

LONGEVITY: CRISIS OR BLESSING? (URPE panel at ASSA 1/4/19)

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This paper is part of a longer work I published in March called *Birth Strike: The Hidden Fight over Women's Work*. In it I tackle the high birth rate agenda that is emerging as a consensus among the U.S. establishment, and examine the hidden struggle over women's reproductive work that is becoming more and more explicit as the birth rate in the United States has plunged below replacement and is now reaching record lows.

In Europe, in response to lowered birth rates, various countries have introduced universal programs with long paid leaves, public childcare, and this is on top of universal health care and shorter work hours.

Here, instead of expensive public programs funded by taxes on employers, we've experienced further narrowing of our reproductive rights, with the result that our unintended birth rate is about twice that of comparable countries.

Still, our establishment that insists that our public pension system can't withstand lower birth rates and we either have to have more children or face cuts or both.

"Social Security is going broke," said Republican House Speaker Paul Ryan in December 2017, "Baby Boomers are retiring and we have fewer people following them into the workforce . . . we need to have higher birth rates in this country."

It's true that a healthy ratio of working age people to children and elders makes a society sustainable. But what constitutes a healthy ratio? The interests of the 99% and the 1% diverge on this point. Is it really true that there are "too many" retired people compared to the working age population, as establishment think tanks insist? In a highly productive society, how much reproduction is needed?

I'm going to argue that longevity, combined with Social Security, has reduced the workload of reproductive workers, with beneficial effects for women's equality.

Liberal feminists tend to attack Social Security for not being feminist enough—because it only incompletely compensates women's domestic labor—but they ignore the giant feminist advance inherent in the very concept of Social Security—the socialization of the risk of childbearing—which completely changes the game for women. Likewise, feminist defenders of the system tend to address how it decreases poverty for elderly women, but also miss the bigger picture of how socialized pensions have enabled women's liberation to advance.

Intergenerational Solidarity

As we know, Social Security is a “pay-as-you-go” system, reflecting life itself: the economic production of the currently working generation feeds and houses those not working. The society as a whole cannot save up work done today in the form of money and expect to spend it thirty years later. There must also be enough working-age people thirty years later to harvest food, collect trash, dispense medicine and string utility wires. This is why the age structure of society is an important concern for everyone.

But Social Security has made an important change, one we are now so accustomed to that it is almost invisible. The unwaged old and the disabled are no longer dependent primarily on the members of their *own* families for economic survival. Whether your family is small or large, financially comfortable or struggling day to day, Social Security means you will have some income in your old age. This in turn means that having children is no longer each individual's chief strategy for securing their old age. In effect, Social Security spreads the risks and rewards of reproduction over the entire national family.

In the last century, the United States has undergone a demographic transition common to countries that experienced industrialization, urbanization and improved sanitation. We are living longer and we are having fewer children.

As an example, my paternal grandmother Violet Mary Cooke was born in 1898. She was one of five children born to an Irish immigrant seamstress in New York, but my grandmother was the only one who survived past the age of two. So my great-grandmother spent an accumulated four years pregnant (more if she had miscarriages), meanwhile feeding and caring for babies and toddlers, only to watch them fade and die one after another. In such a situation of high infant and child mortality, one had to have many children to be sure some would survive to adulthood. Life expectancy in the United States in 1900 was forty-seven, an average pulled down by infant and child deaths. But also, many adults didn't live as long as we do now. Now the average expected lifespan in the United States is around seventy-nine.

Better child survival rates mean women don't have to dedicate so much time and energy to bearing and rearing children to replace ourselves and our mates in the population. With vaccinations, sanitation and antibiotics, women's specialized job of bearing children became less dangerous and less onerous. We are having fewer, and spending a smaller portion of our lives in pregnancy and childcare. We can have fewer with the reasonable expectation that they will live to adulthood and even old age. You could say these advances in medicine and infrastructure have increased the productivity of our childbearing and rearing work, allowing us to spend more of our lives doing other things. And our own longer life spans give women more time outside of the demanding childrearing years to pursue other interests, something men long had time for since their childrearing years were not so demanding.

But even with these lifespan advances, there is still pressure on each individual to have children as security later in life. This is where public pensions solidify the gain: Women can now expect that Social Security will provide something for us upon retirement or in case of disability,

whether we have children who will help us then or not. Childbearing and rearing is no longer the only work available to women to as insurance to secure our old age.

Naturally, this advance is under attack. Robert Stein, a conservative think-tanker, argues “Social Security and Medicare have crowded out the traditional incentive to raise children as a protection against poverty in old age. ... Even as the old-age pension system collectively depends on a population of young workers, it diminishes the economic need for adults to raise them, and so undermines its own sustainability,” Stein writes.¹

Looked at from women’s standpoint, what Stein is saying is true, and liberating. Care in old age is a common reason given for having large families, but it was always a risky proposition. One hopes that one’s children will grow up and become prosperous enough to help their parents. Some will, certainly. Some will live long lives, while others may die before their parents. Some will be caught in economic upheavals and may need support rather than provide it. It’s a gamble.

