

The Real Social Security Crisis

Sixty-six years ago, a spirited debate about the future of Social Security found one participant noting approvingly that the proposal on the table would “take away the urge [of married women] to go back [to work] and compete with single women.”¹ Another member of the Social Security Council defended the proposal to provide benefits to wives “in that you are doing something real for the man who would enjoy the security of the additional income.”² And another argued for lesser benefits for widows since a single woman can live more cheaply than a single man because “she is used to doing her own housework whereas the single man has to go out to a restaurant, “and because the single woman can “avail herself of the home of the child” because “the grandmother helps in the raising of the children” while “the aged grandfather is the man who sits out on the front porch and can’t help much in the home.”³

Newspaper headlines today herald another spirited debate about the future of Social Security, but it’s the wrong debate. There isn’t a financial crisis. The real Social Security “crisis” is that 65 years have passed and no attempt has been made to reform a retirement system that was created with the express purpose of enshrining the norms and values of its time. Norms and values that today ring loudly of bias against women and outdated attitudes about money, women, men and families.

But what about the current headlines that claim “the sky is falling” financially for Social Security? As with most public policy, when you take a step back, it’s not so much about money as it is about values and what we believe is important. The Congressional Budget Office calculates that starting in 2052 the *surplus* that Social Security contributions now provide will be gone, but those contributions will still be able to provide 78% of promised benefits to retirees at that time.⁴ There is an endless combination of revenue shifting and benefit decreases that could bridge this shortfall depending on the tradeoffs we think are worth it. We could collect Social Security taxes on incomes above \$90,000 which are now exempt.⁵ We could trade off some of the recent tax cuts. We could increase the retirement age to reflect longer life expectancies. We could decrease benefits for future retirees. We could provide incentives and vehicles for personal saving to make up for decreased benefits. The national debate about how to bridge this financial gap is sure to be spirited, but regardless of its resolution, none of it will fix the fact that Social Security, and for that matter all our retirement systems, are based on values that are anachronistic at best and gender-biased at worst.

Historian Alice Kessler-Harris pored over the detailed minutes of the Social Security Advisory Council meetings from the late 1930’s and tells a compelling story of how the gendered norms of the

time found expression in the Council's decisions. "The document brilliantly conveys a set of messages about how people should live. Women would be well advised to marry older men and stay married. ...Men could expect little benefit from sending their wives out to work and women who earned wages would have to work mighty hard to exceed the pensions offered them for being stay-at-home wives."⁶ The proposal ultimately submitted to Congress used the terms "husband," "he" and "him" when referring to an individual eligible for "Primary Insurance Benefits," and the terms "wife," "she" and "her" when referring to "Wife's Insurance Benefits." Not until the mid-70's was the gendered language removed as a result of lawsuits - lawsuits filed on behalf of a widower who was told he couldn't collect benefits based on his wife's work record.

Since the 1930's Social Security has remained largely intact, a mammoth public program that might as well be a dinosaur when it comes to its treatment of women, men and families. Edward J. McCaffrey, author of *Taxing Women*, notes "There have been a few minor reforms in the benefit structure since 1940, but these only tended to confirm and solidify the gendered structure....Much more attention has been paid to the fiscal solvency of the system."⁷ Social Security has also influenced the way in which other retirement structures treat the relationship between women, men, families and the control and ownership of money. Yet in the same span of time, there has been a sea change in the lives of men and women. In 1940, 14% of married women were in the paid workforce.⁸ Today over 61% are.⁹

In the debate today, no one is proposing to eliminate Social Security. Any reform is likely to leave us with some version of Social Security, some version of our existing private retirement vehicles and the possible addition of the third component of private accounts funded by diverting Social Security contributions. **Social Security** or "Old Age Insurance" was never intended as a personal "investment" program. Today's workers make contributions to support today's retirees – a social compact we made to protect the security of all our citizens in old age. You make payroll contributions today that pay for benefits for your elderly neighbor because society has promised to do the same for you in your old age. We also have today a variety of voluntary, **private retirement vehicles** available to many but not all workers: 401k plans, pensions, IRA's, etc. The third component does not exist now but is a part of the proposals to privatize Social Security made by the President's Commission to Strengthen Social Security. Workers could voluntarily redirect some of the money that they now contribute for Social Security, into a private retirement accounts. In exchange, the worker gives up a comparable amount of the traditional, guaranteed Social Security insurance benefits he or she would receive down the road.¹⁰

Women, and especially mothers, cannot afford to stay on the sidelines as these issues are decided. Women live longer than men and are more likely to run out of personal savings. Unmarried elderly women (including divorcees and widows) depend on Social Security for 51% of their income.¹¹ For 26% of unmarried elderly women, Social Security is the only source of income.¹¹ Without Social Security, poverty rates for elderly women would be more than 50%.¹² Because lifetime earnings are the only way to gain private savings or Social Security benefits, mothers – and anyone else who sacrifices earnings to care for others – are currently rewarded with an increased risk of poverty in old age.

