

Women and the American Safety Net – Analyzing Current Debates in Social Insurance

Course: 270.80 Credits: 3
415 Phillips, 801 22nd Street
Mondays and Wednesdays, 6:10 pm - 8:20 pm

Instructor: Catherine Hill, Ph.D. (202) 728-7609 hillc@aauw.org

This course provides an introduction to social insurance programs – namely, Social Security, Medicare, Unemployment Insurance and Workers Compensation – with particular attention to the issues that disproportionately affect women and people of color.

Students will emerge from the course with a “nuts and bolts” understanding of how social insurance programs work as well as new skills in policy analysis as currently practiced in think tanks, advocacy groups and government agencies. Grading will be based on assignments and take-home exams designed to develop students’ knowledge of how the social safety net works in practice as well as to stimulate critical thinking.

The class will also include guest speakers from think tanks, government agencies and advocacy groups.

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) 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 the following:

- | Two short assignments (20 percent of the grade each);
- Take-home mid-term (25 percent);
- Final take-home essay (25 percent);
- Participation in class discussion and exercises (10% of the final grade).

Please note that class exercises are not assignments and will not be graded separately. Class exercises are considered part of class participation.

Readings

The reading assignments for the course are drawn from documents from non-profit think tanks, advocacy organizations and government agencies. Most of these documents can be downloaded on-line at no cost. For students' convenience, a binder of readings will be made available.

July 7th (Wednesday) What is social insurance? Why is it a women's issue?

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

Class Exercise #1: Interview an older family member or friend about their education, work and marital history (including time not in the labor force and reason for being out of the work force). Come to class prepared to compare this person's experiences with average labor force participation rates and to discuss implications for retirement security. For class discussion on Monday, July 12th

July 12th (Monday) Social Security – Nuts and Bolts

Readings

“Social Security: The Basics,” Century Foundation www.tcf.org

Catherine Hill and Virginia Reno. 2003. *Social Security Finances: Findings of the 2002 Trustees Report*. Social Security Brief 13. National Academy of Social Insurance. www.nasi.org

Class Exercise #2: Prepare to participate in a debate on privatizing Social Security. Come to class with an example that demonstrates an advantage or disadvantage of privatization for a particular kind of individual. Describe his or her work history, marital experiences, age, sex, race, and disability and discuss how this person benefits from the current system and could be affected by changes. For class on July 14th

July 14th Social Security and the Privatization Debate

Peter Orszag, Reforming Social Security – A Balanced Plan
<http://www.brookings.org/comm/policybriefs/pb126.htm>

Dean Baker, The Full Returns on Social Security

July 19th Feminist Perspectives on Social Security

Pamela Herd. 2003. *Care Credits: Race, Gender, Class, and Social Security Reform*. Presentation at the National Academy of Social Insurance Conference “Building Communities – Social Insurance in a Diverse America,” Washington, DC. Provided by instructor.

Melissa Favreault and Frank J. Sammartino. 2002. *The Impact of Social Security Reform on Low-Income and Older Women*. Public Policy Institute, AARP. http://research.aarp.org/econ/2002_11_ssreform.html

Bernard Wasow, “Setting the Record Straight: Two False Claims about African Americans and Social Security,” “Setting the Record Straight: Social Security Works for Latinos,” and “Women have the Most to Lose.” Available on Century Foundation website, www.tcf.org.

Written Assignment 1 due at the beginning of class.

Class Exercise #2. Using the web, look up the costs for common medications associated with a chronic condition such as diabetes, arthritis or high blood pressure. Prepare to discuss the annual costs for a person on Medicare with these conditions. Extra credit: find out the cost of these medications in Canada.

July 21st (Wednesday) Medicare – Nuts and Bolts

Kaiser Family Foundation. Medicare at a Glance 2004 www.kff.org

Kaiser Women’s Health Survey 2002. www.kff.org

July 26th (Monday) Social Security Disability Insurance

Readings

Social Security Disability Insurance: Some Facts
http://research.aarp.org/econ/fs92_ssdi.html

Take-home (five-page) mid-term on Social Security and Medicare due on Monday, August 2nd
Mid-term exam will pose three policy questions and students will answer two of the three in memorandum form.

