

Abstract: This article explores the relationship between recent policy reforms, targeting proposals, and a universal Social Security program. It explores principles that inform Social Security, concluding that treating benefits as taxable income and raising the "normal" retirement age push at the boundaries of universality without violating the fundamental precepts of a social insurance program. Universal eligibility to Social Security is assessed as an essential feature of a public pension program and especially beneficial to low- and moderate-income populations. Introduction of a means test is assessed as potentially undermining political support for the program, the economic well-being of low-income elders, and retirement savings efforts. Greater targeting of benefits and financing is possible within the context of the existing Social Security program. Further targeting in Social Security and improvements in selective programs such as SSI do not contradict and may enhance a public retirement income strategy which is built upon social insurance principles.

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Testing the Boundaries of Universality: What's Mean? What's Not?

Social, economic, and political changes have given rise during the past 20 years to a more contentious politics of Social Security (Derthick, 1979; Hudson, 1978). Paralleling and sometimes contributing to the rising temperature of old age entitlement politics, proposals to adjust eligibility criteria and benefit taxation structures achieved prominence on the Social Security policy agenda.

At first, many such proposals were given little possibility of enactment. When Juanita Kreps, then President Carter's Secretary of Commerce, called for considering changes of Social Security retirement age policy it was considered a remote possibility, at best. Similarly, as late as 1981, the United States Senate voted unanimously (92-0) on a sense of the Senate resolution rejecting the idea of treating Social Security benefits as taxable income. But under the press of a Social Security financing crisis, the 1983 amendments to the Social Security Act scheduled a gradual increase in the age of eligibility for full benefits from 65 to 67 and incorporated a provision to treat up to one-half of Social Security benefits as taxable income. Today, pressures attending to population aging and the long-term financing of Social Security — the Old-Age, Survivors and Disability Insurance program (OASDI) — lead some proponents to suggest giving further consideration to yet later ages of eligibility for full benefits (Torres-Gil, 1992). With respect to the taxation of benefits, the 1993 budget accord extended this provision to include up to 85% of benefits.

Similarly, in the past, the idea of means-testing Social Security was considered little more than a "pipe dream" of a small group of opponents of the Social Security system. But framed within the context of large federal deficits and economic uncertainty, means-testing is now making headway as a policy option requiring serious consideration. Some advocates are proposing to means-test Social Security as a deficit-cutting strategy. For example, the Concord Coalition is proposing to reduce Social Security and other benefits payments for beneficiaries with incomes in excess of \$40,000 (Concord Coalition, 1993). In addition to reducing federal deficits, a means test is fair, its proponents suggest, because it would target resources to those in greatest need. How should those concerned with the evolution of public policies for the aged interpret the implications of changing policies and the emergence of new proposals regarding age eligibility criteria, benefit taxation structures, means-testing and greater targeting. Do retirement age and benefit taxation changes substantially compromise the social insurance principles that inform Social Security? Would means-testing transform the program and undermine the wellbeing of today's and tomorrow's elderly persons as the proponents of Social Security suggest? Does Social Security adequately target benefits to those at greatest risk in the absence of a means test?

Underlying these questions is the fundamental issue of whether there is a qualitative difference between proposals to means-test Social Security and a range of other proposals such as taxation of benefits which, though they may test the boundaries of universality, are consistent with universality as the over-arching principle of Social Security policy. This article explores this issue and related questions by first considering the principles and benefits of universality. It then examines issues involved in introducing a means-test in Social Security and considers ways of altering the terms of universality while still maintaining essential social insurance features. Three arguments emerge from these explorations. The first is that universal eligibility to Social Security remains sound policy and an essential feature of a public pension program designed to provide widespread protection, especially to low- and moderate income populations. The second is that taxing benefits and increasing the age of eligibility for full benefits are consistent with social insurance principles, though substantial areas of conflict can be discerned within the universalist camp as regards their advisability. The third is simply that increased targeting of benefits and financing is possible within the context of the existing retirement income policy which is built on a framework of universality (Hudson & Kingson, 1991).

Principles and Benefits of Universality

The opinions of those who assess the nation's investment in Social Security as fundamentally prudent generally rest on an acceptance of social insurance principles and on an assessment that Social Security is more effective than feasible alternatives in preventing poverty and maintaining a floor of protection for today's and tomorrow's elders.

