

OPINIONS ON GOVERNMENT SPENDING ON SOCIAL SECURITY: A YEAR AND  
COHORT ANALYSIS

by

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## **ABSTRACT**

This paper is an analysis of American's opinions on government spending on Social Security. The main objectives were to analyze the effect of year and cohort membership on the likelihood for American's to say that they think the government is spending too little on Social Security. The data was obtained from the General Social Survey. Results of the analysis conclude that year is statistically significant in predicting the likelihood of those who say the government is spending too little on Social Security. When comparing every year to 1994, 1996 is the only year that year that respondents were less likely to respond that the government was spending too little on Social Security. Every other test year, up to and including 2004, there is a growing likelihood of respondents indicating that the government is spending too little on Social Security.

Finally, cohort membership was included in the analysis. Results conclude that the Swing cohort and the Babyboom cohort are statistically significant in predicting opinions on government spending on Social Security when being compared to the youngest cohort, the Babyboomlet-bust cohort. However, the results of the analysis show opposite direction in opinions between these two cohorts. Interestingly, the only cohort not statistically significant is the Silent generation.

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## INTRODUCTION

The oldest portion of the American population continues to grow. The older population (65 years and up) increased 10.2% over a ten year period, 1992-2002, reaching 35.6 million older adults, or one out of every eight Americans (Federal Interagency on Aging Related Statistics, 2004). However, this increase was relatively slow due to certain historical factors.

The slow rate of growth of the older adult population in the 1990's was a result of the lower proportion of persons born during and shortly after the Great Depression of the 1930's (Federal Interagency on Aging Related Statistics, 2004). In contrast, the Baby Boomers, an extremely large group of persons born between the years 1947 through 1964, will reach old age between the years 2010-2030. By 2030, the older adult population is expected to reach 71.5 million or 20% of the total American population, resulting in twice as many older persons than in 2000 (Federal Interagency on Aging Related Statistics, 2004). This increase of America's aging population, also known as the graying of America, has drawn attention from media, politicians, and scholars alike.

The general public, like the government, seems to be in turmoil over public versus private management of programs that supplement aging, such as, health care and welfare policies, particularly Social Security. Without delving into the dynamics of the public-private management debate, this study asks, has public opinion on government spending on Social Security changed over the past decade? I hypothesize that opinion in recent years has changed, possibly due to media coverage and political concern over reforming Social

Security. It should be noted, however, the causation of any change in opinions of government spending on Social Security cannot be determined.

The data used in this study is obtained from the General Social Survey (GSS). The years analyzed are every other year starting in 1994 and ending with 2004. The GSS asks respondents, “Are we spending too much money, too little money, or about the right amount on Social Security?” In 1994, the majority of the respondents thought the government was spending about the right amount or too much on Social Security. Then, from the next test year on (1996-2004) the majority of respondents indicate that the government is spending too little on Social Security. Moreover, this trend seems to be strengthening over this ten year period (see Appendix Figure 1). Statistical analyses will determine if year has a significant effect on opinions toward government spending on Social Security. In addition to year, I will explore differences in opinion by cohort membership, political views, gender, and race, to suggest if opinions toward government spending on Social Security have changed.

## **REVIEW OF THE LITERATURE**

How to sustain a decent standard of living through adequate income in old age is not a new issue. In order to supplement the income of aged Americans, the Social Security Act was signed by President Roosevelt in 1935. Social Security is funded through employee's payroll taxes and benefits received are based on both lifetime earnings and age. Spouses may receive benefits based on their husband's or wife's work history. However, if both spouses have a working history, then benefits will be received according to the higher earner among the two. The minimum age to receive Social Security benefits is 62 years. Upon the death of a spouse, a widower is entitled to the benefits of the deceased if he or she is 60 years of age or older. Social Security benefits are adjusted annually for the cost of living. Therefore, Social Security is considered a social welfare program that supplements the income of elderly Americans in later life (Jacobs & Shapiro, 1999).

Social Security, however, is not the only income for elderly Americans. Using the retirement supplement model, Hungerford (2003) conducted a cross-national study of the role of Social Security and found that America's elderly are supported by a combination of pensions, savings, and Social Security. While for some, pensions and savings may supplement Social Security benefits, a cohort study indicated that all three cohorts (e.g. under age 45, age 45-59, and age 60 and over) believe that Social Security should be the primary source of income (Roff & Klemmack, 1982). Clearly, individuals rely heavily on Social Security as a primary means of income.

Such reliance on the government for income supplements in old age has not necessarily translated into an autonomous elderly population. Hungerford's (2003) cross national study, which compared the United States' elderly population to that in Germany

found that elderly persons in the United States experience a decline in economic well-being as they age, which results in a decline of their standard of living. Statistics from the Federal Interagency Forum on Aging Related Statistics (2004) further highlight this decline in standard of living. Of the elderly population aged 65-74 years, 9% live at or below the poverty rate. This statistic increases to 12% of those aged 75 and over living in poverty (Federal Interagency Forum on Aging Related Statistics, 2004). Furthermore, according to the Administration on Aging (2004) of the 33.8 million elder adults that reported income in 2002, 29.3% of this elderly population reported an income of \$10,000 or below. Moreover, one-third of this elderly population reported that Social Security accounted for 90% or more of their annual incomes (Administration on Aging, 2004).

Social Security supplements do not provide complete economic coverage for the elderly. Often Americans look toward insurance plans to assist them with expenses such as health care costs. Health care cost elderly Americans \$3,586 a year in out-of-pocket expenses in 2002, an increase of 45% since 1992 (Federal Interagency Forum on Aging Related Statistics, 2004). Given that most elderly persons have at least one chronic condition and many have multiple conditions (Federal Interagency Forum on Aging Related Statistics, 2004), private health maintenance plans would be of great value. However, between 1994 and 1997, the portion of elderly adults with private health insurance declined from 78% to 70% (National Center for Health Statistics, 2004). Likewise, those receiving only Medicare benefits, without any other benefits, increased from 13% to 21% (National Center for Health Statistics, 2004). These statistics are important because past research suggests that those who are enrolled in Medicare HMOs are generally in better health and less likely to be institutionalized than those who are not managed by private health care (Zarabozo, Taylor, & Hicks, 1996). This indicates that the more benefits and income supplements the elderly receive, the less likely they are to be a burden financially to family members or to society.