The heightened attention on Social Security today provides women and mothers a golden opportunity to challenge the values at the foundation of the current systems for retirement and insist that any reforms be based on values that protect the economic and personal autonomy and security of women and mothers. The values embodied by Social Security today are that women should stay home and stay married, that the best way to provide security for the family is through the husband as sole provider, and that what is good for the husband is good for the wife and family so he must control the assets and provide for his family even in death. These were all consciously embedded into the system by the Council that constructed Social Security in the late 1930's. Mothers and women can and should insist quite simply that Social Security and any retirement systems must adhere to three principles; equity for equal earning couples, equity between spouses in a marriage, and counting unpaid care work as a contribution to society and the economy.

Equity for equal earning couples

Equity for equal earning couples means that two different couples who earn equal amounts of family income should be entitled to equal benefits from Social Security, regardless of how they shared the responsibility for paid work between them.

Social Security was consciously designed to disproportionately benefit single-earner families by discouraging women in particular from working outside the home. Under Social Security's spousal benefit rules, the lower-earning spouse – in the original document it was the "wife" – can claim 100% of the benefits based on her own work record or 50% of the benefits her spouse has earned, whichever is greater. The woman can claim these benefits whether or not she has worked for pay at all. Using the gendered language here is a reflection of current reality, not current law. Although men are also

eligible to take the spousal benefit, today 63% of women claim the spousal benefit while only 1.2 % of men do.¹³

The first inequity that results from this rule is that most married women who are employed over their lifetimes make contributions to the system, but see no net benefit. They will claim the larger spousal benefit, a benefit due to them whether or not they were ever employed. Our historian, Kessler-Harris, notes “The Advisory Council fully expected that married women would work occasionally and that their contributions... would both be absorbed by the system and help to sustain its financial health without necessarily yielding any direct benefit to the female contributor.”¹⁴ In an era when few women were employed, the inequities may have been small, but today 2/3 of married couples have dual incomes.¹⁵ If a married woman is employed at all during her lifetime, full-time, part-time, before or after marriage, and then claims the spousal benefit, her contributions to the system have gained her nothing in the way of benefits. Leanne Abdnor, a former member of the President's Commission to Strengthen Social Security, puts it quite bluntly in a report published by the Cato Institute, “By failing to keep pace with the changing nature of American families, Social Security’s outdated benefit structure results in single women and dual-earner couples subsidizing the benefits of wealthier single-earner couples.”¹⁶

Another result of the rule is that couples who earn equal amounts can find themselves receiving very different benefits if they split their paid work differently. To paraphrase an example from the Interim Report of the President’s Commission to Strengthen Social Security,¹⁷ say the Smiths and Jones both earn \$3000 a month. In his family, Mr. Smith earns all \$3000. In the other family, Mr. Jones earns \$2000 a month, and Mrs. Jones earns \$1000. At retirement, Mr. Smith gets a monthly benefit of \$1292 and his wife gets the 50% spousal benefit of \$646 for a total of \$1938. On the other hand, Mr. Jones gets \$984 and his wife gets \$641 based on her own earnings for a total of \$1625. The single-earner couple gets nearly 20% more in benefits than the dual-earner couple. The more equal the spouses’ earnings are between them, the greater the difference will be between their total benefits and a single-earner couple with equal earnings.

The other major benefit inequity happens upon the death of a spouse. A widow can receive either 100% of her husband’s benefit or her own, but not both. This means that women who were employed over their lifetimes could find themselves with lower benefits than women who were not. To paraphrase the Commission again, the never-employed Mrs. Smith from the previous couple can receive 100% of the benefits on Mr. Smith’s \$3000 income when he dies. Mrs. Jones, on the other hand, can receive either the benefits on her own \$1000 income or the benefits on her husband’s \$2000

income but not both. She will experience a drastic drop in benefits upon her husband's death and although the households had identical earnings, as widows Mrs. Smith's benefits will be more than 30% higher.