Social Security is the core commitment of the nation's retirement income policy, but it is just one of many available private and public vehicles to protect against economic risks. Inter-familial transfers, personal savings strategies, private insurance, and employer-sponsored pensions all serve to protect against loss of earnings in old age. Public mechanisms such as tax expenditures that encourage individual savings and employment-based fringe benefits and means-tested welfare programs also combine to serve similar ends.

More than anything else, the universal nature of Social Security distinguishes it from other vehicles for enhancing the well-being of older persons. The ideal of providing universal protection against income losses in old age provides rationale for a program which combines widespread protection across income classes with provisions particularly beneficial to lower-income groups. The fact of universality enhances the public's interest in the program's financial stability and continuity.

Like private insurance, social insurance provides a mechanism that allows individuals and families to pool their resources, thereby sharing their risks. Unlike private insurance approaches, concern for providing basic protection across the entire citizenry lies at the heart of Social Security and all social insurance programs. Unlike private insurance, no one is excluded from participation in Social Security no matter how "bad" a risk. To maintain a balance between "good" and "bad" risks and to assure widespread protection, participation is compulsory. Thus, government mandates employers and employees to make the equivalent of premium payments through payroll tax contributions. In exchange for making these premium payments over a long period of time, workers earn the right to public retirement, disability and life insurance protections for themselves and their families (Kingson & Berkowitz, 1993). As an earned right, social insurance benefits are not subject to a means test, a process that nearly all citizens consider demeaning.

Assessment of Social Security policy proposals and outcomes requires evaluation against a multifaceted standard and recognition that Social Security is not designed to function like either private insurance or welfare programs. Much misunderstanding about what Social Security is and what it is supposed to do arises from the failure to recognize that the existence of multiple policy goals institutionalizes compromise and necessitates complexity (Marmor, Mashaw, & Harvey, 1990). Thus, while it seeks to provide basic protection across the entire population it also seeks to maintain stable financing; while extending protections to many who are unable to work, it also seeks not to discourage work or savings (Kingson & Berkowitz, 1993). The tension that exists between the principles of social adequacy and individual equity provides a prime example of how the existence of multiple policy goals leads to some of the complexity inherent in Social Security.

Social adequacy — the principle that benefits should be sufficient to meet the basic needs of the covered population — is the driving principle and primary rationale for Social Security and related social insurance programs such as Medicare. While private insurance can provide protection to those who can and choose to protect themselves, only social insurance can meet society's interest in providing widespread and dignified protection to the populace (Myers, 1991). Absent the concern to protect widely, there would be no need to require that nearly all workers make payroll tax contributions and earn a right to benefits. Absent this concern, the rationale would disappear for the weighting in the benefit formula that provides proportionately larger benefits for low income workers.

Concern for adequacy must somehow be blended with the principle of individual equity or social insurance will collapse. If someone contributes to social insurance solely for the relief of social distress, then the distinction between social insurance and welfare diminishes until the two concepts merge; the interests of higher-income people — the program's "best risks" — become alienated from the program and the rationale for earmarked taxes becomes difficult to sustain. Consequently in Social Security, as in private insurance, individuals receive benefits that bear a reasonable relationship to their contributions. That is, the more they put into social insurance systems, the more they generally get out, either in monetary benefits or in the value of insurance coverage. The expression of the compromise between social adequacy and individual equity is found in the program's benefit formula, which generally provides higher benefit amounts for higher income workers while assuring a greater rate of return to lower income workers.

How important are these and related Social Security protections for today's old? In a word, "very." No matter how measured, data confirm the remarkable improvement in the economic well-being of older persons since 1960 (Chen, 1985; Schulz, 1992). Median incomes (in 1989 dollars) of families headed by persons aged 65 and over increased from \$13,620 in 1965 to \$22,806 in 1989 (U.S. Senate Special Committee on Aging, 1991). Poverty rates of all elderly persons declined from 35.2% in 1959 to 12.9% in 1992.

Today's older cohorts benefited from many favorable circumstances, including the strong performance of the economy during the 1950s and 1960s, accumulation of home equity, and expansions of Social Security and other pension protections. But Social Security is the most pervasive source of income for elderly households, received by roughly 95% of elderly persons. Significantly, about 62% of persons aged 65 and over report receiving at least one-half of their income from Social Security in 1988; 85% of persons aged 85 and over (Advisory Council on Social Security, 1991).