Responsibility for adult children to care for their indigent parents is known as filial responsibility. Currently, only 30 states have filial responsibility statutes and historically, they have rarely been enforced (Pakula, 2005). Furthermore, states vary in defining indigent, poor, and pauper. For instance, Pakula (2005) references one case from Pennsylvania in 1994 (*Savoy v. Savoy*), in which benefits from Social Security were not considered adequate for sustaining a decent standard of living and therefore relatives were responsible for providing additional income. Pakula (2005) suggests, specifically referring to the Baby Boomers, that failure to adequately prepare for retirement will lead to an increased financial strain on the government.

Research examining attitudes toward spending on Social Security has been conducted by several researchers. In a study analyzing data from the 1984 CPS National Election Study, the researchers found that respondents were most likely to preference an increase in spending on Social Security over other programs such as spending on assistance for minorities, food stamp programs, Medicaid, and unemployment benefits (Jacoby, 1994). A preference of spending increases on Social Security rather than on other welfare programs is concurrent with Silverstein et al.'s (2000) claim that there is significant support for Social Security due to its perception of it as an "earned" right, rather than a governmental hand-out.

More specifically, Huddy et al. (2001) examined data from both the 1984 National Election Study and a local survey conducted in Suffolk County, New York in 1989 and found that out of 1,379 non-elderly respondents, 53% thought Social Security benefits should increase, 43% thought they should be maintained, and 4% thought benefits should be decreased. Comparing the data from the 1984 study to the 1996 General Social Survey, Huddy et al. (2001) concluded that national support for Social Security was about the same in 1996 as in 1984.

## Cohort Ideology

Interestingly, while the standard of living declines (Hungerford, 2003), poverty rates increase, and health care expenses increase in old age (Federal Interagency Forum on Aging Related Statistics, 2004), this population also reports the most satisfaction with spending on Social Security (Day, 1993; Roff & Klemmack, 1982; Silverstein, Angelelli, & Parrott, 2001; Silverstein, Parrott, Angelelli, & Cook, 2000.) Researchers have offered several explanations for this relationship.

First, Silverstein et al. (2001) suggest that the elderly may indicate satisfaction with the amount of benefits they receive because they fear Social Security reform might result in a loss of the amount of benefits they receive. Furthermore, Silverstein et al. (2000) suggests that older adults tend to be less frivolous, more fiscally conservative, and prefer a more targeted approach to government support than their younger counterparts. These studies suggest differences in ideologies among age cohorts.

However, Silverstein et al. (2001) conducted a nationally representative cross-sectional study by telephone in the years 1986, 1990, and 1997 in order to examine the change in attitudes toward government spending on old-age programs using intracohort and cohort replacement analysis. Results indicated that over time the views of the younger generations begin to more closely resemble those of older generations as time progresses indicating that both chronological age and cohort membership appeared to affect attitudes on programs for the aged. This suggests that cohort ideology accounts for some of the differences in attitudes toward government spending on Social Security.

Finally, women in today's oldest cohorts experienced unique historical changes that may explain their higher levels of satisfaction with spending on Social Security. Specifically,

women in the oldest cohorts who participated in the labor force most likely began working during the mid 1940's and the 1950's, before the passage of the Civil Rights Act and Equal Pay Act (Spain and Bianchi, 1996). Therefore, they are more likely to have experienced wage discrimination and limited occupational mobility. The guarantee, consistency, and redistribution theory of Social Security provides stable supplements in old age for women who were unable to reach equality in the workforce in the terms of status and wage earnings. Combined with the fact that the majority of the elderly are women (O'Rand, 1996), this may account, in part, for the higher rates of satisfaction with government spending on Social Security among the elderly population.

## Cohort Analysis

A significant part of this study is the analysis of opinions by cohorts to determine if there is a change over time between birth cohorts. For clarification, a cohort is defined as group of individuals linked as a group in some way, usually by age (Glenn, 1977). This study uses birth cohorts as a method of analysis.

Primarily, when examining cross-sectional data by cohorts, it is difficult to determine whether the effects are effects of aging, effects of cohort membership, or period effects, as suggested by Silverstein et al. (2001) who in their study which examined intracohort and cohort replacement. Age effects are those effects produced by influences associated with the aging process. Cohort effects are those effects produced by influences associated with birth cohort membership. Lastly, period effects are those effects produced by influences associated with specific periods of time or specific historical events. These three effects

complicate the inferences a researcher can make when analyzing cohorts. One cannot isolate these effects using cross-sectional data (Glenn, 1977). Due to the nature of the data used in this study, it is not possible to make a casual distinction between age, cohort, and period effects. It should also be noted that cohort analysis can only provide inferences about net effects. In other words, since most cohort analyses use cross-sectional data (rather than panel data) the respondents studied at time one are most likely not the same respondents studied at time two. Therefore, cohort analysis cannot gauge individual changes within the cohort, rather it infers the net change of the cohort.

## Intergenerational Conflict

Concerns over fair and equal distribution of resources emerged around the 1980's. This was a time when political activists were engrossed with budgetary crises, growing health care costs, increased poverty among children, and growing economic inequality (Kingson and Williamson, 1993). The result of this conflict over equal distribution of resources is referred to as the generational equity debate.

The generational equity debate carries several assumptions. The first assumption is that federal resources are inadequate and unequally distributed (Kingson and Williamson, 1993). The second assumption is that federal resources are unequally distributed because of a struggle between generations fighting for the same funding. This approach inherently places generations in conflict with one another and assumes that inequalities are generational in origin (Kingson and Williamson, 1993).

In a study conducted by the National Council on the Aging to measure attitudes toward the aging in an effort to support or negate myths about the elderly, Reinemer (2001)



concludes that generations are not actually “at war.” Many of the advocates for the privatization of Social Security have perpetuated this idea of “generations at war” with one another over federal funding (Kingson and Williamson, 1993; Reinemer, 2001). However, researchers have consistently discovered otherwise.