Interestingly enough, a solution to this problem was proposed back in the 1930's and rejected by the Social Security Council. An "earnings sharing" proposal was made by Gerard Swope to provide for wives "by providing that the total wages earned by any married person, one half would be credited to his (or her) account, and that the other half would be credited to the spouse's account."¹⁸ The Council rejected this in favor of a 50% benefit paid to the husband to care for his wife as his dependent. In an earnings sharing system, equal earning couples would receive equal total benefits and each spouse would control his or her own benefits. However, single-earner couples would be entitled to lower benefits relative to those they receive today, because in effect this eliminates the 50% bonus system the Council chose. That is why none of these principles can stand alone; each in isolation would appear to benefit some women and families over others. But when taken together, the range of policy options that would adhere to all the principles, provide greater autonomy and control for women and lower-earning spouses, and security for mothers and other caregivers both during a marriage, after a divorce or while single.

Equity for Spouses

Any retirement system should ensure equity for spouses in terms of control and ownership of retirement savings and earnings. In discussing reform for divorce law, Joan Williams, author of *Unbending Gender* posits, "An asset produced by two people should be jointly owned by them."¹⁹ Owning an asset means having control over it. Each spouse in a marriage should own, in his or her name, half of all retirement savings from the moment they are acquired or invested by the couple and in the event of divorce, should be entitled to their half of assets or benefits acquired during the marriage. This value simply acknowledges the implicit promise that they are investing in their joint future and that they are equal partners in the relationship.

Social Security fails miserably by this measure. Although the current 50% spousal benefit in effect compensates some women for time spent doing unpaid care work, at its root it treats a woman as simply a dependent that the husband needs to provide for rather than an equal partner in the marriage. Even in the nine states with community property laws that mandate a 50-50 split of marital property in the event of divorce, Social Security benefits are not subject to these laws. A mother could spend 9 years out of the workforce caring for children, with both spouses assuming they will share any Social

Security benefits in retirement. If the marriage breaks up before the 10th year, she has no claims to any compensation for benefits that her spouse has earned during the marriage, and the 9 years out of the workforce will decimate her own Social Security benefits. This is not an unlikely scenario since the first 10 years of a marriage are likely to be the ones spent having children and likely to have one spouse sacrificing earnings in order to provide care.

Even if the couple stays married, most women end up receiving the spousal benefit (50% of the spouse's earned benefits) because it provides more than their own earnings would provide. The husband receives his check for 100% and the wife receives hers for 50%, leaving him in control of 2/3 of that portion of their retirement funds. Of course, the wife and husband here could be in the reverse roles. The one who pays the price is the lower earner, the one who provides most of the care to the family, and today this is overwhelmingly women.

If an asset or benefit produced jointly by two people is truly owned by both and the presumption going into and during the marriage is one of a shared future, then the length of marriage and any subsequent marriages should have no impact on each spouse's ownership. Again, Social Security fails the test. In order for one spouse to qualify for benefits on the other's work record, they must be married at least 10 years. This is an arbitrary length to begin with – leaving those married 9 years, 364 days with no claim to spousal benefits and those married 10 years, one day to full 50% spousal benefits. It's especially arbitrary when the median length for a first time marriage ending in divorce is eight years.²⁰ If the couple stays married past 10 years and then divorces, the lower earning spouse receives only her 50% spousal benefit (Remember, only 1.2% of men claim the spousal benefit), while the higher-earning spouse receives his full 100% benefit. The assumption during marriage is that the spouses would share the 150% benefit during retirement. Yet if they divorce, the lower-earning spouse is left with only 1/3 of the total rather than each getting 75%. Even that 50% benefit disappears if the spouse remarries, regardless of the financial status of the new spouse. So any benefits earned during a marriage are deemed not to exist in the event of remarriage. You do not have a right to them even though you earned them jointly. The presumption is that the new spouse (husband) will provide.

An earnings sharing rule could address this inequity by pooling each couple's income and crediting half to each spouse. At retirement, each spouse would have control and ownership over their half of the benefits earned during the marriage. In the event of divorce, those benefits would already have been divided equally during the marriage. This is one of the gains made in trading off the 50%

spousal benefit for earnings sharing. Though a single-earner couple may be entitled to less in benefits, each member of a married couple gains benefits that are secure in the event of divorce or death.