As the heart of the nation's retirement income system, Social Security provides the essential building block for the savings and private pension income of middle and even higher-income households. Most of the roughly two-fifths of elder households with private or public employee pension income still count on Social Security to provide a substantial portion of their retirement income and private pension plans are often structured with this in mind. In 1990, Social Security provided about two-fifths of the aggregate income going to households headed by persons aged 65 and over, with asset income (25%), other pension income (19%) and earnings (11%) accounting for most of the rest.

Even though Social Security provides widespread protection across all income classes, important programmatic features assure that Social Security targets benefits to low income persons. The program's main benefit formula provides for proportionately larger monthly benefits for persons who worked for many years at low- or moderate-earnings levels. For example, Social Security replaces about 59% of preretirement earnings for a hypothetical worker who had worked consistently at one-half of average wages and first received retirement benefits at age 65 in 1993; about 28% for a retiree with earnings consistently at the maximum taxable level. An alternative benefit formula is used to calculate benefits when it is to the advantage of low-wage workers, and auxiliary benefits for spouses and other family members often improve the adequacy of Social Security for low- and moderate-income retirees. Very importantly, the annual Cost of Living Adjustment (COLA) is particularly beneficial to low-income retirees because, on average, a substantially larger portion of their total household income comes from Social Security compared to higher income beneficiaries.

Thus, it is not surprising that as a source of income, Social Security is substantially more important for low- and moderate-income households. This can be seen in data showing that

Social Security provides 74% of the aggregate income of elderly households with less than \$10,000 in 1991, compared to 31% for households with \$30,000 to \$49,999. Similarly, over 60% of elderly households with less than \$10,000 in 1988 reported that they received at least four-fifths of their income from Social Security compared to 17% of households with \$10,000 to \$19,999 (Crad, 1990).

Nor should it be surprising that Social Security is the nation's most effective anti-poverty agent. As one Census Bureau study concludes, by itself, Social Security does more to reduce poverty and inequality than either welfare programs or the American tax system (Bureau of the Census, 1988). Consider for a moment that without Social Security, other social insurance programs and means-tested cash benefits programs, the poverty rate among persons aged 65 would jump from about 14 to 54. By itself, Social Security decreased the elderly poverty rate from 52.8 to 14.7% and the elder poverty gap from \$39.6 billion to \$5.7 billion in 1990 — meaning that all elderly persons could be removed from poverty by \$5.7 billion which was "perfectly targeted" to persons below the poverty line.

In other words, although it is not means-tested or identified as being a program for low-income people, Social Security does much to meet the needs of poor and near poor elders. Significantly, it does this in a manner that enhances dignity and maintains incentives for retirement savings. Rich or poor, beneficiaries consider Social Security something they or a family member earned during their working years. Because it is not means-tested, people can build savings on top of Social Security without fear that prudent behavior will be offset by benefit reductions (Bernstein, 1990).

The Question of Introducing a Means Test

Historically, means-testing has been one of the great dividing lines, the Rubicon of Social Security. This division generally transcends Social Security policy making to include differing perspectives regarding federal relations, the causes of poverty and the proper role of government in a market economy.

Those favoring income- and/or asset-tested eligibility criteria for all social benefits — the selectivists — seek a more residual and limited approach to social welfare. Such programs, the selectivists argue, are better targeted to those in need, less expensive, and less intrusive. Individuals, not government, should be responsible for preparing for their retirement, and government should intervene primarily in situations of hardship. From this point of view, Social Security is clearly wasteful and the introduction of a means test is a logical reform, serving the function of substantially shrinking welfare state commitments.

Until recently, the idea of means-testing Social Security was restricted primarily to those opposing broad federal social welfare interventions, and, secondarily, to some who viewed Social Security as doing too little with respect to redistributing income between "haves and have-nots." But now the idea is gaining greater currency. Mickey Kaus (1993), an editor of the *New Republic*, advocates giving consideration to the type of liberal income and assets tests that inform the Australian approach to eligibility for their Old Age Pension, a benefit received — in part or whole — by roughly four-fifths of Australians who meet age eligibility requirements. The Concord Coalition has adapted Peter Peterson's proposal of a comprehensive entitlement means test, a policy option which would reduce the federal deficit by an estimated \$68 billion in the year 2000. Under this proposal, income from Social Security, unemployment insurance, selected veterans benefits, farm payments, and welfare programs and the insurance value of Medicare would be subject to a graduated means-test — ranging from 10 to 85% — if income from all sources exceeded \$40,000. The highest income beneficiaries — for example, those with \$150,000 — would generally lose 85% of their benefits (Concord Coalition, 1993).

