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Social Security in the 21st Century. Eric R. Kingson and James H. Schultz (Eds.). Reviewed by Howard Karger, University of Houston.

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New Deal housing policy was a resounding success for some people (mostly the non-poor) and could have been a success for others had the political winds blown differently. And, even as "big government" appears to recede, most of it is still in place.

One of Bauer's conclusions, seconded by Radford, is that true housing reform will only happen when it is demanded by organized groups who need it. We have today an affordability squeeze similar to that of the 1920's. We also have a variety of community groups wrestling with the shortage of low-cost housing. The private market does not meet this need and never has. A non-profit initiative like the PWA Housing Division would be useful and, perhaps, there is a new constituency to support it.

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Eric R. Kingson and James H. Schulz (Eds.), *Social Security in the 21st Century*. New York: Oxford University Press, 1997. \$60.00 hardcover, \$24.95 papercover.

For some skeptics, the title *Social Security in the 21st Century* may be an oxymoron. Many of these critics see Social Security as a system doomed to self-destruct in the early part of the 21st century. Kingson and Schulz note that its harshest critics see it as a "Ponzi scheme" or a "chain letter" that injects economic distortions into society that include savings and work disincentives. Argumentatively, Social Security is no longer a self-financing program and its spending should therefore be based on the federal government's yearly budgetary process. Still other critics argue that it should not be universal and some benefits should be denied to those with high incomes.

Supporters argue that there are indeed fiscal strains on Social Security because of current demographic and economic changes. However, they point to the fact that in the past Social Security has overcome similar obstacles by incorporating modest changes including benefit changes/reductions and/or tax increases. They believe that the younger generation of workers will manage to reform the system without instituting drastic changes. Other supporters argue that Social Security is clearly overextended and the

aging of the baby-boomers will require a major overhaul of the program.

While opinion polls consistently show strong support for Social Security, the public is confused. These same polls also show that younger workers are concerned that they will not receive the level of benefits promised. Others believe that the retirement benefits they receive will be inadequate to maintain a decent standard of living. Still others believe that because of their age, race or sex they will be treated unfairly under the program's guidelines. Finally, some younger workers fear that the program will not even be in existence when they retire.

Despite these arguments, Social Security remains the most important social program in the nation. From its beginning in the late 1930s until 1994 some \$4.6 trillion was paid into the system. In 1995, 43 million people received \$333 billion in benefits. In 1992, 63% of all aged families received 50% or more of their income from Social Security.

Social Security in the 21st Century emerged from the National Academy of Social Insurance, an organization made up of social insurance experts from a wide variety of disciplines and professions. Recognizing the need for a comprehensive and current book on Social Security, the Academy's board selected Eric Kingson and James Schulz to edit the volume. *Social Security in the 21st Century* focuses on providing basic facts and an understanding of the complex nature of America's Social Security system. The authors have attempted to create a balanced book, one grounded in fact while at the same time covering the wide-range of opinions and controversies surrounding the Social Security system. This book addresses questions about the operation of the Social Security system and its impact on individuals and the American economy.

To accomplish this ambitious task, Kingson and Schulz have assembled some of the most renowned names in field of social insurance. Contributors include experts on social insurance such as Robert Ball, Edward Berkowitz, Edward Gramlich, Yung-Ping Chen, Robert Friedland, Theodore Marmor, Jerry Mashaw, Jill Quadagno, Stanford G. Ross and Lawrence Thompson, among others. Since the contributors represent a mixture of academicians, senior policy analysts and governmental appointees and

civil servants, their broad range helps ground the book in the real world issues of Social Security.

Social Security in the 21st Century contains a wide variety of essays that range from an overview of social insurance to a discussion on institutional and administrative issues. Divided into four parts, the essays in Part I provide an overview of Social Security, including its historical development in the United States. Essays in Part II (the bulk of the book) focus on specific issues such as whether Social security should be means-tested, whether benefits are too high or too low, whether returns on Social Security payroll taxes are fair, whether the system adequately addresses the economic security of women, whether Social Security deals fairly with issues surrounding disability, whether it discourages work, the effects of Social Security on the economy, the economic role for Social Security trust funds, the contradiction between the public's strong support yet low confidence in the Social Security system, the generational conflicts encouraged by Social Security, and the future viability of the system. Essays in Part II provide additional views on issues such as adequacy and equity, financing and work and institutional and administrative concerns. The final section addresses the future of Social Security and includes essays on Social Security in the 21st century and the case for traditional Social Security.

While the system clearly has problems that the book addresses, the decision of the authors to focus solely on the OASDI part of Social Security rules out looking at the important problems in the Medicare part of Social Security. In fact, Medicare may be even a knottier problem than OASDI since its trust funds are expected to be exhausted before the year 2000. In addition, the book suffers from a problem common to most edited books; namely, it does not integrate the material, content and focus in the same way as a single or dual-authored book. As such, the theme and thrust of this book is vaguer than would be expected in a non-edited book.

Books or reports on Social Security are often too technical and/or statistical to be of interest to the majority of readers. Or, they are so opinionated as to be a polemic. To the authors credit, *Social Security in the 21st Century* is a readable treatise on Social Security that examines its strengths, weaknesses and its future

possibilities. It is well-written, easily understood by most readers including undergraduate and graduate students in social work and very timely. Social Security is a topic that should be of interest to all human service professionals. If this book is not required in a course on social policy, at least some of its chapters should be put on reserve. *Social Security in the 21st Century* is an important book, one that is worth reading and studying.

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Michael Reisch and Eileen Gambrill, *Social Work in the 21st Century*. Thousand Oaks, CA: Pine Forge Press, 1997. \$29.95 papercover.

Like a whirlwind, the Millennium is coming. Capitalism has won the Cold War, hands down, and we don't know what's next. MIT economist Lester Thurow heralds five forces of change shaping the future of the world: (1) the end of Communism, (2) the advent and growth of human brainpower industries, (3) a human demography characterized by dislocation, diversity, aging, and growth; (4) the subordination of national interests for shares in the global economy, and (5) the emergence of a multipolar world without a dominant power.

The forecast for the United States is hard—losing our position as the world's dominant economic, political, and military power. Although official estimates of unemployment hover around 5–6 percent, Thurow estimates that true unemployment in the United States is roughly 18 percent of the population, with an additional 14 percent underemployment, marginalizing nearly one-sixth of the nation. As we enter the post-modern era, will we become more like Europe, Africa, or Asia?

The Millennium will bring the second century of the social work profession. As we approach our second century, we are changing too. The Occupational Outlook Quarterly predicts better-than-average growth in social work jobs for the foreseeable future. But government at all levels is downsizing, privatizing human services. Social workers have left public service in droves for the private sector, to be squeezed in the constricting coils of managed care. Forty-four percent of the profession now practice