In one study, Reinemer (2001) found that 54% (N=3,000) of non-elderly respondents believed that money was a serious problem for the elderly whereas only 12% of the elderly indicated that money was in fact a serious problem for them personally. Reinemer (2001) concludes that younger generations support more funding for the elderly. Furthermore, prior to the rise of the generational equity debate, a study conducted to examine cohort differences in opinions toward Social Security found little support of intergenerational conflict (Roff and Klemmack, 1982). This study focused on three cohorts: under the age 45, aged 45-59, and 60 and older. Results indicate that there are actually more common attitudes toward spending on Social Security between generations than there are differences (Roff and Klemmack, 1982). Moreover, a study a decade later suggests similarly that younger Americans are just as supportive of Social Security as elderly Americans (Jacobs and Shapiro, 1999). This suggests that the “war between generations” idea was more of a media and political hype than actual evidenced ideology.

Furthermore, Silverstein et al. (2000) studied the public’s attitudes toward caring for the elderly in order to provide evidence for or against intergenerational conflict. Results indicate that there is little evidence of intergenerational conflict over government resources (Silverstein et al., 2000). This conclusion is due to the research suggesting that the elderly are more satisfied with the supplements they receive from the government because of their fiscally conservative ideology rather than due to tension between generations (Silverstein et al., 2000).

Finally, Day (1993) compared the attitudes of older and younger generations toward old-age benefits and costs. This study suggests that intergenerational conflict is present; however, there are more differences in attitudes within generations than between generations (Day, 1993). Day (1993) suggests that intragenerational conflict rather than conflict between generations will be likely in the future. The researcher suggests that attitudes are more likely to be shaped by socioeconomic, partisan, and ideological differences rather than generational differences.

In sum, research on intergenerational conflict has suggested that tensions between generations are not as apparent as once believed (Day, 1993; Jacobs and Shapiro, 1999; Reinemer, 2001; Roff and Klemmack, 1982; Silverstein et al., 2000) and differences in attitudes toward spending on Social Security might be attributed to other demographic and ideological factors (Day, 1993; Silverstein et al., 2000). The present study examines this debate to determine whether year, cohort membership, gender, political ideology, or race affects on attitudes toward government spending on Social Security.

## Political Ideology

Ideologies toward welfare programs also differ by political identification. In a study examining support for programs that benefit the elderly using a non-elderly sample, Huddy et al. (2001) found that conservatives who view the elderly as an impoverished population are more likely to support these programs than conservatives who do not view the elderly as impoverished. The researchers contend that liberals tend to maintain support of welfare programs regardless of compassion or merit.

The American Association of Retired Persons (AARP) commissioned a study on political behavior and values across generations. Love (2004) reports on these findings that of those aged 70 and over, the majority of respondents held conservative views on economic (59%) and social (49%) issues. About one-third of the respondents reported that their views have become more conservative as they age (Love, 2004). This may account in part for the elderlys' more conservative view toward Social Security benefits.

While African Americans are generally more likely than whites to possess liberal ideologies, Kinder & Winter (2001) find that other characteristics are also likely to predict political ideology. For example, they contend that education is positively correlated with white conservative opinions of social welfare issues while social class must be added to the equation, combined with education, to predict conservative views among African Americans.

Support for programs, especially welfare programs, must be advocated by political support to be maintained and sustainable over time. Depending on the economy and the political objectives dominating the country, welfare programs, such as Social Security, cannot be guaranteed (Kingson and Shulz, 1997). Takamura (2002) suggests that competition for funding social welfare programs will remain rigorous while funding for other sectors will remain stable. Furthermore, Jacoby (1994) acknowledges that government and political controversies come and go with time, but disagreements over the amount the government should spend on social welfare programs remains stable. In sum, political ideology may influence opinions on government spending on Social Security. This study will determine if political ideology can be used to predict opinions on government spending on Social Security from 1994 to 2004.

## Gender

Aging is a gender issue, as many researchers have noted. Women's life expectancy, on average, is longer than men's, with women outliving men by 5-9 years (U.S. Census, 1995). Moreover, by the time women reach age 65 they are expected to live an additional 19.5 years compared to 16.6 additional years men are expected to live after the age of 65 (Administration on Aging [AOA], 2004). Furthermore, of those aged 65 and over, more than half are female and of those aged 85 and over, two-thirds are female (O'Rand, 1996).

Income declines in old age across every demographic group, however, women's income declines at a much faster pace than men's (Zones, Estes, & Binney, 1987) due to marital status, labor force participation, and social policy constructs. According to the Administration on Aging (2004), women's poverty rate was 12.5% compared to 7.3% of men impoverished in 2003. The traditional nuclear family, in which is primarily the male breadwinner and the economically dependent wife, is the basis for much of the social policy regarding supplemental retirement income (Estes, 2004). Harrington Meyer (1990) theorizes that Social Security is modeled after this traditional nuclear family paradigm in three ways; (1) retirement income is based on waged labor, (2) nonwaged reproductive labor is not recognized as labor or contributive, and (3) family status is conceptualized as permanent rather than transient. Harrington Meyer (1990) argues that this paradigm is at the heart of the gendered retirement income argument.

Retirement income is based on waged labor. Furthermore, retirement income is based on the level of pre-retirement income and on the length of time on the job. This is troublesome for many of today's older women in two ways. First, income associated with female occupations is often subordinate to income associated with male occupations (Estes,

2001). Second, women's participation in the labor force tends to be shorter and less continuous (Block, 1982). Therefore, women's work histories often put them in a less stable position during retirement. According to Social Security policy, when both spouses have a work history, benefits will be allocated based on the higher earner among the two. This often leaves women dependent on their spouse even in retirement.

Willson (2003) contends that marital status, along with race and gender, must be taken into account when discussing financial security in old age. Elderly women today are more likely than their younger counterparts to build economic security in later life through their husband's employment than through their own employment histories (Willson, 2003). Still married women are often better off financially than nonmarried women during retirement. Estes (2001) notes that Social Security benefits are higher for married women than nonmarried women. Additionally, Social Security benefits are higher for nonworking dependent women than for working nondependent spouses or single individuals (Estes, 2001). Because benefits are higher for married dependent women, the traditional nuclear family paradigm is reiterated once again.

