony of white male advantage in the larger economic, political, and social (and familial) order.

It is interesting that nothing has been written explicitly about the problem of considering all Social Security beneficiaries as homogeneous "universal citizens" when the equal laws (including the theoretically "gender neutral" Social Security policy) actually produce *different outcomes* depending on the social group circumstances of the citizen. This raises the question of whether it is appropriate to label Social Security policy as "gender neutral" when its *outcomes are not gender neutral*. A key argument for affirmative action in the United States has been that the *outcomes* of civil rights and other constitutional protections against race discrimination are such that *additional measures need to be undertaken to address the persistent inequalities* in school admissions, for example. Analogous compensatory provisions are necessary if Social Security is to redress the inequities in gender, race, and class outcomes. This would be a far different and feminist agenda of reform in contrast to the imposition of a new and deleterious course of Social Security privatization.

## 12. Conclusion: a feminist political economy and Social Security

The Big Picture is twofold. First, Social Security privatization represents a major effort to shift responsibility from the state to the individual, with large and predictably negative effects on women,

minorities, and lower-income men, while also transferring massive amounts of cash (up to \$15 trillion in Social Security funds) from the state to private capital markets via Wall Street. Second, the power struggles surrounding Social Security privatization signal both (a) a major transfer of power and control *from* the state *to* private corporate capital and (b) a veiled effort to “discipline” the American citizen in the form of two bodies—the woman and her family and the wage worker. The discipline is in the message that, with privatization, those who are not highly educated and socioeconomically advantaged must accept the hardship of exploitative labor conditions over a long lifetime of work to have any chance of escaping deep economic deprivation in old age.

The present Social Security system is clearly more *woman friendly* than Social Security privatization designs that will vitiate or negate the principles of social insurance. Because the present design of Social Security is predicated on the more inclusive principle of social insurance, it institutionalizes a citizen-based rather than a market- and property-based social contract. It is the universally granted, state-guaranteed, and citizen-based contract envisioned in the initial framing of Social Security and one that offers vital assurances of some minimal income adequacy for all U.S. beneficiaries and their families in contrast to the higher risks and uncertainties attendant to privatized schemes. Under Social Security privatization, the distributional outcomes will be decidedly worse for women, minorities, and low-income workers compared with the present system of social insurance.

A significant limitation on old age policy is that the dominant power group, white men, does not share equally with women the benefits of the longevity revolution. I believe that this may well significantly account for policies that reflect and reward traditional intact family structures, male patterns of aging and health (e.g., Medicare for acute care and no universal public provision for long-term care that comprises women’s unpaid work), and social positioning and privileging of whites and males.

A major goal of a critical feminist political economy of Social Security and the privatization debate is understanding how the state and Social Security policy work in tandem with capital and the sex and gender system in ways that render older women vulnerable and dependent throughout their life course (Estes, 1982, 1991, 2001b). An important consideration is how state policies that define, individualize, and commodify the problems of aging (i.e., as individual problems and personal private responsibility to be solved by the provision of services to individuals and sold at a profit) (see Estes, 1979; Estes, Gerard, Zones, & Swan, 1984; Estes, Harrington, & Pellow, 2001) are ideologically and practically consistent with state roles that advance the interests of capital accumulation and the legitimization of capitalist social relations (Estes, 1979; O’Connor, 1973). Although it is a widely shared feminist view that state policy has not succeeded in recompensing for the lifelong accumulation of social and material disadvantages of women and oppressed minorities, the present social insurance system offers greater protection and a basic set of principles that provides the scaffolding on which policies may be designed to further enhance social justice goals and reduce social inequities. Principles of market-based citizenship offer no such possibility.

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