The specifics of this proposal are less important than the way it is being advanced. In contrast to previous proposals for means-testing, the group which is advancing this proposal cuts across the political spectrum. The Concord Coalition, whose board of directors includes such figures as John Gardner, William Gray III, Barbara Jordan, Peter Peterson, Warren Rudman, Paul Tsongas, and Paul Volcker, is framing the proposal as a moral imperative to preserve the American dream for the nation's young. As the "centerpiece" of the Coalition's Zero Deficit Plan, this income-testing proposal is described as a way of ensuring that politicians "stop wasting our

and our children's money on programs that do not work and on entitlement payments for the well-off who do not need them" (Concord Coalition, 1993, p. 9). Absent such bitter medicine, sometime:

early in the next century, we will have to confront the fundamental truth that low productivity and slow economic growth have failed to generate enough goods and services to satisfy all our demands. Working people will be forced to pay an ever-larger share of their earnings to support a growing retired population and to pay the exploding interest on the debt that the older generation accumulated. Eventually, working people will refuse to submit to the crushing burden forced upon them by their elders. . . . There will be generational conflict pitting American against American, child against parent, in a way that our nation has not seen before (p. 9).

Wilbur Cohen (1958) cautioned that means-tested programs were mean. Cross this line, and the political support for Social Security will unravel. But times and the proponents of means-testing have changed. Might it be time for the proponents of Social Security to shift their position on means-testing? Not likely. Here is why.

First, arguments in support of means-testing falsely assume that Social Security is poorly targeted and does relatively little for low-income persons. But as discussed, this is not the case. As Elizabeth Wickenden (1984) notes, "The best way to deal with widespread poverty is to prevent its occurrence. One cannot prevent poverty by a benefit based on its prior existence." Welfare benefits are important as an additional level of protection, but are not an effective replacement for social insurance benefits. They generally provide smaller benefits and are vulnerable to budget cuts [although this has been less true of Supplemental Security Income (SSI) than of other welfare programs].

Second, arguments in support of means-testing ignore the reality that Social Security serves multiple ends. Individual equity, while not dominant over social adequacy, remains an important principle. *Even the well-off* should have a reasonable return on their Social Security investment. However, determining what is reasonable is certainly an open question. Some already perceive violations of individual equity because the tilt in the benefit formula works to the advantage of low- and moderate-income workers and because 85% of benefits are reportable as taxable income. Others would push the principle of social adequacy yet further by shaving the return of higher income persons. But few could defend means-testing away up to 85% of benefits and subjecting most of the remaining benefits to income taxation as consistent with the goal of individual equity.

Third, if individual equity and the rights of the well-off are not primary concerns, then consider that means-testing would undermine the political support, the legitimacy, and ultimately the financing of Social Security. While the ideal balance that should be struck between the principles of adequacy and individual equity is difficult to discern, there is likely a point of no return, where changes that move too far from the principle of individual equity risk destroying the program. If rates of return on Social Security investments are reduced to the point that they become inconsequential, then the interest of the nation's opinion leaders and other elites become increasingly separated from the program. Robert Ball and Henry Aaron (1993) suggest that means-testing "would generate massive pressures to permit higher paid people to opt out of social security." Ironically, were this to happen, it would be low-income beneficiaries who would be the greatest losers because the progressivity of the Social Security benefit formula could not be sustained absent the inclusion of higher-income people in the program — the "good risks" from the point of view of a system that does not exclude "bad" risks.

