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Symposium: The Social Security Controversy - Has the Solution Become the Problem?

This a collection of two of four papers presented at the Annual Meeting of the society for the Study of Social Problems in Detroit, August 27-30, 1983. The theme of the meeting was "The Making of Social Problems: Social Construction and Maintenance of Social Problems over Time." This symposium sought to explore the theme by using the social security program as a framework for discussion.

The first paper, by Bruno Stein, reviews the conditions of the social security fiscal crisis. He focuses on the impact of benefit increases beginning in the late 1960's at a time when the flow of revenues was reduced by the effects of high unemployment and inflation. While higher benefits contributed to better standards of living for the elderly, the strain on the social security funding mechanism became critical.

Stein discusses the establishment of a national commission to deal with the fiscal crisis and its success in coming up with an acceptable formula to restore the system to at least temporary solvency. In general, the commission recommended, and Congress enacted, an increase in payroll tax revenue, benefit reductions, and provisions for future emergencies. He suggests, however, that we have not seen the last of social security as a controversial issue.

In the second paper, Martin B. Tracy discusses how recent increases in old-age pension benefit amounts fail to address the
needs of a growing number of elderly persons. While raising the benefit levels on various occasions in the 1960's and 1970's has been effective in reducing poverty, many older women continue to rely on substandard income levels. It is argued that the status of many such women is due to the social security system's failure to adjust programatically to the condition of single and divorced women with irregular employment patterns or work in low paying jobs. The shift in the position of women from dependency on the male breadwinners old-age pension to a reliance on their own income resources has not been accompanied by adequate adjustments in a social security system originally designed to meet the needs of family composition in the 1930's.

The suggestion is made that greater attention needs to be paid to provisions that would specifically compensate for the conditions that often lead to poverty for older women. Experiences of other nations in coping with a similar set of circumstances are briefly examined. The subsequent recommendation is to either institute a two-tier pension system or adopt credit-splitting (earnings-sharing) and homemaker credit provisions.