

HOW SOCIAL SECURITY ENCOURAGES OLDER AMERICANS TO BE ACTIVE CITIZENS

by Andrea Louise Campbell, Massachusetts Institute of Technology

Anyone who has been to a political gathering or tracked election-night statistics knows that America's senior citizens are super-participants. More than younger adults, seniors regularly turn out to vote, make campaign contributions, and contact officials. It hasn't always been this way. Decades ago, senior citizens were the *least* active age group. What changed? A major public program – Social Security – not only grew to provide economic security, but also helped turn older Americans into attentive, active, and politically effective citizens.

Social Security Grows into a Universal Entitlement

Social Security was enacted in 1935 and eventually grew into a universal and generous program. In its earliest years, Social Security provided only very modest monthly pensions to a fraction of retirees. But by the 1970s, coverage reached nearly all older Americans, and benefits became generous enough to keep almost all recipients out of poverty and allow many to afford a middle class lifestyle. Social Security benefits were indexed to inflation to protect seniors' buying power even if prices rose. America's seniors became the age group with the greatest financial security – and with the advent of Medicare in 1965, their health also improved.

How Social Security Encourages Citizen Engagement

Citizens in a democracy engage in political activity for three reasons: because they can, because they want to, and because they are asked. The growth and development of Social Security encouraged extra political participation by seniors through all three pathways.

- First, participation became *possible*. Engagement in politics is a luxury not everyone can afford. By giving older Americans free time, a steady income, and better health, Social Security and Medicare increased their ability to become politically active.
- Second, seniors *gained a stake* in what government does. With their wellbeing visibly and tangibly tied to public policy, America's seniors became more interested in politics.
- Third, Social Security created a shared identity for an otherwise diverse group – and facilitated *mobilization* by political parties and interest groups such as AARP. Before the advent of Social Security there was nothing especially notable about reaching old age. Seniors were not understood as a distinct group, and most had to keep working. But once government used age as a basis for pensions and health insurance, seniors learned they had things in common – and political parties, candidates, and interest groups found many reasons to appeal to this distinct set of citizens.

Seniors Learn that Political Participation Works

By the early 1980s, senior citizens overtook younger Americans in their rates of voting, contributing to political campaigns, and contacting elected officials. And just in time. Conservative politicians such as Ronald Reagan began to question spending on senior entitlement programs. For example, in 1981 the Reagan administration tried to cut Social Security benefits for early retirees and delay scheduled cost-of-living adjustments. Senior citizens fought back against this and other threats to Social Security and Medicare with surges of letter-writing to Congress – and soon such proposals were dropped. Two decades later, seniors fought against George W. Bush’s efforts to privatize Social Security. By boosting participation in politics and attention to what government was doing, Social Security gave seniors the capacity to defend their programs.

How Social Security Makes Citizenship More Equal

Democracy assumes that all citizens have an equal voice. In one sense, Social Security may be considered to cut against this ideal – by prompting older Americans to be more active than younger citizens. But that is not the most important part of the story. Among older Americans, Social Security (together with related universal programs) has helped make participation *more* equal, regardless of income and race.

In many respects, citizen participation is more unequal in the United States than in other advanced democracies – because richer and better educated Americans are more likely to vote, make campaign contributions, and contact elected officials. But Social Security recipients cut against the grain, and here’s why: Low-income seniors need Social Security more, receiving a greater share of their total income from the program than more affluent retirees. Because of their big stake in the program, less privileged seniors pay close attention and participate. When Social Security is at issue, older Americans with low and middling incomes are more likely than wealthy seniors to vote, make campaign contributions, and write letters to their representatives. This boost of activity has the overall effect of making political participation by America’s seniors much more equal than it would be if seniors resembled other age groups in the United States. For older American citizens, class differences and racial gaps matter less than for other age groups.

The bottom line is that Social Security is not only America’s most effective anti-poverty program; it also boosts and equalizes citizen engagement. That is rare in U.S. politics – and shows the power of universal public programs to encourage active shared citizenship as well as ensure broad economic security.

Read more in Andrea Louise Campbell, *How Policies Make Citizens: Senior Political Activism and the American Welfare State* (Princeton University Press, 2003).