On the other hand, nonmarried women are more likely to have more stable and continuous labor force participation than their married counterpart (Keith, 1986). This might suggest that nonmarried women receive higher benefits from retirement plans, however, women's labor force participation must be placed in historical context. Keating and Jeffery (1983) state that today's oldest cohort of women are the least likely to have continuous participation in the labor force. Furthermore, the traditional division of labor was still the dominant ideology, and married women were more likely to leave the labor force for reproductive responsibilities than their nonmarried counterpart (Harrington Meyer, 1990).

Harrington Meyer (1990) also argues that nonwaged reproductive labor is not recognized as labor or contributive. Porter (1995) argues that women will on average spend

at least 18 years of nonwaged caregiving to children and 19 years of nonwaged caregiving to elderly parents. Caregiving will often result in a withdrawal from the paid labor force leaving women at an economic disadvantage. Like most policies, Social Security does not provide benefits for unpaid labor such as caregiving.

Moreover, the organization of the labor force puts women caregivers at a disadvantage. Estes (2001) contends that women are considered equal to men in the transmission of social reproduction. Social reproduction is the process of producing educated, knowledgeable, and productive human beings as well as providing the conditions that enable this to occur (Mitchell, 1966). Yet, the organization of the labor force does not acknowledge the caregivers role in the transmission of social reproduction with paid labor. The latter half of the definition of social reproduction (providing conditions that enable social reproduction), often held by the breadwinner of the family, is transmitted through paid wages. Traditionally, women provide the foundation of the first part of the definition of social reproduction through caregiving, which is unpaid. This organization of the labor force is disadvantageous toward the majority of women.

Due to the structure of social policies, particularly Social Security, and the organization of labor in society, Connell (1987) posits that the state fosters patriarchal dominance in U.S. society. Institutions and social relations, specifically marriage, are not only constituted by the state, but managed by the state as well. Arendell and Estes (1991) assert that the position of women in old age is not due to the aging process per se, but rather due to cumulative disadvantage and gender stratification throughout the life process. In a study by Keith (1983) examining income resources for those age 72 years and older, gender was the strongest predictor of income, stronger than both marital and parental status. In sum, women consistently report lower incomes than men (Keith, 1983).

Health concerns are also stratified by gender. Women, by the age of 65, can expect to experience at least one or more functional disabilities more than men (U.S. Census, 1995). The elderly in general experience at least one chronic health condition, with many experiencing more than one chronic condition (Federal Interagency Forum on Aging Related Statistics, 2000). Currently, chronic conditions are more likely than acute disease to characterize the majority of elderly women. Zones et al. (1987) point out that men are more likely to be victims of fatal acute disease, whereas women are more likely to be characterized by disabling chronic conditions. This is troublesome for women because Medicare coverage does not include long-term care.

This gap in medical coverage coupled with an economically disadvantaged position magnifies the gender inequalities in old age. Because of women's inconsistency in the labor force, lower average wages, and structural forces inherent in society and social policy, I hypothesize that women will be more likely than men to indicate that the government is spending too little on Social Security.

## Race

In addition to income disparities by gender, racial disparities are also evident in old age. Willson and Hardy (2002) contend that women, minorities, and the oldest old continue to suffer from high rates of poverty in old age. The average income for white elderly males (\$15,812) is nearly double that of African American (\$7,629) and Hispanic elderly males (\$6,954) (Estes, 2001). To explain this disparity, Estes (2001) states that the income gap between whites and African Americans may due to lower job security, fewer years of

continuous employment, and a higher likelihood of discrimination among African Americans (Estes, 2001).

Furthermore, the income gap is exacerbated when both race and gender are considered. After reviewing the U.S. Social Security Administration, Estes (2001) reports that 71% of elderly African American women and 76.5% of Hispanic women aged 55 and older had incomes below \$10,000 in 1998. These statistics are compared to the 36% of white elderly women who reported an income of below \$10,000 in 1998 (Estes, 2001). Clearly, economic security differs by race and gender in old age.

Willson and Hardy (2002) studied 2,060 female respondents who participated in the National Longitudinal Surveys of Labor Market Experience. Respondents used in analysis were those who completed all six observation points in five-year intervals from 1967 to 1992 and were born between the years 1923 and 1937. These women represent a transitional cohort whose lives were shaped by historical events (Willson & Hardy, 2002). In other words, this cohort of women most likely experienced wage discrimination and limited occupational mobility since their participation in the labor force began before the passage of the Civil Rights Act and Equal Pay Act (Spain and Bianchi, 1996).

Results from Willson and Hardy's (2002) study indicate that inequality increases across the life course. Intra-racial inequality increased with age for both white and African American women (Willson and Hardy, 2002). Furthermore, the racial gap between white and African American women reduced with age, primarily due to African American women experiencing little or no decline in income with age whereas white women do experience decline in income with age causing the inequalities between races to close in old age.

Willson (2003) expanded this research by adding an additional year to the study. Willson's (2003) results indicate that overall, white women had higher incomes across the life course than African American women. Moreover, white women who had never married



sustained more stable levels of income security than those who had a marriage terminate (by death or divorce) (Willson, 2003). Additionally, white women were twice as likely as African American women to be married in later life (Willson, 2003).

Overall, African American women in the study never had higher average incomes than white women regardless of employment and marital characteristics (Willson, 2003). Furthermore, unmarried African American women with continuous work histories fared better economically than African American women who were married and did not work (Willson, 2003). African American women were twice as likely to be divorced in later life compared to white women and were also twice as likely to never have married (Willson, 2003). Willson (2003) concludes from these findings that marriage does not offer the same economic benefits in later life for African American women as it does for white women.

The rise of overall divorce rates caused old age security policies, which were originally based on the notion that marriage and family arrangements were permanent, to be amended (Willson and Hardy, 2002). Social Security benefits are still based on the traditional nuclear family (Estes, 2004) while evidence has provided that marriage does not necessarily provide the same benefits in retirement across races (Willson, 2003). Minorities are more likely to occupy lower paying jobs and jobs that do not provide fringe benefits (Hsueh and Tienda, 1996), which may account for the disparity in marital benefits in retirement supplements in old age by race.

