

Malyshava, Liudmila; McCoy, Brandon

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## Working Paper No. 1045

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### Social Security and Gender Inequality

by

**Liudmila (Mila) Malyshava**  
Skidmore College

and

**B. Oak McCoy**  
University of New England

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Levy Economics Institute  
P.O. Box 5000  
Annandale-on-Hudson, NY 12504-5000  
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**ABSTRACT**

This inquiry examines the role of federal policy in gender inequality using the principles of institutional adjustment (Foster 1981; Bush 1987) in the context of the Veblenian dichotomy of habit formation. Specifically, the authors assert that Social Security, though exclusive at its inception in 1935, has undergone significant institutional adjustment. Today, Social Security plays a determining role in providing the appropriate institutional space for not only increasing economic security for older women, but also for reducing gender inequality overall.

**KEYWORDS:** gender disparities, Social Security, evolutionary policy analysis, economic security, retirement

**JEL CODES:** B25, B5, I38, J1, N3

## **INTRODUCTION**

This paper studies the structure, design, and implementation of the first attempt at a universal social insurance program in the United States. Specifically, the authors focus on the role of Social Security (Title II of the Social Security Act) in equalizing gender socioeconomic conditions. This essay emphasizes the evolutionary trajectory of Social Security and its role in establishing a suitable institutional space for further improvements which lead to the expanded capacity of the state to narrow the gender gap and achieve social justice. Due to the exclusion of professions primarily occupied by women, the original Social Security program reinforced gender inequality by disproportionately benefiting (white) men. Using the core principles of institutional adjustment, the authors argue that, although Social Security originated as an exclusionary policy that contributed to the widening of gender inequality, it has evolved and has acquired a strong equalizing power in narrowing the gender gap.

## **POLICY TIMELINE**

The original Social Security Act was established in 1935 and consisted of eleven titles, each tackling a different aspect of social welfare. This paper solely examines Title II, the federal Old Age Benefits Program (commonly known as Social Security), which has become a revolutionary component not just among the policies of the New Deal period, but as a central and long-lasting feature of the modern American safety net. Title II was novel in its structure in that it was self-financed by contributions from both employers and employees and did not have a means test, thus ensuring a dignified source of security to the elderly. However, the rigid eligibility criteria of the original act left out over 40 percent of the workforce (Committee on Ways and Means 2004, Table 1-7)—primarily those who were occupied in agricultural and domestic sectors. Notably, these exclusions overwhelmingly affected women and minorities who comprised 32 percent of civilian workers in these two sectors (US Census Bureau 1932, Table 12, 331).

The original exclusion of women workers from Social Security was intensified by the reality of disproportionately low labor force participation among women in the first half of the twentieth

century (US Bureau of Labor Statistics 2021), thus automatically depriving most women of economic security. The Social Security amendment of 1939 sought to improve this imbalance by extending Social Security benefits to the dependents and survivors of the primary benefit holders. Such a reform constituted a major change in the process of social reproduction by providing security at old age to more women and transforming Social Security from an individual-based retirement program to a family-based system. Instead of offering individual security, Social Security became the source of collective security (as was originally planned by the architects of the program), thus officially recognizing the role of public policy in the social provisioning process.

The extension of benefits through an auxiliary spousal status expanded Social Security coverage to more women, thereby enhancing economic security for a greater number of women at old age. This reform, however, simultaneously reinforced the traditional family model centered around a male breadwinner, and enhanced the superiority of patriarchal hierarchy. In 1939, spousal benefits required an active marriage of at least 20 years at the time of the worker's retirement for the spouse to be eligible for benefit collection. Such rigid criteria, rooted in the patriarchal social arrangements of women's dependence on men, have put additional pressure on ensuring financial security for women at old age. The marriage requirements have been relaxed to validate an active marriage of at least one year and to include divorcees who were married for ten years.

The next amendment recognized that there is an increasing share of families who do not conform to the traditional family structures, as was evinced by an increase in the number of households where employed women had children and a husband. By 1950, Congress recognized this development, which has resulted from changes in the economy and customs (Riches 1951) by extending the benefits eligibility to regularly employed workers in the domestic and agricultural sectors. In 1954, the eligibility criteria were further expanded by relaxing the definition of "regularly employed" workers. With the aforementioned amendments, 90 percent of American workers could now receive Social Security benefits (Cohen, Ball, and Myers 1954, 3).