July 28th (Wednesday) Unemployment Insurance

Martha Coven. 2003. *Introduction to Unemployment Insurance*. Center on Budget and Policy Priorities. <http://www.cbpp.org/12-19-02ui.htm>

National Employment Law Project. 2003. *Between a Rock and a Hard Place: Confronting the Failure of State Unemployment Insurance Systems to Serve Women and Working Families*. www.nelp.org/ui/initiatives/family/between.cfm

August 2nd (Monday) Family and Medical Leave Act and Temporary Disability Programs

Readings

Vicky Lovell and Hedieh Rahmanou. 2000. *Paid Family and Medical Leave*. Institute for Women's Policy Research Fact Sheet. Available on IPWR website, <http://iwpr.org/>

Naomi Gerstel and Katherine McGonagle. 1999. "Job Leaves and the Limits of the Family and Medical Leave Act." *Work and Occupations* 26(4):510-534. Available from academic databases such as ProQuest.

Vicky Lovell. 2003. *State Mandated Temporary Disability Insurance Programs*. Presentation at the National Academy of Social Insurance Conference "Building Communities – Social Insurance in a Diverse America," Washington, DC. www.nasi.org

Mid-term exam due at the beginning of class.

August 4th (Wednesday) Workers' Compensation

Readings

Selections from *Principles of Disability Law* by Edward Welch. Workers Compensation Center, School of Labor and Industrial Relations. Michigan State University. www.lir.msu.edu/wcc Available from instructor.

Fact Sheet: *Workers' Compensation Pays Benefits in Wake of September 11th Attacks*. National Academy of Social Insurance. 2002. www.nasi.org

August 9th (Monday) Welfare Programs (TANF and SSI)

Written assignment 2 due at the beginning of class.

Readings

Greenberg, Mark, Jodie Levin-Epstein, Rutledge Hutson, Theodora Ooms, Rachel Schumacher, Vicki Turetsky, and David Engstrom. 2000. *Welfare Reauthorization: An Early Guide to the Issues*. Center for Law and Social Policy. Part I, "1996: Background and Context"; Part II, "Temporary Assistance for Needy Families"; and Part X, "Supplemental Security Income for Children." http://www.clasp.org/Pubs/Pubs_Reauth

Sunhwa Lee, Melissa Sills and Gi-Taik Oh. 2002. *Disabilities Among Children and Mothers in Low-Income Families*. Available on IWPR website, www.iwpr.org

August 11th (Wednesday) Feminist debates in social insurance

Take home exam handed out.

August 16th (Monday) Real world research: The good, the bad and the ugly

Take home exam due.

No readings.

Written Assignments

Assignments are designed to provide a “hands on” learning exercise for students. Policy-makers, journalists and an informed public should be viewed as the audience. Students should use a professional writing style and provide full references. The length of each assignment should be between five and seven pages, including any tables and references. Each assignment represents 20 percent of the grade. Assignments may be handed in late only if the student has a documented emergency or has **advance** permission of the instructors.

Assignment 1

Using the Social Security Administration’s calculator (www.ssa.gov), compute the Social Security retirement benefits for three hypothetical individuals, taking into account work and marital history over a lifetime. You may make up any plausible scenarios (grades will be reduced if the scenarios are substantially the same). Calculate benefits for early retirement and normal retirement assuming current law. Write a five-page Briefing Paper analyzing equity, adequacy and insurance aspects of Social Security as revealed by your examples. Bonus: Examine a fourth scenario in which a worker has at least one child; calculate survivor benefits assuming that the worker dies while the child is under age 18.

Due: July 19th

Assignment 2

Create scenarios for two individuals with different work histories (length of job and wage) and/or different circumstances for losing work. Using the calculator on the Economic Policy Institute website (epinet.org), calculate the workers’ Unemployment Insurance benefit amount in two states and the number of weeks each would receive benefits. Explain how work experience, wage level and the reasons for job loss impact access to benefits and benefit levels and how these factors differ by sex. Obtain information from the U.S. Department of Labor website for the UI financing system and benefits in the two chosen states (www.workforcesecurity.doleta.gov/unemploy/content/ data.asp; choose most recent quarter; select “State Benefits” and “State Finance/Labor Force”) and compare important aspects of the two UI systems that affect equity and adequacy of coverage.

Due: Due Monday, June 16th