Social Security has pooled the risk of raising the next generation. And by doing so, it has removed some of the unfair pressure on women to find an economically reliable man, get married, have kids, and stay married. This has been an important stride forward for women’s freedom.

Social Security provides a pension for women’s paid work outside the home, something women otherwise rarely receive given that discrimination segregates us into jobs that mostly don’t offer pensions. And unlike private pensions, which require us to stay in one job, Social Security tallies our work even when we have intermittent job histories from jumping in and out of paid labor to have children or care for sick or frail family members.

Social Security also recognizes women’s work *inside* the home. Starting in 1939, the Social Security Administration recognized women’s work contribution to the family unit by introducing benefits for divorced or widowed women. Women had to stay married for twenty years, but after

¹ Robert Stein, “Tax reform to strengthen the economy and lighten the burdens families bear,” in *Room to Grow: Conservative Reforms for a Limited Government and a Thriving Middle Class*, YG [Young Guns] Network, 2014, 33-38.

divorce they could receive an amount equal to half of their husband's Social Security when they reached retirement age. Feminist movement agitation changed that from a wife-only benefit to a spousal benefit in 1975, and changed the required duration of marriage from twenty years to ten in 1977.² (It's not full recognition: If you only work inside the home and stay married, the man will still be the one legally controlling the Social Security check that accounts for both spouses' work, extending the sexist family wage system into retirement.)

So Social Security has taken some of the pressure off of women to reproduce, but without abortion and birth control, that freedom is hard to exercise. The long struggle to get access to birth control—and then the fight that legalized abortion—made it easier for women to do something with their lives other than, or in addition to, raising children. Both control of our reproduction *and* Social Security have made it possible for women to gain more equality in the home and on the job.

But to some, accessible contraception, abortion, falling birthrates and longer lifespans, these things that gave feminism a big boost, are the cause of a national crisis. Rick Santorum, in his abortive run for the Republican presidential nomination in 2011, said “The reason Social Security is in big trouble is we don't have enough workers to support the retirees. Well, a third of all the young people in America are not in America today because of abortion, because one in three pregnancies end in abortion.”³

Even feminists echo this rhetoric. Michelle Goldberg, now a NYT columnist, warns of the “grave threats” represented by increases in longevity and falling birth rates: “There will be fewer young workers to support this expanding elderly population. To maintain pension systems, taxes will

² Benefits to spouses were instituted after *Califano v. Goldfarb*, 1977. See D. M. Douglas, “Social Security: Sex Discrimination and Equal Protection” *Baylor Law Review* 30, 1978, 199. For shortening the required duration of marriage, see Christopher R. Tamborini and Kevin Whitman, “Women, Marriage, and Social Security Benefits Revisited,” *Social Security Bulletin* 67, no. 4, 2007.

³ Justin Elliot, “Santorum Blames Abortion for Social Security Woes,” *Salon*, March 29, 2011.

have to be raised or benefits cut, or both. An older population will put an increasing strain on health systems, which, again, will have fewer workers supporting them through taxes.”⁴

So what’s going on? Are there really too many elderly and not enough young? Did women deciding to do something with our lives besides motherhood ruin it for the country? Is feminism to blame?

Social Security privatizers and even anti-abortion forces are right that for a society to function and thrive, we need to have a steady flow of children, but they are cooking the books when they say we are coming up short. This is where the interests of women and the 99% depart from the interests of the 1%. We’d be fine with a stable or slowly shrinking population while they want a population that grows endlessly.

To make their case for an ever-growing population, establishment sources are distorting the situation of Social Security.

First, they claim that there aren’t enough workers to support the coming retirees. But the ratio of workers to Social Security beneficiaries has actually been remarkably stable since 1960 when there were fifteen people aged sixty-five or over for every 100 of working-age. In 2017 there were twenty-two people aged sixty-five or over for every 100 of working age.

Second, productivity per worker has more than doubled in the last fifty years. That means that, if no-one were siphoning off the gains in private profits, each worker could support twice as many people as they could in the 1950s.

Third, the Social Security trustees have for decades used absurdly grim projections of future economic growth. Analyzing the 2016 Social Security Trustees report, economist (and URPEr) Dean Baker observes that even using the trustees’ gloomy figures, Social Security can be kept healthy with an increase in the Social Security tax of 2.66 percent over a forty-year period, a period during which

⁴ Michelle Goldberg, *The Means of Reproduction: Sex, Power, and the Future of the World* (New York: Penguin, 2009), 205

wages should rise in real terms by 52.9 percent.⁵ Such a modest payroll tax increase hardly constitutes a crisis.

Fourth, they predict a dire shortage of workers at the same time that the U.S. labor force participation rate is worryingly low.

Fifth, it's true that we're supporting more old people, as a society, but we're also supporting fewer young people. Nearly every politician and pundit trying to undermine Social Security pulls out the "dependency ratio" to scare us. But if you count those under age fifteen and over sixty-four as dependents, there were 66 dependents for every 100 working-age people in 1960, and 50 dependents for every 100 working-age people in 2013. The dependency ratio, in other words, is going the opposite direction of that claimed, because we're having fewer children. This misrepresentation betrays a bias for future workers (a source of future work and profits) and against past workers (retired and regarded as an unwarranted expense).