Fourth, budgetary savings from means-testing Social Security may be illusive. Means-testing Social Security to solve the federal deficit is a bit like the Vietnam-era strategy of burning the countryside to save Vietnam. Deficit cuffing is certainly a worthy goal, but why risk destroying a central American institution to reduce the deficit, especially when it is entirely possible that the anticipated deficit savings may not materialize. To the extent one chooses to count Social Security for deficit-calculating purposes, it is already reducing the deficit, by \$47 billion dollars in 1993 alone, because of the large annual "surpluses" it is running and is expected to continue

to run for the next 20 years or so. As Ball and Aaron (1993) suggest:

Cutting social security benefits almost certainly would not lower the deficit. That's because any changes that would increase the excess of payroll tax revenues over current benefit payments would make it virtually impossible to resist calls for cutting payroll taxes in tandem. Why, it would be asked, should even more of the proceeds from a regressive tax on earnings — justified only because it pays for a progressive benefits structure — be used to offset deficits generated by the failure to pay for other government operations? (p. C4).

Distributing the financial burden of deficit cutting on those most able to pay is a laudable deficit cutting approach and is accomplished by means-testing Social Security. But the cost to the integrity of the program is too high and there are better ways of achieving this goal. Why not simply increase income tax rates at higher income levels? Why "tax" benefits at extraordinarily high rates (up to 85%) as the Concord Coalition proposes, and do nothing to increase levels of taxation on earnings, rental income, and income from other assets?

Fifth, the introduction of a means-test would have negative consequences on other parts of the nation's retirement income system. Since each dollar of income from personal savings might be substantially offset by losses of Social Security income, it creates disincentives for retirement savings. It would also place pressures on the nation's already overburdened private and public-employee pension systems to provide more adequate protection for middle and upper income workers and retirees. If a means-test resulted in declining progressivity within Social Security or conceivably its collapse, then SSI would need to be radically expanded (Ball & Aaron, 1993; Bernstein, 1990).

Finally, means-testing would increase administrative costs and undermine the dignity of beneficiaries. Relative to welfare programs, Social Security is easy to administer. Maintaining records on the various sources of income of 42 million beneficiaries would introduce greater complexity and cost. Currently, about 1% of program revenues are used for the administration of OASDI in contrast to 7% for the administration of SSI. More importantly, asking beneficiaries to file income reports would change the nature of the program from one in which all participate as an earned right to one in which the right to benefits was based on financial need, an approach to income security that Americans imbued with a strong work ethic find distasteful (Ball & Aaron, 1993; Bernstein, 1990). The fact that rich and poor alike have a right to Social Security really does enhance the dignity of beneficiaries.

Altering the Terms of Universality

There is a world of differences between proposals to means-test Social Security and a range of other proposals that push the boundaries of universality. For example, treating benefits as taxable income and increasing the age of eligibility for full benefits have been justified as needed adjustments in light of changing social and economic circumstances. They are variously viewed by their proponents and opponents as properly or improperly either enhancing or compromising one or more of the program's multiple goals (e.g., stable financing, social adequacy, individual equity, surety of benefits), but they do not require radical restructuring of public retirement income policy.

Treating benefits as taxable income comes closest to challenging the terms of universality. When this change was first introduced into the law as part of the 1983 Social Security financing compromise, there were differences of opinion concerning whether it was properly defined as a tax increase or benefit reduction. In fact, the very ambiguity which surrounded this change helped coalesce support from parties with differing views about whether tax increases or benefit reductions should be relied upon to close funding gaps. Some view treating up to 50% (and now up to 85%) of Social Security as taxable income as progressive and sound tax policy, conforming to the view that income should be taxed at some point in the life course. They see this approach as improving the financing of Social Security (and now Medicare's hospital insurance program) while simultaneously maintaining the universal eligibility provisions of the program and placing greater responsibility on middle- and higher-income beneficiaries (Kingson & Berkowitz, 1993). Others view these changes as well-targeted benefit

reductions, and, in some cases, define the tax treatment of benefits as a type of means test. Even so, good argument can be made that there is a qualitative difference between taxing Social Security income and means-testing the program. Tax treatment of benefits does not carry the stigma of means-testing, nor is it widely perceived as turning Social Security into a welfare program. While it alters the relationship between adequacy and individual equity, it does so at the margins and does not appear to threaten political support for the program — though undoubtedly it has ruffled the feathers of some higher income beneficiaries who receive a smaller return relative to other beneficiaries.