Yet another major improvement in women's economic security came in 1972 when Social Security benefits were automatically adjusted to the cost of living. The move to indexed benefits

was instrumental in providing a progressive and more equitable approach to maintaining the purchasing power of Social Security benefits over time. The indexing of Social Security benefits was particularly timely given the inflationary effects of the oil shocks in the 1970s. The Cost-of-Living Adjustment (COLA) amendment also coincided with a significant increase in women's labor force participation since the 1970s, which aligned Social Security benefits with the evolving economic roles of women and their heavy reliance on fixed incomes. Women traditionally have had fewer alternative sources of retirement income compared to men (Enda and Gale 2020). In many cases, women have interrupted work histories due to caregiving responsibilities or part-time employment (Smeeding 1999), which can result in lower savings, pensions, and heavy dependence on Social Security payments.

In 1981, due to budgetary concerns, the chain of progressive reforms in the structure of Social Security benefits was interrupted by a new amendment<sup>1</sup> that eliminated the issuance of minimal benefits to workers or their dependents who may not have satisfied the number of credits or life earnings criteria for sufficient benefits. Interestingly, this development disproportionately affected unemployed women who could receive higher benefits through an auxiliary status. However, that same year, additional legislation reinstated the minimum benefits, but only for those who were already receiving them.

In addition to direct changes to the Social Security Act, there were indirect developments in the retirement landscape that impacted women's retirement planning during the 1990s. In general, retirement wealth has three major components: personal savings and assets, employer-sponsored pension (direct benefits or defined contribution plans), and Social Security benefits. Women are at a great disadvantage in terms of their ability to accumulate personal savings and assets due to lower earnings, job market instability, career interruptions often related to the demands of caregiving, lower financial literacy, and the tendency of extreme risk aversion (Weller and Tolson 2019; Rose and Hartman 2018; Chancel et al. 2022; Smeeding 1999; Matthaei 1982; Jianakoplos and Bernasek 1998). These factors make it challenging to secure feasible income in

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<sup>1</sup> <https://www.aging.senate.gov/imo/media/doc/reports/rpt681.pdf>

line with the cost of living during old age. In addition, toward the end of the twentieth century, there was a notable decline in participation of workers in pension plans, particularly evident among low-income households (Wolff 2005). Such changes contributed to an increased dependence on Social Security income, especially among women, as a primary source of retirement support.

This situation improved slightly at the beginning of the 1990s, when a persistent change in the type of employer-sponsored retirement plans occurred. There was a massive shift away from defined-benefit plans (DB) to defined-contribution plans (DC). Further, in 2006 the Pension Protection Act allowed employers to automatically enroll employees at hire in DC plans with default rates assigned by employers. On the one hand, the structure of DC plans allowed for greater retirement provision among women because this type of DC plan was not strictly connected to the job tenure and was transferable between employers. This makes DC pensions more friendly to women who typically have scattered, unstable careers. On the other hand, lower financial literacy and high-risk aversion make it challenging for women to extract the full value of potential DC benefits since it requires constant financial control and knowledge of financial markets (Enda and Gale 2020). Additionally, DC benefits do not guarantee a stable income stream due to the inherent instability of accrued returns as a result of stock market fluctuations. Similarly, lower lifetime earnings for women translate into lower absolute value of retirement income.

While employer-provided DC plans allowed more flexibility in wealth accumulation among women than DB plans, the expansion of DC pensions increased overall wealth inequality and aligned it closer to the trends in income inequality and stock market fluctuations. Pension wealth and private savings are disproportionately concentrated in upper and middle deciles of all households. Among the three major components of retirement wealth, only Social Security benefits contribute to a reduction of the inequality gap (Wolff 2005).