In the absence of earnings sharing, there are other options. One proposed by both the President's Commission and the Task Force on Women and Social Security (sponsored by the National Council of Women's Organizations and The Institute for Women's Policy Research) is to increase the widow/widower's benefit to 75% of the couple's joint benefit. This would prevent a drastic decrease in household income upon the death of a spouse. The Task Force also recommended raising "benefits for divorced spouses to 75 percent of the former spouse's benefit (while still alive) instead of the current 50 percent," and allowing divorced spouses to qualify for divorce benefits by combining seven years of marriage with at least three years of employment. Additionally, reform could provide for a spouse to retain rights to the level of benefits earned during a marriage, even if there is a subsequent remarriage.²¹ The point is that there are plenty of options for Social Security to live up to the principle of equity for spouses, and no reason not to do so.

Our current private retirement vehicles also score pretty low on maintaining equity for spouses. Again, only nine states have community property laws that guarantee that private retirement accounts are split equally. In the other 41 states, courts determine what is "equitable." Even for couples that stay married, a lower-earning spouse has no ownership or control over investment decisions or most withdrawals on the bulk of the private retirement assets. There are some bright spots. In 1974, the Employment Retirement Income Security Act (ERISA) provided some protections for spouses and since 1984, pensions have been covered by "The Retirement Equity Act." In signing it, Ronald Reagan said that it "clarifies that each person in a marriage has a right to benefit from the other's pension. No longer will one member of a married couple be able to sign away survivor benefits for the other. ... In addition, the bill makes it clear that State courts can allocate pension rights in divorce cases."²²

However, a spouse's rights are still difficult to understand, inconsistent across plans and the subject of legal cases pitting state marital laws against federal law. These laws cover employer-sponsored, defined contribution plans such as 401k plans as well, so in general spousal consent is required for naming anyone other than the spouse as a beneficiary by most plans. However, plans are not required to get spousal consent for loans against the plan, and when the participant terminates employment he can choose any form of distribution (lump sum or annuity for example) without spousal consent. These laws do not cover IRA's at all so state law governs. In the nine community property states, spousal consent is required to change the beneficiary of an IRA but not so in the other states. Spousal consent is required to rollover an employer-sponsored plan into an IRA. Several

alternatives could make all of these plans clearly and consistently adhere to the value of equity for spouses; earnings sharing in which a couple's retirement savings are placed equally into two accounts no matter who earns it, making all such retirement accounts subject to a community property principle regardless of the state of residence, and/or requiring both spouses to consent to all retirement plan withdrawals, loans, and investment decisions.

The President's Commission's proposed private accounts funded by diverted Social Security contributions take a step in the direction of equity for spouses by applying a community property principal in the event of divorce. "All account balances attributable to contributions during marriage, and all earnings on account balances brought into marriage, should be divided equally in the event of divorce."²³ But there is still a big leap to be made for this proposal to fully support equity for spouses. The lower earner in a marriage still does not have joint ownership and control of assets *during* the marriage.

A report by the Cato Institute describes a "Personal Security System" that applies the earnings sharing concept to private accounts like these. "To protect non-working and secondary-earner spouses, total contributions made by married couples are split 50-50 between the husband and the wife before being deposited in each's own account."²⁴ Without such an earnings sharing provision, a system of personal accounts that diverts funds from Social Security would further exacerbate the bias against women, mothers and anyone who serves as a family caregiver. A spouse could direct some of his contributions into a private account, and because of the way the spousal benefit works in Social Security, this decision is likely to decrease the level of Social Security benefits to which the other spouse may be entitled. Yet the decision to divert contributions can be made without spousal consent. The resulting private account is under the complete control of the contributing spouse during the marriage which violates the principle that these are joint assets earned during a marriage that should be owned equally by both spouses.

Economic Security for Providing Unpaid Care

Lest we think that we must pit single-earner families against dual-earners, and working mothers against mothers at home, and single mothers against married mothers, to solve these problems, let's get to the last key value. Because it's the one that provides equity for all mothers, regardless of marital status or work status. Currently, the Social Security Administration states that one of the principles on which Social Security rests is that it is "Work Related.—Economic security for workers and their families is based on their work history. Entitlement to benefits and the benefit level are related to

earnings in covered work.”²⁵ Clearly, by “work” they mean paid employment. Yet all mothers know that there is a tremendous amount of work being done that is not paid - the work of caring for children, family and the elderly. Society couldn’t function without this unpaid, unseen labor, and overwhelmingly it is women and mothers who do this work. Social Security benefit levels should be related to work - both paid employment and unpaid care work. Without this principle, we are in effect penalizing motherhood and anyone who takes the time and energy to care for others.