These politicians mostly know better, but they make these claims to convince younger people that all *their* money has been consumed by greedy seniors, in an attempt to pit generation against generation. As Simone de Beauvoir writes in her book about old age, "It is to the interest of the exploiting class to destroy the solidarity between the workers and the unproductive old . . .".⁶

The attacks have been generally unsuccessful because most young people eventually realize that it's not some greedy "other" under discussion but older members of their own family.

The fact that the system is surviving even these days of extreme income concentration indicates that there's plenty of room for improvement if the share of resources absorbed by the rich were spread around. We could increase Social Security payments, lower retirement ages, and even

⁵ Dean Baker, "Statement on the 2016 Social Security Trustees Report," Center for Economic and Policy Research, June 22, 2016, cepr.net.

⁶ Simone de Beauvoir, *The Coming of Age*, trans. André Deutsch (New York: G.P. Putnam's Sons, 1970), 3.

consider creative ideas like a universal sabbatical—a paid year off for every seven worked, for every worker—as suggested by the Labor Party in the 1990s.⁷

Some enemies of Social Security are very explicit about increasing the pool of available (not to say desperate) workers by raising retirement ages. They want to cut the program so people will keep working longer. “The designs of federal entitlement programs [Social Security and Medicare] are problematic because they undermine economic growth in at least three ways,” write Social Security Trustee Charles Blahous and co-author Jason Fichtner. “They encourage us to save less, have fewer children (the productive taxpayers of the future), and stop working earlier.”⁸

Like Bowles-Simpson, Blahous and Fichtner want to push us to work longer into our retirement years by eliminating Social Security’s early retirement at age sixty-two. Currently, around 35 percent retire at the earliest possible moment, age sixty-two, despite suffering a permanent 25 percent cut to their benefit. But Blahous and Fichtner want to get rid of this option entirely and keep us working: “The current design discourages work in paid employment, especially for younger seniors and for secondary earners. ...Our potential for future growth... involve[s] close attention to influences upon work participation, particularly at the margins when those in late middle age are weighing whether to continue their working careers or to begin their transition to retirement.”⁹ Under their plan, many of us who would have retired at sixty-two, or sixty-five, will have to work until sixty-seven or longer—potentially a theft of five years of free time from each worker purely to benefit employers.

⁷ Labor Party, “A Call for Economic Justice,” 1996, www.thelaborparty.org.

⁸ Charles Blahous and Jason J. Fichtner, “Social Security Reform and Economic Growth” in *The 4% Solution: Unleashing the Economic Growth America Needs*, George W. Bush Foundation, Brendan Miniter, ed. (New York: Crown, 2012), 208. The Obama administration in 2016 renominated Blahous to serve a second 5-year term as a Social Security trustee, over the objections of Senators Elizabeth Warren, Chuck Schumer, and others. Robert Pear, “Driven by Campaign Populism, Democrats Unite on Social Security Plan,” *New York Times*, June 19, 2016, A14.

⁹ Blahous and Fichtner, “Social Security Reform,” 211.

Defending the ‘Twenty-Year Paid Vacation’

Increased lifespans for everyone are a good thing. We all hope to live to a ripe age. Old age social insurance programs like Social Security are a way for us to ‘share the wealth’ of our newly increased lifespans—in free time and in fewer births.

But Social Security cutters and privatizers—beholden to corporate interests—know what they want to do with our increased lifespans: If we *insist* on living so long, they want us to spend those extra years working or looking for work. And when our bodies fail, their plan is to try to push the care work, and the economic burdens, back onto the family.

Another solution to corporations having to put in money to fund a ‘twenty-year vacation’ is for life expectancy to drop, as it did following the dismantling of the Soviet Union. Could it happen here? There’s some evidence that accumulated economic calamity, affecting jobs and wages and hope, caused middle-aged working class whites to experience unprecedented drops in life expectancy starting in the late 1990s.¹⁰ “No other rich country saw a similar turnaround,” wrote the authors of a leading study. They blame overdoses of pain-killing drugs or alcohol. But alcohol was also blamed in the post-Soviet case, where the despair clearly had economic roots.¹¹

The employing class wants to shed the costs of supporting retired workers. Without Social Security guarantees, and in the face of rapidly disappearing private pensions and laughably small retirement savings, many women (and men) would be back to playing the birth lottery. There’s more chance to win if you have more children, so the pressure will be on again, pushing women back into the family as our economic unit of survival and extracting more unpaid work from us.

¹⁰ Sam Fleming, Demetri Sevastopulo & David Crow, “Death Rate Surges among Middle-Aged U.S. Whites,” *Financial Times*, November 4, 2015, 5. Black people’s life expectancy remained lower than that of whites, but saw no such drops.

¹¹ “This increase for whites was largely accounted for by increasing death rates from drug and alcohol poisonings, suicide, and chronic liver diseases and cirrhosis,” wrote Anne Case and Angus Deaton in “Rising Morbidity and Mortality in Midlife among White Non-Hispanic Americans in the 21st Century,” *Proceedings of the National Academy of Sciences of the United States*, September 17, 2015.