It has been documented that public opinion is often shaped by the material stakes involved in political issues (Kinder and Winter, 2001). Furthermore, the public supports policies that advance and protect their own individual assets and interests (Kinder and Winter, 2001). Therefore, based on the literature, I hypothesize that non-whites would be more likely than whites to indicate that the government is spending too little on Social Security rather than too much or about the right amount on Social Security.

It has been made evident that research suggests there are differences in opinions toward government spending on Social Security by cohorts, political ideology, gender, and race. How does support for spending on Social Security look today in the midst of reform? Have opinions changed due to turmoil over public versus private management of Social Security? According to Campbell (2003), undesirable policy change results in self-influencing political behavior and participatory reaction, specifically with regard to Social Security, where direct effects are reality and stakes are large. Has the public's opinion toward spending on Social Security changed in recent years? This study will look directly into that question.

## **HYPOTHESES**

### **Hypothesis I**

I hypothesize there is a relationship between opinion of government spending on Social Security and year such that year has a significant effect on the likelihood of indicating the government is spending too little on Social Security.

### **Hypothesis II**

I hypothesize that there is a relationship between opinion of government spending on Social Security and cohort membership such that cohort membership has a significant effect on the likelihood of indicating the government is spending too little on Social Security.

### **Hypothesis III**

I hypothesize that there is a relationship between gender and opinion of government spending on Social Security such that women are more likely than men to indicate that the government is spending too little on Social Security.

### **Hypothesis IV**

I hypothesize that there is a relationship between race and opinion on government spending on Social Security such that non-whites are more likely than whites to indicate that the government is spending too little on Social Security.

## Hypothesis V

I hypothesize that there is a relationship between political ideology and opinion on government spending on Social Security such that conservatives are less likely than liberals to indicate that the government is spending too little on Social Security.

## METHODOLOGY

### Data

This study uses data from the General Social Survey (GSS). The GSS data are collected by the National Opinion Research Center (NORC) using face-to-face surveys of U.S. households. The GSS is funded by the National Science Foundation (NSF). It is the largest project funded by NSF and it is second only to the Census as a source of social science data. GSS data collection began in 1972 with a total of 1,500 respondents and was conducted annually until 1994 when data began to be collected biennially for a total of 3,000 respondents. The fundamental purpose of GSS is to collect and analyze data on contemporary American issues including attitudes, behavior, and attributes (National Opinion Research Center, 2005).

This study uses data from six cross-sectional waves of the GSS including, 1994, 1996, 1998, 2000, 2002, and 2004. This is important for several reasons. First, the U.S. has seen extensive media coverage on Social Security reform proposals over the last few years. This is important in that public opinion is often shaped by the material stakes involved in political issues (Kinder and Winter, 2001). Therefore, although reforming Social Security is not a new issue, the recent popularity of this issue may have caused public opinion to change.

Moreover, in order to examine whether opinions have changed over time, it is necessary to analyze data across several years. I therefore include every other year in the analysis beginning in 1994 and ending with 2004. Huddy et al. (2001) examined support for programs that benefit older Americans by analyzing both the National Election Study and the

General Social Survey. Both instruments asked nearly identical questions regarding whether spending on Social Security should be increased, maintained, or decreased. Findings from both surveys found that there was not a significant change in opinion and that support for Social Security remained relatively stable from 1984 to 1996 (Huddy et al., 2001). This study extends Huddy et al.'s work by analyzing opinion trends beginning in 1994 through 2004.

## Variables

### *Dependent Variable*

The dependent variable in this analysis is opinions of government spending on Social Security. Respondents were asked, "Are we spending too much money, too little money, or about the right amount on Social Security?" The response categories include "too little" (=1), "about right" (=2), and "too much" (=3). Responses "don't know," "no answer," and "not applicable" are set to missing and are not included in the analysis.

A dummy variable is created for the dependent variable. The three response categories: "too much," "about right," and "too little" were recoded into "about right" and "too much" as one category and coded 0 and "too little" coded 1. This is done for several reasons. First, frequency distribution reveals that there are too few respondents in the "too much category" to analyze this group separately. Second, additional analyses suggested that combining the "too much" and "about right" categories did not significantly change the results. Therefore, by creating a dummy variable, I can compare those who think the

government is spending too much or about the right amount on Social Security to the category of interest, those who think the government is spending too little on Social Security.

### *Independent Variables*

The independent variables include sex (male=0, female=1), political views (extremely liberal, liberal, slightly liberal, middle of the road, slightly conservative, conservative, extremely conservative), race (white, black, other), and year. Race is recoded and collapsed into white=0 or non-white=1.

In order to indicate differences over time, each variable for year (1994, 1996, 1998, 2000, 2002, and 2004) will be recoded into a dummy variable. The model will include all the recoded dummy variables for all the years in the study as covariates. The year 1994 will be the reference category. The analysis will show whether there has been a change in opinion at each year since 1994. More specifically, the analysis will show whether any of the years had an effect on opinions regarding whether the government was spending too little on Social Security.

In addition to the four independent variables stated above, this study will examine opinions on government spending on Social Security by age cohorts. The cohorts used in this analysis will be modeled after the classification scheme devised by Torres-Gil (1992). These cohorts are not defined by 10-year segments as traditionally used to define birth cohorts. Instead, Torres-Gil devised this classification scheme modeled after the importance of life events and experiences, both social and political to generational consciousness.

The oldest cohort is the “Swing generation” born between the years 1900 and 1926. The next cohort is the “Silent generation,” born between the years 1927 and 1945. Those belonging to the Silent generational grew up during the Great Depression, a time when there

was great economic deprivation and a loss of educational and employment opportunities (Clausen, 1993; Quadagno, 1999). Additionally, the Silent generation experienced the up rise of the automobile, the radio, and a time when sexual mores began to lax (Clausen, 1993).