## INSTITUTIONAL ANALYSIS OF SOCIAL SECURITY

Following the Veblenian dichotomy, the organization of any institution consists of two competing ways of knowing, doing, and valuing. Veblen (1919) understood institutions as prevalent habits of thought, which are constituted in dichotomous behavioral patterns grounded in a value system. Any changes in the existing institutional structure, therefore, first require the adjustment of such behaviors. The theoretical framework of the Veblenian dichotomy separates different types of behavior into two competing aspects: instrumental conduct and ceremonial practice.

The process of change serves as a principal component of institutional analysis. Institutions evolve slowly, continuously, and sequentially in a path-dependent manner, driven by recurring tensions between the instrumental and ceremonial aspects of human behavior. Any institutional change starts with a social conflict within the existing institutional structure and requires different degrees of synchronization between passive ceremonial behavior and disruptive instrumental values. Technological advancements initiate institutional change through an introduction of new instrumental values, while ceremonial dominance determines the limits of change. The completion of institutional adjustment, therefore, constitutes a closer connection between the competing instrumental and ceremonial values, which necessitates a modification of the prevailing habits. Adoption of new habits then provides a mechanism to incorporate socially prescribed behavior (Malyshava 2022, 51).

The success of integrating new behavioral patterns, in turn, hinges upon the directed and mechanized natures of these changes. Foster ([1948]1981) underscored that “conceptual apprehension precedes the course of action differentiating the new pattern from the old” (933). Hence, the process of institutional change demands not just the adoption of new practices but the conscious and repeated execution of these behaviors to solidify their place within the societal framework. Eventually, any individual repeatedly carrying out these modified actions would execute them instinctively, devoid of engaging in evaluative procedures.



Following the work of Foster ([1948] 1981) and Bush (1987), an achievable institutional change (such as the equal provision of economic and financial security and independence for women as economic participants) is predicated on the three essential principles of institutional adjustment: instrumental primacy, recognized interdependence, and minimal dislocation.

### **Principle of Technological Determination**

Technological determination is the initial requirement for implementing a viable institutional change. It implies the existence of new knowledge and new patterns of behavior. Technological advances demand more than just the incorporation of innovative techniques; they require profound changes in social behavior grounded in the underlying value systems and modes of thinking and doing. Innovation, embedded in technological determination, does not just possess the capacity to solve problems, but creates them via social conflict between instrumental and ceremonial patterns. Reasonable recognition of the scope and nature of the desired change, given the existing social structure, determines the ability to do something new. Since economic systems evolve sequentially through historical time, evaluation of the possible adjustment requires a detailed consideration of past activities. The participants of the social fabric need to assess whether the new ideas have the capacity to resolve the problem at hand and, to begin with, whether a problem even exists.

### **Problem...**

The misery and devastation of the Great Depression revealed the highly vulnerable conditions of the American economy. While the Industrial Revolution expanded and prolonged the production process, it also brought about greater economic insecurity, precarity, and inequality. Wage labor became the only source of individual well-being. Economic security was determined by market mechanisms; the price system dictated the terms for achieving economic security (McCoy 2018). New industrial occupations were seen as better suited for men, which reinforced the male breadwinner family model and, by extension, placed women in a position of economic and financial dependence, thereby heightening women's insecurity. Increasing urbanization, according to Roosevelt (1934), eroded the institutions of family and community, exacerbating the precarity and alienation of women's economic roles.

### **Solution...**

The economic challenges of the Great Depression revealed an urgent need in the existing institutional space for an extensive, proactive safety net designed to maintain workers' participation in the economy. In this context, the Social Security Act constituted a new set of instrumental behaviors, contributing to the momentum of institutional adjustment. It was evident that the current system of economic security determined by the price mechanism was highly susceptible to deep crises and, thus, was beyond an individual's control. The creation of the original Social Security Act in 1935 would only partially resolve the problem of precarity and insecurity of workers due to the initial exclusions of most women—either because they were out of the labor force given the patriarchal hierarchy or because they were involved in occupations excluded from the original act.

In each case, the social progress achieved through guaranteed security in old-age conflicted with the existing instrumental capabilities of the system in which women did not have an autonomous role and often were not (formally) compensated for their work. The architects of the Social Security program recognized the unfortunate realities of social norms that would make it very challenging to pass a universally inclusive act despite their convincing arguments of economic benefits that would stem from universal coverage. Reflecting back on the preparation of the Social Security Act, Frances Perkins ([1946] 2011) realized that, in order to make such radical reforms appealing to the members of Congress, the program would need to be tailored to the specific characteristics of the American public and the “recommendations [must be made based] upon a practical knowledge of the needs of our country, the prejudices of our people, and our legislative habits” (202).

