SOCIAL SECURITY AND SENIOR PARTICIPATION

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In the 1950s, senior citizens voted and made campaign contributions at lower rates than other age groups. By the 1990s, a larger proportion of older Americans participated politically than any other age group. How and why this sea change occurred—and what difference it makes—is the subject of this well-written and engaging book by Andrea Campbell, assistant professor of government at Harvard University.

To provide an overview of her argument, in the first chapter Campbell presents a graphic heuristic framework that is developed successively in each chapter. Called “the participation-policy cycle” and presented with many causal arrows and feedback loops, the model begins with the growth of Social Security. As Social Security has grown, it has led to two developments—the aging policy bureaucracy and an increase in senior citizens’ benefits and coverage. With the increase in benefits and coverage over time, seniors’ resources of time and money have grown. So has their interest in politics, especially the politics of Social Security. Interest groups, such as the AARP, and political parties both play a reciprocal role in mobilizing and being mobilized by the participation of older Americans. Perceived threats to Social Security—such as former President Reagan’s proposal to delay a scheduled cost-of-living adjustment (COLA) and to reduce benefits for early retirees—serve to further fuel political activity. Senior participation has increased congressional interest in and support of aging policy, which has, in turn, led to growth of Social Security.

Once the framework is clear, the rest of the book fills in the details. First, Campbell presents the well-known story of the development of Social Security benefits and coverage. In 1950, just 16% of people aged 65 and older received Social Security, but this percentage increased quickly thereafter—to 60% in 1960, 82% in 1970, and 90% in 1980. The real value of Social Security benefits has increased as well—from $278 a month on average in 1950 (in 1996 dollars) to $745 a month in 1996, an increase of 268%.

Then, using four different but related data sets, she makes the link between participation and policy in three steps. First, she describes and attempts to explain the dramatic rise in the participation rates of seniors. Whereas, in the 1950s, they voted at the same rate as other age groups, their political participation increased over the same period that Social Security expanded, such that by the 1990s, seniors were more likely to vote and make campaign contributions than other age groups. Applying the tripartite Civic Voluntarism Model developed by Verba, Schlozman, and Brady (1995), Campbell explains seniors’ increased participation by showing how Social Security changed the level of resources, engagement, and mobilization that seniors bring to the participatory arena. As Social Security covered more and more older persons and as benefit levels increased, pulling many seniors out of poverty, seniors’ capacity to participate and their interest in participating in politics grew. As one of many indicators, Campbell presents National Election Studies time series data from 1960 to 2000 showing seniors have become more likely to follow public affairs than nonseniors, overtaking adults under the age of 65 in 1978 (p. 67). Campbell uncovers fascinating new findings about seniors’ political interest and engagement. Years of participation research show that political interest and engagement increase as education and income increase so that people with high levels of education and income are much more likely to be politically interested and engaged than are those with low incomes and little education (Verba, Schlozman, & Brady, 1995). Similarly, Campbell finds seniors’ interest in international issues and domestic issues increase as their education and income increase. But with Social Security there is a different pattern. Senior citizens of all education levels and all income levels have very similar—and very high—levels of interest in Social Security. Moreover, Social Security-specific participation—i.e., writing a letter, making monetary contributions, protesting, and voting with the program in mind—is higher for low-income seniors than for high-income seniors. This is important because it runs counter to what is called the SES (socioeconomic status) model of political participation that explains participation on the basis of income and education. Social Security, according to Campbell, “democratizes” senior participation: “[C]ompared with that of the rest of the population, senior citizens’ political participation is less unequal because of low-income seniors’ great activity with regard to Social Security” (p. 55).
The second step in making the participation-policy link is to show that seniors’ high participation sends a distinctive message to the government. Campbell presents four dramatic examples when seniors responded to what they perceived as attacks on Social Security—former President Reagan’s 1981 proposals to delay a scheduled Social Security cost-of-living adjustment and to reduce benefits for early retirees, the 1985 Senate proposal to freeze cost-of-living adjustments, the Catastrophic Coverage Act of 1988, and former President Clinton’s proposal in 1992 to temporarily freeze the Social Security cost-of-living adjustment. Campbell’s time series analyses show that seniors contacting their member of Congress or senator rose significantly in response to each program threat. Based on this and other analyses, the conclusion is that when seniors see Social Security benefits being threatened, they respond.

What difference does seniors’ political participation and their distinctive message make? The third step in the participation-policy cycle is to determine whether members of Congress hear and react to seniors’ message. In each case Campbell describes, policy makers heard and reacted, either withdrawing their proposals in the cases of freezing cost-of-living adjustments or repealing legislation in the case of the Catastrophic Coverage Act. In another cut at the question, she finds an overall positive relationship between size of senior constituencies and prosenior roll-call votes by members of Congress. Legislators in both the Democratic and Republican parties notice seniors’ growing political interest and vie for the senior vote; seniors are now the age group most likely to be contacted by both the Democratic and the Republican parties.

