

Women and Social Security – Analyzing Current Debates in Social Insurance

Course: 270.80 Credits: 3
Women's Studies Program, George Washington University
Tuesdays and Thursdays, 6:10 pm - 8:20 pm
Location - Monroe 205
July 9th – August 16th 2002

Instructor: Catherine Hill, Ph.D. Director of Income Security Policy, National Academy of Social Insurance

Work (202)-452-8082 / Home (301)-578-1641 Email: chill@nasi.org

Office Address: NASI, 1776 Massachusetts Avenue, Suite 615, Washington, DC 20036 (Red Line to Dupont Circle Metro Stop)

Office Hours: Friday mornings 8:30-10:00, or by appointment.

The purpose of this course is to develop students' ability to understand and analyze social insurance with particular attention to the special issues affecting women and people of color.

Social Security is the largest and most successful social program in the United States. Without it, over half of all older women (and almost half of all men) would be poor. Yet Social Security and other social insurance programs like Medicare, Unemployment Insurance, and Workers' Compensation have received much less attention from scholars than welfare (AFDC/TANF) and other programs targeted to the very poor. This course presents a comprehensive overview of this "other half" of America's safety net.

The course provides students with hands-on experience in policy analysis as practiced in non-profit think tanks, advocacy groups and government agencies. Assignments are designed to teach practical skills as well as to stimulate critical thinking.

Objectives

- ✓ To acquaint students with the evolution of social insurance programs in the United States including Social Security, Medicare, Unemployment Insurance, and Workers' Compensation. Students will also learn how these programs interact with related means-tested programs such as welfare (TANF), Food Stamps and SSI.
- ✓ To teach students how to read public policy documents critically and decipher statistical "facts."
- ✓ To develop students' ability to analyze the gender and racial bias in social insurance programs.
- ✓ To improve students' abilities to convey research findings in written and oral presentations.

Course Requirements

Students will be expected to complete two short (5 page) exercises (20% of the grade each) and a longer (20 page) paper (50% of the grade). Students are encouraged to address issues of gender and racial bias in social insurance, but other topics will be permitted. Class participation will account for 10% of the final grade.

Class assignments can be coordinated with work associated with an internship or job, as approved by the instructor.

Readings

Many of the reading assignments for the course are drawn from documents from government agencies, non-profit think tanks and advocacy organizations. Many of these documents can be downloaded on-line at no cost. For student's convenience, a binder of readings is available from the instructor [at cost]. Three books are required in addition to the binder. These books can be purchased from the campus store or on-line.

Kessler-Harris, Alice. 2001. *In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th-Century America* by Alice Kessler-Harris. Oxford: Oxford University Press.

Graetz, Michael and Jerry Mashaw. 1999. *True Security: Rethinking American Social Insurance*. New Haven: Yale University Press.

Bergman, Barbara. 2000. Illustrations by Jim Bush. *Is Social Security Broke? A Cartoon Guide to the Issues*. Ann Arbor: The University of Michigan Press.

July 9th (Tuesday) Introduction

Reading assignments for July 11th

Alice Kessler-Harris. *In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th Century America*. Introduction.

Michael J. Graetz and Jerry Mashaw. *True Security: Rethinking American Social Insurance*. Prologue, Chapters 1 and 2, Epilogue (pp. 1-46 and 318-320).

E.J. Dionne, 1999. "Why Social Insurance?" Social Security Brief No. 6. Washington, DC: National Academy of Social Insurance.

July 11th (Thursday) Why Social Insurance?

Readings for July 16th

Barbara Bergmann and Jim Bush. 2001. *Is Social Security Broke? A Cartoon Guide to the Issues*. Ann Arbor Michigan: The University of Michigan Press.

Lois B. Shaw and Catherine Hill "Are Older Women Economically Secure? Reforming Social Security," in *Squaring Up: Policy Strategies to Raise Women's Incomes in the United States*, edited by Mary C. King. Ann Arbor: The University of Michigan Press.