### **Principle of Recognized Interdependence**

Alteration of habits and systems is predicated on a harmonious interplay between the entity (the society or its individuals) and the environment. This dynamic relationship allows institutions to provide stability and coherence to collective actions. Institutions serve as the scaffolding that ensures each action aligns with the behaviors of others within a community, thereby sustaining a smooth progression of ongoing processes. Institutional change implies broad and observable alterations to social conduct. These changes necessitate the collective adoption of new habits by

a significant portion, if not the entirety, of the participating members within a society. This extensive adoption of new behavioral norms is facilitated by a high degree of cooperative interaction among the members of a community.

According to the equality preference framework offered by Claudia Goldin, a feminist movement requires the involvement of men as they control the legislative branch (Goldin 2023, 7–10). In turn, men tend to support women’s rights when they have become visible political forces. Similarly, women tend to actively advocate for their rights only when there is an established institutional structure that would support their demands. The legal recognition of equal rights between men and women, therefore, first requires a formal “viable organization,” which allows for the establishment of a movement. This means that an established institutional structure must be a prerequisite for an effective feminist movement. However, during the formative stages of the Social Security Act in the early 1930s, prevailing social norms significantly constrained women's participation in both political and economic spheres. This marginalization effectively restricted women from creating a structured organization to advocate for a more equal and formal involvement in the process of social reproduction.

The principle of recognized interdependence stems from change propagating through the communication and interaction of highly interconnected and interdependent participants whose behaviors intricately influence one another. The connectivity within the social fabric acts as the conduit through which new practices diffuse and take root. Interdependency not only enables the dissemination of new behaviors but also ensures their uptake, as the actions of one member resonate and influence the actions of others. Consequently, the degree of interconnectedness drives the momentum of institutional change, as it fosters a shared understanding and participation in the evolving social landscape, amplifying the collective impact of these new habits across the social spectrum. The prospects for successful institutional adjustment are notably amplified in communities rooted in a participatory mode of social reproduction (Sturgeon 2009, 43). This occurs as participants possess a deeper understanding of the ramifications of their actions for others within the social fabric, fostering a more conducive environment for effective institutional change. The existing economic and political barriers, however, made it challenging for women to have direct impact on the development of social

fabric. It was not until the 1960–70s that the feminist movement gained political and economic momentum that allowed women to become actively engaged in the socio-economic sphere.

### **Principle of Minimal Dislocation**

While recognizing the need for a comprehensive safety net directed at reducing the inherent instability and insecurity of a vulnerable industrialized market system, policymakers should prioritize gradual and transparent changes to minimize dislocation. Determining the limits of dislocation requires a comprehensive understanding of existing institutional structures. Clear boundaries of the dislocation allow policymakers to anticipate and mitigate potential disruptions. The principle of minimal dislocation suggests that any changes to the existing institutional arrangements should have reasonably defined limits and should be adopted in a gradual and sequential manner to prevent ceremonial resistance and progress reversal.

It is essential to address only those elements deemed problematic by society, extending beyond the concerns of policymakers alone. Failure to implement changes that generate minimal dislocation may result in reversal of the established dominant habits ingrained in collective memory via ceremonial dominance (Malyshava 2022, 41–43). It follows that adjustment cannot occur by exogenously enforced instrumental values. Instead, any desired changes must organically emerge from within the system. The Great Depression served as a transformative period, expanding the institutional space to address economic challenges and creating the conditions that allowed for the passage of Social Security. Change is endogenous and path-dependent, which requires an “indirect modification of conditions, intelligent selecting and weighting of the objects which engage attention, and which influence the fulfillment of desires” (Dewey 1922, 19). In the context of the original Social Security Act, this meant avoiding the initial disruption of some of the labor market outcomes such as prevalent gender disparities and letting the evolutionary processes gain the momentum of subsequent changes which would lead to more equitable outcomes of Title II in the future.