Prior to Campbell’s book, much attention in political science had been paid to political participation; however, few scholars had taken the next step and tried to understand empirically what difference participation makes. Campbell makes a valuable contribution in doing just that. For Social Security, she shows how “policy begets participation begets policy.” In short, her answer to why older Americans’ political participation increased is the growth of Social Security. Her answer to what difference participation makes is that policy makers pay attention and act in ways that reflect the high participators’ wishes. The increase in Social Security benefits and coverage enabled seniors to participate at high levels, and seniors’ participation resulted in the maintenance and sometimes the further expansion of Social Security.

**Implications for the Future of Social Security**

I have presented Campbell’s findings in considerable detail because addressing questions about the future of Social Security depends at least in part on understanding what has gone before. Once upon a time, policy scientists and evaluation researchers believed that federal social programs changed incrementally but, once implemented, were never dismantled. That belief quickly eroded in 1996 when President Clinton signed legislation that eliminated Aid to Families with Dependent Children (AFDC), a program begun in 1935 by the Social Security Act. In an op-ed in the *New York Times*, Senator Daniel Patrick Moynihan (1997) wrote “Last year, when the Senate was debating ‘welfare reform,’ I argued … that to abolish our commitment to children would be the first step in dismantling the social contract of the 1930s, in which we undertook the care of the elderly, the unemployed, the children. ‘Drop the last, watch the others fall,’ I said. ‘Do not doubt that Social Security will be next’” (p. D13).

Moynihan’s warning seemed much too dire to many, the result of battle fatigue having fought against replacing AFDC with the state-run program Temporary Assistance to Needy Families (TANF). But it may be useful to recollect Moynihan’s words as we contemplate President Bush’s proposal to partially privatize Social Security, allowing workers to divert part of their Social Security taxes into private accounts. According to many commentators, Bush interprets his electoral victory as a mandate to transform Social Security (Toner & Stevenson, 2004). If we heed the implications of Campbell’s analysis, we will look at the potential political consequences of program change, not just economic effects. The political consequences could be profound, altering Social Security’s effects on both seniors’ resources and their political engagement. Their political engagement—especially their interest in what government does—would be reduced because government would be responsible for a smaller portion of their retirement income.

It is in part this interest in public affairs that motivates senior participation. As Campbell puts it, “Individual management of Social Security assets could break the tie between senior citizens and the government” (p. 143). In addition, seniors’ resources could be affected negatively as well, especially given the ups and downs of some periods of stock market investments. And it may well be that the effects will be worse on low income seniors whose economic well-being is inextricably linked to Social Security since it provides 80% of their income. Further, privatization could create cleavages among the elderly by exposing differential income interests among the elderly that have up been, to now, partially hidden by Social Security’s universal, yet partly redistributive, design.

**Implications for the Future of Senior Citizen Participation**

Campbell’s work reminds us what formidable political participators the elderly population is. She calls them the “Uber-citizens of the American polity” (p. 2) and the “super-participators of American democracy” (p. 14). The 2004 presidential election enforced their importance. Exit polls showed that fully a quarter of voters were aged 60 and older (Edison-Mitofsky Exit Polls, 2004). This is clearly an age group to pay attention to.

Unfortunately, however, some research shows that the participation of older Americans does not always appear to support the very young. For example, Campbell points to research that shows states with larger percentages of senior citizens have lower per student
education spending (Poterba, 1997). And she calls to mind the generational equity debates of the 1980s and 90s when arguments were made that senior citizens received more than their fair share of society’s resources at the expense of children (Cook, Marshall, Marshall, & Kaufman, 1994). Perhaps one way to be sure that those debates do not resurface is to harness the energy and interests of America’s “super-participators” in participation that enhances younger generations’ well-being and not just seniors own well-being.

In fact, such efforts are already underway (Kleyman, 2002). Civic Ventures in San Francisco created the Experience Corps that brings older adults into schools around the nation. The Points of Light Foundation attempts to engage older Americans as volunteers to solve serious community problems. And even the AARP has launched a program to promote community service to its members. It remains to be seen in what numbers senior citizens will participate, and tracking their participation is an important undertaking for researchers.

A Look Back and a Look Ahead

Citizen participation is at the core of American democracy. Campbell’s How Policies Make Citizens is an important addition to our understanding of older Americans’ political participation and the difference it makes. At the midpoint of the 20th century, the English sociologist T. H. Marshall (1950) wrote a classic essay on the evolution of citizenship, arguing that it had evolved over time from the inclusion of civil rights to the addition of political rights to—finally in the 20th century—the addition of social rights, the rights to basic levels of economic well-being. The enactment of the Social Security Act of 1935 set in motion the incremental development of social rights of citizenship for Americans—a patchwork quilt of social insurance and public assistance programs.

One of those early programs, Old Age Insurance (OAI) evolved incrementally over time to become Old Age, Survivors, and Disability Insurance (OASDI), the program most people now refer to simply as “Social Security.” At the end of the 20th century, Congress and the president demolished one core of the Social Security Act, AFDC. At the beginning of the 21st century, the current president has established fundamentally changing the longstanding design of Social Security as one of his major domestic priorities. Whether he and the Congress will be able to do it rests not only on the response of seniors but also on the response of all Americans. Since partial privatization will not affect today’s seniors but rather only future seniors, it is not clear what level of opposition, if any, will come from current seniors and the interest groups that represent them. If seniors respond and oppose partial privatization, Campbell’s research tells us they will prevail.

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References