The next cohort is the “Baby boom generation.” Those belonging to this cohort were born between the years 1946 and 1964. This generation experienced sexual liberation, the civil rights and women’s liberation movements, the Vietnam War, and social norm skepticism (Skolnick, 1991; Quadagno, 1999). Following the Baby boom cohort is the “Baby bust generation,” those of whom were born between 1965 and 1979. Finally, the last generation defined by Torres-Gil is the “Baby boomlet generation,” which includes those born from 1980 to 1987.

As described in the literature review, cohort analysis cannot determine whether effects are caused by the aging process, effects of cohort membership, or period (historical) events. By using the cohort model developed by Torres-Gil (1992) the complication of period effects should be reduced because the cohorts are developed taking into account historical effects. This study defines cohorts as those who were born in a period of years which contain similar experiences both politically and socially. So, any differences between cohorts will be considered a cohort effect since the cohort model includes period effects in each of its cohort classifications.

Dummy variables were created for each cohort. The Baby Bust and Baby Boomlet cohorts were collapsed into one category. The Baby Boomlet cohort has too few respondents to remain its own category. Furthermore, since the study tests the effect of years from 1994 through 2004, the Baby Boomlet cohort was not of legal age to participate in the study in later years. Therefore, the Baby Bust cohort is combined with the Baby Boomlet cohort. This combined cohort still makes for a useful reference group since these two cohorts both



succeeded the Baby Boom cohort. The Baby Bust-boomlet cohort will be the reference group, because it is this cohort who will likely be the most active in the workforce when the elderly population is at its greatest size and in need of support.

## Methods

Crosstabs were used to calculate the descriptive statistics of the sample population. It should be noted that the demographic characteristics of the sample population are measured using 1994 data. A Pearson's chi-square correlation was used to determine any statistically significant differences between the variables between years (see Results section, Univariate and Bivariate Analyses, for these statistically significant differences).

The statistical technique used to analyze changes in attitudes toward government spending on Social Security is logistic regression. Logistic regression will allow for examination of whether any of the years in the study had an effect on opinions regarding whether the government was spending too little on Social Security. This model will control for cohort membership, gender, race, and political views to determine whether these variables affect the attitudes toward Social Security.

## RESULTS

### Independent Univariate and Bivariate Analyses

All the variables in the study used are measured at baseline (1994). A Pearson's chi-square statistic was calculated to indicate in which years there was a statistically significance difference between the variables among the different years. Therefore, the sample characteristics given are measured in 1994 (see Appendix Table 1), followed by any statistically significant difference in another year.

In 1994, the sample population was 83% white and 17% non-white. A Pearson's chi-square statistic was calculated and every year in the analysis (1996, 1998, 2000, 2002, and 2004) is significantly different from the race composition of that in 1994 ( $p < .05$ ). The difference appears to be in the number of non-whites interviewed; every year following 1994 there were anywhere from 2%-4% more non-whites surveyed than in 1994.

In 1994, the sample population was 57% female. There were not any significant differences found in gender between years. In 1994, political ideology is as follows: 27% liberal ideology, 36% moderate ideology, and 37% reported having conservative political ideology. The only statistically significant ( $p < .05$ ) difference from the composition of political ideology in 1994 is found in 2000. In 2000, 26.4% of the sample reported having liberal ideology, 39.9% reported having moderate ideology, and 33.7% reported having conservative ideology.

The Baby Bust and Baby Boomlet cohorts were collapsed into one category due to the lack of respondents from the Baby Boomlet (the youngest) cohort. These two cohorts

combined composed 17% of the sample population. As expected, the Baby Boom cohort was the largest group (44%) of respondents. The Silent generation composed 24% of the sample population, and finally, the oldest cohort, the Swing generation, consisted of 15% of the sample population.

## Dependent Univariate Analysis

Over one decade, from 1994 to 2004, those indicating that the government is spending too little on Social Security increased 15 percent. This trend was consistent throughout the ten year span (see Appendix Table 2). The trend was steepest throughout the mid-1990's until 1998 when the percentage of those who thought the government was spending too little on Social Security increased 8 percentage points. Then, from approximately 1998 through 2002 opinions somewhat leveled off and then increased sharply again in 2004 by 5 percentage points.

It should be noted that beginning in 1994, the majority of respondents (51%) indicated that they thought the government was spending the right amount or too much on Social Security. Then, by 1996 the majority of respondents believed the government was spending too little on Social Security (see Appendix Figure 1). At this point the difference in opinions between those who thought the government was spending too little and those who thought the government was spending the right amount or too much was a little over 3 percentage points (51.8% versus 48.2% respectfully). Moreover, as stated above, this trend is consistent through the last year in the study, 2004, where the difference between those who thought the government is spending too little compared to those who think the government is spending the right amount or too much is slightly over 31% (65.6% versus 34.4%

respectfully), with the majority of the sample population continuing to indicate that the government is spending too little on Social Security.

## Hypothesis I

A logistic regression was used to control for the effects of gender, race, political ideology, year, and cohort membership (see Appendix Table 3). The youngest cohort, the combined Baby Bust-boomlet cohort, and the year 1994 were left out the regression as a point of comparison or reference. Results indicate that all years in the analysis are significant in predicting opinions toward government spending on Social Security when compared to 1994. Furthermore, although the frequency distribution shows a continuous trend toward an increasing number of people thinking the government is spending too little on Social Security from 1996 to 2004, when controlling for the independent variables the only statistically significant year (when compared to 1994) that respondents indicated that they were less likely to indicate that the government was spending too little on Social Security was 1996. Every other year following 1996, when compared to 1994, showed an increase in the likelihood of indicating that the government was spending too little on Social Security; in 1998 respondents were 20% more likely than in 1994, in 2000 respondents were 30% more likely than in 1994, in 2002 respondents were 22% more likely than in 1994, and in 2004 respondents were 51% more likely than in 1994 to indicate that the government was spending too little on Social Security (see Appendix Table 1).