The scheduled gradual increase by two years (to 67) in the age of eligibility for full Social Security benefits and proposals to further increase that age can be understood as reasoned accommodation to improvements in mortality and to financing pressures accompanying demographic change. While retirement age changes carry important implications for the adequacy of Social Security and adjust the terms of eligibility, for the most part, they do not represent a threat to the universality and continuity of the program except in one respect. To the extent that retirement age changes are perceived as unfairly reducing the benefits of future cohorts of retirees and as making Social Security benefits less reliable, subject to constant renegotiation, then such changes may serve to reduce support for the program.

As noted, 1983 amendments to the Social Security Act legislated a gradual increase, from 65 to 67, in the age of eligibility for full retirement benefits over a 24-year period beginning in 2003. A related reduction in the value of benefits for persons accepting early retirement benefits and for spouses of retired workers will be phased in beginning in 2000. Thus, for those first accepting early retirement benefits at the earliest possible age (62), their value will ultimately drop from 80 to 70% of a full benefit. Spouses subject to the new retirement ages will experience similar benefit reductions. Widows and widowers first claiming benefits after age 60 will also have larger benefit reductions beginning in 2000 as their age for full benefits begins to rise to 67.

Advocates of these and possibly further changes argue that increasing the age of eligibility for benefits is a fair and reasonable way of reducing expenditures. They point out that life expectancies, and hence the number of years beneficiaries receive retirement benefits, have increased and are expected to increase even further (Chen, 1987). Even after age 67 is phased in as the new normal retirement age, beneficiaries of the future will generally receive retirement benefits for more years than current beneficiaries. The real value of Social Security benefits in the future will be greater than it is today even with the changing retirement age provisions. Moreover, this change, proponents point out, will encourage work effort on the part of the old. Opponents argue that this change undermines the adequacy goal of Social Security, coming mostly at the expense of lower-income persons who are unable to work due to limited employment opportunities and health problems (Kingson & Berkowitz, 1993). They believe there are better ways of encouraging work among those elderly who are able. Economist Frank Sammartino, who has analyzed the implications of the retirement age provisions of the 1983 amendments, observes that older workers "in poor health, but whose health problems are not severe enough to keep them bedridden or completely unable to work, are likely to retire from 1 to 3 years earlier than workers in good health with similar economic and demographic characteristics" (Sammartino, 1987, p. 41). If this pattern continues, there is reason to believe that the cost of the retirement age will fall most heavily on lower income early retirees as opposed to the large number of early retirees who are relatively healthy and more likely to leave work by choice and with higher retirement income expectations. Some have suggested that eligibility for unemployment benefits should be liberalized for older workers as later retirement ages are phased in or, as Congressman J. J. Pickle has suggested, that consideration should be given to lowering the eligibility age to 62 for SSI old-age benefits for "poverty-prone early retirees" (Pickle, 1993).

It is possible to further increase targeting within the retirement income system without undermining the universality of Social Security. On the Social Security benefits side, consideration could be given to liberalizations which would incorporate earnings sharing provisions in the event of divorce or one-time benefit increases for very old beneficiaries. Also, "progressive" deliberalizations (i.e., benefit reductions that fall disproportionately on higher-income groups) could increase targeting. For example, as part of a proposed package to strengthen Social Security's long-run financing through a combination of payroll tax increases,

benefit reductions and extensions in coverage, Congressman Rostenkowski recommends altering the program's benefit formula to "gradually reduce benefits for new groups of beneficiaries over" 50 years (Rostenkowski, 1994, p. 2). Low-income earners would not be affected, but the pensions of average-income earners would — relative to current law — be reduced by roughly 8% and high-income earners by about 20% after the phase-in period. On the financing side, consideration could be given to provisions which would lead to greater progressivity in the payroll tax, without undermining the contributory principle. For example, the maximum tax ceiling could be lifted on the employer's portion of the payroll tax (FICA). Importantly, improvements in selective programs should also be considered. Changes could also be made in related programs. The panel of experts for the SSI Modernization Project (1992) recommend increasing SSI benefits to at least 100% of the poverty line, liberalizing the SSI assets tests to make it easier for persons with limited assets to qualify, increasing the program's staffing levels to allow for more personalized service delivery and more outreach, and allowing SSI beneficiaries to live in the homes of family members or friends without being penalized with a one-third benefits reduction.

In sum, while means-testing is a poor idea, further targeting in Social Security and improvements in selective programs such as SSI do not contradict and may enhance a public retirement income strategy which is built upon social insurance principles.

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