Eighty-one percent of women become mothers, so most women pay a double penalty for spending time caring for their children. They lose income over their lifetime so they have less in private retirement savings, and then that decreased income is used to calculate their Social Security retirement benefits. In 2003, women’s average monthly retirement benefit was \$798. Men’s was \$1,039.²⁶ Assuming you’ve been employed for at least 10 years and are eligible for your own Social Security benefits, your retirement benefits are based on your 35 highest earning years. The higher your lifetime earnings, the higher your monthly retirement benefit.

Of course, the reverse is also true – the lower your lifetime earnings, the lower your monthly retirement benefit - and mothers have the lowest lifetime earnings for several reasons. Even when mothers work full time, they earn less because the wage gap between mothers and everyone else has widened. While young childless women earn 98% of what their childless male counterparts earn,²⁷ mothers earn 70% of the wages fathers earn.²⁸ Mothers are also more likely to avoid jobs which require substantial overtime and more likely to take lower paying jobs with regular hours and flexibility. Joan Williams, director of the Program on Gender, Work, and Family at American University Law School, points to the group of mothers ages 25 to 44. Her research tells us that of those that are employed, 2 out of 3 work less than a 40-hour week.^{29, 30} Only 8% work more than 50 hours.³⁰ Yet we’re all aware of the overtime hours often required to get ahead these days. “Mothers don’t work overtime,” Williams concludes, “But 1 out of 4 fathers works more than 50 hours a week.”³¹

Mothers take another hit because they are more likely to work part-time. About 25% of employed mothers work part-time, meaning less than 35 hours per week, compared with 3% of employed fathers.³² In 2002, 68% of all part-time workers were women.³³ Not only do part-time workers earn less because they are working less, they also earn proportionately less. On average, part-time workers earn only 80% of the hourly wage of full-time workers as the same work and are much less likely to receive benefits.³⁴ Working less than full-time is the norm for married women with young children. Of married women with children under age 6, only about 35% work full time, full-year.³⁵

Finally, mothers are more likely to take time out of the workforce to care for children or elderly relatives. Williams, says that among mothers ages 25 and 44, 1 in 4 is out of the workforce. Over time, these years add up. Of workers retiring in 1998, women worked a median 29 years while men worked 38. Mothers who work the median 29 years will have 6 zero years averaged into their calculations. As Ann Crittenden, author of The Price of Motherhood, observes, “The biggest injustice for women in the Social Security system is that it simply doesn't consider their work as mothers as work. Raising a child, who will grow up to support the Social Security system in the future, does not count as a contribution to the system. You earn a zero for every year you spend raising your own child.”³⁶

It is precisely because private retirement vehicles and private accounts cannot account for unpaid work that it is so critical that Social Security, as part of its promise to retirees, count unpaid care work as a “contribution” which it surely is. Several possible reforms have been proposed in the past that would achieve this. The Task Force on Women and Social Security proposed to “Provide a family service credit of up to \$5,000 to the Social Security account of the lower earner of a married couple (a single parent is the lower earner by default) for the years his or her child is under six, up to a total of ten years” and also consider the same credit for caring for elderly or disabled.³⁷ In 2000, Al Gore proposed that the lower-earning spouse be credited with \$16,500 a year for up to five years spent caring for children.³⁸ Others have proposed to allow the lower-earning spouse or single parent a number of “drop out” years spent caring for children or elderly or disabled that wouldn’t be counted in calculating Social Security benefits. Canada’s government retirement program has such a provision for drop out years that “ensures that reduced earnings during the first seven years of your child's life will not result in lower pension benefits in the future.”³⁹ In short, there are plenty of options if we choose to embrace the value of economic security for those who care for others.

In fact, there are plenty of options for reform if we choose to embrace all three of these values; equity for equal-earning spouses, equity for spouses, and economic security for those who do unpaid care work. All three travel together, one without the others can create new inequities. Taken together, they provide a simple way for mothers and women to insist upon real reform to our retirement systems and judge any proposed reforms. They result in a system that takes into account all the different ways we care for our families and earn our livings without benefiting any of those options over the others, and without benefiting men at the expense of women.