## Hypothesis II

When controlling for gender, race, political ideology, year, and cohort membership, the Swing and Baby Boom cohorts were statistically significant in predicting opinions in government spending on Social Security when compared to the Baby Bust-boomlet cohort; the Silent generation was not statistically significant. Although both the Swing cohort and the Baby Boom cohort were both significant, the results indicate opposite direction in opinions. The Swing generation is 32% less likely to indicate that the government is spending too little on Social Security when compared to the Baby Bust-boomlet cohort. On the other hand, the Baby Boom cohort is 19% more likely than the Baby Bust-boomlet cohort to indicate that the government is spending too little on Social Security.

## Hypothesis III, IV, & V

When controlling for gender, race, political ideology, year, and cohort membership, the variables gender, race, and political ideology were all statistically significant in predicting opinions on government spending on Social Security. Women are 45% more likely than men to indicate that they think the government is spending too little on Social Security. Non-whites are 95% more likely than whites to indicate that they think the government is spending too little on Social Security. Political ideology was measured on a five-point scale ranging from extremely liberal to extremely conservative. Political ideology had an opposite effect than gender and race when controlling for the independent variables in that with every increment toward extreme conservative ideology, there is a .08% decrease in the likelihood in indicating that the government is spending too little on Social Security.

## DISCUSSION AND CONCLUSIONS

The combination of both an increasing older population and longer life expectancy may be reasoning for many to question the stability and reliability of old age programs, specifically, Social Security. Social Security has been under the lime light in the recent past with questions of reform and privatization. This paper looked into America's opinions on government spending on Social Security. The data in the study was taken from the General Social Survey which only asks respondents about their opinion on government spending on Social Security and therefore I cannot make any conclusions about their opinion of the sustainability of the program. However, due to the political, media, and scholarly attention given to Social Security in the recent years, I hypothesized that year could be used as a variable to test the relationship of year to respondent's opinion on government spending on Social Security.

Testing the effect of year on opinions of government spending on Social Security reveal that every year tested in the analysis is significant when compared to 1994. Excluding 1996, all the years tested in the analysis reveal that respondents are more likely than they were in 1994 to say that the government is spending too little on Social Security. Moreover, the beta coefficient grows larger until 2002, where it only slightly regresses, then by 2004 continues to strengthen. This indicates that year does and has increasingly made a difference in the likelihood of indicating that the government is spending too little on Social Security since 1994, with 2004 having the strongest effect.

Once again, the study is somewhat limited because it is not possible to explain what factors cause certain years to be more significant than others. However, it is useful to know that the trend is generally showing that more recent years have had stronger effects on

opinions about government spending on Social Security than latter years, specifically in reference to respondents showing a greater likelihood to indicate that the government is spending too little on Social Security. Inferences could be made that political attention to the issue, academic research, media hype, continued sensationalism, and/or increased use of information systems could all be in part factors that explain why recent years has had more of an effect than latter years on opinions of government spending too little on Social Security. Furthermore, it may be worth noting that the test years (1996, 1998, 2000, 2002, and 2004) were all years in which there was a Republican majority in the House and Senate; all these years were compared to 1994 when there was a Democratic majority.

The concept known as intergenerational conflict, stemming from the generation equity debate in the 1980's, claimed that generations were in conflict over federal funds. However, research has since suggested that such a conflict does not actually exist. Therefore, cohorts were also included in the analysis of this study. I hypothesized that cohort membership would effect opinions toward government spending on Social Security.

The analysis compared the Swing cohort, the Silent cohort, and the Baby Boom cohort to the Baby Bust-boomlet cohort. Interestingly, when compared to the Baby Bust-boomlet cohort, the results of the analysis reveal that the only cohort not statistically significant is the Silent generation. Again, the Silent generation are those persons who were born between 1927 and 1945, and moreover, those who are likely retired or just about to retire. It is surprising that those who are likely to be receiving benefits from Social Security were not more likely to have statistically significant on opinions on government spending on Social Security.

On the other hand, the Swing cohort, those born between 1900 and 1926, did have statistically significant opinions on spending on Social Security when compared to the Baby Bust-boomlet cohort. The Swing cohort, like the Silent cohort, is very likely to be receiving

Social Security benefits as they are the oldest cohort in the analysis, ages varying between 79-104 years. It is noteworthy to mention this statistical difference between the two oldest cohorts in order to negate any misconceptions that the elderly population holds uniform ideologies.

In line with previous research that suggested that older generations are more fiscally conservative and less frivolous than younger generations (Silverstein et al. 2000), the Swing cohort is more than 30% less likely than the Baby Bust-boomlet cohort to indicate that the government is spending too little on Social Security. Whether this difference is due to conservative ideology, satisfaction with funds or differences in spending habits is unknown. However, a likely assumption to account for part of the difference may be that the younger generation (the Baby Bust-boomlet cohort) is aware of the projected increase in the elderly population and average life expectancy and that the sustainability of the current Social Security system is questionable. Moreover, if the government does not provide support, or adequate support, for the aged, then they, the Baby Bust-boomlet cohort themselves are going to be the ones paying for the care of the aged.

Finally, the analysis reveals that the Baby Boom cohort is more likely than the Baby Bust-boomlet cohort to indicate that they think the government is spending too little on Social Security. First, this supports research that older generations are more fiscally conservative such that the Swing generation thought the opposite of the Baby Boom cohort in that the Swing generation was less likely to indicate the government was spending too little when compared to the Baby Bust-boomlet cohort and the Baby Boom cohort was more likely to indicate the government was spending too little when compared to the Baby Bust-boomlet cohort.

Secondly, since the Baby Boom cohort was statistically significant in a positive direction when compared to the Baby Bust-boomlet cohort, it is unlikely that



intergenerational conflict exists. If the Baby Boom cohort was concerned with unfair distribution of resources, as intergenerational conflict suggests, they would be less likely to indicate that the government is spending too little on Social Security. Moreover, the Baby Boom cohort, like the Baby Bust-boomlet cohort will likely have to pay out of pocket for the care of the aged if the government is not providing support for the aged. Furthermore, the Baby Boom cohort is likely to be in the workforce currently, and due to the life course, are more aware of financial strain than the Baby Bust-boomlet cohort, possibly explaining why the Baby Boom cohort is more likely than the Baby Bust-boomlet cohort to indicate the government is spending too little on Social Security.