July 16th (Tuesday) Social Security and the Family

Reading assignment for July 18th

Selections from *Strengthening Social Security and Creating Personal Wealth for All Americans: Report of the President's Commission*. December 2001.

Selections from *Report of the 1994-1996 Advisory Council on Social Security Volume 1: Finding and Recommendations*.

Catherine Hill and Virginia Reno. 2002. *Social Security Finances: Findings of the 2002 Trustees Report*. Social Security Brief 13. National Academy of Social Insurance. March 2002.

Research Assignment 1. Due: Tuesday, July 23rd

July 18th (Thursday) Social Security and Privatization

Readings for July 23rd

Medicare and the American Social Contract: Final Report of the Study Panel on Medicare's Larger Social Role. Washington, DC: National Academy of Social Insurance. 1999.

Selected *Fact Sheets on Medicare* from The Century Foundation website (www.tcf.org)

July 23rd (Tuesday) Medicare: Nuts and Bolts

Proposal For Final Paper Due on July 25th

Readings for July 25th

Key Facts: Medicare and Women 2001. A publication of the Henry J. Kaiser Family Foundation.

Selections from Collins, Karen Scott et. Al. *Diverse Communities, Common Concerns: Assessing Health Care Quality for Minority Americans – Findings from the Commonwealth Fund 2001 Health Care Quality Survey.* 2002. New York: The Commonwealth Fund.

Fact Sheet “*Racial Disparities in Quality of Care for Enrollees in Medicare Managed Care,*” Summary of article by Eric C. Schneider, Alan Zaslavsky, and Arnold Epstein, *Journal of the American Medical Association.* March 13, 2002, vol. 287, no. 10, pp. 1288-1294.

July 25th (Thursday) What's Right with Medicare; What's Wrong with Medicare?

Research Assignment 2. Due July 30th

Readings for July 30th

Fact Sheet: *Today's Women Workers: Shut Out of Yesterday's Unemployment Insurance System.* Washington, DC: Institute for Women's Policy Research. 2001.

Chapters 4 and 10. Graetz, Michael and Jerry Mashaw. 1999. *True Security: Rethinking American Social Insurance.*

Chapter 1 and 2. Kessler-Harris, Alice. 2001. *In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th-Century America*

July 30th (Thursday) Unemployment Insurance

Readings for August 1st

Chapter 11. Graetz, Michael and Jerry Mashaw. 1999. *True Security: Rethinking American Social Insurance*.

John Burton and Emily Spieler. 2001. “Workers’ Compensation and Older Workers” Issue Brief No. 3. Washington, DC: National Academy for Social Insurance.

Richard Burkhauser. 1998. “Summing Up: Reflections on the Past and Future of Disability Policy,” in *Growth in Disability Benefits: Explanations and Policy Implications*, edited by Kalman Rupp and David Stapleton, editors. Kalamazoo, Michigan: W.E. Upjohn Institute.

August 1st Social Security Disability Insurance and Workers Compensation

Reading Assignment for August 6th

Chapters 14 and 15. Graetz, Michael and Jerry Mashaw. 1999. *True Security: Rethinking American Social Insurance*.

Chapters 5 and 6. Alice Kessler-Harris. *In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th Century America*.

Assignment: Draft Outline of Final Report Due August 6th .

August 6th The Future of Social Insurance

Guest Speaker: Pamela J. Larson, Executive Vice President of the National Academy of Social Insurance.

No Reading Assignment for August 8th

Assignment: Final Research Paper Due on August 15th

August 8th Careers in Feminist Public Policy Research

Panel Discussion with Guest Speakers: Vicky Lovell, Study Director, Institute for Women’s Policy Research; Teresa Wilson, Office of Disability Policy, Social Security Administration; and Barbara Gault, Research Director, Institute for Women’s Policy Research.