The Next 66 Years

Sixty-six years ago the Social Security Advisory Council created an enormous social program that embedded 1939 norms on money, men, women and family into not only its own structure, but into the evolution of policy and culture in America. It is high time that a system whose values originally dictated that the check for the wife's retirement benefits be written and sent to her husband and not to her be reformed to reflect the values of today. Inevitably, someone will ask, but how would we pay for it? The practical answer is that there are many ways depending on how high a priority it is. The real answer is another question, what's the alternative? To leave in place a system that is so clearly biased against women, mothers and anyone who provides unpaid care in place for another 66 years? As Edward McCaffery laments, "Gendered structures do not attract the kind of attention that moves real change. They seem to stay in place and shape our lives, generally unconsciously, forever."⁴⁰ The way the current Social Security debate is playing out, McCaffrey would be proven right again. Someone - namely women, mothers, and anyone who believes in the values of protecting those who care for others, of equity for men and women in a marriage, of equity between married households needs to make a move to attract the attention that is needed so that the real Social Security "crisis" gets addressed before another 66 years passes by.

¹ Alice Kessler-Harris, *In Pursuit of Equity: Women, Men, and the Quest for Economic Citizenship in 20th-Century America* (New York: Oxford University Press, 2001), p. 101.

² Kessler-Harris, p. 98.

³ Kessler-Harris, p. 137.

⁴ Congressional Budget Office, *Updated Long-Term Projections for Social Security*, March 2005, <http://www.cbo.gov/showdoc.cfm?index=6064&sequence=0>, accessed April 5, 2005.

⁵ Social Security Administration, Social Security Online, Fact Sheet, "How Is Social Security Financed?" <http://www.ssa.gov/pressoffice/factsheets/HowAreSocialSecurity.htm>, accessed April 5, 2005.

⁶ Linda K. Kerber, Alice Kessler-Harris, Kathryn Kish Sklar. *U.S. History As Women's History: New Feminist Essays* (Chapel Hill: University of North Carolina Press, 1995) p. 104.

⁷ Edward J. McCaffery, *Taxing Women* (Chicago: University of Chicago Press, 1997) p. 101.

⁸ Howard V. Hayghe. "Family Members in the Workforce." *Monthly Labor Review* 1990;113:14-19. <http://www.bls.gov/opub/mlr/1990/03/art2full.pdf>

⁹ United States Department of Commerce, Census Bureau. Statistical Abstract of the United States 2004-2005. <http://www.census.gov/prod/2004pubs/04statab/labor.pdf> Table 579. Based on the 2003 Current Population Survey.

¹⁰ The President's Commission to Strengthen Social Security, *Strengthening Social Security and Creating Personal Wealth for All Americans: Report of the President's Commission*, 2001. http://www.commtostrengthensec.gov/reports/Final_report.pdf.

¹¹ Social Security Administration, Fact Sheet, "Social Security Is Important to Women." <http://www.ssa.gov/organizations/womenfactsheet.htm>. Accessed March 31, 2005.

¹² Heidi Hartmann and Catherine Hill, *Strengthening Social Security for Women: A Report from the Working Conference on Women and Social Security*. (Washington, DC: Institute for Women's Policy Research and the National Council of Women's Organizations, Task Force on Women and Social Security, 2000), p. 7. <http://womenandsocialsecurity.org/Women%5FSocial%5FSecurity/>

¹³ National Economic Council Interagency Working Group on Social Security. *Women and Retirement Security*. October 27, 1998. <http://www.ssa.gov/history/pdf/sswomen.pdf>. Accessed March 31, 2005.

¹⁴ Kessler-Harris, p. 144.

¹⁵ Fields, Jason. *America's Families and Living Arrangements:2003*. Current Population Reports,

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- ¹⁸ Kessler-Harris, p. 97.
- ¹⁹ Joan Williams, *Unbending Gender: Why Family and Work Conflict and What to Do About It* (New York: Oxford University Press, 1999) p. 125.
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- ²² Ronald Reagan, Statement on Signing the Retirement Equity Act, August 23, 1984. <http://www.reagan.utexas.edu/resource/speeches/1984/82384b.htm>.
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- ³⁷ Hartman and Hill, p. 16.
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