Any alterations must seamlessly integrate with established institutional elements. The absence of integration elicits ceremonial resistance, leading to the elimination of emergent patterns perceived as inappropriate to the problem-solving mechanism. Ceremonial encapsulation

becomes a constraining factor, impeding the ability to resolve conflicts and mitigate tensions (Sturgeon 2010, 7). Paradoxically, a successful adaptation of disruptive instrumental values diminishes overall social tensions, enhances the flexibility of a social system, and expands the institutional capacity for further changes. In essence, the goal of institutional adjustment is not merely the introduction of new socially prescribed behavior, but rather the attainment of a harmonious synthesis and closer correlation between the instrumental and ceremonial aspects of institutions.

In the context of Social Security, institutional adjustment started with a social conflict initiated by the proposal to implement a universal safety net. Such a policy contrasted with rugged individualist American values and thus intensified the tensions between instrumental and ceremonial values. In response to this conflict, ceremonial values activated their defense mechanisms to shield the existing structure and norms from the disruptive influence of abrupt exogenous shocks. Such a reaction tends to heighten social tensions as the institutions strive to resist and reject novel behaviors from external sources. Prior to the Great Depression, American society lacked favorable experiences with formal, universal social insurance, leading to resistance against providing security for everyone. This further entrenched the ceremonial values that perceived women as informal domestic caretakers, financially reliant on their husbands. The initial exclusions in Social Security facilitated a limited dislocation consistent with existing institutional structures, thereby easing social tensions. This approach expanded the state's capacity, reducing historical backwardness and improving both institutional flexibility and future policy potential.

An inflow to the joint stock of knowledge associated with the successful dissemination and adoption of new ideas occurs only when it is embraced by ceremonial authority. As articulated by Bush (1987), "knowledge that cannot be reconciled with the need to justify existing patterns of status, power, and other forms of invidious distinctions would not be intentionally sanctioned" (141). Ceremonial practice plays a protective role in the existing social fabric; it maintains the prevalent order of knowing, doing, and valuing. The resistance against any instrumental disturbance, often associated with a positive social change such as equality rights, is not purely limited to individual actors ("bottom-up" transmission of habits), but also deeply engraved in

social structures through the figures of power (“top-down” dissemination of habits) since, according to Ayres (1961, 103), ceremonial values are accepted on authority. Therefore, any institutional adjustment implies a redistribution of power, which would receive additional push-back from vested interests due to a threat to their authority.

## CONCLUSION

Social Security was conceptualized as an ongoing, forward-looking strategy to address economic insecurity and uncertainty. This safety net was designed to be a preventive tool aimed at mitigating multi-dimensional sources of inherent instability brought about by the newly formed industrial capitalist society, not as a reactionary measure to a singular crisis. Its inception marked the beginning of a fundamental shift against entrenched norms and practices, particularly those that discriminated against women, despite significant resistance rooted in ceremonial dominance.

The framework of institutional adjustment reveals that Title II started as an experimental program which has progressively evolved, undergoing changes that have integrated it into the social fabric, benefiting women and reducing gender disparities. As explained by Dewey ([1927] 1954): “The trial process may go on with diverse degrees of blindness and accident, and at the cost of unregulated procedures of cut and try, of fumbling and groping, without insight into what manner after or clear knowledge of a good state even when it is achieved. Or it may precede more intelligently, because guided by knowledge of the conditions which must be fulfilled. But it is still experimental. And since conditions of action and of inquiry and knowledge are always changing, the experiment must always be retried, the state must always be rediscovered” (33–34). The acceptance of the initial Social Security exclusions can be viewed as an operational expansion of state capacity to allow further changes once there was a closer correlation between instrumental and ceremonial patterns of behavior. The original Social Security Act of 1935 set the stage for future modifications when there existed a better alignment of instrumental and ceremonial behavior patterns. However, it remains crucial to leverage the increased capacity of the state for further progressive changes to ensure that the ceremonial dominance of discriminatory practices does not imitate technological efficiency via ceremonial encapsulation

of instrumental values. Such a disguise poses a threat of instrumental displacement capable of spawning regressive social changes.

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