Finally, it should be noted that the variables in the study only provide 4% explanation for the opinion that the government is spending too little on Social Security (Cox & Snell R-square value .043). One possible explanation for this is that only five independent variables were used in the study; year, cohort, gender, race, and political ideology. It is likely that including other predictor variables, such as level of education, income, etc, would provide for a higher percentage of explanation.

Moreover, the wording of the question the General Social Survey uses to ask respondents about spending on Social Security may be misleading and considered a limitation of the study. The wording of the question used to measure opinions on Social Security states, “Are we spending too much money, too little money, or about the right amount on Social Security?” The wording of this question may mislead respondents who are not familiar with the redistribution theory of Social Security into thinking that there is more money available to be spent on Social Security. It could be likely that respondents would not consider that if more money was spent on Social Security then less money would be spent somewhere else. How much money would we need to take away from something else and where would we take it from?

In conclusion, this study supports previous research suggesting the lack of evidence for intergenerational conflict. The younger cohorts in the study indicate that the government is spending too little on Social Security when compared to the Baby Bust-boomlet cohort. Whether these opinions of the younger generations is out of compassion for the financial well-being of the elderly or out of selfishness to guard their own pockets cannot be determined, but nevertheless, the direction of opinion is toward support for more federal monies spent on Social Security. Moreover, this trend in opinions, from 1998 to 2004, is continuing to strengthen every year closer to the present when compared to 1994. This trend answers the question of whether opinions on government spending on Social Security have changed in recent years. Year does significantly determine the likelihood to say that the government is spending too little on Social Security. It will be interesting to see whether the next wave of data continues the same direction of the trend and when and why it should reverse.

Further research on opinions on Social Security should look into the opinions of the elderly on spending on Social Security more in-depth. It is likely that the opinions of the elderly vary by the percent of income received from Social Security. Dividing the elderly by the percent of income received from Social Security would provide a more detailed description of how the elderly view spending on Social Security. It would be interesting to see if the trends found in this study would be consistent when looking at income as a variable within the elderly population and the population as a whole.

**APPENDIX**  
**TABLES AND FIGURES**

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Table 1

Frequency Distribution of Independent Variables, 1994

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	Frequency	Percent
Swing Generation	440	14.7
Silent Generation	715	23.9
Babyboom Generation	1310	43.9
Babybust Generation	521	17.4
Extremely Liberal	71	2.5
Liberal	328	11.4
Slightly Liberal	378	13.1
Moderate	1049	36.4
Slightly Conservative	472	16.4
Conservative	478	16.6
Extremely Conservative	103	3.6
White	2483	83
Female	1702	56.9

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Table 2

Frequency Distribution of Opinions of Spending on Social Security, 1994-2004

	1994	1996	1998	2000	2002	2004
	Percent (Frequency)					
Too Little	49 (1371)	51.8 (1388)	59.4 (1578)	61.3 (1626)	60.8 (1618)	65.6 (1772)
About Right*	51 (1426)	48.2 (1290)	40.7 (1080)	38.7 (1028)	39.2 (1043)	34.4 (930)

\*About Right category includes those respondents who indicated Too Much

Table 3

Logistic Coefficients for the Likelihood of Indicating that the Government is Spending Too Little on Social Security

	Logistical Odds	Standard Error
Gender	1.45*	.03
Race	1.95*	.04
Political Views	.92*	.01
Swing Generation	.68*	.05
Silent Generation	.94	.04
Babyboom	1.19*	.04
1996	.9*	.04
1998	1.2*	.05
2000	1.3*	.05
2002	1.22*	.06
2004	1.51*	.06

\*p<.05

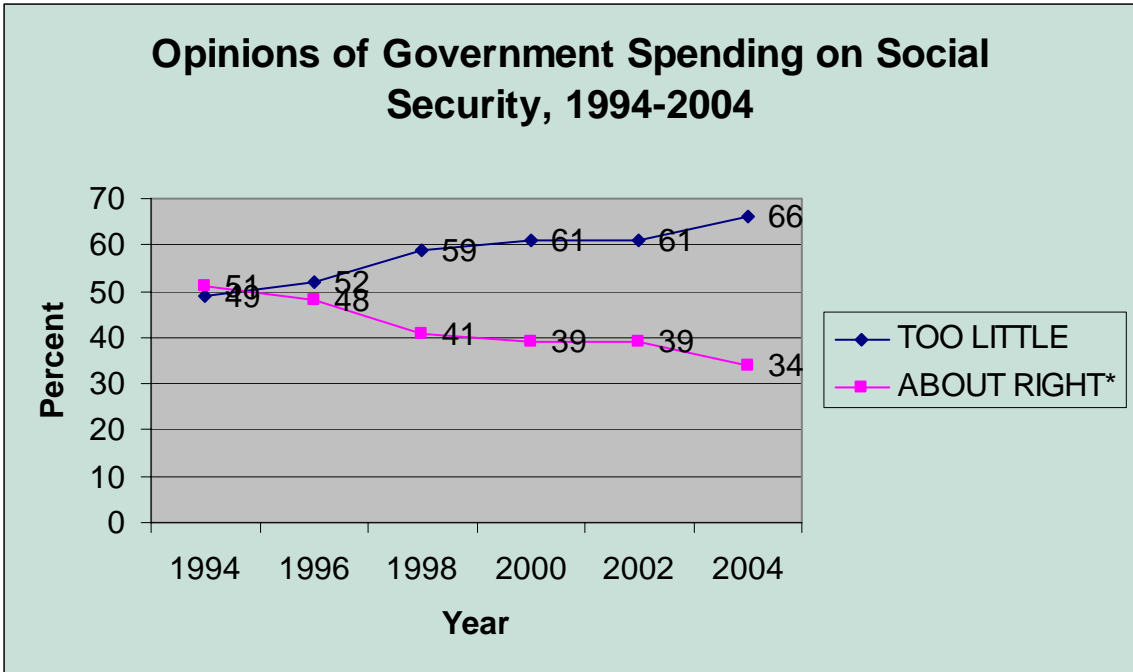


Figure 1

Opinions of Government Spending on Social Security, 1994-2004

\*About Right category includes those respondents who indicated Too Much

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