August 13th and 15th Student Panel Presentations

Short Research Assignments

Research Assignment 1. Memorandum to a Congressional Representative

Write a five-page memorandum examining the presentation of the Social Security debate on the web sites of one of the organizations listed below. The memorandum (addressed to the Congressional Representative of your choice) should include: (1) a summary of the organization's point of view; (2) a fact check and critique of the presentation; and, (3) a discussion of issues, including issues that are excluded. Any organization involved in the public debate on Social Security can be used for this assignment, such as:

www.cato.org (libertarian)

www.socialsecurity.ourfuture.org (liberal)

www.women4socialsecurity.org (liberal/feminist)

www.heritage.org (conservative)

www.ncpa.org / www.mysocialsecurity.org (conservative)

Assignment **due on July 18th** at the beginning of class. Extra credit: Write a one-page letter to your Congressional Representative expressing your opinion on the privatization of Social Security. Don't know who your representative is? – See the National Women's Law Center web site for help (www.nwlc.org)!

Research Assignment 2. A Diverse America – New Challenges for Social Insurance.

Create a brief data profile of a state (of your choosing) using data from the 2000 Census (available at www.census.gov). Download the excel file for your chosen state from the Demographic Profiles: 1990 and 2000 comparison tables. Compare the population of your chosen state with the nation in terms of at least three of the following variables: age, race, unemployment, marital status, occupation, industry or disability status. Consider the population that lives in your state as well as the population that works in your state. Examine changes between the 1990 and 2000 Census. Does your state have any special characteristics that affect social insurance programs? What issues facing social insurance could affect your state?

It is unlikely you will uncover an entirely original issue. The purpose of this exercise is to use data to delineate policy issues. Create excel charts or graphs to illustrate your points. There is a five-page maximum, so you will need to be succinct. **Due on Thursday, July 30th**

Guest Speakers

Barbara Gault, Ph.D., Director of Research, Institute for Women's Policy Research.

Dr. Barbara Gault oversees the research department at IWPR. Dr. Gault holds a B.A. from the University of Michigan in Psychology and received her Ph.D. from the University of Pennsylvania in Social Psychology. Prior to coming to IWPR, Dr. Gault worked as a research associate at the office of Children's Health Policy Research in Philadelphia.

Kathy King, Director of Health Security Policy. National Academy of Social Insurance.

Kathleen King has worked in health policy and administration for more than twenty years. She is currently director of health Security Policy for the National Academy of Social Insurance. Prior to coming to NASI she was Vice President of the Washington Business Group on Health (WBGH), where she was responsible for overall management of the organization, strategic planning and resource development. Before WBGH, she was with the Health Care Financing Administration (now the Centers for Medicare and Medicaid Services, CMS), the federal agency responsible for the administration of Medicare, Medicaid and the State Child Health Insurance Program.

Pamela Larson, Executive Vice President, National Academy of Social Insurance.

Pam Larson is the Executive Vice President of the National Academy of Social Insurance. The Academy, founded in 1986, is a nonpartisan research and education organization made up of the nation's leading experts on Social Security, Medicare, and other social insurance programs. Ms. Larson became the Academy's first Executive Director in the fall of 1987 and has headed NASI since that time.

Dr. Vicky Lovell, Study Director, Institute for Women's Policy Research

Vicky Lovell earned her Ph.D. in Public Policy from Portland State University, with a focus on women and work. She specializes in issues related to employment, wages and discrimination. Her newest project provides research support and technical assistance to policymakers, advocates and researchers working on family leave issues. She is also conducting research on how the unemployment insurance system can be reformed to better support women and low-wage workers and maintains an on-going involvement with issues related to pay equity and the gender wage gap.

Teresa Wilson is a policy analyst with the Social Security Administration's Office of Policy. She came to SSA in 1998 through the Presidential Management Intern Program. She has also worked on assignment at the U.S. House of Representatives (Ways and Means Social Security Sub-Committee) and the Office of Management and Budget. She holds a M.P.A. with emphasis in Education and Social Policy and a B.A. in Political Science, both from the University of Washington.

